

# BUILDING UNDERWRITING REPORT



**FRANKLIN PARK SQUARE (3S)  
1 SEBASTION LN  
BOMBAY, NV 89555**

## **Included in this report**

Photos  
Relative Hazard Grading  
Public Fire Protection Information  
Building and Occupancy Summary  
Construction Details  
Building Fire Protection  
Occupancy Details  
General Building Comments  
LOCATION<sup>®</sup> Reports  
    Territory Codes  
    BCEGS<sup>®</sup> - Commercial  
    Wind  
    CapRisk<sup>™</sup> Crime Information  
Probable Maximum Loss Report (PML Report)  
InfoUSA Detailed Business  
Property Characteristics Report

**BUILDING INFORMATION**

FRANKLIN SQUARE PARK  
1 SEBASTION LN  
BOMBAY, NV 89555  
**County** : ARMSTRONG  
**FPA** : DUNSELL

**ISO Risk ID** : 27 5555 999999  
**On-Site Survey On** : 03/2011  
**Schedule Applied Date** : 03/20/2008  
**Year Built**: 1982

**BUILDING PHOTO - FRONT**



FRONT OF BUILDING

Photo taken 03/2011



# SPI PLUS BUILDING UNDERWRITING REPORT

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## BUILDING PHOTO - REAR



REAR OF BUILDING

Photo taken 03/2011



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## AERIAL PHOTO - NORTH



NORTH VIEW

Aerial Photo taken 03/15/2010



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## AERIAL PHOTO - EAST



EAST VIEW

Aerial Photo taken 03/15/2010



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**Year Built**: 1982

## AERIAL PHOTO - SOUTH



SOUTH VIEW

Aerial Photo taken 03/15/2010



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**Year Built**: 1982

## AERIAL PHOTO - WEST



WEST VIEW

Aerial Photo taken 03/15/2010



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## BUILDING INFORMATION

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**Schedule Applied Date** : 03/20/2008  
**Year Built**: 1982

## AERIAL PHOTO - OVERHEAD



OVERHEAD VIEW

- White border is the Parcel Boundary of the property.

Aerial Photo taken 03/15/2010



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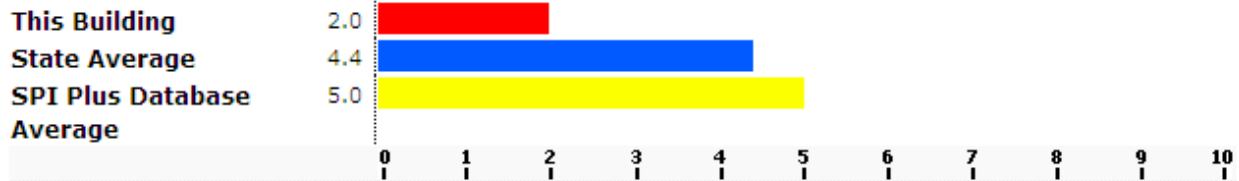
## ADDITIONAL BUILDING INFORMATION

|                        |                             |                      |                |
|------------------------|-----------------------------|----------------------|----------------|
| <b>Contact Name:</b>   | FRANK PANTANGELLI           | <b>Phone Number:</b> | (702) 555-4321 |
| <b>Escorted By:</b>    | WILLIE CHEECH - MAINTENANCE | <b>Phone Number:</b> | (702) 555-9876 |
| <b>Property Owner:</b> | GENCO FAMILY TRUST          | <b>Phone Number:</b> | (702) 555-1234 |

## RELATIVE HAZARD GRADING

The Relative Hazard Grading uses a scale to rate a building's construction, occupancy, fire protection, and exposure. Higher numbers mean the building has a greater number of deficiencies. The bar graph also indicates how a building compares with state and countrywide averages of similar buildings.

**Occupancy:** OFFICE OTHER THAN PUBLIC BUILDING & BANK  
**Building Fire Protection:** SPRINKLERED



### About Relative Hazard Grading (RHG)

RHG is expressed numerically and graphically (bar graph) to compare the building surveyed (This Building) with both the State Average and SPI Plus Database Average for all buildings of similar occupancy within ISO's SPI Plus database. The State Average and SPI Plus Database Average are based upon information for all buildings, and their unique individual characteristics, to include construction class, occupancy, hazards of occupancy, and external and internal protection. This information is then compared to the specific results for the building being evaluated.

Comparing the three metrics can assist a reviewer in evaluating the risk control features at a property and enable a more informed decision to be made in terms of existing building controls.



## PUBLIC PROTECTION CLASSIFICATION

**Public Protection Class :** 02

**Fire Protection Area :** DUNSELL

PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE DUNSELL FIRE DEPARTMENT. BCEGS: PERS 07 COML 07 1997. BCEGS: PERS 03 COML 03 1999 BCEGS: PERS 02 COML 02 2007

ISO conducts detailed on-site assessments of municipal fire-protection capabilities and collects information for more than 45,000 fire districts across the United States. ISO then analyzes the relevant data and assigns a PPC from 1 to 10. Class 1 represents exemplary public protection, and Class 10 indicates that the area's fire-suppression program does not meet ISO's minimum evaluation criteria.



# SPI PLUS BUILDING UNDERWRITING REPORT

## BUILDING/OCCUPANCY SUMMARY

**Construction Class :** 4 (MASONRY NON-COMBUSTIBLE)  
 3 STORIES WITH NO BASEMENT  
**Total Floor Area :** 80,549 sq. ft.

**Building Fire Protection:**  
 SPRINKLER SYSTEM INSTALLED - RECEIVING CREDIT  
 SPRINKLER GRADING = 81

**Occupancy** - Number of Occupants : 3

|                   | Number | % of Area | Hazards |
|-------------------|--------|-----------|---------|
| Habitational      |        |           |         |
| Mercantile        | 1      | 3         | NO      |
| Restaurants       | 1      | 16        | YES     |
| Vacancies         |        |           |         |
| Offices           | 1      | 82        | NO      |
| Non-Manufacturing |        |           |         |
| Manufacturing     |        |           |         |
| Building Services |        |           |         |

**Overall Combustibility :** 2 (MEDIUM-LOW)

### Construction Class Definition

4. Masonry Noncombustible - buildings with 2/3 or more of the total wall area of masonry or fire-resistive materials, and 2/3 or more of the total floor and roof area of noncombustible materials

### Overall Combustibility Definition

Combustibility is the measure of how the contents of a building will contribute to the spread of fire in a building. ISO defines five levels of Overall Combustibility for commercial buildings.

2. (Medium-Low) Limited Combustibility - The occupants of this building primarily contain merchandise or materials, including furniture, stock or equipment of low combustibility, with limited concentrations of combustible materials.



## CONSTRUCTION DETAILS

This section defines the types of construction materials used in the walls, roof(s) and floors of the building, in addition to their combustibility and fire resistance. The square footage for each level of the building is defined. The specifics of the fire protection features of the building are also identified.

This information has been collected as a result of an on-site review of the building by an ISO field survey representative, who has undergone extensive training and testing to ensure that a high standard of accuracy is ensured for each building survey.

**WALLS :** 100.0% MASONRY - INCLUDING HOLLOW MASONRY BLOCKS 8 INCHES THICK

**ROOFS :** 100.0% BUILT UP ROOF COVER ON COMBUSTIBLE INSULATION ON NONCOMBUSTIBLE ROOF DECK WITH UNPROTECTED METAL SUPPORTS

**FLOORS :** 66.3% MASONRY SLAB 4 INCHES THICK ON UNPROTECTED METAL SUPPORTS  
33.7% LOWEST FLOOR LEVEL IS CONCRETE, EARTH, STONE OR OTHER  
NONCOMBUSTIBLE MATERIAL

**FLOOR AREA :** FLOOR LEVEL 1 IS 27,125 SQ FT  
FLOOR LEVELS 2 TO 3 ARE 26,712 SQ FT EACH

## BUILDING FIRE PROTECTION DETAILS

GRADED AS SPRINKLERED WITH A SPRINKLER GRADING OF 81.



# SPI PLUS BUILDING UNDERWRITING REPORT

## OCCUPANCY DETAILS

This section provides information on the occupants and type of business operations for each occupant of the building, along with the total square footage each maintains within the building. Also included are specifics on fire protection for each occupant, as well as an identification of combustibility and susceptibility to fire damage for the contents of each occupant.

### Occupancy# 015 GENERAL BUSINESS OFFICE (NOC) - SPRINKLER CREDIT APPLIED

FLOOR LEVEL 1 IS 22,116 SQ FT ; SPRINKLERED; EXTINGUISHER

FLOOR LEVEL 1 IS 9 SQ FT

FLOOR LEVELS 2 TO 3 ARE 26,712 SQ FT EACH; SPRINKLERED; EXTINGUISHER

COMBUSTIBILITY: 2 (MEDIUM-LOW) SUSCEPTIBILITY: 2 (MEDIUM-LOW)

### Occupancy# 020 BIG APPLE CONVENIENCE - SPRINKLER CREDIT APPLIED

FLOOR LEVEL 1 IS 750 SQ FT ; SPRINKLERED; EXTINGUISHER

COMBUSTIBILITY: 2 (MEDIUM-LOW) SUSCEPTIBILITY: 4 (MEDIUM-HIGH)

### Occupancy# 025 HOG HEAVEN BARBECUE GRILL - SPRINKLER CREDIT APPLIED

FLOOR LEVEL 1 IS 4,250 SQ FT ; SPRINKLERED; EXTINGUISHER

COMBUSTIBILITY: 3 (MEDIUM) SUSCEPTIBILITY: 4 (MEDIUM-HIGH)

COMMERCIAL COOKING W/AUTO EXTING



## GENERAL BUILDING COMMENTS

THE SPRINKLER SYSTEM INFORMATION WAS PROVIDED BY DUNSELL FD.

ESCORTED THROUGH BUILDING BY WILLIE CHEECH, 702-555-7654, THE BUILDING'S PROPERTY MANAGER.

HOG HEAVEN (OCCUPANT 25) - HOODS AND EXHAUST SYSTEMS ARE FULLY PROTECTED BY (2) ANSUL, INC MODEL R-102 U.L. 300 COMPLIANT WET CHEMICAL FIRE SUPPRESSION SYSTEMS SERVICED 01/2011 INSTALLATION CERTIFICATE IS AVAILABLE FOR EXTINGUISHING SYSTEMS. SYSTEMS SERVICED EVERY 6 MONTHS AUTOMATICALLY BY CONTRACTOR (IDEAL FIRE SYSTEMS). STANDARD CLEARANCES BETWEEN FAT FRYERS AND OPEN FLAME COOKING DEVICES. STANDARD CLEARANCES BETWEEN COOKING DEVICES AND LISTED FILTERS.



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**Schedule Applied Date:** 3/20/2008

**LOCATION® Territory Codes**

**ISO Commercial Property Territory** - 210  
**ISO Commercial Group II Zone** - 832  
**ISO Commercial Auto Territory** - 210

**LOCATION® BCEGS® - Commercial**

| Year | Jurisdiction | BCEGS |
|------|--------------|-------|
| 1997 | BOMBAY       | 07    |
| 1999 | BOMBAY       | 03    |
| 2007 | BOMBAY       | 02    |

**LOCATION® Wind - Detailed**

**Distance to Ocean or Gulf:** Over 50 Miles  
**Distance to Nearest Body of Water:** 25 mi to less than 30 mi LAKE TAHOE

**LOCATION® CAPRisk™**

LOCATION® CAPRisk™ Crime Information helps you identify the potential risk of personal and commercial crimes for specific addresses anywhere in the United States. The reports reflect past, current, and forecasted crime indices for ten crime types, as well as an overall crime-risk score.

Crime scores are based on crimes reported in an area surrounding the risk. For commercial crime scores, the area analyzed extends out three miles from the risk location or the distance required to include a population of 100,000.

**Detailed LOCATION® Data (Continued)**

**LOCATION® CAPRisk™ Crime Information - Commercial (Range: 1 - Low, 10 - High)**

|   | <b>Current</b> | <b>Past</b> | <b>Forecasted</b> |
|---|----------------|-------------|-------------------|
| <b>CAPRisk™ Index (1 Low - 10 High):</b>  | 5              | 5           | 5                 |
| <b>Arson:</b>                             | 5              | 5           | 5                 |
| <b>Auto Theft:</b>                        | 5              | 5           | 5                 |
| <b>Robbery:</b>                           | 5              | 5           | 5                 |
| <b>Aggravated Assault:</b>                | 4              | 5           | 4                 |
| <b>Burglary:</b>                          | 6              | 5           | 6                 |
| <b>Homicide:</b>                          | 5              | 4           | 5                 |
| <b>Rape:</b>                              | 6              | 6           | 6                 |
| <b>Larceny:</b>                           | 6              | 6           | 6                 |
| <b>Aggregate Crimes Against Person:</b>   | 5              | 5           | 5                 |
| <b>Aggregate Crimes Against Property:</b> | 6              | 6           | 6                 |

LOCATION Crime Service compares a location's potential risk of crime against the national average, and then uses a scale - from 1 (safest) to 10 (worst) - to rank that location's scores. The scores are scaled so that a value of 5 is equal to the national average. Scores over 5 represent above-average predicted crime risks, while scores under 5 indicate below-average risks.

**Crime Classifications Explanations**

- Class 1** : Less than 1/5 of the national average
- Class 2** : 1/5 to 1/4 of the national average
- Class 3** : 1/4 to 1/3 of the national average
- Class 4** : 1/3 to 1/2 of the national average
- Class 5** : 1/2 to 1 times the national average (midpoint)
- Class 6** : 1 to 2 times the national average
- Class 7** : 2 to 3 times the national average
- Class 8** : 3 to 4 times the national average
- Class 9** : 4 to 5 times the national average
- Class 10** : More than 5 times the national average

<sup>1</sup> CAPRisk Index Score: Weighted average of the homicide, rape, and robbery scores. We emphasize these three (3) crimes because, in a business environment, they pose the greatest danger to employees and customers.

<sup>2</sup> Aggregate Crimes Against Person Score: This score represents a weighted average of homicide, rape, robbery, and aggravated assault.

<sup>3</sup> Aggregate Crimes Against Property Score: This score represents a weighted average of burglary, larceny, and motor vehicle theft.



# BUILDING UNDERWRITING REPORT

## PROBABLE MAXIMUM LOSS REPORT

### BUILDING INFORMATION

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**Schedule Applied Date** : 03/20/2008

| Building (Line # 010): FRANKLIN PARK SQUARE (3S)     | Probable<br>Maximum Loss | Maximum Foreseeable<br>Loss |
|--|--------------------------|-----------------------------|
|  | 13%                      | 25%                         |
| Occupant/Content (Line # 015): BIG APPLE CONVENIENCE | Probable<br>Maximum Loss | Maximum Foreseeable<br>Loss |
|  | 15%                      | 41%                         |
| Occupant/Content (Line # 020): HOG HEAVEN BARBECUE   | Probable<br>Maximum Loss | Maximum Foreseeable<br>Loss |
|  | 27%                      | 41%                         |

The percentages shown were calculated using information on file in our Specific Property Information database.

**Probable Maximum Loss (PML)**

A determination of the maximum percentage of a building or occupant/content, which under normal conditions, could be damaged in a single fire. This calculation takes the following variables into account:

- Building Construction
- Combustibility of Contents (measure of the effect of contents on the building structure under fire conditions)
- Susceptibility of Contents (measure of the damage to merchandise or materials either from the direct or resultant effects of fire, smoke, and water)
- Protection (both Public and Private)

**Maximum Foreseeable Loss (MFL)**

Starting with the PML, this is a determination of the maximum percentage fire loss when considering the failure of a key loss reduction system. Loss reduction systems include automatic fire alarm, watchman, automatic fire sprinklers, and public fire suppression.

## BUILDING INFORMATION

|  |  |
|--|--|
| <p><b>Primary Address</b><br/>FRANKLIN SQUARE PARK (3S)<br/>1 SEBASTION LN<br/>BOMBAY, NEVADO 89555<br/>County : ARMSTRONG</p> | <p>Number of businesses at address : 7</p> |
|--|--|

## Company Name - LAW ON YOUR SIDE - Primary Business

|                          |                                  |                         |               |
|--------------------------|----------------------------------|-------------------------|---------------|
| <b>Business Address:</b> | 1 SEBASTION LN, BOMBAY, NV 89555 |                         |               |
| <b>Contact:</b>          | EDGAR SNYDER                     | <b>Title:</b>           | Not Available |
| <b>Phone Number:</b>     | 702-555-2468                     |                         |               |
| <b>Type of Business:</b> | FIRM                             |                         |               |
| <b>Web Address:</b>      | WWW.LAWFORYOU.COM                | <b>InfoUSA ID:</b>      | 99916231      |
| <b>Primary Business:</b> | ATTORNEYS                        | <b>SIC:</b>             | 811103        |
| <b>NAICS:</b>            | 54111002                         |                         |               |
| <b>Sales Volume:</b>     | \$2,500,000-4,999,000            | <b>Total Employees:</b> | 20-49         |

## Company Name - MINDSEYE RESEARCH - Primary Business

|                            |                                  |                         |               |
|----------------------------|----------------------------------|-------------------------|---------------|
| <b>Business Address:</b>   | 1 SEBASTION LN, BOMBAY, NV 89555 |                         |               |
| <b>Contact:</b>            | Not Available                    | <b>Title:</b>           | Not Available |
| <b>Phone Number:</b>       | 630-505-0017                     |                         |               |
| <b>Type of Business:</b>   | FIRM                             |                         |               |
| <b>Web Address:</b>        | WWW.MINDSEYERESearch.COM         | <b>InfoUSA ID:</b>      | 269608071     |
| <b>Primary Business:</b>   | MARKET RESEARCH & ANALYSIS       | <b>SIC:</b>             | 873204        |
| <b>Secondary Business:</b> | DATA PROCESSING SERVICE          | <b>SIC:</b>             | 737401        |
| <b>NAICS:</b>              | 54191001                         |                         |               |
| <b>Sales Volume:</b>       | Not Available                    | <b>Total Employees:</b> | 10-19         |

## Company Name - HOG HEAVEN BARBECUE - Primary Business

|                          |                                  |                         |          |
|--------------------------|----------------------------------|-------------------------|----------|
| <b>Business Address:</b> | 1 SEBASTION LN, BOMBAY, NV 89555 |                         |          |
| <b>Contact:</b>          | SHANE MACGOWAN                   | <b>Title:</b>           | OWNER    |
| <b>Phone Number:</b>     | 702-555-9875                     |                         |          |
| <b>Type of Business:</b> | FIRM                             |                         |          |
| <b>Web Address:</b>      | WWW.HOGHEAVEN.COM                | <b>InfoUSA ID:</b>      | 91234531 |
| <b>Primary Business:</b> | RESTUARANTS                      | <b>SIC:</b>             | 581208   |
| <b>NAICS:</b>            | 54111002                         |                         |          |
| <b>Sales Volume:</b>     | \$1,000,000-2,499,000            | <b>Total Employees:</b> | 20-49    |

**Company Name - BIG APPLE CONVENIENCE****Business Address:** 1 SEBASTION LN, BOMBAY, NV 89555**Contact:** Not Available**Title:** Not Available**Phone Number:** 702-555-1369**Type of Business:** FIRM**Web Address:** Not Available**InfoUSA ID:** 51617231**Primary Business:** CONVENIENCE STORES**SIC:** 541103**NAICS:** 44512001**Sales Volume:** \$1,000-499,000**Total Employees:** 1-4**Other Businesses at Location**

- GLENN SNACKWELL - AGENT
- FRANKLIN MANAGEMENT
- PRO SECURITY & ASSURANCE CASUALTY CO



# BUILDING UNDERWRITING REPORT

## BUILDING INFORMATION

FRANKLIN SQUARE PARK  
1 SEBASTION LN  
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County : ARMSTRONG

ISO Risk ID: 27 5555 999999  
Property Characteristic Data Year: 2010

## PROPERTY CHARACTERISTICS REPORT

### Owner Information:

Owner Name: GENCO FAMILY TRUST  
Mailing Address: 1 SEBASTION LN, BOMBAY, NV 89555  
Phone Number: (702) 555-1234 Vesting Codes: CORPORATION

### Location Information:

Legal Description: PARCEL 34 & CLOSED ST  
County: ARMSTRONG Assessor's Parcel Number: 82042000  
Census Tract/Block: 0049.00/1 Alternate Assessor's Parcel Number: 1427886195  
Township-Range-Sect: Subdivision: ARMSTRONG REDEV & HOUSING PROP  
Legal Book/Page: 31-9 Map Reference:  
Legal Lot: Tract #: BOMBAY PS  
Legal Block: School District:  
Market Area: Munic/Township:  
Neighbor Code: 150690

### Owner Transfer Information:

Recording/Sale Date: Deed Type:  
Sale Price: 1st Mtg Document #:  
Document #:

### Last Market Sale Information:

Recording/Sale Date: 07-05-2007 / 06-25-2007 1st Mtg Amount/Type:  
Sale Price: \$1,875,300.00 1st Mtg Int. Rate/Type:  
Sale Type: 1st Mtg Term:  
Document # 25692 1st Mtg Document #:  
Deed Type: DEED (REG) 2nd Mtg Amount/Type:  
Transfer Document #: 2nd Mtg. Int. Rate/Type:  
New Construction: 2nd Mtg Term:  
Multi/Split Sale: Price Per SqFt: \$88.09  
Cash Down Payment: Stamps Amount: 1875.3  
Title Company: PINE TITLE CO.  
Lender:  
Seller Name: JESSE JAMES HOLDING CORP

**PROPERTY CHARACTERISTICS REPORT (Continued)**

**Prior Sale Information:**

Prior Rec/Sale Date: 11-30-1999 / 09-28-2000  
Prior Sale Price: \$1,320,000.00  
Prior Sale Type:  
Prior Doc Number: 23203  
Prior Deed Type: DEED (REG)

Prior Lender:  
Prior 1st Mtg Amt/Type:  
Prior 1st Int. Rate/Type:  
Prior Stamps Amount: 1320

**Site Information:**

Acres: 1.0216      County Use: COM 1      Lot Area: 44500  
State Use:      Lot Width/Depth:  
Usable Lot:      Sewer Type:      Site Influence:  
Lot Shape:      Topography: FLAT      Res/Comm Units:  
Bldg Width/Depth:      Water Type:      # of Buildings: 1  
Building Class:      Water District:      Zoning: D-4

**Tax Information:**

Total Value: \$1,875,100.00      Assessed Year: 2010      Property Tax: \$20,813.60  
Land Value: \$1,201,500.00      Improve %: 36%      Tax Area:  
Improvement Value: \$673,600.00      Dist:      Tax Year: 2010  
Total Taxable Value:      Fire Dist:      Tax Exemption:  
Market Value:      Garbage District:      Equal Rate:

**Property Characteristics:**

Total Rooms:      Parking Type:      Exterior Wall:  
Bedrooms:      Garage Capacity:      Interior Wall:  
Bath(F/H):      Parking Spaces:      Foundation:  
Total Baths/Fixtures:      Basement Type:      Air Cond:  
Year Built/Eff: 1982      Attic Type:      Roof Type:  
Fireplace:      Porch Type:      Roof Shape:  
Basement Description:      Patio Type:      Roof Frame:  
Other Rooms:      Pool: N      Roof Material:  
Other Improvements:      Heat Type:      Floor Type:  
Bldg Comments:      Heat Fuel:      Floor Cover:  
Parcel Comments:      Parcel Fuel:      Style:  
Quality:  
Condition: AVERAGE