



RATING SURVEY DETAIL REPORT



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

Included in this report

Building Description
Photos
Codes and Classifications
Relative Hazard Grading
Wall Construction
Floors and Roof Construction
Occupancy
Secondary Construction
Exposure
Internal Protection
Other Building Conditions
Building Calculation Summary
General Building Comments
Detailed LOCATION[®] Data
 Territory Codes
 BCEGS[®] - Commercial
 Wind
 CapRisk[™] Crime Information
Probable Maximum Loss/Maximum Foreseeable Loss
Property Characteristics Report

SPI PLUS RATING SURVEY DETAIL REPORT

BUILDING INFORMATION

FRANKLIN SQUARE PARK (3S)
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 Approx

DESCRIPTION

FRANKLIN SQUARE PARK (3S) SPRINKLERED, WITH 3 STORY WITH NO BASEMENT TOTAL FLOOR AREA
AS GRADING = 81 = 80,549 SQ FEET

BUILDING PHOTO - FRONT



FRONT OF BUILDING

Photo taken 03/2008

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BUILDING PHOTO - REAR



REAR OF BUILDING

Photo taken 03/2008



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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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AERIAL PHOTO - SOUTH



SOUTH VIEW

Aerial Photo taken 03/15/2010



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AERIAL PHOTO - WEST



WEST VIEW

Aerial Photo taken 03/15/2010



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AERIAL PHOTO - OVERHEAD



OVERHEAD VIEW

- White border is the Parcel Boundary of the property.

Aerial Photo taken 03/15/2010



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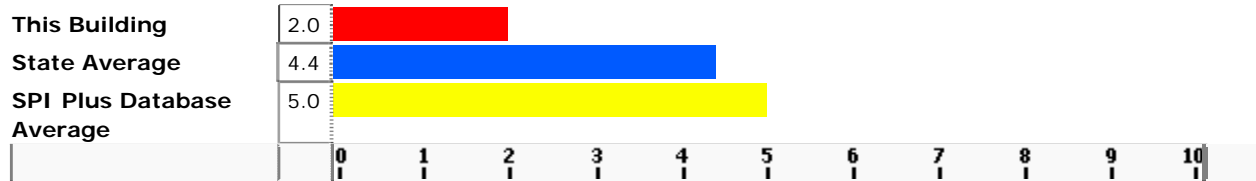
CODES and CLASSIFICATIONS

CSP Territory :	115	Public Protection Class :	01
Construction Class :	4	RCP :	4401
Combustibility :	2	CSP Class :	0702
Group II Symbol :	AB	Group II CSP :	91
Protection Clauses :	1000		

RELATIVE HAZARD GRADING

The Relative Hazard Grading uses a 1-to-10 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 **Protection:** SPRINKLERED **Protection Class:** 01



About Relative Hazard Grading (RHG)

RHG is expressed numerically and graphically (bar graph) to compare the building surveyed (This Building) with the 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.



RATING SURVEY DETAIL REPORT

WALL CONSTRUCTION

Dimensions(or Areas)	Construction/Description/Details	% of Total	Basic Charges	
			Comb.	Other
31680 X 1	MASONRY: TYPE W-3, 8-INCH THICK	100.0		40
		Total	0	40

FLOORS AND ROOF CONSTRUCTION

Horizontal Area or Dimensions(each level)	Construction/Description/Details	% of Total	Basic Charges	
			Comb.	Other
27125 X 1	NON-COMBUSTIBLE: ROOF ON UNPROTECTED METAL SUPPORTS WITH BUILT-UP DECK COMBUSTIBLE SURFACE INSULATION	33.7		93
26712 X 1	NON-COMBUSTIBLE: FLOORS 2 THROUGH 3 4-INCH MASONRY ON UNPROTECTED METAL SUPPORTS	66.3		66
27125 X 1	IS THE AREA OF FLOOR LEVEL(S) IN DIRECT CONTACT WITH THE GROUND			
		Total	0	159

OCCUPANCY

Schedule No.	Floors and Areas			Charge	Internal Protection	Coding Classifications				
	Type	Level	Dimensions			CSP Class	Comb	Susc	SPOC	
0015 GENERAL BUSINESS OFFICE (NOC)										
5382000000	F	1	27116 X 1	10	AS EXT	0702	2	2	1	
	F	1	9 X 1							
	F	2 - 3	26712 X 1		AS EXT					
$(50 * 3.11) + 56 = ((212 * .64 * .001) + .005) * 1.200 * .991 = .168$										



SPI PLUS RATING SURVEY DETAIL REPORT

SECONDARY CONSTRUCTION

Effective Area			Charges
Largest Floor Area	0		0
+ 0% of area of other Floors	0		
= Effective Area	0	SQ FT	
			Total 0

EXPOSURE

			Charges
		Total	0

INTERNAL PROTECTION

STANDARD SPRINKLER SYSTEM			Credit Factor
			.64
		Total	.64

OTHER BUILDING CONDITIONS

			Charge
		Total	0



BUILDING CALCULATION SUMMARY

Percentage Charges

	Highest Total Occupancy Charge	10.0
+	0 Other Occupant Charges X .15	.0
+	Other Building Condition Charges	.0
=	Net Occupancy Charge	10.0
x	Occupancy Modification Factor	(0.20)
=	Modified Occupancy Charge	2.0
+	Secondary Construction Charges	0.0
+	Calculation Base	100
=	Total Percentage Charge	102.0

Basic Building Grade

	Base Points	50
+	Combustible Points	0
+	Other Points	199
=	Total Points	249
x	Construction Modification Factor	(0.4)
=	Basic Building Grade (minimum of 35)	100
x	Total Percentage Charge	(102.0)
=	Unexposed Building Grade	102

Final Calculation

	Unexposed Building Grade	102
+	Exposure Charge	0
=	Exposed Building Grade	102
x	Public Protection Class Factor	(0.650)
=	Gross Building Grade	66
x	Internal Protection Factor	(0.64)
=	Final Building Grade	42
x	.001	.042
x	Building Conversion Factor	(0.85)
+	Factor "A"	.005
x	Factor "B"	(1.235)
x	Deductible Factor	(.991)
=	Building Group I Schedule Result	.035

Gross Building Grade x Building Conversion Factor = Contents Base 56



RATING SURVEY DETAIL REPORT GENERAL BUILDING COMMENTS

COMMENTS

Contact Name: FRANK PANTANGELLI **Phone Number:** (702) 555-1234
Escorted By: W CHEECH - BLDG MAINTENANCE **Phone Number:** (702) 555-7654
Property Owner: BARZINI GROUP **Phone Number:** (702) 555-9012
Year Built: 1982

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.



RATING SURVEY DETAIL REPORT DETAILED LOCATION® DATA

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
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LOCATION® Territory Codes

ISO Commercial Property Territory - 115
ISO Commercial Group II Zone - No results found for the search criteria
ISO Commercial Auto Territory - 115

LOCATION® BCEGS® - Commercial

Year	Jurisdiction	BCEGS
1997	LISLE	09
1999	LISLE	05
2007	LISLE	04

LOCATION® Wind - Detailed

Distance to Ocean or Gulf:	25 mi to less than 30 mi	LAKE MICHIGAN
Distance to Nearest Body of Water:	25 mi to less than 30 mi	YACHT HARBOR

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.

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

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

Detailed LOCATION® Data

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

¹ 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.

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

³ Aggregate Crimes Against Property Score: This score represents a weighted average of burglary, larceny, and motor vehicle theft. LOCATION is a registered trademark of Insurance Services Office, Inc. LOCATION Crime data is provided by CAP Index. CAP Index is a registered trademark of CAP Index, Inc.



RATING SURVEY DETAIL REPORT PROBABLE MAXIMUM LOSS REPORT

BUILDING INFORMATION	
FRANKLIN SQUARE PARK (3S) 1 SEBASTION LN BOMBAY, NV 89555 County : ARMSTRONG	ISO Risk ID : 27 5555 999999 On-Site Survey On : 03/2011 Schedule Applied Date : 03/20/2008

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



BUSINESS REPORT

BUILDING INFORMATION

Primary Address

FRANKLIN SQUARE PARK (3S)
 1 SEBASTION LN
 BOMBAY, NEVADO 89555
 County : ARMSTRONG

Number of businesses at address : 7

Company Name - LAW ON YOUR SIDE - Primary Business

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

Company Name - MINDSEYE RESEARCH - Primary Business

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

Company Name - HOG HEAVEN BARBECUE - Primary Business

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



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

Owner Transfer Information:

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

Last Market Sale Information:

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

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:		Site Influence:	
Usable Lot:		Sewer Type:		Res/Comm Units:	
Lot Shape:		Topography:	FLAT	# of Buildings:	1
Bldg Width/Depth:		Water Type:		Zoning:	D-4
Building Class:		Water District:			

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