# Agenda Packet

## NORFOLK BUILDING BOARD OF APPEALS

Tuesday, August 29, 2023 6:00 p.m.

Created 8/28/2023 9:05 AM



## NOTICE OF MEETING CITY OF NORFOLK, NEBRASKA

NOTICE IS HEREBY GIVEN that a meeting of the Norfolk Planning Commission of the City of Norfolk, Nebraska, will be held at 6:00 p.m. on Tuesday, August 29, 2023, in the Training Room, 309 N. 5th Street, which meeting will be open to the public.

An agenda for such meeting, kept continually current, is available at the City of Norfolk Administration Building, located at 309 N 5<sup>th</sup> Street, Norfolk, Nebraska during normal business hours.



## AGENDA

## NORFOLK BUILDING BOARD OF APPEALS

August 29, 2023

## CALL TO ORDER

- 1. 6:00 p.m. Call meeting to order.
- 2. Inform the public about the location of the Open Meetings Act posted in the Training Room and accessible to members of the public
- 3. Roll call.

### CURRENT BUSINESS

4.	Election of Chairperson, Vice-Chairperson, and appointment of the	Motion
	Executive Secretary, Pro Tem.	
5.	Approval of full agenda.	Motion
6.	Consideration of approval of the minutes of the January 2, 2020 Board of Appeals Meeting.	Motion

## PUBLIC HEARINGS

- 7. Public hearing at the request of Steven T. and Amy J. Brockhaus, to consider an appeal of the International Residential Code, 2018 Edition, concerning the valuation and repair costs of the structure located at 410 W. Omaha Ave., Bldg. A, Norfolk, Nebraska.
- 8. Consideration of reversing or affirming the determination made by the Motion Building Official concerning the valuation and repair costs of the structure located at 410 W. Omaha Ave., Bldg. A.

## CITY OF NORFOLK, NEBRASKA BUILDING SERVICES 309 N. 5<sup>th</sup> STREET NORFOLK, NEBRASKA 68701

## Building Code APPLICATION FOR APPEAL PROPERTY MAINTENANCE CODE BOARD OF APPEALS

Date: 7-3-22

Fee: \$500

Pursuant to Section 111.1 of the International Property Maintenance Code 2018, City of Norfolk, I hereby request an appeal before the Property Maintenance Code Board of Appeals, relative to the following:

Applicant Name: Steve Brockhauc
Address: <u>54675-823 RD</u> Humphrey Ne 68642 Phone: <u>402 920 3383</u> Email: <u>stbrock 0168 e gmail.com</u>
Phone: 402 920 3383 Email: Stbrock 0168 @ gmail.com
Representing: Home four Apartments LLC
If building owned by other than Applicant, show owner's complete name and address:
Background Information: 1. Type or use of building or structure: <u>Rental House</u>
2. Address of Property: 410
3. Legal Description: 410 West Omaha Ave

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5. Reason for Appeal: <u>A disagreement in the value</u> and repair of a nonconforming building to the extent of 50% of its replacement cost at the time of damage. <u>Jubellicant</u> <u>7-3-23</u> Signature of Applicant Date <b>STAFF ACTION:</b> Request for Appeal Received:	Explain	elements of project being appealed: <u>fire damage</u>
and repair of a nonconforming building to the extent of 50% of its replacement cost at the time of damage 	Empiri	
and repair of a nonconforming building to the extent of 50% of its replacement cost at the time of damage 		
and repair of a nonconforming building to the extent of 50% of its replacement cost at the time of damage 		
Jute       Date         Signature of Applicant       Date         ************************************	and	repair of a noncontorming building to the
Jute       Date         Signature of Applicant       Date         ************************************		
STAFF ACTION:         Request for Appeal Received:	*****	Signature of Applicant Date
Chairman Contacted: Date of Appeal: Staff input, if any:		
Date of Appeal:Staff input, if any:		Request for Appeal Received:
Staff input, if any:		Chairman Contacted:
Staff input, if any:		
	Staff in	nput, if any:

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Board of Adjustment To Whom it may concern:

On the morning of December 20, 2022 at approximately 8.00 am. the property on 410 Omaha Ave had a fire causing minimal damage of \$15938.67 according to West Nebraska Claims Service. The property was purchased for \$425000 six months ago. It consisted of two lots, the west lot has a one two bedroom house and the east lot has six one bedroom houses on it. 410 Omaha Ave is one of the six houses on the east lot, which is unusual compared to the surrounding area. I am estimating the value of the single two bedroom house on the west lot at \$140000 and the remaining six houses on their own lot at \$47500 each. So I insured the house for a respectful \$45000. The City of Norfolk wants me to destroy the property because it is a nonconforming structure with more then 50% damage of its replacement cost. After a couple of lengthy discussions with Steve Nordhues and Valerie Grimes of Norfolk Planning and Development it is the their assumption that the property is worth \$33600 using the Madision County Assessor numbers, which is \$1722.66 more then the 50% replacement cost. Let me remind you they are using their numbers and the county assessor numbers, NOT the appraised value. I believe the appraised value is what the property would sell for on the market today. Now lets look at some facts:

1.- The property was purchased on the open market 6 months ago for \$425000, break it down the best you can, at the very least it would be \$35000 for each of the small houses.

2.- I had it insured for \$45000 with Auto-Owners Insurance.

3.- I had a certified appraisal done with Camass Appraisal Inc. on 2-1-2023 their number is \$48000.

All of these numbers are less then the 50% replacement cost rule.

Most residential lots in Norfolk have one or two buildings on the lot, not six which is clearly unusual. I believe it is the ordnance intent is; that if there is damage to 50% of the building structures on the non conforming property it should be destroyed. If I demolish one out of six buildings it is not going to change anything other then create less tax income for the city and county and we would have less AFFORDABLE housing for the people of Norfolk which is badly needed. This clearly a loss for everyone.

I have attached supporting documents to letter. Please reconsider the value of the property it would benefit the county, the city, and the people of Norfolk.

Thank You Steve Brockhaus Hometown Apartments 2/12/23, 12:35 PM

#### madison County Plat Map And Land Analysis | Acres

+ -



Parcels | 1 Selection \* × 1 0.30 acres

0.3 Acres | 1 Selections

Deselect All

0.3 acres

Owner Sign up to view Location Madison, NE

> ... 🙆 Save

×

410 Omaha Ave



## SWORN STATEMENT IN PROOF OF LOSS

300-0768004-2022 CLAIM NO.

It is understood and agreed that the furnishing of this blank form and any assistance by any representative of the Company in completing it, does not waive any rights of the Company under any conditions of the policy.

The policy names	STEVE	BRUCKNAUS	as the insured and is/was effective from
12:01 a.m. /1-22-22	2to 12:01 a.m.	11-22-23 Policy number under	which you have filed a claim is <u>54-17み 1み1-0</u> の

- 1. Time and Origin: A Fire in loss occurred on the 20 day of DEC. , 2022, at & ØAM □PM caused by \_\_\_\_
- 2. Occupancy: The building described or containing the property insured was occupied for no other purpose than the following: KENTAL
- 3. Title and Interest: At the time of the loss the interest of the Insured in the property described was sole and unconditional ownership and no other person or persons had any interest therein, lien or encombrance thereon, UNION BANK & TRUST except:
- 4. Changes: The following changes have occurred in the title, use, occupancy or possession of the property since the policy was written. If none, please say so. \_\_\_\_\_\_
- 5. Other Insurance: List any and all insurance policies or binders that you or anyone else has that may cover any of the property for which a claim is included, oral or written \_\_\_\_\_\_ None
- Amount Claimed Total Insurance Replacement Actual Cash Under this Policy Under this Policy Value of Damage **Coverage Involved** Cost of Damage 45 000 RENTAL 5,900 Heusy 900 0 900 TOTALS 45000 10.900 15.900 5.901)
- 6. Damages: Please itemize the damage or loss within each of these categories:

I understand I must support my claim through the submission of appropriate documentation and that whether submitted by me or on my behalf, any such submissions are material representations in making this claim. I understand that if my claimed amount is based upon replacement cost, if such policy provisions exist, those provisions must be met before such portions of the loss are payable.

I have not intentionally caused this loss. I have not in any way done anything to violate the conditions of the policy. The loss or damage did not occur as a result of my willful act or failure to act. I have not in any manner concealed any fact about the loss or tried to deceive the Company as to the extent of the loss. I will provide any other information that may be necessary to support my claim and have reviewed statutory fraud provisions on the back of this form.

Subscribed and sworn to before me this	3012 day of DEC. , 2	022 CARLA OLMER
State of <u>Ne bracka</u> County of <u>Mad</u>	izon <u>Coula ()</u> Notary Public	mer + NOTARY COMMISSION +
Insured	Insured	977 23, 20 <sup>1</sup>
(PLEASE REFER TO 18403 (2-17)	FRAUD LANGUAGE ON BACK BEFORE	SIGNING) Page 1 of 2

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## West Nebraska Claims Service

P.O. Box 401 Norfolk, NE 68702-0401 m-mann@wncs.net 402-992-5756 308-632-4055 Fax

Summary for Dwelling: 410 W Omaha Ave, Norfolk, NE	
Line Item Total	15,578.76
Material Sales Tax	274.41
Cln Mat Sales Tax	0.63
Subtotal	15,853.80
Cleaning Total Tax	84.87
Replacement Cost Value	\$15,938.67
Less Depreciation	(1,535.31)
Actual Cash Value	\$14,403.36
Less Deductible	(2.500.00)
Net Claim	\$11,903.36
Total Recoverable Depreciation	1.535.31
Net Claim if Depreciation is Recovered	\$13,438.67

Mike Mann

This appraisal is subject to the insurance company's approval and is not a guarantee of payment. The insurance company reserves the right to make all decisions regarding coverage, pricing, depreciation, deductible(s) and/or any prior loss history deductions.

Please provide a copy of this appraisal to all contractors before any repairs are authorized. Additional payments will not be owed above this initial allowance without prior written approval from the adjuster or insurance company.

If the policy provides Replacement Cost Coverage, the depreciation taken will be shown as Recoverable Depreciation. Replacement Cost requests will need to be documented with photo details confirming completed repairs and receipts/invoices supporting incurred costs. Prior written approval from the insurance company or the adjuster is required for requests greater than the stated Recoverable Depreciation. Once the review process is complete, the insurance carrier will reimburse the depreciation that was withheld.

The insurance company reserves the right to inspect the repaired property. All policy terms and conditions apply to this claim. Direct any questions to the adjuster.

NO22-0407

12/26/2022

Page: 11

	WNERS INS. CO.		Page	4			lssue	15560 (01-14, d 12-28-2022
AGENCY	TOWN & COUNTRY INSURANCE 20-0097-00 Mkt Terr 084			I	Company Bill	POLICY NU Company Us	MBER	54-172-121-00 39-51-NE-2211
	STEVE AND AMY BROCKHAUS							to 11-22-2023
	and Bacteria resulting from a covere Terrorism - Certified Acts See Forms 59350, 15243, 59390	d cause of loss			\$10.50	D		
	PREMIUM DISCOUNTS THAT APPL Paid In Full Discount Mortgage Free Discount Location Claim Free Discount Advance Quote Discount Multi-Location Discount	Y						
	FIXED FEES AND STATUTORY CH/ Terrorism - Certified Acts Premium	ARGES					\$4.59	CHANGE
		TOTAL LOC	ATION	4 PREN	NUM		\$464.00	
	Forms That Apply To This Location: 15003 (07-97) 15563 (10-20)	15408 (08-13)	15438	(03-15)	15146	(02-05)		
	Secured Interested Parties: See Sche	dule						
410 W C	ON DESCRIPTION Omaha Ave NE 68701-6243						Spe	<b>cial Form Policy</b> Location 5
Asp Prot Non	me Construction Built in 1950 halt Roof Updated in 2015 tection Class 2 o owner Secondary Home elling Agreed Value							
	PRIMARY PROPERTY AND LIABILI A Dwelling	TY COVERAGE	S		LIMIT: \$45.00	0		
	<ul> <li>B Other Structures</li> <li>C Personal Property</li> <li>D Loss of Rents</li> <li>F Landlord Liability (each occurrence)</li> </ul>	١			4.50 3.00 4.50	0		
	Entity Type: Individual Limitation of Liability for Specified G Medical Payments to Others				1,000,000 50,000			
	(each person/each occurrence)				5.00	0		
	Property Deductible \$2,500 - All Peril Deductible							
	COVERAGES THAT APPLY Property Coverage Limitation for Fung and Bacteria resulting from a covered Terrorism - Certified Acts See Forms 59350, 15243, 59390		Rot		\$10,000	)		
	PREMIUM DISCOUNTS THAT APPL Paid In Full Discount Mortgage Free Discount Location Claim Free Discount Advance Quote Discount	Y						
	Multi-Location Discount FIXED FEES AND STATUTORY CHA Terrorism - Certified Acts Premium	ARGES						CHANGE

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Taxes D	ue			
		Madison Co	unty	Constep 5 of 8
<b>Parcel</b> 0590041258	Name 8 BROCKHAUS, STEVEN T & AMY J 54675 823 RD HUMPHREY NE 68642-5407	עד	egal AX LOTS SW1/4 SE1/4 27-24-1 E1/2 TA 0410 WEST OMAHA AVE	X LOT 2 LESS PT TO STATE .33 AC
	Payment Information punty's taxes are for lookup use	Parcel Information Tax District Levy	<b>Tax Informatio</b> 30 Gross Tax Assesse 1.96017200 Exemption/Credit \$ 152,328 Net Tax	
Credit made a	Card payments can not be at this time. Contact Madison / Treasurer at (402) 454-3311	Value Tax Sale(s)	\$ 152,520 Net 10A	
x133 f	or more information.	Year: 2022 Statement: Net Tax Due	5417 Real Estate Tax \$ 2,823.52	
Interest Calculator		First Payment Second Payment Unpald Tax Due	\$ 1,411.76 \$ 1,411.76 \$ 2,823.52	
Ć	Tax Breakdown		'	

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**Deliquency Dates** 

1st Half: 05/01/2023 2nd Half: 09/01/2023

#### **Tax Statement**

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#### Madison County

Legal

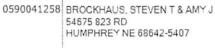
00410 WEST OMAHA AVE

#### 5tep 4 of 8

TAX LOTS SW1/4 SE1/4 27-24-1 E1/2 TAX LOT 2 LESS PT TO STATE .33 AC

#### Perm ID Name

Lour Granh





Value Granh

Tay Cranh

Levy Grap	h , Value Graph	, Tax Graph	<u></u>			
Year	Statement	Value	Tax	Exemption	Net Tax	Balance Due
2022	005417	\$ 152,328	\$ 2,985.90	- \$ 162.38	\$ 2,823.52	\$ 1,411.76
2021	005371	\$ 138,118	\$ 2,703.86	- \$ 148.56	\$ 2,555.30	\$ 0.00
2020	005345	\$ 130,296	\$ 2,536.42	- \$ 133.18	\$ 2,403.24	\$ 0.00
2019	005446	\$ 130,296	\$ 2,624.42	- \$ 135.70	\$ 2,488.72	\$ 0.00
2018	003105	\$ 130,296	\$ 2,560.36	- \$ 112.70	\$ 2,447.66	\$ 0.00
2017	003114	\$ 134,752	\$ 2,652.88	- \$ 118.52	\$ 2,534.36	\$ 0.00
2016	003116	\$ 119,284	\$ 2,354.74	- \$ 106.84	\$ 2,247.90	\$ 0.00
2015	003133	\$ 119,284	\$ 2,360.70	- \$ 112.24	\$ 2,248.46	\$ 0.00
2014	003148	\$ 119,284	\$ 2,400.86	- \$ 85.34	\$ 2,315.52	\$ 0.00
2013	003158	\$ 119,284	\$ 2,469.10	- \$ 78.70	\$ 2,390.40	\$ 0.00
2012	003164	\$ 119,284	\$ 2,525.56	- \$ 85.28	\$ 2,440.28	\$ 0.00
2011	003172	\$ 122,863	\$ 2,679.96	- \$ 92.52	\$ 2,587.44	\$ 0.00
2010	003177	\$ 122,863	\$ 2,673.84	- \$ 96.96	\$ 2,576.88	\$ 0.00
2009	003178	\$ 122,863	\$ 2,572.86	- \$ 101.02	\$ 2,471.84	\$ 0.00
2008	003188	\$ 122,863	\$ 2,372.48	- \$ 105.82	\$ 2,266.66	\$ 0.00
2007	003189	\$ 119,284	\$ 2,331.06	- \$ 99.26	\$ 2,231.80	\$ 0.00
2006	003188	\$ 114,200	\$ 2,193.08	\$ 0.00	\$ 2,193.08	\$ 0.00
2005	003188	\$ 114,200	\$ 2,212.98	\$ 0.00	\$ 2,212.98	\$ 0.00
2004	003179	\$ 108,762	\$ 1,974.48	\$ 0.00	\$ 1,974.48	\$ 0.00
2003	003190	\$ 95,405	\$ 1,699.18	\$ 0.00	\$ 1,699.18	\$ 0.00
2002	003152	\$ 95,405	\$ 1,743.28	\$ 0.00	\$ 1,743.28	\$ 0.00
2001	003153	\$ 83,689	\$ 1,513.82	\$ 0.00	\$ 1,513.82	\$ 0.00
2000	003162	\$ 77,500	\$ 1,421.94	- \$ 23.66	\$ 1,398.28	\$ 0.00
1999	003162	\$ 77,500	\$ 1,473.96	\$ 0.00	\$ 1,473.96	\$ 0.00
1998	003168	\$ 77,500	\$ 1,520.90	\$ 0.00	\$ 1,520.90	\$ 0.00
1997	003167	\$ 77,500	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

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AH BU	IILDING SUPPLY, <i>Sha</i>	A&H BUILDING & SI 27471 467 STF HUMPHREY NI 402 923-08 Fax: 402 923-	EEET E 68642 75		QUO 2304-04			1 OF 1
SOLD BROCKHAUS, STEVE 54675 823 RD HUMPHREY NE 68642	2	JOB ADDRESS BROCKHAUS, STEVE 54675 823 RD HUMPHREY NE 68642 402-920-3383			O2144         O           CREATED ON         04/197           EXPIRES ON         05/197           BRANCH         100           CUSTOMER PO#         410 OMAHA           STATION         Av		JOB 0 19/2023 19/2023 10/2023	
Thank you fo	r your businessi				ORD	SPERSON ER ENTRY DIFIED BY		CJ
1285R 24PC JC5 158RS 4489179 FTL	1/2" 4 X 8 SHEET 2X4X92 5/8" SING 62.20JOINT COM 1 5/8" ROCK SCR 31 10-1/4"" DRYY FULL-TIME CONT DRYWALL REPAI 410 OMAHA AVE NORFOLK, NE 6	CLAIR STUD IPOUND 5 GAL REWS VALL TAPE IRACTOR'S LABOR R	Ν	8 6 1 5 1 40	EACH EACH EACH EACH EACH	19.2500 5.2000 34.5000 3.4900 11.9900 50.0000	EACH EACH EACH EACH EACH	154.00 31.20 34.50 17.45 11.99 2,000.00
lease let us know how we co yer;	an further assist you!			NE	S 7.50%	Subtotal Sales Tax Total		2,249.14 18.69 2,267.83
				Signatu	ro			

8/29/2023

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Enclosure 7 Page 13 of 39 Czarnick Brothers Electric LLC. Po Box 541 Humphrey, NE 68642 US +1 4029201711 czarnickbrotherselectric@outlook.com

## **Estimate**

ADDRESS	SHIP TO
Steve Brockhaus	Steve Brockhaus
54675 823 Rd	54675 823 Rd
Humphrey, NE 68642	Humphrey, NE 68642

## ESTIMATE # 1126

/

DATE 04/20/2023

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
	24/100 amp in qo	SQD QO124M100P	1	195.17	195.17
	12/100 indoor qo flush cover	SQD QOC12UF	1	24.26	24.26
	100 amp main meter	MMC U5168-XTL-100	1	450.22	450.22
	15 amp 1 pole qo afci		3	63.00	189.00
	20 amp gfci breaker	QO120GFICP 3674967	4	110.55	442.20
	12-2 romex	WIRE NM 12/2 WG 250	250	0.799	199.75
	14-2 romex	WIRE NM 14/2 WG 250 3691322	150	0.579	86.85
	1 gang nail on deep	PAS P1-22-R	25	1.12	28.00
	2 gang nail on	ALM 2302-NK	7	5.97	41.79
	15 amp duplex receptable 3E	LEV 5320	15	1.22	18.30
	dec 1 pole switch	LEV 5601-2W LEV 5601-2I LEV 5601-2T	5	3.24	16.20
	nutone fan light		1	79.65	79.65
	#3 thhn	WIRE THHN X 3 BLK CUTS	55	2.53	139.15
	ac disconnect	MEP U065P MEP U3802	1	26.681	26.68
	1 greenfield		4	2.32	9.28
	1/2 greenfield str con		2	1.30	2.60
	10-2 romex	WIRE NM 10/2 WG 250	25	1.66	41.50
	misc Parts	Small fittings. Short pieces of wire	1	125.00	125.00
	8' ground rod	CAD 611380	1	37.32	37.32
	BARE 6		40	0.78	31.20
	ground rod clamp	CAD CP58	2	3.78	7.56

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
	permit panel change out		1	125.00	125.00
	1 1/2 emt conduit	COND EMT 150	10	7.33	73.30
	1 1/2 emt weatherhead	BRT 1255	1	10.14	10.14
	1 1/2 midwest hub	MEP B15	1	26.76	26.76
	1 1/4 emt 2 hole clamp	MAD 1127	3	0.311	0.93
	1 1/2 emt comp conn	1 1/2 emt compression connector	1	3.35	3.35
	labor-Shannon		25	70.00	1,750.00
• •	half of estimated cost at start of be due upon completion.	project. Remaining TOTAL			\$4,181.16

balance will be due upon completion.



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Job: 410 Omaha Ave

#### Description

Total

\$4,675.00

Labor to cut and break concrete to move underfloor sewer lines for new bath, rough in above floor, set finish, pour concrete back

Material

Labor

PVC pipe and fittings, pex pipe and fittings, copper pipe and fittings,<br/>concrete mixAmerican Standard Titan toilet\$2,600.00Delta 501 lav faucet ChromeDelta Lahara 17 series dual function shower trim Chrome<br/>Kohler sterling 4' 4 piece shower kit

Looking forward to working with you!

**Total** \$7,275.00

Enclosure 7

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1st Choice Plumber

8/29/2023

## VOLKMAN PLUMBING & HEATING, INC.

## 211 S 3<sup>rd</sup> Street Norfolk, NE 68701

PH: 402-371-0316 FX: 402-371-2841

June 8, 2023

Steve & Amy Brockhaus Hometown Apartments LLC 54675 823rd Road Humphrey, NE 68642

RE: 410 W Omaha Avenue

We propose to furnish the necessary material and labor to install a Aker by Maax shower – Model KDS32 with a Delta valve/trim, relocate the existing stool and lavatory, relocate and install a new 40 gallon electric water heater, break up the floor/replace for re-piping for the new configuration complete with all necessary piping for the sum of:

### \$ 10,456.00

Thank you for the opportunity to quote this work for you. Please feel free to contact the office if you have any questions.

Sincerely,

and Var

Aaron Volkman AV/do/brockhaus





www.volkmaninc.com

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## Summery

## House Value

Certified House Appraisal	\$48000
County Assessor Value (6 houses no land)	\$152328
Insurance Value	\$45000
Purchase Price	\$425,000

## House Damage

Insurance Company	(replacement cost)	\$15,900
Insurance Company	(Actual cash value damage)	\$10,900

## Contractors

A & H Building and Supply	\$2267.83
Czarnick Brothers Electric	\$4181.16
Ruppert Plumbing	\$7275.00
	\$13723.99

	Network	Courier Orders Fee Pane	Users Preferences	
Back 🔑 Subm	it to UCDP 🕎 Request Revi	sion 🚊 Send via SureReceip	ots 💿 Upload Revised File 🔇	Start AQM
perty Details-	410 W Omaha Ave			Docs
		410 W Omaha Av	e Norfolk, NE 68701	Click the PDF button below to download the printable PDF. The report delivered isn't supporte
TI		Borrower:	Steve Brockhaus	by MISMO XML.
╸╩╪┹╺╌ ┑┪┞		Appraised Value:	\$48,000	PDF
		Appraisal Date:	02/01/2023	
· _ · · ·	TIT I THE K	Assignment Type:	Market Value	Comps
		Product:	GPRES2	
	250 feet	Loan Type:		$\Diamond$
N psoft Bing	022 TomTom: Overcell Intering, C 2023 Microsoft Corporation	Appraiser Name:	Andrew N White	W Pasewaik Ave
	And a second	Lender:	Steve Brockhaus	81
rom:	camassappraisal@ptcnet.n	Lender Address:		S 13th
o:	stbrock0168@gmail.com			h St
ploaded On:	2/10/2023 1:07:46 PM, CST	Neighborhood:	South Central Norfolk	2000 feet. 500 m
vailable Until:		Sale Price: Prior Date:	\$0 07/21/2022	W Omaha Ave © 2022 TomTom, © 2023 Microsoft
wanable Until:	03/11/2023	Prior Date:	07/21/2022	Microsoft Bing Corporation, © OpenStreetMap

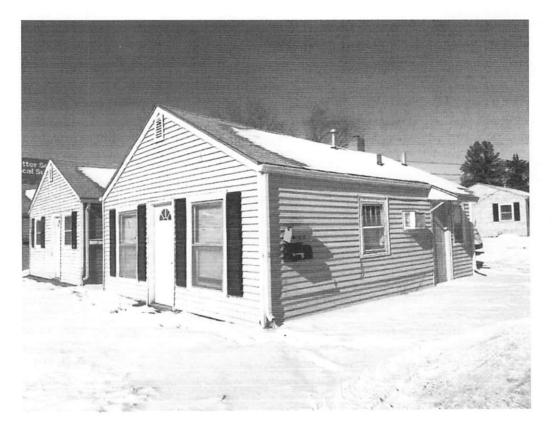
History

2/10/2023 1:07:46 PM CST Appraisal Uploaded by camassappraisal@ptcnet.net

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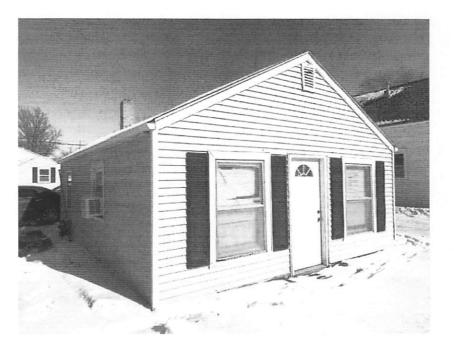
Borrower	Steve Brockhaus				File No.	0006755	5
Property Address	410 W Omaha Ave						
City	Norfolk	County	Madison	State	NE	Zip Code	68701
Lender/Client	Steve Brockhaus						

## TABLE OF CONTENTS



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Flood Map	16
License	17
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## **APPRAISAL OF REAL PROPERTY**



#### LOCATED AT

410 W Omaha Ave Norfolk, NE 68701 Tax Lots SW1/4 SE1/4 27-24-1 to the City of Norfolk, Part of the E1/2 of Tax Lot 2

#### FOR

Steve Brockhaus 54675 823 Rd Humphrey, NE 68642

#### **OPINION OF VALUE**

48,000

AS OF

12/20/2022

#### BY

Andrew N White CAMASS Appraisal Inc. 85253 549th Ave Pierce, NE 68767-5000 (402) 329-4450 camassappraisal@ptcnet.net

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#### SUMMARY OF SALIENT FEATURES

	Subject Address	410 W Omaha Ave
	Legal Description	Tax Lots SW1/4 SE1/4 27-24-1 to the City of Norfolk, Part of the E1/2 of Tax Lot 2
1:0	City	Norfolk
SUBJECT IN ORIGANION	County	Madison
UECH IN	State	NE
SUE	Zıp Code	68701
	Census Tract	9610.00
	Map Reference	35740
PRICE & DATE	Contract Price	\$ n/a
986	Date of Contract	
PARINES	Borrower	Steve Brockhaus
144	Lender/Client	Steve Brockhaus
	Size (Square Feel)	502
	Price per Square Foot	502 S
2123	Location	Urban/Busy Street
PROVELS	Age	72
011 JO 112	Condition	Average
DESCRIPTION OF ILIPROVENENTS	Total Rooms	3
0	Bedrooms	1
	Baths	1.0
ISER	Apprziser	Andrew N White
APPRAISER	Effective Date of Appraisal	12/20/2022
	··· ···	
VALUÉ	Opinion of Value	\$ 48,000
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8/29/2023

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Bit         Compare         Decay         Decay         Decay         Decay         Test         X Visit         Municidual House (No. 1 © Project Visit (No. 1 © Project Visit (No		Lot 2 Tax Year: 202	2 267	2105 5 -		Creatial A-	cossments: 6	Assessor's Partel a		590041258		
Party Imp         PA         Distance         Distance <thdistance< th=""> <thdistance< th=""> <thdis< th=""><th>١ä</th><th>Current Owner of R</th><th></th><th></th><th>&amp; Amy IB</th><th></th><th></th><th></th><th></th><th></th><th></th><th>factured Housing</th></thdis<></thdistance<></thdistance<>	١ä	Current Owner of R			& Amy IB							factured Housing
Interpret         Dispression         Dispression         Dispression         Dispression           Histograditation definition         Construction         Construction         Dispression         Dispressin         Dispression         Dispression	["											
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Bits         State Compared         Contexport         Contexpor						X Mark						
Process         Start Start         Excession           Proceeding of space spaced         To provide an estimate of market value on the subject property before the fire that occurred on 12/20/2022.           Over         Start Sta												
Bit We Brockhaus         Admit         54675 523 Rd, Humphrey, NE 68642           Name         65253 340h Ave, Pierce, NE 68642         Committee Report Pierce, NE 68642           Name         65253 340h Ave, Pierce, NE 68642         Committee Report Pierce, NE 68642           Name         65253 340h Ave, Pierce, NE 68642         Committee Report Pierce, NE 68642           Name         65253 340h Ave, Pierce, NE 68642         Committee Report Pierce, NE 68642           Name         65253 340h Ave, Pierce, NE 68642         Committee Report Pierce, NE 68642           Name         65253 340h Ave, Pierce, NE 68642         Laser           Name         6525 340h Ave, Pierce, NE 68642         Laser           Status         1636 241 340000         Status         Status           Status         5500 5466         Status         Status         Status           Status         5500 5466         Status         Status         Status         Status           Status         5500 5467         Status         <									proach	(See Reconciliation Com	ments and Scope of	of Work)
Bit We Brockhaus         Admit         54675 523 Rd, Humphrey, NE 68642           Name         65253 340h Ave, Pierce, NE 68642         Committee Report Pierce, NE 68642           Name         65253 340h Ave, Pierce, NE 68642         Committee Report Pierce, NE 68642           Name         65253 340h Ave, Pierce, NE 68642         Committee Report Pierce, NE 68642           Name         65253 340h Ave, Pierce, NE 68642         Committee Report Pierce, NE 68642           Name         65253 340h Ave, Pierce, NE 68642         Committee Report Pierce, NE 68642           Name         65253 340h Ave, Pierce, NE 68642         Laser           Name         6525 340h Ave, Pierce, NE 68642         Laser           Status         1636 241 340000         Status         Status           Status         5500 5466         Status         Status         Status           Status         5500 5466         Status         Status         Status         Status           Status         5500 5467         Status         <	N.	Intended Use:							at occur	red on 12/20/202	2	
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Lindia         Yu Ma         Status         National         Na		010					04070	823 Rd, Humphr	ey, NE 6	8642		
Inter       X for 73       527.5       Inter 75       Secondary       Free       100       17       Lew 0       53       X for Lew 7       Inter 75       17       Lew 0       17       Lew 0       160       17       Lew 0       53       Y for 25       17       Lew 0       160       17       Lew 0       160       160       17       Lew 0       160       160       17       Lew 0       160       160       17       160       160       17       160	F				huthan	Dural	00200					
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Bit Revent       because       X team 100       17       two 0       Mail bits       51       15         Bit Revent       Saray       X team 100       100       Priot 400       100       Priot 400       100       No       100       No       100       No       100       No       100       No       No <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>Owner</td><td></td><td></td><td></td><td></td><td></td></td<>							Owner					
Enclose         Status         Visual (0-5%)         500         Her         145         Gront         101           Water Status         Visual (0-5%)         500         Her         145         Gront         101           Water Status         Visual (0-5%)         500         Her         145         Gront         101           Water Status         Visual (0-5%)         See attached addenda.         See attached addenda.         See attached addenda.           User Status         100         Fee Status         100         Fee Status         See attached addenda.           User Status         25 x 75         Status         Logid (0-16%)         Service Commercial District           Tomic Table Status         25 x 75         Status         Logid (0-16%)         Service Commercial District           Tomic Table Status         C-3         Meter Compares         Logid (0-16%)         Service Commercial District           Note Status         C-3         Meter Compares         Logid (0-16%)         Service Commercial District           Note Status         Commercial District         Service Commercial District         Service Commercial District         Service Commercial District           Note Status         Service Commercial District         Service Commercial District         Service	Z	Property values:	Increasing	× Sta	able	Declining	X Tenant 100	17 Low	0 1		-	1
Bineadont:       25 x 7.5       Site Ana       1,975 sf         Zonig Classification:       C.3       Zonig Classification:       Service Commercial District         He CCBR splicate?       Yet X       No       Under Service:       Service Commercial District         Highest & Best bits is signified       Preservice:       Offer use (reptin)       Service Commercial District       Service Commercial District         Same yet of the start of t	Ĕ	Demand/supply:	Shortage	XIII	Balance	Over Supply	X Vacant (0-5%)	500 High	145 0			
Bineadont:       25 x 7.5       Site Ana       1,975 sf         Zonig Classification:       C.3       Zonig Classification:       Service Commercial District         He CCBR splicate?       Yet X       No       Under Service:       Service Commercial District         Highest & Best bits is signified       Preservice:       Offer use (reptin)       Service Commercial District       Service Commercial District         Same yet of the start of t	1 2 2 2 2	Marketing time:							60		6	
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Binimizani:       25 x 75       Sile Ana       1,975 sf         Entry Gassification:       C-3       Zohig Gassification:       Service Commercial District         Hit CCRR speciate?       Y to X       No       Using a provider Commercial District       Service Commercial District         Hiffeed & Best bas a supproved       Present on, or       Other use (nopbin)       The service Commercial District       Service Commercial District         Sametary of Highert & Bost Data       Single Family Residence       Use a supprevent in this report       Single Family Residence         Sametary of Highert & Bost Data       Single Family Residence       Caholication       Single Family Residence         Sametary of Highert & Bost Data       Single Family Residence       Caholication       Single Family Residence         Sametary of Highert & Bost Data       Single Family Residence       Caholication       Single Family Residence         Sametary Server X       City of Norfolk       Ster Average       Ster Average         Sametary Server X       City of Norfolk       Ster Average       Ver Stered/Average         Sametary Server X       City of Norfolk       Ster Average       Ver Stered/Average         Sametary Server X       City of Norfolk       Stered Gavel       Were Stered/Average         Sametary Sever X       City of Norfolk	۱ð	i										
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Zering Classification       C-3       Zering Compliance       Description       Service Commercial District         Zering Classification       Integration       Xering Compliance       Liqui       Xering Commercial District       Begit       Ne many         Zering Classification       Integration       Xering Compliance       Vision       Net and Commercial District       Begit       Ne many         Highest & Sest Use is inproved       M Integration       Single Family Residence       Use is inproved in this inport       Single Family Residence         Summary of Highest & Sest Use       See attached addenda.       See attached addenda.       Single Family Residence       Single Family Residence         Summary of Highest & Sest Use       See attached addenda.       See attached addenda.       Single Family Residence       Single Family Residence         Summary of Highest & Sest Use       See attached addenda.       Single Family Residence       Single Family Residence       Single Family Residence         Statistica       Other Monitolic       See attached addenda.       Single Family Residence       Single Family Residence       Single Family Residence         Statistica       Other Monitolic       See attached       Concrete       Single Family Residence       Single Family Residence         Statistica       M Inteleventon       See attached       C												
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Interpretation       Inter											District	
Inject & Best Use as improved			<u> </u>	•		2	oning Compliance:	Legal 🗙 Legal				No zoning
Actual Use as diffective Date:       Single Family Residence       Use as apresed in this most       Single Family Residence         Summary of injets 8 best Use:       See attached addende.       See attached addende.       Single Family Residence         Utilities       Pddc       Other       ProvidenDescription       Off-alls Improvements       Type         Utilities       Pddc       Other       ProvidenDescription       Off-alls Improvements       Type         Stat       City of Norfolk       Stat       Concrete       Xet       State       Average         Stat statements       Xet Lity of Norfolk       Start Use Concrete       Xet       Danage       Average         State statements       Xet State       Chty of Norfolk       Start Use Concrete       Xet       Danage       Average         State statements       Xet statements       Xet State       Other (description       Yet Strate(Average         State commarks       Xet statements       Xet State       Other (description       Yet State       State         State denotes       Xet statements       Xet statements       Xet State       Concrete/Average       Yet State         State denotes       Xet statements       Xet state       Concrete/Average       State       Concrete/Average         <		Are CC&Rs applica	ble? 🗌 Ye			n Have ti	ne documents been reviewed?	Ves 🗌	X No	Ground Rent (if applicable)	\$	1
Sommary of Highest & Best Use       See attached: addenda.         Seminary of Highest & Best Use       See attached: addenda.         Seminary of Highest & Best Use       See attached: addenda.         Seminary of Highest & Best Use       See attached: addenda.         State       Concrete         State       Concrete         State       Concrete         State       City of Norfolk         State       Cate State         State       City of Norfolk         State       Cate State         State       City of Norfolk         State       Cate State         State       Cate State         State       Constate         State       Constate         State       Concrete         Attack Rest Not       Cate State         State       Concret		Highest & Best Use	as improved:	X Pres	sent use, or	🔲 Otheru	ise (explain)					
Sommary of Highest & Best Use       See attached: addenda.         Seminary of Highest & Best Use       See attached: addenda.         Seminary of Highest & Best Use       See attached: addenda.         Seminary of Highest & Best Use       See attached: addenda.         State       Concrete         State       Concrete         State       Concrete         State       City of Norfolk         State       Cate State         State       City of Norfolk         State       Cate State         State       City of Norfolk         State       Cate State         State       Cate State         State       Constate         State       Constate         State       Concrete         Attack Rest Not       Cate State         State       Concret		Astural Lines are of F4	lastice Date:					Here are an excised in this are				
Santary Seret       City of Norfolk       Steet Upts       Mercury Vapor       Norfolk       Mercu			it & Best Use:					036 93 604 9300 81 043 (ch	ort.	Single Family F	Residence	·····
Santary Seret       City of Norfolk       Steet Upts       Mercury Vapor       Norfolk       Mercu	NOIL			<u>See</u>	attached a	addenda.						· · · · · · · · · · · · · · · · · · ·
Santary Seret       City of Norfolk       Steet Upts       Mercury Vapor       Norfolk       Mercu	SCRIPTION		Public Other	See Provider/L	attached a	off-site Impr	ovements Type	Public	Private	Topography Lev	el/Average	
Stom Sever       City of Norfolk       Asy       Gravel       Construction         Other size dements:       Inside tot       Come tot       Code Size       Underground UERes       Other (describe)         FRMA Spect Root Hazard Nata       Yes       No FEMA Mod Zone       X       FRMA Map # 31119C0095D       FEMA Map bits       2/4/2005         Site Comments:       At the request of the Client this appraisal is completed utilizing a hypothetical lot split containing only the bungalow style home       Iocated at 410 W Omaha Ave.       Foundation       Foundation       Foundation       State       Concrete/Avg       State       Concrete       Area So, R.       0       Type       Wall       Foundation       Foundation       Foundation       Foundation       Foundation       Foundation       State       Concrete/Avg       State       0       Type       Wall       FA         # of Stores       1       Acc. Unit       Exterior Wask       Vintyl/Average       Basement       None       Cosing       Cos	E DESCRIPTION		Public Other	See Provider/L Sity of Not	attached a Description	off-site Impr	ovements Type Concrete	Public	Privzte	Topography Levi Size <u>Ave</u>	el/Average rage	/erace
Other size dements:       No Fisket Lit       Comer Lit       Cod de Sac       Underground UStes       Other (describe)         FEMA Spect Rood Razza Area       Yrs       X No FEMA Rood Zone       X       FEMA Map # 31119C0095D       FEMA Map Date       2/4/2005         Site Comments:       At the request of the Client this appraisal is completed utilizing a hypothetical lot split containing only the bungalow style home       Increased at 410 W Omaha Ave.       Increased at 410 W Omaha Ave.         General Description       Exterior Description       Foundation       Concrete/Avg       Stab       Concrete       Area Sc. R.       0       Type       Wall         # of Stories       1       Condition       Concrete/Avg       Stab       Concrete       K Finished       Foundation         # of Stories       1       Root Surface       Asphalt/Average       Saarmet       None       Keing       Food       Gaas         Type XD Det       Atta Clouds       Bonstate       Asphalt/Average       Samp Pump       Walks       Cooling       Window         X there rescription       Coders       Undows       Mater None       Certral       No         X table Roor Stain       72       Stam Screens       Yes/Mesh/Avg       Sentement       None       Certing No       No	SITE DESCRIPTION		Public Other	See Providen/L City of Nor Nack Hills	attached a Description rfolk s Energy	off-site impr Street Curb/Gutter	ovements Type Concrete Concrete	Public	Private	Topography Lev Size Ave Shape Rec	el/Average rage tangular/Av	verage
FEMA Map #       The FEMA Map #       Ster Comments: At the request of the Client this appraisal is completed utilizing a hypothetical tot split containing only the bungalow style home         Ster Comments: At the request of the Client this appraisal is completed utilizing a hypothetical tot split containing only the bungalow style home         General Description       Fema Map Bate 2/4/2005         Fema Map Bate 2/4/2005         General Description       Fema Map Bate 2/4/2005         Fema Map Bate Comments: At the request of the Client this appraisal is completed utilizing a hypothetical tot split containing only the bungalow style home         Joint United States Comments: A tot the request of the Client this appraisal is completed utilizing a hypothetical tot split containing only the bungalow style home         General Description       Fema Map Bate 2/4/2005         # State Comments: 1       None       None       None         Ster from Description       Fema Map Bate 2/4/2005         # Sterior Description       Fema Map Bate 2/4/2005         # Sterior Description       Concrete/Avg       Sterior Marca Sterior Marca Sterior Marca Sterior Wals       Contract Marca Sterior Marca Sterior Wals         Tototototo Appliances       S	SITE DESCRIPTION	Utilities Electricity Gas Water Santzry Sewer	Public Other       All     C	See Providen/L Sity of Nor Ilack Hills Sity of Nor	attached a Description rfolk s Energy rfolk	ddenda. Off-site Impr Street Curb/Gutter Sidewalk Street Lights	ovements Type Concrete Concrete Concrete	Public X X X X	Private	Topography Lev Size Ave Shape Rec Drainage Ave	el/Average rage tangular/Av rage	
Site Comments:       At the request of the Client this appraisal is completed utilizing a hypothetical tot split containing only the bungalow style home         Include the request of the Client this appraisal is completed utilizing a hypothetical tot split containing only the bungalow style home         General Description       Enterior Description       Foundation       Basement       Mone       Mone         # of Units       1       Acc.Unt       Enterior Wals       Concrete/Avg       Gar Space       None       Yes       Wall       Foundation         # of Units       1       Acc.Unt       Enterior Wals       Concrete/Avg       Gar Space       None       Yes       Wall       Foundation         Design (Syte)       Det       Alt       Roof Surace       Asphalt/Average       Basement       None       Cetting       None       Cet	SITE DESCRIPTION	Utilities Electricity Gas Water Santary Sewer Storm Sewer	Public Other	See Provident Sity of No Sity of No Sity of No Sity of No	attached a Description rfolk s Energy rfolk rfolk rfolk	addenda. Off-site Imp Street Curb/Gutter Sidewalk Street Lights Alley	ovements Type Concrete Concrete Concrete Mercury Vapor Gravel	Public X X X X X X	Private	Topography Lev Size Ave Shape Rec Drainage Ave	el/Average rage tangular/Av rage	
Iocated at 410 W Omaha Ave.         General Description       Exterior Description       Exterior Description       Foundation       Concrete/Avg       Stab       Concrete       Area Sq. R.       0       Type       Wall         # of Stores       1       Acc Unit       Foundation       Concrete/Avg       Grawl Space       None       Freished       Frei       Mail       Type       Wall       Wall       Frei       Gas       Frei       Gas       Frei       Gas       Frei       Gas       Gas </td <td>SITE DESCRIPTION</td> <td>Utilities Electricity Gas Water Saritary Sewer Storm Sewer Other size elements</td> <td>Public Other</td> <td>See Provident City of Nor City of Nor City of Nor City of Nor City of Nor City of Nor</td> <td>attached a Description rfolk s Energy rfolk rfolk rfolk comer Lot</td> <td>ddenda. Off-site Imp Street Curb/Gutter Sidewalk Street Lights Alley Cul de Sa</td> <td>ovements Type Concrete Concrete Concrete Mercury Vapor Gravel c Underground USS</td> <td>Public X X X X X X X X X X X X X X X X X X X</td> <td>Privzte</td> <td>Topography <u>Lev</u> Size <u>Ave</u> Shape <u>Rec</u> Drainage <u>Ave</u> View <u>Stre</u></td> <td>el/Average rage tangular/Av rage set/Average</td> <td>· · · · · · · · · · · · · · · · · · ·</td>	SITE DESCRIPTION	Utilities Electricity Gas Water Saritary Sewer Storm Sewer Other size elements	Public Other	See Provident City of Nor City of Nor City of Nor City of Nor City of Nor City of Nor	attached a Description rfolk s Energy rfolk rfolk rfolk comer Lot	ddenda. Off-site Imp Street Curb/Gutter Sidewalk Street Lights Alley Cul de Sa	ovements Type Concrete Concrete Concrete Mercury Vapor Gravel c Underground USS	Public X X X X X X X X X X X X X X X X X X X	Privzte	Topography <u>Lev</u> Size <u>Ave</u> Shape <u>Rec</u> Drainage <u>Ave</u> View <u>Stre</u>	el/Average rage tangular/Av rage set/Average	· · · · · · · · · · · · · · · · · · ·
General Description       Faundation       Basement       Mailing       FA         # of Units       1       Acc.Unt       Foundation       Concrete/Avg       Size       None       % Finished       Type       Wall         # of Stories       1       Acc.Unt       Foundation       Concrete/Avg       Size       None       % Finished       Foundation       Foundation <th< td=""><td>SITE DESCRIPTION</td><td>Utilities Electricity Gas Water Sanitary Sewer Storm Sewer Other site elements FEMA Spec1 Rood</td><td>Public Other           X         C           X         B           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C</td><td>See Provider/L City of Nor- City of Nor-</td><td>attached a Description rfolk s Energy rfolk rfolk rfolk Correr Lot X No FEM</td><td>Off-site Impa Street Curb/Gutter Sidewalk Street Lights Alley Cut de Sa A Flood Zone</td><td>ovements Type <u>Concrete</u> <u>Concrete</u> <u>Concrete</u> <u>Mercury Vapor</u> <u>Gravel</u> c Underground Ut3 X F</td><td>Public X X X X X X X X X X X X X X X X X X X</td><td>Private</td><td>Topography <u>Lev</u> Size <u>Ave</u> Shape <u>Rec</u> Drainage <u>Ave</u> View <u>Stre</u> FEM</td><td>el/Average rage tangular/Av rage et/Average</td><td>2/4/2005</td></th<>	SITE DESCRIPTION	Utilities Electricity Gas Water Sanitary Sewer Storm Sewer Other site elements FEMA Spec1 Rood	Public Other           X         C           X         B           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C           X         C	See Provider/L City of Nor- City of Nor-	attached a Description rfolk s Energy rfolk rfolk rfolk Correr Lot X No FEM	Off-site Impa Street Curb/Gutter Sidewalk Street Lights Alley Cut de Sa A Flood Zone	ovements Type <u>Concrete</u> <u>Concrete</u> <u>Concrete</u> <u>Mercury Vapor</u> <u>Gravel</u> c Underground Ut3 X F	Public X X X X X X X X X X X X X X X X X X X	Private	Topography <u>Lev</u> Size <u>Ave</u> Shape <u>Rec</u> Drainage <u>Ave</u> View <u>Stre</u> FEM	el/Average rage tangular/Av rage et/Average	2/4/2005
# of Units       1       Acc.Unit       Foundation       Concrete/Avg       Stab       Concrete       Area Sq. Ft.       0       Type       Wall         # of Stories       1       Act.Unit       Roof Surface       Asphalt/Average       Basement       None       % Finished       Finished <td>SITE DESCRIPTION</td> <td>Utilities Electricity Gas Water Storm Sever Other site elements FEMA Spect Flood Site Comments:</td> <td>Public Other           X         C           X         B           X         C           X</td> <td>See Provident City of Nor- City of Nor-</td> <td>attached a Description rfolk s Energy rfolk rfolk rfolk Correr Lot X No FEM</td> <td>Off-site Impa Street Curb/Gutter Sidewalk Street Lights Alley Cut de Sa A Flood Zone</td> <td>ovements Type <u>Concrete</u> <u>Concrete</u> <u>Concrete</u> <u>Mercury Vapor</u> <u>Gravel</u> c Underground Ut3 X F</td> <td>Public X X X X X X X X X X X X X X X X X X X</td> <td>Private</td> <td>Topography <u>Lev</u> Size <u>Ave</u> Shape <u>Rec</u> Drainage <u>Ave</u> View <u>Stre</u> FEM</td> <td>el/Average rage tangular/Av rage et/Average</td> <td>2/4/2005</td>	SITE DESCRIPTION	Utilities Electricity Gas Water Storm Sever Other site elements FEMA Spect Flood Site Comments:	Public Other           X         C           X         B           X         C           X	See Provident City of Nor- City of Nor-	attached a Description rfolk s Energy rfolk rfolk rfolk Correr Lot X No FEM	Off-site Impa Street Curb/Gutter Sidewalk Street Lights Alley Cut de Sa A Flood Zone	ovements Type <u>Concrete</u> <u>Concrete</u> <u>Concrete</u> <u>Mercury Vapor</u> <u>Gravel</u> c Underground Ut3 X F	Public X X X X X X X X X X X X X X X X X X X	Private	Topography <u>Lev</u> Size <u>Ave</u> Shape <u>Rec</u> Drainage <u>Ave</u> View <u>Stre</u> FEM	el/Average rage tangular/Av rage et/Average	2/4/2005
# of Units       1       Acc.Unit       Foundation       Concrete/Avg       Stab       Concrete       Area Sq. Ft.       0       Type       Wall         # of Stories       1       Act.Unit       Roof Surface       Asphalt/Average       Basement       None       % Finished       Finished <td>SITE DESCRIPTION</td> <td>Utilities Electricity Gas Water Storm Sever Other site elements FEMA Spect Flood Site Comments:</td> <td>Public Other           X         C           X         B           X         C           X</td> <td>See Provident City of Nor- City of Nor-</td> <td>attached a Description rfolk s Energy rfolk rfolk rfolk Correr Lot X No FEM</td> <td>Off-site Impa Street Curb/Gutter Sidewalk Street Lights Alley Cut de Sa A Flood Zone</td> <td>ovements Type <u>Concrete</u> <u>Concrete</u> <u>Concrete</u> <u>Mercury Vapor</u> <u>Gravel</u> c Underground Ut3 X F</td> <td>Public X X X X X X X X X X X X X X X X X X X</td> <td>Private</td> <td>Topography <u>Lev</u> Size <u>Ave</u> Shape <u>Rec</u> Drainage <u>Ave</u> View <u>Stre</u> FEM</td> <td>el/Average rage tangular/Av rage et/Average</td> <td>2/4/2005</td>	SITE DESCRIPTION	Utilities Electricity Gas Water Storm Sever Other site elements FEMA Spect Flood Site Comments:	Public Other           X         C           X         B           X         C           X	See Provident City of Nor- City of Nor-	attached a Description rfolk s Energy rfolk rfolk rfolk Correr Lot X No FEM	Off-site Impa Street Curb/Gutter Sidewalk Street Lights Alley Cut de Sa A Flood Zone	ovements Type <u>Concrete</u> <u>Concrete</u> <u>Concrete</u> <u>Mercury Vapor</u> <u>Gravel</u> c Underground Ut3 X F	Public X X X X X X X X X X X X X X X X X X X	Private	Topography <u>Lev</u> Size <u>Ave</u> Shape <u>Rec</u> Drainage <u>Ave</u> View <u>Stre</u> FEM	el/Average rage tangular/Av rage et/Average	2/4/2005
# of Stories       1       Exterior Wals       Vinyl/Averrage       Crawl Space       None       % Finished       Finel       Gas         Type       Det       Att       Roof Surface       Asphalt/Averrage       Basement       None       Cating       Gas         Design (Style)       Ranch       Gutters & Dwnspits.       Metal/Averrage       Sump Pump       Walts       Cooling       Window         M Existing       Proposed       Und.Cons.       Window Type       DblHung/Avg       Dampness       Roor       Central       No         Actual Age (Yrs.)       72       Storm/Screens       Yes/Mesh/Avg       Settlement       None       Outside Entry       Other       Certral       No         Effective Age (Yrs.)       20       Appliances       Attic       None       Mamentises       Certstorage       Kinne         Rotingerator       Stars       Fireplace(s) #       None       Garage       of cars       Tot.)         Walts       Drywall/Fair       Reingerator       Stars       Fireplace(s) #       None       Certstorage       Mone         Walts       Drywall/Fair       Bisposal       Scuttle       None       None       Bath Roor       Las.h.       Carage       Attach.	SITE DESCRIPTION	Utilities Electricity Gas Water Storm Sever Other size dements FEMA Spect Rood Size Comments: Located at 4	Public Other	See           Provident           City of No:           Vilack Hills           City of No:           City of No:           City of No:           City of No:           Lot           □ Yes           Jest of th           Ave.	attached a Description rfolk s Energy rfolk rfolk rfolk Comer tot Comer tot Rom FEM e Client th	Off-site Impr Street Curb/Gutter Sidewalk Street Lights Alley Cut de Sz A Flood Zone is appraisa	ovements Type <u>Concrete</u> <u>Concrete</u> <u>Concrete</u> <u>Mercury Vapor</u> <u>Gravel</u> c Underground Uts X Fi il is completed utiliz	Public N N N N N N N N N N N N N	Private	Topography Lev Size Ave Shape Rec Drainage Ave View Stre FER containing only t	el/Average rage tangular/Av rage et/Average Map Date he bungalou	2/4/2005 w style home
Type       Det       Att       Roof Surface       Asphalt/Average       Basement       None       Cetting         Design (Style)       Ranch       Gutters & Dwnspts.       Metal/Average       Basement       None       Cetting       Cooling       Window         Microsofte       Proposed       Und.Cons.       Window Type       Dbillung/Avg       Dampess       Roor       Cettral       No         Actual Age (Yrs.)       72       Storm/Screens       Yes/Mesh/Avg       Settlement       None       Dutside Entry       Other       Cettral       No         Effective Age (Yrs.)       20       Appliances       Attic       None       Amentities       Garage       # of cars       Tot.         Effective Age (Yrs.)       20       Appliances       Attic       None       None       Carstorage       None         Interior Description       Appliances       Attic       None       None       Garage       # of cars       Tot.         Wals       Drywall/Fair       Bisposal       Scutte       None       Deck       None       Bath.       Detach.       Bath.       Bath.       Bath.       Bath.       Bath.       Bath.       Bath.       Bath.       Bath.       Detach.       Bath.	SITE DESCRIPTION	Utilities Electricity Gas Water Santry Sever Other site elements FEMA Spect Rood Site Comments: Located at 4 General Description	Public Other           N         C           X         B           X         C           X	See           Provident           City of Non-           Vack Hills           City of Non-           Lot           □ Yes           Jest of the           Ave.	attached a Description rfolk s Energy rfolk rfolk come Lot Come Lot Come Lot Exterior Descrip	Cff-site Impr Street Curty/Gutter Street Lights Allery Cut de Sz A Food Zone is appraisa	ovements Type Concrete Concrete Concrete Mercury Vapor Gravel C Inderground Util X Fi is completed utiliz	Public N N N N N N N N N N N N N	Private	Topography Lev Size Ave Shape Rec Drainage Ave View Stre FEA containing only t	el/Average rage tangular/Av rage et/Average W Map Date he bungalou	2/4/2005 w style home FA
Design (Style)       Ranch       Gutters & Dwnspits.       Metal/Average       Sump Pump       Wals       Cooling       Window         Metal/Average       Dampness       Dampness       Boor       Central       No         Metal/Average       Dampness       Dampness       Boor       Central       No         Actual Age (Yrs.)       72       Storm/Screens       Yes/Mesh/Avg       Settlement       None       Outside Entry       Other         Effective Age (Yrs.)       20       Attic       None       Amentities       Car Storage       None         Interior Description       Appliances       Attic       None       Amentities       Car Storage       None         Roors       Laminate/Vinyl/Fair       Range/Oven       Drop Stair       Pratio       None       Attach.       Car Storage       None         Wals       Drywall/Fair       Disposal       Scutte       None       Deck       None       Bath Roor       Vinyl/Fair       Bath Roor       Bath Roor       Encet       None       Bath Warscot       Detach.       Bath Warscot       Bath Warscot       None       Bath Warscot       Dore       Bath Vinyl/Fair       Starse       Pool       None       Surtace       Surtace         Fini	SITE DESCRIPTION	Utilities Electricity Gas Water Santzry Sewer Storm Sewer Other size elements FEMA Spect Flood Size Comments: Iocated at 4 General Description # of Units	Public Other           N         C           X         B           X         C           X	See Provident City of No- City of City of No- City of No- City of City of No- City of City	attached a Description rfolk s Energy rfolk rfolk come Lot ime Lot ime Client th Exterior Descrip Foundation	Addenda.	ovements Type Concrete Concrete Concrete Mercury Vapor Gravel C Underground Uta X Fi Il is completed utiliz Crete/Avg	Public Public X X X X X X X X X X X X X	Private	Topography Lev Size Ave Shape Rec Drainage Ave View Stre FEL containing only t ent X Nonc q. R. 0	el/Average rage tangular/Av rage et/Average Map Date he bungalou : Kesting Type	2/4/2005 w style home FA Wall
Xi Existing       Proposed       Und.Cons.       Window Type       DblHung/Avg       Dampess       Roor       Central       No         Actual Age (Yrs.)       72       Storm/Screens       Yes/Mesh/Avg       Settlement       None       Dutside Entry       Other       Central       No         Effective Age (Yrs.)       20       Appliances       Attic       None       None       Central       None         Interior Description       Appliances       Attic       None       None       Carage # of cars ( Tot.)         Wals       Drywall/Fair       Refigerator       Stars       Fireplace(s) # None       Mone       Attach.       Desce.       Desce.       Desce.       Attach.       Desce.       None       Bath Roor       Carson ( Tot.)       Attach.       Desce.       Desce.       Desce.       None       Bath.       Desce.       None       Desce.       Desce.       None       Bath.       Desce.       None       Bath.       Desce.       None       Desce.       None       Desce.       None       Desce.       None       Desce.       None       Desce.       N	SITE DESCRIPTION	Utilities Electricity Gas Water Santury Sewer Storm Sewer Other size dements FEMA Spect Rood Site Comments: Located at 4 General Description # of Units # of Stories	Public Other       N     C       N     B       N     C	See Provident City of No- City of City of No- City of City of No- City of City of No- City of City	attached a Description rfolk s Energy rfolk rfolk come Lot Come Lot Come Lot Exterior Descrip Foundation Exterior Descrip	addenda. Off-site Impr Street Curb/Gutter Sidewalk Street Lights Alley Cui de Sa A Flood Zone its appraisa tion <u>Con</u> <u>Viny</u>	ovements Type Concrete Concrete Concrete Mercury Vapor Gravel C Underground Uta X Fi Il is completed utiliz Crete/Avg Stab Craw S	Public Public X X X X X X X X X X X X X	Private	Topography Lev Size Ave Shape Rec Drainage Ave View Strc FEA containing only t ent None q. R. 0 shed	el/Average rage tangular/Av rage et/Average Map Date he bungalou : Kesting Type	2/4/2005 w style home FA Wall
Effective Age (Yrs.)       20       Infestation       None         Interior Description       Appliances       Attic       Non       None         Roors       Laminate/Vinyl/Fair       Rehigerator       Stairs       Freplace(s) #       None         Wals       Drywall/Fair       Bisposal       Scutte       Deck       None       Attach.         Wals       Drywall/Fair       Disposal       Scutte       Deck       None       Detach.         Bath Roor       Vinyl/Fair       Dishwasher       Doorway       Porch       None       BatIn         Bath Roor       Vinyl/Fair       Dishwasher       Doorway       Porch       None       Carpot         Bath Warscot       None       Fair/Hood       Roor       Fence       None       Carpot         Washer/Oryer       Finished       Pool       None       Surface       Surface         Heated       Pool       None       Surface       Surface       Surface         Additional features:       Energy efficiency, plumbing and electrical adequacy and condition are assumed average.       Energy efficiency, plumbing and electrical adequacy and condition are assumed average.	SITE DESCRIPTION	Utilities Electricity Gas Water Santtry Sewer Starm Sewer Other size elements FEMA Spect Rood Size Comments: Located at 4 General Description # of Units # of Stories Type X Det.	Public Other           All         C           All         C           All         C	See Provident City of No: City of City of No: City of	attached a Description rfolk s Energy rfolk rfolk come Lot Come Lot Come Lot Exterior Descrip Foundation Exterior Descrip Foundation Exterior Walls Rool Surface	addenda.  Off-site Impr Street Curb/Gutter Sidewalk Street Lights Alley Cut de Sa A Flood Zone is appraisa tion Con Viny Aspi	ovements Type Concrete Concrete Concrete Mercury Vapor Gravel c Underground Uta X Fi Il is completed utiliz crete/Avg Stab Crete/Avg Baseme	Public Public X X X X X X X X X X X X X	Private	Topography Lev Size Ave Shape Rec Drainage Ave View Strc FEA containing only t ent None q. R. 0 shed	el/Average rage tangular/Av rage et/Average ta Map Date he bungalou the bungalou the bungalou the bungalou the bungalou	2/4/2005 w style home FA Wall Gas
Interfor Description       Appliances       Attic       None       Amentities       Cer Storage       None         Poors       Laminate/Vinyl/Fair       Religerator       Stairs       Freplace(s) #       None       Garage # of cars ( Tot.)         Wals       Drywall/Fair       Bisposal       Scutte       None       Deck       None       Attach.       Detach.         Bath Roor       Vinyl/Fair       Disposal       Scutte       Deck       None       BitIn       BitIn         Bath Roor       Vinyl/Fair       Dishwasher       Doorway       Porch       None       BitIn       BitIn       BitIn         Bath Warscot       None       Fair/Hood       Roor       Fence       None       Carpot       Carpot         Bath Warscot       None       Fair/Hood       Roor       Fence       None       Surface         Washer/Oryer       Finished       Pool       None       Surface       Surface       Surface         Additional features:       Energy efficiency, plumbing and electrical adequacy and condition are assumed average.       Energy efficiency, plumbing and electrical adequacy and condition are assumed average.       Energy	SITE DESCRIPTION	Utilities Electricity Gas Water Sanitary Sewer Storm Sewer Other site dements FEMA Spect Rood Site Comments: Located at 4 General Description # of Units # of Stories Type X Det. Design (Style) X Existing [	Public Other  Public Other	See Provident City of No: City of No: Ci	attached a Description rfolk s Energy rfolk rfolk come Lot come Lo	addenda.  Off-site Impa Street Curb/Gutter Sidewalk Street Lights Alley Curd de Sa A Flood Zone is appraisa tion Con Viny Aspi	ovements Type Concrete Concrete Concrete Mercury Vapor Gravel c Underground Uts X Fi il is completed utiliz crete/Avg Sizb I/Average Basend al/Average Sump F	Public Pu	Private  Private  Coogson  Coogson  Coogson  Area S  Frait  Ceiting  Watts  Floor	Topography Lev Size Ave Shape Rec Drainage Ave View Stre FEA containing only t ent None g. R. 0 shed	el/Average rage tangular/Av rage et/Average NA Map Date he bungalou the bungalou type fuel Cooting Central	2/4/2005 w style home FA Wall Gas Window
Autor organization       Proces       Laminate/Vinyl/Fair       Refigerator       Stats       Frepkace(s) #       None       Garage       # of cars       ( Tot)         Wats       Drywall/Fair       Range/Oven       Drop Stair       Patio       None       Attach.	SITE DESCRIPTION	Utilities Electricity Gas Water Sanitary Sewer Storm Sewer Other site dements FEMA Spect Rood Site Comments: <u>Iocated at 4</u> d Units # of Stories Type X Det. Design (Style) X Existing Actual Age (Yrs.)	Public Other  Public Other	See Provident City of No: City of No: Ci	attached a Description rfolk s Energy rfolk rfolk come Lot come Lo	addenda.	ovements Type Concrete Concrete Concrete Mercury Vapor Gravel c Underground Uts X Fi il is completed utiliz crete/Avg VAverage ball/Average Baseme al/Average Sump F -ung/Avg Settem	Public Pu	Private  Private  Coogson  Coogson  Coogson  Area S  Frait  Ceiting  Watts  Floor	Topography Lev Size Ave Shape Rec Drainage Ave View Stre FEA containing only t ent None g. R. 0 shed	el/Average rage tangular/Av rage et/Average NA Map Date he bungalou the bungalou type fuel Cooting Central	2/4/2005 w style home FA Wall Gas Window
Wats       Drywall/Fair       Range/Oven       Drop Stair       Patio       None       Attach.         Bath Roor       Vinyl/Fair       Disposal       Scuttle       Deto None       Bt. h.         Bath Roor       Vinyl/Fair       Disbosal       Scuttle       Dorway       Porch       None         Bath Roor       Vinyl/Fair       Disbrasher       Doorway       Porch       None       Bt. h.         Bath Roor       Vinyl/Fair       Distrwasher       Doorway       Porch       None       Bt. h.         Bath Roor       Vinyl/Fair       Distrwasher       Doorway       Porch       None       Bt. h.         Bath Roor       Vinyl/Fair       Pistrwasher       Doorway       Porch       None       Bt. h.         Bath Roor       None       Far/Hood       Roor       Ferce       None       Carpot         Doors       HollowCore/Fair       Washer/Dryer       Frished       Surface       Surface         Finished zrea above grade contains:       3       Rooms       1.0       Bath(s)       502       Square Feet of Gross Living Area Above Grade         Additional features:       Energy efficiency, plumbing and electrical adequacy and condition are assumed average.		Utilities Electricity Gas Water Storm Sever Other site dements FEMA Spec1 Rood Site Comments: Iocated at 4 General Description # of Stories Type I Design (Style) Existing Actual Age (Yrs.) Effective Age (Yrs.)	Public Other  Public Other	See Provident City of No: City of No: Ci	attached a Description rfolk s Energy rfolk rfolk Come Lot Come Lot Mo FEM e Client th Exterior Descrip Foundation Exterior Descrip Foundation Exterior Descrip Foundation Exterior Surface Gutters & Duns Window Type Storm/Screens	addenda. Off-site Impr Street Curb/Gutter Street Curb/Gutter Street Lights Alley Curb Gate Sa ARood Zone is appraisa tion Con Viny pts. Meti Dbli Yes.	ovements Type Concrete Concrete Concrete Mercury Vapor Gravel c Inderground Uts X Fi I is completed utiliz crete/Avg KAverage Al/Average Bat/Average Bat/Average Sump F Lung/Avg Settem Intestat	Public Pu	Private  Private  Coogson  Coogson  Coogson  Area S  Frait  Ceiting  Watts  Floor	Topography Lev Size Ave Shape Rec Drainage Ave View Stre FEA containing only t ent None g. R. 0 shed	el/Average rage tangular/Av rage et/Average to Map Date he bungalou to Map Date he bungalou to fuel Fuel Cooling Central Other	2/4/2005 w style home FA Wall Gas Window No
Bath Roor       VinyU/Fair       Disposal       Scuttle       Deck       None       Detach.         Bath Roor       VinyU/Fair       Dishwasher       Doorway       Porch       None       BaIn         Bath Roor       VinyU/Fair       Far/Hood       Poor       Fence       None       BaIn         Bath Warnscot       None       Fence       None       Carport       Dirwway         Boors       HollowCore/Fair       Wicroware       Heated       Pool       None       Dirwway         Finished area above grade contains:       3       Rooms       1       Bethorms       1.0       Bath(s)       502       Square Feet of Gross Living Area Above Grade         Additional features:       Energy efficiency, plumbing and electrical adequacy and condition are assumed average.		Utilities Electricity Gas Water Storm Sever Other site dements FEMA Spec1 Rood Site Comments: Iocated at 4 General Description # of Stories Type I Design (Style) Existing Actual Age (Yrs.) Effective Age (Yrs.)	Public Other  Public Other	See Provident City of No: Vack Hills Vack Hills Vach Hills Vach Hills Vach Hills Vach Hi	attached a Description rfolk s Energy rfolk rfolk Comer Lot Comer Lot Mo FEM e Client th Exterior Descetp Foundation Exterior Descetp Foundation Exterior Descetp Foundation Exterior Sector Status & Dunss Window Type Storm/Screens	Addenda.	ovements Type Concrete Concrete Concrete Mercury Vapor Gravel C Underground Uts X Fi I is completed utiliz Crete/Avg I/Average Al/Average Bal/Average Baseme	Public Pu	Private	Topography Lev Size Ave Shape Rec Drainage Ave View Stre FEh containing only t containing only t ent X None g. R. O shed e Entry	el/Average rage tangular/Av rage et/Average to Map Date he bungalor to Map Date he bungalor to fuel Cooling Central Cater Cater Storage	2/4/2005 w style home FA Wall Gas Window No
Bath Roor       VinyU/Fair       Dishwasher       Doorway       Porch       None       Bath Microway         Bath Warsscot       None       Farce       None       Carport         Bath Warsscot       None       Ferce       None       Carport         Doors       HollowCore/Fair       Werowave       Heated       Pool       None       Dirkeway         Bath Warsscot       Mone       0       Surface       Surface       Surface         Finished area above grade contains:       3       Rooms       1       Bedrooms       1.0       Bath(s)       502       Square Feet of Gross Living Area Above Grade         Additional features:       Energy efficiency, plumbing and electrical adequacy and condition are assumed average.       Describe the condition of the property (including physical, functional and external obsolescence):       See attached addenda.		Utilities Electricity Gas Water Storm Sever Other site dements FEMA Spec1 Rood Site Comments: Iocated at 4 General Description # of Stories Type I Design (Style) Existing Actual Age (Yrs.) Effective Age (Yrs.)	Public Other           Public Other           X         C           X         B           X         C <td>See Provident City of No: Vack Hills Vack Hills Vach Hills Vach Hills Vach Hills Vach Hi</td> <td>attached a Description rfolk s Energy rfolk rfolk Comer Lot Mo FEM e Client th Exterior Descrip Foundation Exterior Descrip Foundation Exterior Vals Root Surface Gutters &amp; Dwns Window Type Storm/Screens Appliances Retrigerator</td> <td>addenda.  Off-site Impr Street CurtyGutter Street Lights Alley Cut de Sz AFood Zone is appraisa tion Con Viny Asp cts. Meta Dbli Yes. Attik Stati</td> <td>ovements Type Concrete Concrete Concrete Mercury Vapor Gravel C Underground Uts X Fi I is completed utiliz Crete/Avg Ki/Average Bai/Average Bai/Averag</td> <td>Public Public Pu</td> <td>Private</td> <td>Topography Lev Size Ave Shape Rec Drainage Ave View Stre FEh containing only t containing only t ent X None g. R. O shed e Entry</td> <td>el/Average rage tangular/Av rage net/Average to Map Date he bungalow the bungalow t</td> <td>2/4/2005 w style home FA Wall Gas Window No</td>	See Provident City of No: Vack Hills Vack Hills Vach Hills Vach Hills Vach Hills Vach Hi	attached a Description rfolk s Energy rfolk rfolk Comer Lot Mo FEM e Client th Exterior Descrip Foundation Exterior Descrip Foundation Exterior Vals Root Surface Gutters & Dwns Window Type Storm/Screens Appliances Retrigerator	addenda.  Off-site Impr Street CurtyGutter Street Lights Alley Cut de Sz AFood Zone is appraisa tion Con Viny Asp cts. Meta Dbli Yes. Attik Stati	ovements Type Concrete Concrete Concrete Mercury Vapor Gravel C Underground Uts X Fi I is completed utiliz Crete/Avg Ki/Average Bai/Average Bai/Averag	Public Pu	Private	Topography Lev Size Ave Shape Rec Drainage Ave View Stre FEh containing only t containing only t ent X None g. R. O shed e Entry	el/Average rage tangular/Av rage net/Average to Map Date he bungalow the bungalow t	2/4/2005 w style home FA Wall Gas Window No
Bath Warkscot       None       Carport         HollowCore/Fair       Hected       Pool       None       Driveway         Washer/Dryer       Finished       Pool       None       Surface         Finished area above grade contains:       3       Rooms       1       Bedrooms       1.0       Bath(s)       502       Square Feet of Gross Living Area Above Grade         Additional features:       Energy efficiency, plumbing and electrical adequacy and condition are assumed average.		Utilities Electricity Gas Water Storm Sever Other site dements FEMA Spec1 Rood Site Comments: Iocated at 4 General Description # of Stories Type I Design (Style) Existing Actual Age (Yrs.) Effective Age (Yrs.)	Public Other           Public Other           X         C <td>See Provident City of No: Vack Hills Vack Hills Vach Hills Vach Hills Vach Hills Vach Hi</td> <td>attached a Description rfolk s Energy rfolk rfolk Comer Lot Mo FEM e Client th Exterior Descrip Foundation Exterior Vals Rool Surface Gutters &amp; Dwns Window Type Storm/Screens Appliances Rehigerator Range/Oven</td> <td>Addenda.</td> <td>ovements Type Concrete Concrete Concrete Mercury Vapor Gravel C Cavel C Cavel C Cavel C Cavel C Cave C Cave</td> <td>Public Public X X X X X X X X X X X X X X X X X X X</td> <td>Private</td> <td>Topography Lev Size Ave Shape Rec Drainage Ave View Stre FEh containing only t containing only t ent X None g. R. O shed e Entry</td> <td>el/Average rage tangular/Av rage et/Average to Map Date he bungalor to mage fuel Cooling Central Cher Garstorage Garage #</td> <td>2/4/2005 w style home FA Wall Gas Window No</td>	See Provident City of No: Vack Hills Vack Hills Vach Hills Vach Hills Vach Hills Vach Hi	attached a Description rfolk s Energy rfolk rfolk Comer Lot Mo FEM e Client th Exterior Descrip Foundation Exterior Vals Rool Surface Gutters & Dwns Window Type Storm/Screens Appliances Rehigerator Range/Oven	Addenda.	ovements Type Concrete Concrete Concrete Mercury Vapor Gravel C Cavel C Cavel C Cavel C Cavel C Cave	Public Public X X X X X X X X X X X X X X X X X X X	Private	Topography Lev Size Ave Shape Rec Drainage Ave View Stre FEh containing only t containing only t ent X None g. R. O shed e Entry	el/Average rage tangular/Av rage et/Average to Map Date he bungalor to mage fuel Cooling Central Cher Garstorage Garage #	2/4/2005 w style home FA Wall Gas Window No
None       Untervision         Washer/Dryer       Frished       Prod       None       Surface         Frished area above grade contains:       3 Rooms       1 Bedrooms       1.0 Bath(s)       502 Square Feet of Gross Living Area Above Grade         Additional features:       Energy efficiency, plumbing and electrical adequacy and condition are assumed average.		Utilities Electricity Gas Water Storm Sever Other site dements FEMA Spec1 Rood Site Comments: Iocated at 4 General Description # of Stories Type I Design (Style) Existing Actual Age (Yrs.) Effective Age (Yrs.)	Public Other           Public         Other           X         C           Att the requint         C           1         Att           Proposed         U           20         C           Laminate/Vin         Drywall/Fair	See Provident City of No: Vack Hills Vack Hills Vach Hills Vach Hills Vach Hills Vach Hi	attached a Description rfolk s Energy rfolk comer Lot image for the rfolk comer Lot image for the comer Lot image for the come	addenda.  Offi-site Impr Street Curb/Gutter Sidewalk Alley Curb/Gutter Sidewalk Alley Curb Gutter Sidewalk Alley Curb Gutter Sidewalk Alley Curb Gutter Sidewalk Alley Curb Gutter Curb Gu	ovements     Type       Concrete     Concrete       Concrete     Mercury Vapor       Gravel     Gravel       c     Underground USI       X     Fill       is completed utilizit     Stab       dl/Average     Stab       hall/Average     Baseme       all/Average     Sump Fill       ung/Avg     Dampon       Menetities     Fireplace(s) =       s     Fireplace(s) =       p Stair     Patio       mway     Porch	Public Public	Private	Topography Lev Size Ave Shape Rec Drainage Ave View Stre FEh containing only t containing only t ent X None g. R. O shed e Entry	el/Average rage tangular/Av rage et/Average to Map Date he bungalon Type fuel Cooling Cooling Central Cher Cooling Garage # Attach. Detach. BitIn	2/4/2005 w style home FA Wall Gas Window No
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Bescribe the condition of the property (including physical, functional and external obsolescence):  See attached addenda.		Utilities Electricity Gas Water Storm Sever Other site dements FEMA Spec1 Rood Site Comments: Iocated at 4 General Description # of Stories Type I Design (Style) Existing Actual Age (Yrs.) Effective Age (Yrs.)	Public Other           Public         Other           X         C           Y         C           X         C           X         C           X	See Provident City of Non- City of Non-	attached a Description rfolk s Energy rfolk rfolk come Lot Exterior Descrip Foundation Exterior Descrip Foundation Exterior Vals Rool Surface Gutters & Duns Window Type Storm/Screens Appliances Rehigerator Range/Oven Disposal Disbwasher FarvHood Microwave Washer/Dype Washer/Dype	ddenda.  Offi-site Impr Street Curb/Gutter Sidewalk Street Lights Alley Cut de Sa A Flood Zone is appraisa tion  Cut de Sa Cut de Sa A Flood Zone is appraisa tion  Cut de Sa A Flood Zone is appraisa tion	ovements     Type       Concrete     Concrete       Concrete     Mercury Vapor       Gravel     Gravel       c     Underground Uta       X     Fill       is completed utilizion     Stab       dt/Average     Stab       dt/Average     Stab       dt/Average     Stap       dt/Average     Stap       dt/Average     Stap       dt/Average     Stap       fung/Avg     Dampon       Mesh/Avg     Intestat       s     Freplace(s) #       s Stair     Patio       r     Fence       r     Porch       sted     Pool	Public Pu	Private	Topography Lev Size Ave Shape Rec Drainage Ave View Stre FEA containing only t ent None q. R. 0 Shed 9 e Entry	el/Average rage tangular/Av rage et/Average tot/Averag	2/4/2005 w style home FA Wall Gas Window No of cas ( Tot.)
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		Utilities Electricity Gas Water Storm Sever Other size dements FEMA Spect Rood Site Comments: Iocated at 4 General Description # of Units # of Stories Type Det Design (Style) Actual Age (Yrs.) Effective Age (Yrs.) Effec	Public Other  Pu	See : Provident City of No. City of No.	attached a Description  rfolk s Energy  rfolk rfolk Comer Lot No FEM Comer Lot No FEM Comer Lot No FEM Comer Lot Religent Comer Lot Exterior Descrip Foundation Exterior Descrip Foundation Exterior Wals Root Surface Gutters & Dunss Window Type Storm/Screens Appliances Religentor Range/Oven Disposal Distwasher Far/Nood Wetorwave Washer/Dyg 3 Root Cy, plumbi	addenda.  Off-site Impr Street Curb/Gutter Street Lights Alley Curb Gut e Sz AFood Zone is appraisa is	ovements     Type       Concrete     Concrete       Concrete     Mercury Vapor       Gravel     Gravel       c     Underground USI       X     Fit       I is completed utilizion     Stab       I/Average     Basender       al/Average     Sump Fit       Hung/Avg     Sump Fit       YMesh/Avg     Stab       s     Freplace(s) r       s Stair     Patio       y Stair     Patio       r     Fence       r     Pool       ted     Pool       1     Bedrooms       ctrical adequacy ar	Public Public X X X X X X X X X X X X X X X X X X X	Private Private Scribe) C0095D Il tot split Area S Scribe Utot split Coding Utot Split Vals Roor Dutsid Utot State Section Section Utot Scribe Utot Sc	Topography Lev Size Ave Size Ave Shape Rec Drainage Ave View Stre FEA containing only t ent None q. R. 0 shed e Entry 0 # 502 Squara Feet of average.	el/Average rage tangular/Av rage et/Average tot/Averag	2/4/2005 w style home FA Wall Gas Window No of cas ( Tot.)
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12		son County Asse abTransfer				for any current agreement				ect sold (	07/21/2022	for
l	Date: 07/21/2022		\$425,000 in a transaction that included the adjacent parcel #590041266 according to the Madison									
RANSFER HIRTORY	Price: 425,000			County Assessor's Office. The subject has no other sales or transfers in the past three years. None of the comparable sales have sold or transferred in the past year according to County Records.								
5	Source(s): MadisonAri	Curce(s): MadisonAr#590041258 th 2nd Prior Subject Szte/Transfer				have sold or trai	nsferred in t	he past y	ear according	to Count	y Records.	
A	Date:	Sale manster										
뿨	Price:											
	Source(s):									-		
F	SALES COMPARISON APPRO/	ACH TO VALUE (if develo	ped)			The Sales Comparison Ap	proach was not de	veloped for this	appraisal.			
	FEATURE	SUBJECT			COMPARABL	E SALE # 1	CC	MPARABLE S	ALE#2		COMPARABLE S	ALE # 3
L	Address 410 W Oma	iha Ave		606 S	1st St		407 S 14th	n St		509 W (	Omaha Ave	•
	Norfolk, NE	<u>68701</u>		1	, NE 6870	1	Norfolk, N				NE 68701	
	Proximity to Subject Sale Price				iles NE	15 75 000	1.07 miles	NW		0.11 mi		45 20
	Sale Price/GLA	s	n/a /sq.ft	1	96.65 /sq.ft	\$ 75,000		)5 /sq.ft	60,500	5 7	2.44 /sq.tL	45,20
	Data Source(s)	NMLS/CoAr/V	··· ·		mAr#5900	L .	NMLS#21		M 0		200045; DC	MQ
L	Verification Source(s)	WalkThrough				Deeds/Visual			eds/Visual			eeds/Visual
L	VALUE ADJUSTMENTS	DESCRIPTION		DE	SCRIPTION	+ (-) \$ Adjust.	DESCRI		+(-) \$ Adjust.		CRIPTION	+ (-) \$ Adjust.
	Sales or Financing	n/a		Conve	ntional		Conventio	nal		Cash		
	Concessions	n/a			ler Con.		No Seller			No Selle		
	Date of Sale/Time	n/a		08/22/2		+2,490	05/28/202		+9,541	03/24/2		+12,38
	Rights Appraised Location	Fee Simple		Fee Si			Fee Simpl		40.000	Fee Sin		
	Site	Urban/Busy S 1,875 sf	reet	Urban/ 8900 s	Busy Stree		Urban/Ave 2064 sf	rage		Urban/E 7500 sf	Busy Street	1
	View	1,875 st Street/Average	 }		Average	-1,025	Street/Ave	1906	-169	Street/A		-5,62
	Design (Style)	Ranch	·	Ranch			Ranch			Bungalo		
	Quality of Construction	Average		Averag	e		Average			Average		
	Age	72		67			71			70		
	Condition	Average		Averag			Average			Average		
	Above Grade		aths	1	drms Baths		Total Borns	Baths		Total Bdi		
	Room Count Gross Living Area		1.0 . sn ft	5	2 1.1			1.0		3 .		
	Basement & Finished	503	<u>sq.ft.</u>	Osf	776 \$	a.t6,850	0sf	432 sq.ft.	+1,750	624sf	624 <sup>sq.f</sup>	
	Rooms Below Grade	Osfin		Osfin			Osfin			Osfin		-3,12
	Functional Utility	Average		Averag	e		Average			Average		
	Heating/Cooling	FA/WindowAC	;	FA/CA		-2,000	FA/No AC		+200	FAWin		
	Energy Efficient Items	None		None			None			None		
	Garage/Carport Porch/Patio/Deck	No Garage			Detached		No Garage			No Gara	age	
l	PorcivPaulyDeck	None		2Prch/	Pat	-3,000	Dk/Fen/St	ed	-3,000	Prch		-1,00
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ARISON APPROACH												
Į		-		<u> </u>					· · · · · · · · · · · · · · · · · · ·			
	E											
Į	Net Adjustment (Total)			<b> </b>	+ X·	\$ -24,385	; +	X ·  \$	-1,698		X·	<mark>-41</mark>
RALES CON	Adjusted Sale Price											
N N	of Comparables Summary of Sales Comparison /	Angenach		<u> </u>		\$ 50,615		•	58,802			44,78
Γ	Summary of Sales Comparson	ADD COLOR	See	attach	ed addend	a				-		
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							-					
		· · · · · · · · · · · · · · · · · · ·										

1	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):	Land value is arrived at from an analysis
	listings and lot sales in the subject's market area. The subject's neighborho	
	year. Lot sales range in price from \$13,000 to \$25,000. One lot is currently	
	\$35,000. These lots, as well as closed sales in competing neighborhoods, value was utilized based on the small site of the subject's site.	were unized to arrive at the subject site value. The lower end of
. 1	ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPIKION OF SITE VALUE         =\$ 7,000           DWELLING         502 Sq.P.@ \$ 120.00         =\$ 60.240
おし	Walshall and Switt Cost Handbook	DWELLING         502         Sq.R.@ \$         120.00         = \$         60,240           0         Sq.R.@ \$
σı	Duality rating from cost service: Fair Effective date of cost data <u>12/2021</u> Comments on Cost Approach (gross living area calculations, depreciation, etc.):	SqFL@S =S
۶	Figures for the cost approach are taken from the Marshall & Swift	Sq.FL @ S = S
5	Residential Cost Handbook. No functional or locational inadequacies	Sq.FL@S≈S
ပ	noted.	=S Garage/Carport Sq.FL@S =S
		Total Estimate of Cost-New=\$ 60,240
		Less Physical Functional External
		Depreciation 20,078 =\$( 20,078)
		Depreciated Cost of Improvements         = \$ 40,162           "As-is" Value of Site Improvements         = \$ 1,000
		"As-is" Value of Size improvements =5 1,000 =5
		=\$
		INDICATED VALUE BY COST APPROACH =\$ 48,162
_	INCOME APPROACH TO VALUE (if developed) The Income Approach was not developed in Estimated Monthly Market Rent \$ 500 X Gross Rent Multiplier	
31	000	100 = \$ 50,000 Indicated Value by Income Approach me approach (GRM) provides potential purchasers/investors with the
Ř	ability to estimate potential return on investment available from the subject	
<u>او</u>	Homes with additional amenities, garages in particular, typically rent for an	n increased amount depending on number of garage stalls. Based
INCOME	one the subject's condition, number of bedrooms, amenities and information	on obtained from landlords, a gross rent multiplier of 100 was
Z	utilized.	
	PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Planned Un	rit Development.
	Legal Name of Project:	
٦	Describe common elements and recreational facilities:	
3		
	••••••••••••••••••••••••••••••••••••••	
	Indicated Value by: Sales Comparison Approach 5 48,000 Cost Approach (il deve Final Reconcidation <u>See attached addenda.</u>	cloped) \$ 48,162 Income Approach (if developed) \$ 50,000
NOL	Final Reconcitation See attached addenda.	cloped) \$ 48,162 Income Approach (if developed) \$ 50,000
		tions on the basis of a Hypothetical Condition that the improvements have been
	Final Reconcitation See attached addenda.	tions on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or atterations have been completed. Subject to
	Final Reconcitation     See attached addenda.	tions on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or atterations have been completed, subject to n or deficiency does not require atteration or repair. This appraisal is
	Final Reconcitation       See attached addenda.         This appraisal is made X "as is".       subject to completion per plans and specifica completed.         This appraisal is made X "as is".       subject to completion per plans and specifica completed.         subject to the following repairs or atterations on the basis of a Hype the following required inspection based on the Extraordinary Assumption that the condition completed "as is" before the fire on 12/20/2022 utilizing a hypothetical lot set.	tions on the basis of a Hypothetical Condition that the improvements have been completed. Subject to or deficiency does not require alteration or repair: <u>This appraisal is</u> site.
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	Final Reconcilizion       See attached addenda.         This appraisal is made X "as is".       subject to completion per plans and specifica         Completed.       subject to the following repairs or attentions on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the condition completed "as is" before the fire on 12/20/2022 utilizing a hypothetical lot s         X This report is also subject to other Hypothetical Conditions and/or Extraordinary Ass         Based on the degree of inspection of the subject property, as indicated below and Appraiser's Certifications, my (our) Opinion of the literated Value (or other specifications and this report is: \$ 48,000	tions on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to n or deficiency does not require alteration or repair: <u>This appraisal is</u> site. sumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions, ceffied value type), as defined herein, of the real property that is the subject 12/20/2022 , which is the effective date of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addenda.
NTS RECONCILIAI	Final Reconcilizion       See attached addenda.         This apprisal is made X "as is".       subject to completion per plans and specifica completed.         This apprisal is made X "as is".       subject to completion per plans and specifica completed.         subject to the following required inspection based on the Extraordinary Assumption that the condition completed "as is" before the fire on 12/20/2022 utilizing a hypothetical lot s         X This report is also subject to other Hypothetical Conditions and/or Extraordinary Ass         Based on the degree of inspection of the subject property, as indicated below and Appresizer's Certifications, my (our) Ophion of the Listert Value (or other spe of this report is: \$ 48,000 , as of:	tions on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to n or deficiency does not require alteration or repair: <u>This appraisal is</u> site. sumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions, edited value type), as defined herein, of the real property that is the subject 12/20/2022, which is the effective date of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addenda.
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	Final Reconcilizion       See attached addenda.         This appraisal is made X "as is".       subject to completion per plans and specifica         completed.       subject to the following repairs or atterations on the basis of a Hypothetic locompleted.         completed "as is" before the fire on 12/20/2022 utilizing a hypothetical lot s         X This report is also subject to other Hypothetical Conditions and/or Extraordinary Ass         Based on the degree of inspection of the subject property, as indicated below and Appraiser's Certifications, my (our) Opinion of the likented Value (or other spe of this report is: \$ 48,000 , as of: the indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains 18 pages, including exhibits which property understood without reference to the information contained in the complete replates:         Scope of Work       X Limiting Cond/Certifications         X Map Addenda       Additional Sales	tions on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or atterations have been completed, subject to in or deficiency does not require atteration or repair. This appraisal is site. sumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions, colled value hype), as defined herein, of the real property that is the subject 12/20/2022 , which is the effective date of this appraisal 12/20/2022 , which is the effective date of this appraisal h are considered an integral part of the report. See attached addenda h are considered an integral part of the report. This appraisal report may not be port. tendum X Photograph Addenda X Sketch Addendum um X Flood Addendum
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ATTACHMENTS RECONCILLAT	Final Reconcilizion       See attached addenda.         This appraisal is made X "as is".       subject to completion per plans and specifical completed.         This appraisal is made X "as is".       subject to completion per plans and specifical completed.         Subject to the following repairs or attentions on the basis of a Hyp the following required inspection based on the Educordinary Assumption that the condition completed "as is" before the fire on 12/20/2022 utilizing a hypothetical lot s         X This report is also subject to other Hypothetical Conditions and/or Educordinary Ass         Based on the degree of inspection of the subject property, as indicated below read appreiser's Certifications, my (our) Opinion of the literated value (or other specied this report is: \$ 48,000	tions on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or afterations have been completed, subject to n or deficiency does not require afteration or repair: This appraisal is site.  sumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions, edited value type), as defined herein, of the real property that is the subject 12/20/2022, which is the effective date of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addenda. h are considered an integral part of the report. This appraisal report may not be port. fendum X Photograph Addenda X Sketch Addendum Manuf. House Addendum X Invoice ane: Steve Brockhaus i4675 823 Rd, Humphrey, NE 68642 SUPERVISIORY APPRAISER (if required) or CO-APPRAISER (if applicable)
ATTACHMENTS RECONCILLAT	Find Reconcilizion       See attached addenda.         This appraisal is made X "as is".       subject to completion per plans and specifical completed.         This appraisal is made X "as is".       subject to completion per plans and specifical completed.         completed "as is" before the following repairs or alterators on the basis of a Hyp the following required inspection based on the Extraordinary Assumption that the condition completed "as is" before the fire on 12/20/2022 utilizing a hypothetical lot s         X This report is also subject to other Hypothetical Conditions and/or Extraordinary Ass         Based on the degree of inspection of the subject property, as indicated below and Appresizer's Certifications, my (our) Opinion of the subject to thypothetical Conditions at A true and complete copy of this report contains 18 pages, including exhibits which properly indexitoid without reference to the information contained in the complete regenerations.         Scope of Work       X Limiting Cond/Certifications       X Narrative Add Additional Sales         Appretieat Conditions       X Extraordinary Assumptions       X License         Clear K Scope of Work       X Limiting Cond/Certifications       X Narrative Add Additional Sales         Cost Addenda       Additional Sales       Cost Addendi         Appraiser Name       Andrew N White       Company         Campass Appraisal Inc.       Far (402) 329-4450       Far (402) 329-4530	tions on the basis of a Hypothetical Condition that the improvements have been completed. Subject to a deficiency does not require alterations have been completed. Subject to a or deficiency does not require alteration or repair. This appraisal is site.  sumptions as specified in the attached addenda.  w, defined Scope of Work, Statement of Assumptions and Limiting Conditions, citied value type), as defined herein, of the real property that is the subject 12/20/2022 , which is the effective date of this appraisal ind/or Extraordinary Assumptions included in this report. See attached addenda h are considered an integral part of the report. This appraisal report may not be port.  tendum X Photograph Addenda X Sketch Addendum Manuf. House Addendum Invoice ame: Steve Brockhaus id675 823 Rd, Humphrey, NE 68642. SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)  supervisory or Co-APPRAISER (if applicable)
ATTACHMENTS RECONCILLAT	Find Reconcilizion       See attached addenda.         This appraisal is made X "as is".       subject to completion per plans and specifical completed.         This appraisal is made X "as is".       subject to completion per plans and specifical completed.         completed "as is" before the following repairs or alterations on the basis of a Hyp the following required inspection based on the Extraordinary Assumption that the condition completed "as is" before the fire on 12/20/2022 utilizing a hypothetical lot s         X This report is also subject to other Hypothetical Conditions and/or Extraordinary Ass         Based on the degree of inspection of the subject property, as indicated below and Appresizer's Certifications, my (our) Opinion of the listent Value (or other specificated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report centaris 18 pages, including exhibits what reference to the information contained in the complete report property understood without reference to the information contained in the complete report attracted Exhibits:         Scope of Work       X Limiting Cond./Certifications       X Narrative Add Additional Sales         Appraiser Name:       Andrew N White       Comparison       Address: 5         APPRAISER       CAMASS Appraisal Inc.       Far (402) 329-4530       Far (402) 329-4530         E-Mat carmassappraisal@ptcnet.net       02/10/2023       Far (402) 329-4530       Far (402) 329-4530	tions on the basis of a Hypothetical Condition that the improvements have been completed. Subject to a deficiency does not require alterations have been completed. Subject to a or deficiency does not require alteration or repair. This appraisal is site.  sumptions as specified in the attached addenda.  w, defined Scope of Work, Statement of Assumptions and Limiting Conditions, edited value hype), as defined herein, of the real property that is the subject 12/20/2022 , which is the effective date of this appraisal ind/or Extraordinary Assumptions included in this report. See attached addenda.  h are considered an integral part of the report. This appraisal report may not be port.  fendum X Photograph Addenda X Sketch Addendum Manuf. House Addendum X Invoice ame: Steve Brockhaus Ad675 823 Rd, Humphrey, NE 68642 SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)  Supervisory or Co-APPRAISER (if applicable)
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Supplemental Addendum

Fite No. 0006755

Borrower	Steve Brockhaus		-					
Property Address	410 W Omaha Ave							_
City	Norfolk	County	Madison	State	NE	Zip Code	68701	
Lender/Client	Steve Brockhaus							

#### <u>GP Residential: Market Area Description - Boundaries, Description and Market Conditions</u>

The subject neighborhood is bounded by Norfolk Avenue to the North, Omaha Avenue to the South, Willow Street to the East and 13th Street to the West.

The subject is located in southeastern Norfolk. Norfolk is the largest city in Northeastern Nebraska having a population of about 23,516. There is on going construction in northwestern and northeastern Norfolk as the city continues to grow around the subject's neighborhood. Norfolk offers excellent employment opportunities for it's residents and surrounding bedroom communities.

The subject's neighborhood is located about one mile from the main shopping and employment centers in Norfolk. Pasewalk Avenue, Michigan Avenue, Norfolk Avenue and Omaha Avenue are all major thoroughfares connecting the subject's neighborhood to these areas in Norfolk.

Market conditions appear to be average at this time. In general, it appears most segments of the market are in a balanced stage with stable prices. Typical marketing time in the area appears to lie in the three to six month range. Typical seller concessions range from 0 to 3%.

#### <u>GP Residential: Description of the Improvements - Property Condition</u>

According to the client, the subject property was damaged by a fire that took place on 12/20/2022. This appraisal is completed with 12/20/2022 as the effective date of the appraisal (before the fire) under the extraordinary assumption the subject was in fair to average condition. An interior and exterior inspection of the subject was made on 02/01/2023.

The exterior has a poured concrete foundation, vinyl siding, double hung windows, metal gutter/downspout and an asphalt shingle roof. The exterior has no additional amenities. The subject has two window air conditioning units. At the time of inspection there was no noticeable damage to the foundation, siding, windows, gutters/downspouts or roof.

The interior contains a living room, kitchen/dining area, one bedroom and a bathroom. At the time of inspection, much of what had been damaged by the fire had been removed (see interior photos). This appraisal is completed under the extraordinary assumption that the subject's interior and exterior were in fair to average condition before the fire.

#### GP Residential: Site Description -

The site size is based on a hypothetical lot split utilizing the Madison County Assessor's website. For the purposes of this appraisal the subject's site size is estimated to be 25' x 75' = 1,875 sq ft. The highest and best use for the subject property is as a single family or multi-family residential lot.

#### · GP Residential: Sales Comparison Analysis - Summary of Sales Comparison Approach

Very few similar homes are listed for sale and sold each year in the subject's immediate neighborhood limiting sales data. Therefore the search for comparable sales was expanded in both time (back over two years) and distance (over 1/2 mile) to include the subject's entire defined market area. This expanded search revealed the three comparable sales utilized in this appraisal report.

Due to a lack of more recent sales it was necessary to utilize sales that took place over six months ago. All comparable sales required a 10% time adjustment. All comparables are located in the subject's defined market area, are competing properties and would be viewed similarly by most potential buyers. However, comparable sale two required a large downward location adjustment as it is not located on a busy street. No roads set barriers or act as a boundary between the subject and the comparable sales.

Site adjustments were made per square foot based on sales of vacant lots in the subject's defined market area. Typically no adjustment is necessary for effective age as this adjustment is reflected in differences in condition. Adjustments for condition are based on an exterior inspection from the street, realtors, the NMLS, County Assessor's Offices and a walk through when possible. All comparable sales are adjusted at \$1 per sq ft lot size, \$2,000 per bedroom, \$500 per plumbing fixture, \$25 per sq ft above grade, \$5 per sq ft below grade, \$2,000 for central air, \$100 per window air conditioning unit, \$5,000 per garage stall and \$1,000 per amenity.

Sales with the most recent sale dates and the most similar units of comparison (i.e.: location, site size, view, age, condition, room counts, gross living area, basement and basement finish, heating and cooling, functional utility, style, construction quality, etc.) were selected and compared with the subject. While there may have been many homes sold in the subject's neighborhood/market area in the past year, only sales which are considered to be competing sales by typical buyers are included in this appraisal report. The sales used in this report are the most similar sales and are considered to be competing properties with the subject. If any better sales had been available, which were also deemed competing properties with the subject in this appraisal report. Any other sales that have occurred in the subject's market area in the past year which were not included in this report were not used because they are not as similar of sales and/or they were not deemed to be competing properties with the subject.

Sources for sales include appraiser files, county records and the NMLS. NMLS=Norfolk Multiple Listing Service.

#### GP Residential: Reconciliation - Reconciliation and Final Value Conclusion

In the final reconciliation of value, both the sales comparison approach and cost approach were developed. The sales comparison approach was given the most weight in the final opinion of value and is supported by the cost approach. The income approach is not used due to a lack of data where houses similar to the subject are sold and being rented.

All of the comparable sales were given consideration in the final opinion of value with the most weight given to comparable sale one as it is the most recent sale of a similar home located on a busy street. Comparable sale two was given less weight as it required a large downward adjustment for location. Comparable sale three is located in the subject's immediate market area but was given less weight as it took place over two years ago. All comparable sales are similar in design, style, appeal, functional utility and are located in the subject's defined market area. No personal property was given any consideration in the final opinion of value.

The appraiser has performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. The appraiser has no current interest in the subject at present.

## Subject Photo Page

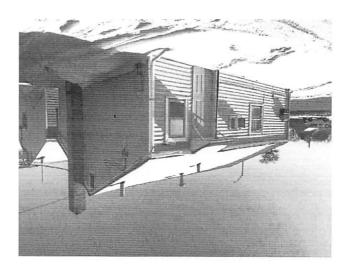
Lender/Client	Steve Brockhaus					
City	ΝοτίοΙκ	County Madison	State	ЯN	sbo0 qiZ	10783
Property Address	evA sdsmO W 014					
Borrower	Steve Brockhaus					

	•
front	<b>Subject</b>

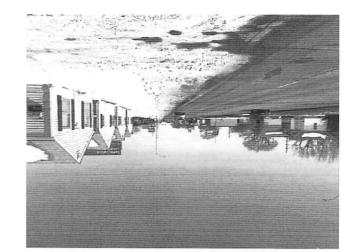
72	эрА
Average	Quality
12 278, f	Site
Street/Average	waiV
Urban/Busy Street	Location
0.1	Total Bathrooms
٢	Zotal Bedrooms
3	ernooA listoT
205	Gross Living Area
e/u	Sales Price
9vA	410 W Omaha

The state	

subject Rear



## Subject Street



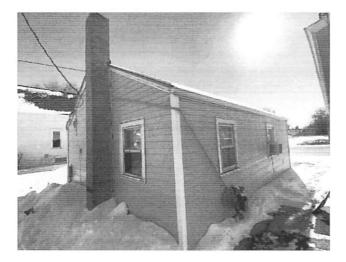
## Subject Photo Page

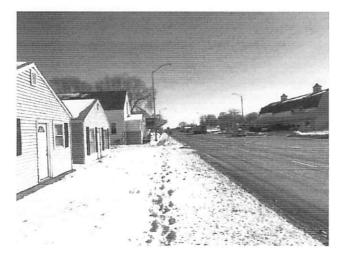
Borrower	Steve Brockhaus						
Property Address	410 W Omaha Ave						
City	Norfolk	County	Madison	State	NE	Zip Code	68701
Lender/Client	Steve Brockhaus						



### Subject 2nd Front

410 W Omaha /	Ave
Sales Price	n/a
Gross Living Area	502
Total Rooms	3
Total Bedrooms	1
Total Bathrooms	1.0
Location	Urban/Busy Street
View	Street/Average
Site	1,875 sf
Quality	Average
Age	72





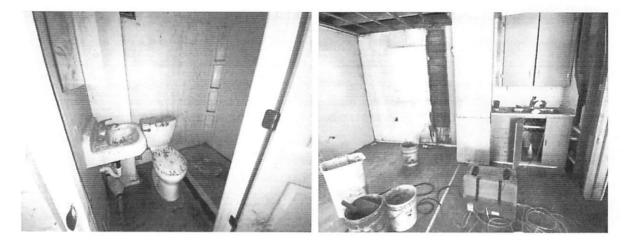
Subject 2nd Rear

Subject 2nd Street



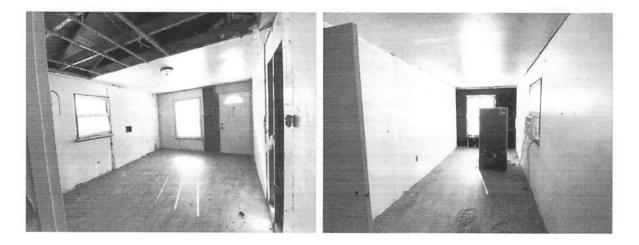
## **Interior Photos**

Borrower	Steve Brockhaus						
Property Address	410 W Omaha Ave						
City	Norfolk	County	Madison	State	NE	Zip Code	68701
Lender/Client	Steve Brockhaus						



Bath

Kitchen



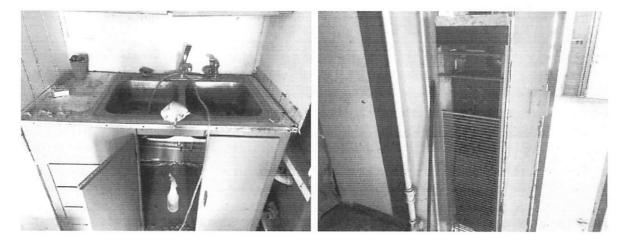
Living Room

Bedroom



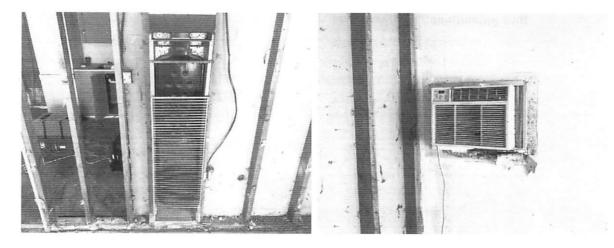
## **Interior Photos**

Borrower	Steve Brockhaus						
Property Address	410 W Omaha Ave						
City	Norfolk	County	Madison	State	NE	Zip Code	68701
Lender/Client	Steve Brockhaus						



**Kitchen Sink** 

Utility



Utility

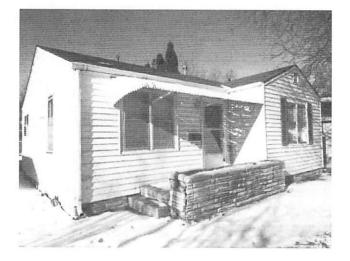
Air Conditioning Unit





## **Comparable Photo Page**

Borrower	Steve Brockhaus						
Property Address	410 W Omaha Ave						
City	Norfolk	County	Madison	State	NE	Zip Code	68701
Lender/Client	Steve Brockhaus						



## **Comparable 1**

606 S 1st St	
Prox. to Subject	0.65 miles NE
Sale Price	75,000
Gross Living Area	776
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.1
Location	Urban/Busy Street
View	Street/Average
Site	8900 sf
Quality	Average
Age	67





### **Comparable 2**

407 S 14th St	
Prox. to Subject	1.07 miles NW
Sale Price	60,500
Gross Living Area	432
Total Rooms	3
Total Bedrooms	1
Total Bathrooms	1.0
Location	Urban/Average
View	Street/Average
Site	2064 sf
Quality	Average
Age	71

## Comparable 3

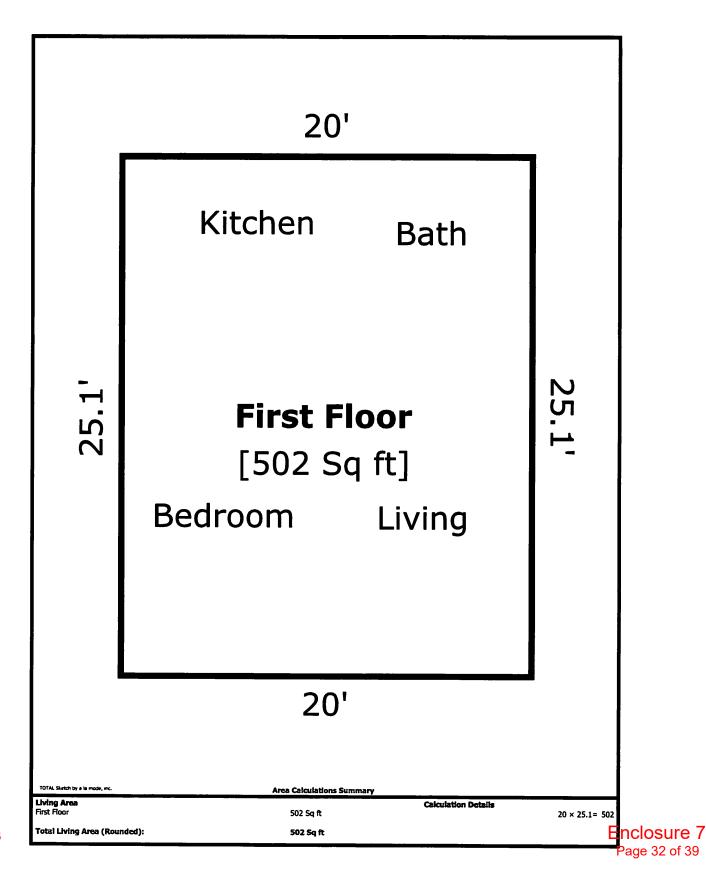
Enclosure 7 Page 31 of 39

509 W Omaha /	Ave
Prox. to Subject	0.11 miles W
Sale Price	45,200
Gross Living Area	624
Total Rooms	3
Total Bedrooms	1
Total Bathrooms	1.0
Location	Urban/Busy Street
View	Street/Average
Site	7500 sf
Quality	Average
Age	70

8/29/2023

#### **Building Sketch**

Borrower	Steve Brockhaus		_			-		
Property Address	410 W Omaha Ave							
City	Norfolk	County	Madison	State	NE	Zip Code	68701	
Lender/Client	Steve Brockhaus							



DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, October 27, 1994.)

\* Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

#### STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.

2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.

3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.

5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. This appraisal report must not be considered an environmental assessment of the subject property.

6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.

7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.

8. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.

9. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a toan.

Enclosure 7

Page 33 of 39

**CERTIFICATION:** The appraiser certifies and agrees that:

1. The statements of fact contained in this report are true and correct.

2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

3. Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.

4. Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.

6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.

7. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.

9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.

10. Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

#### ADDRESS OF PROPERTY ANALYZED:

410 W Omaha Ave, Norfolk, NE 68701

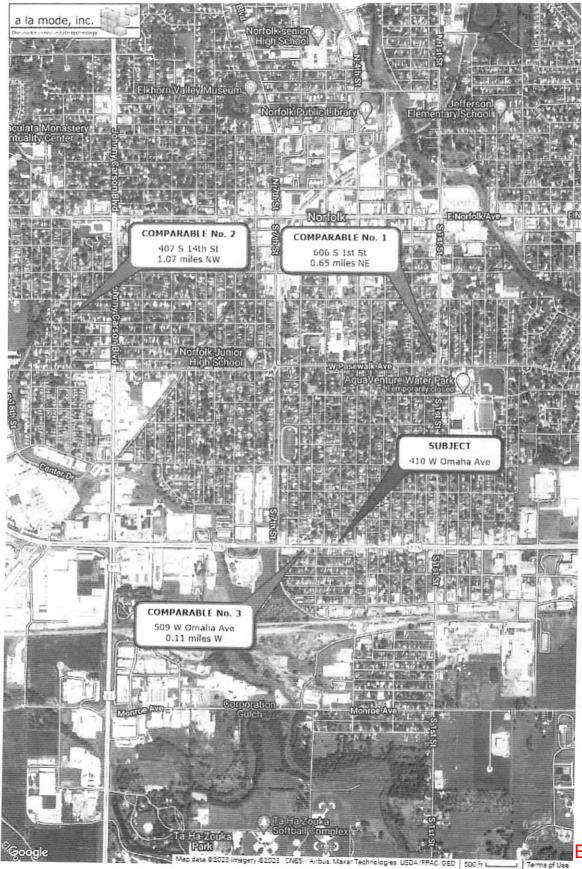
APPRAISEF			S
Signature:	(Judew NWW)		Se
Name: An	drew N White		Ha
Title: State Certification	Certified Residential Appraiser CR290015		Ti St
or State License #	Y:		or
State: <u>NE</u>	Expiration Date of Certification or License:	12/31/2023	St
Date Signed:	02/10/2023	• • • • • •	0a
	<u> </u>		Page 2 of 2

SUPERVISORY or CO-APPRAISER (if applicable):

Signature:	
Name:	
Title:	
State Certification #	· · · · · · · · · · · · · · · · · · ·
or State License #:	
State	Expiration Date of Certification or License:
Date Signed:	
🗌 bd 🛄 i	Did Not Inspect Property

#### Location Map

Borrower	Steve Brockhaus						
Property Address	410 W Omaha Ave						
City	Norfolk	County	Madison	State	NE	Zip Code	68701
Lender/Client	Steve Brockhaus						



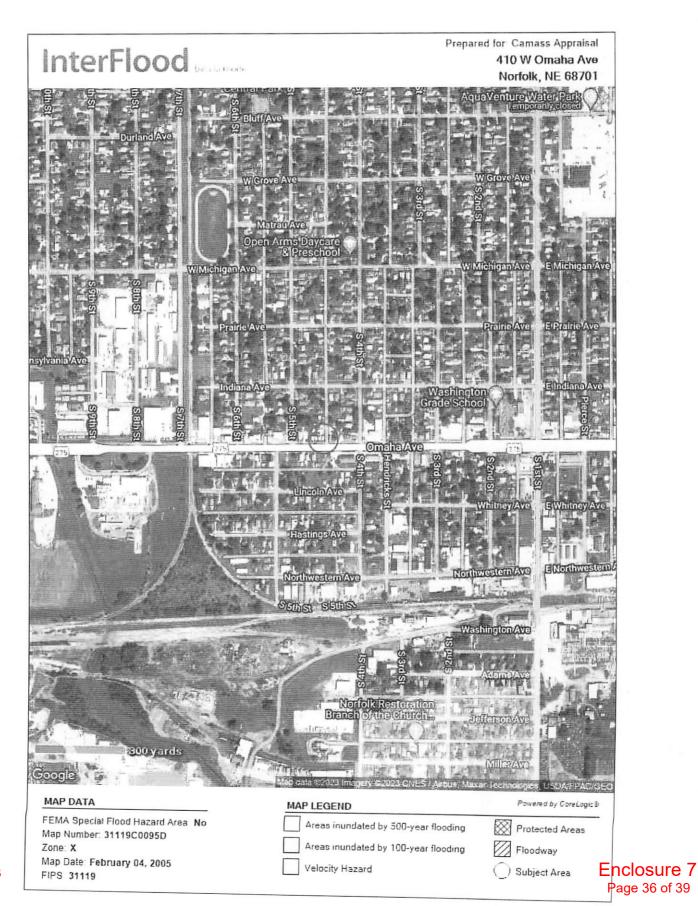
8/29/2023

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Terms of Use

**Flood Map** 

Borrower	Steve Brockhaus						
Property Address	410 W Omaha Ave						
City	Norfolk	County	Madison	State	NE	Zip Code	68701
Lender/Client	Steve Brockhaus						



8/29/2023

License

State of Nebraska Real Property Appraiser Board



Hereby certifies that: ANDREW N WHITE

CAMASS APPRAISAL 85253 549 AVE PIERCE, NE 68767-3506

Is credentialed in the State of Nebraska as a:

Certified Residential Real Property Appraiser

Holding credential number:

CR290015

Effective Date: Jan 01, 2022 Expiration Date: Dec 31, 2023

erty Appraiser Board in

Nebraska Real Property Appraiser Board Director:

All address changes, business or resid

This Credentisting Card is proof that such person is oredentiated under the Real Property Appraiser Act unless cred tial has been canceled, s red, suspended, or revol

> Nebraska Real Property Appraiser Board 301 Centennial Mall South, First Floor PO Box 94963 Lincoln, Nebraska 68509-4963 Phone: 402-471-9015 Fax: 402-471-9017 https://appraiser.ne.gov/

Administrative Identification Number. 9784-2022 Registration Fee Paid: \$550.00 Random Fingerprint Rudit Program Fee Paid: \$10.00 Federal Registry Fee Paid: \$80.00

Enclosure 7 Page 37 of 39

FROM:	<u> </u>			٦	INVOIO	CE
					INVOICE NUMB	ER
CAMASS Apprais	sal, Inc.				0006755	
85253 549 Ave					DATES	
Pierce, NE 68767	-3506			Invoice Date:	02/*	10/2023
Telephone Number: (	402) 329-4450	Fax Number: (40	2) 329-4450	Due Date:		
				-	REFERENCE	
TO:				Internal Order #:	0006755	
Steve Brockhaus						
Steve Brockhaus 54675 823 Rd				Client File #:	0006755	;
Humphrey, NE 6	3642			FHA/VA Case #:		
				Main File # on form:	0006755	5
E-Mail:				Other File # on form:		
Telephone Number:		Fax Number:		Federal Tax ID: Employer ID:	20-4262	835
Alternate Number:	· · · · · · · · · · · · · · · · · · ·					
DESCRIPTION						
Lender: Purchaser/Borrower:	Steve Brockhaus Steve Brockhaus		Client:	Steve Brockhaus		
Property Address:	410 W Omaha Ave					
City: County:	Norfolk Madison			Sizte: NE	Zip: 687	701
Legal Description:		27-24-1 to the	City of Norfolk, Part of t			
FEES						AMOUNT
FEES GP Residential Ap	praisal Report					<b>AMCUNT</b> 800.00
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GP Residential Ap	ppraisal Report	Description:	Check received by ma	iil. Thank you!	SUBTOTAL	800.00 800.00 AMOUNT
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## NOTICE OF PUBLIC MEETING AND HEARING CITY OF NORFOLK, NEBRASKA

NOTICE IS HEREBY GIVEN that a public meeting and hearing will be held to consider an appeal of the International Residential Code, 2018 Edition, as amended by the City of Norfolk to the Building Code Board of Appeals by Steven T. and Amy J. Brockhaus concerning the valuation and repair costs of the structure located at 410 W. Omaha Ave., Bldg. A, Norfolk, Nebraska. The property is described as follows:

The East One Half of Tax Lot Two Southwest Quarter Southeast Quarter Section 27, Township 24 North, Range 1 West of the 6<sup>th</sup> P.M., Madison County, Nebraska.

Building Code Board of Appeals members will meet on Tuesday, August 29, 2023 at 5:15 pm at the site located at 410 W. Omaha Ave., Bldg. A. After site visitation, the public hearing for this appeal will be held in the Training Room, 309 N. 5<sup>th</sup> Street, Norfolk, Nebraska at 6:00 pm.

Publish (August 18, 2023)

1 P.O.P.

