ITEM: 16

Staff Report

PROPERTY SALE HARDSHIP EXCEPTION

February 19, 2019

BACKGROUND:

After placing a 25% rental cap on certain neighborhoods in 2018, the City Council determined that there needed to be a way to help citizens who were negatively affected by the cap. The Rental Concentration Cap Exception and the Property Sale Hardship Exception grew out of this discussion and were adopted on August 28, 2018. Citizens wanting to take advantage of the Rental Concentration Cap Exception were allowed 30 days from the effective date of the ordinance to apply to be a rental. That exception is no longer an option since the specified timeframe has passed.

The Property Sale Hardship Exception does not have a timeframe attached to it. If approved for this hardship, a property owner would be given six months to obtain a Letter of Compliance (LOC) and to sell the property. The initial LOC would be issued for one year and could only be renewed by the new owner, not the owner obtaining the hardship. Property owners found to have been renting illegally prior to obtaining this hardship are ineligible for the exception.

A request for a Property Sale Hardship Exception has been submitted by Robert Howell for the property he owns at 107 S. Riverside. Mr. Howell currently resides in South Carolina and has a Transitional Letter of Compliance that allows him to lease the property. The property was owner-occupied until last year when the Howell's needed to move for a job transfer. They have had the property listed for sale since that time, but have been unable to sell the property.

This request is the first of this type that Council has reviewed. Sec. 13.300(11) requires staff to review the submittal documents for completeness and then to turn the request over to Council for the decision. Council must determine that both of the following are true, in order to approve the request:

1. The advantages to the neighborhood and the City of allowing the property to be registered as a rental property to facilitate its sale outweigh the disadvantages to the neighborhood and City of exceeding the rental concentration cap.

2. The sale of the property would have been possible at a reasonable market value as a single family dwelling, but for the existence of the rental concentration cap.

SUBMITTAL REQUIREMENTS:

Property owners applying for the hardship are required to submit very specific documents in order for the City Council to approve the request. The criteria, as required in Sec. 13.300(11)(a) of the Municipal Code, are listed below and attached to this document. A check mark is shown for each item that has been submitted as part of the application for the property at 107 S. Riverside:

- ✓ Proof that the property abuts rental properties on 3 sides
- ✓ Proof that the property was purchased prior to 10/27/17
- ✓ Proof that the property has been listed for sale by a licensed realtor for 9 months
- ✓ Owner must disclose any declined offers
- ✓ Owner must submit the original purchase price and date
- ✓ Owner must submit an appraisal by a licensed appraiser
- ✓ Owner must submit proof of a home inspection
- ✓ Owner must have completed a rental pre-sale inspection and be able to show the cost they would incur in order to comply with the rental code

OPTIONS:

1. Approve the Property Sale Hardship Exception application for 107 S. Riverside, allowing the property to become a rental in order to facilitate the sale of the property. Should this property become a rental, the LOC could only be renewed by the person purchasing the property. The property could then remain a rental as long as the LOC is maintained. This LOC would be transferrable.

2. Deny the Property Sale Hardship Exception application, prohibiting the property from being eligible for a LOC in order to sell the property. The property could continue to be rented until the Transitional LOC currently in place expires.

3. Refer the application to staff or the owner for more information.

STAFF COMMENTS:

The property owner at 107 S. Riverside has fulfilled all the submittal requirements to apply for a Property Sale Hardship Exception. Council may now approve the application if it finds that both of the following are true, in accordance with Sec. 13.300(11):

1. The advantages to the neighborhood and the City of allowing the property to be registered as a rental property to facilitate its sale outweigh the disadvantages to the neighborhood and City of exceeding the rental concentration cap.

2. The sale of the property would have been possible at a reasonable market value as a single family dwelling, but for the existence of the rental concentration cap.

Request for Consideration of Financial Hardship Letter of Compliance

107 S. Riverside Drive
Ames, IA 50010


LINCOLN WAY
LINCOLN WAY
LINCOLN WAY
LINCOLN WAY
N R
S RIVERSIDE DR
RIVERSIDE DR
107 S. Riverside
1420
1326
1312-14
1310
123
115
107
101
126
122
116
114
122.5'
100'
90'
60'
30.0'
32.5'
32.5'
32.0'
55'
45'
55'
10'
90'
90'
90'
70'
33'
50'
65'
145.76'
81.1'
50'
145.76'
60.76'
65'
33'
33'
1315

Beacon™ Story County, IA / City of Ames

Summary

Ames City Assessor

Sec-Twp-Rng	10-83-24
Brief Tax Description	RIVERSIDE ADD LOT 4 & S90' LOT 2
Primary Class	Residential
Primary Zoning	UCRM - Urban Core Res Med Density Zn
Secondary Zoning	N/A
Zoning Overlay	N/A
Secondary Zoning Overlay	N/A
Gross Acres	0.00
Net Acres	0.00
Last Transfer	7/5/2016
Recording Date	
Deed Book/Page (Instr. Date)	2016-06155 (6/21/2016)
Contract Book/Page (Instr. Date)	N/A
Taxing District	AMES CITY/AMES SCH
School District	AMES COMMUNITY SCHOOL
TIF/UR District	N/A
Drainage District	N/A
Fire District	AMES
Neighborhood	Res: Iowa DOT & RR

Property ID	09-10-126-030
Map ID	09-10-126-030
Property Address	107 S RIVERSIDE DR AMES

View/Print Historical Property Record Card

View Encroachments and Zoning Permits

Owner

Deed Holder
HOWELL, EMILY & ROBERT
107 S RIVERSIDE DR
AMES IA 50010-5961

Contract Holder

Mailing Address
HOWELL, EMILY & ROBERT
107 S RIVERSIDE DR
AMES IA 50010-5961

Change mailing address
Transfer Homestead or Military

Site Description (Ames)

Topography	High
Public Utilities	All
Street or Road	Paved
Neigh. Life Cycle	Static
Legal Acres	0.3099
Legal Sq Ft	13,500

Land (Ames)

Land Type	Soil ID	Actual Front	Acreage	Effect. Front	Effect. Depth	Prod Factor	Depth Factor	Meas Sq Ft
Urban Developed Lot		90.000	0.310		150.000	1.00		13,500

Farm Land Computations (Ames)

Parcel Acreage	0.3099
81 Legal Drain NV [-]	0
82 Public Roads NV [-]	0
83 UT Towers NV [-]	0
9 Homesite(s) [-]	0
Total Acres Farmland	0
True Tax Value	0.00
Measured Acres	0
Average True Tax Value/Acre	0.00
True Tax Value Farmland	0.00
Classified Land Total	0
Homesite(s) Value (+)	0.00
Total Land Value	0.00

Residential (Ames)

Residential Dwelling	
Lot Area	13500 SF
Lot Shape	Regular
Lot Configuration	Interior Lot
Parcel Type	Dwg&Lot
Neighborhood	Res: Iowa DOT & RR
Building Type	Single-family detached (includes detached townhouses)
Style	Two and one-half story: 3rd level finished

Year Built	1900
Exterior Material	Wd Sdng
Masonry Veneer (SF)	0 SF
External Conditions	Normal; Normal
1st Flr (SF)	868 SF
2nd Flr (SF)	832 SF
Low Quality Finish (SF)	448 SF
Above-Grade Living (SF)	2148 SF
Above-Grade Total Rooms	10
Above-Grade Bedrooms	7
Foundation	Stone
Bsmt Ceil Height (inches)	80 - 89
Total Basement Area	868 SF
Basement Finished Area	Avg Rec 364 SF; LowQual 216 SF
Number of Baths	1 Full; 1 Half
Central Air	Yes
Heating Type	Gas forced warm air furnace
Number of Fireplaces	1
Garage	None
Porches and Decks	113 SF Open Porch; 128 SF Enclosed Porch
Yard Extras	Shed
Interior Listing Date	11/01/96

Improvements (Ames)

Card 01

ID	Use	Stry Hgt	Const Type	Grade	Year Const	Eff Year	Cond	Base Rate	Features	Adj Rate	Size/ Area
D	DWELL				1900	1900	EX	0.00	DISHWSHR, FP, GUTTERS, SINK, SSTUB, TOILET, WETBAR	0	2148
03	SHED	1	Wood frame		1960	1960	AV	7.50		7.5	10 x 16

Transfers (Ames)

Date	Grantor	Grantee	Document #	Deed-Transaction Type	Transfer Type	Amount
6/21/2016	BERGER, TRAVIS D & ABIGAIL M	HOWELL, EMILY & ROBERT	2016-06155	D-WR	S	$250,000.00

Click for a list of Deed and Transaction Type descriptions.

Res Sales (Ames)

Date	$ Amount	Sale Cond	Sale Type
6/2016	$250,000	Normal	WRDConv
10/2000	$127,000	Normal	WRDConv
2/1997	$95,000	Normal	CtrLInt

Valuation (Ames)

		2018	2017	2016	2015
	Classification	Residential	Residential	Residential	Residential
	Secondary Classification	Bed & Breakfast	2-1/2 Story All Ages	2-1/2 Story All Ages	2-1/2 Story All Ages
	Value Type	Full Value	Full Value	Full Value	Full Value
+	Assessed Land Value	$57,000	$57,000	$48,500	$48,500
+	Assessed Building Value	$0	$0	$0	$0
+	Assessed Dwelling Value	$171,000	$171,000	$112,100	$112,100
=	**Gross Value**	**$228,000**	**$228,000**	**$160,600**	**$160,600**
-	Exempt Value	$0	$0	$0	$0
-	Military	$0	$0	$0	$0
	Net Value	$228,000	$228,000	$160,600	$160,600

Taxation (Ames)

		2017	2016	2015
	Classification	Residential	Residential	Residential
	Value Type	Full Value	Full Value	Full Value
+	Taxable Land Value	$31,704	$27,615	$26,979
+	Taxable Building Value	$0	$0	$0
+	Taxable Dwelling Value	$95,112	$63,829	$62,357
=	**Gross Taxable Value**	**$126,816**	**$91,444**	**$89,336**
-	Military Credit	$0	$0	$0
	Net Taxable Value	$126,816	$91,444	$89,336
x	Levy Rate (per $1000 of value)	31.40424	31.63447	31.65760
=	**Gross Taxes Due**	**$3,982.56**	**$2,892.78**	**$2,828.16**

- Ag Land Credit	$0.00	$0.00	$0.00
- Family Farm Credit	$0.00	$0.00	$0.00
- Homestead Credit	$0.00	$0.00	($153.54)
- Disabled and Senior Citizens Credit	$0.00	$0.00	$0.00
- Business Property Credit	$0.00	$0.00	$0.00
= **Net Taxes Due**	**$3,982.00**	**$2,892.00**	**$2,674.00**

Tax History

Year	Due Date	Amount	Paid	Date Paid	Tax Statement/Receipt
2017	March 2019	$1,991	No		101860
	September 2018	$1,991	Yes	9/21/2018	
2016	March 2018	$1,446	Yes	3/16/2018	135152
	September 2017	$1,446	Yes	9/29/2017	
2015	March 2017	$1,337	Yes	3/20/2017	134785
	September 2016	$1,337	Yes	9/26/2016	
2014	March 2016	$1,296	Yes	3/30/2016	122423
	September 2015	$1,296	Yes	9/18/2015	
2013	March 2015	$1,189	Yes	3/25/2015	120810
	September 2014	$1,189	Yes	9/24/2014	

Homestead Tax Credit Application

Apply online for the Homestead Tax Credit

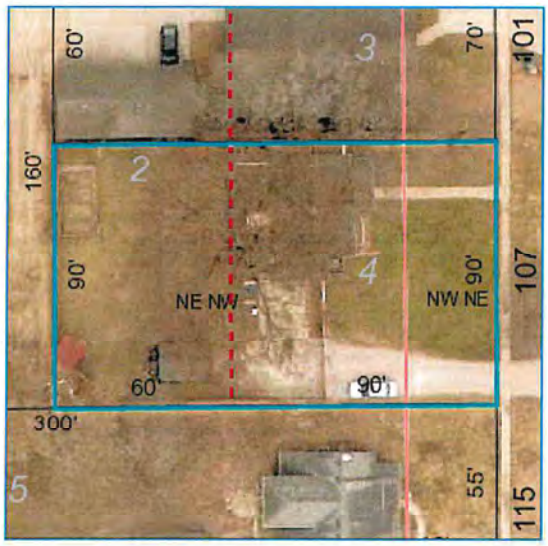
Military Service Tax Exemption Application

Apply online for the Military Service Tax Exemption

Iowa Land Records

View (2016-6155)
View (2000-12290)
View (2000-12289)
View (1997-1100)

Map



Photos

107 S Riverside Dr, Ames, IA 50010 | **44711** Residential Closed **$250,000**

Provided as a courtesy of
The Engelman Team
Friedrich Realty
100 6th Street
Ames, IA 50010
Jon Engelman - (515) 708-2141
Tony McFarland - (712) 333-4516
Tony@Friedrich-Realty.com
http://engelmanteam.com

Area:	0004 - Ames SE	**County:**	Story	**Schools:**	Ames

Bedrooms:	5	**Full Baths:**	1	**3/4 Baths:**	1
Half Baths:	1	**Bathrooms:**	3	**Garage Capacity:**	
Garage Type:	None	**Architectural Style:**	Multi-Level	**# of Acres:**	
BBC:	2.50	**BBC Type:**	%	**Owners:**	Berger,Travis/Abigail
Owner Phone:	-	**Occupant Name:**	-	**Occupant Phone:**	-
Delayed Showing Date:		**Builder:**		**Utilities:**	
Pin #:	0910126030	**Lot Size Dimensions:**		**Lot Size SqFt:**	13,500
Zoning:	UCRM	**Year Built:**	1900	**Upper SqFt:**	1,280
Main SqFt:	868	**Bsmt SqFt:**	364	**Fnsh Bsmt SF:**	
Unfn Bsmt SF:		**GLA Above Ground:**	2,148	**Tax Abatement:**	
Taxes Gross:	2,748	**Taxes Net:**	2,592	**Land Value:**	48,500
Assessed Value:	160,600	**Association Fee Per:**		**Association Fee:**	
Association Fee 2:		**Fee 2 Frequency:**			

Hot Sheet Remarks:

Seller Concessions:	**Seller Pays:**	**Buyers Name:**	Howell,Robert/E.

Public Remarks: Beautiful well cared for 5 bdrm 1900 home around the corner from Hilton Coliseum, JT Stadium and all ISU. Centrally located with easy access to downtown Ames, campus town and Hwy 30-I-35. Enjoy piece of mind with 2016 furnace and A/C and updated kitchen.
Agent Remarks: Will not participated in Radon Mitigation if found in inspection.
Directions:
Legal: Riverside Add Lot 4 & S90' Lot 2

Type of Property: Single Family Residence
Appliances: Dishwasher; Dryer; Microwave; Range; Refrigerator; Washer
Basement: Full
Floor: Hardwood
Exterior: Wood
Fireplace: Wood

Interior Trim: Natural
Kitchen Cabinets: Other
Features: Ceiling Fan(s); Home Warranty
Foundation: Poured
Heating: Forced Air
Cooling: Central Air

Sewer: Public
Water: Public
Water Heater: Gas
Bank Status: Owner Owned
Showing Instructions: Appointment Only; Contact List Realtor

Room Name	Room Level	Room Remarks	Room Name	Room Level	Room Remarks
3/4 Bath	U		Formal Dining Rm	M	
Bedroom	U		Kitchen	M	
Bedroom 2	U		Den/Office	M	
Bedroom 3	U		Mudroom	M	
Bedroom 4	U		Rec Room	B	
Bedroom 5	U		Half Bath	B	
Full Bath	U		Utility	B	
Living Room	M				

Proposed:

List Date:	05/10/2016	**Days On Market:**	1	**Asking Price:**	259,900
Original List Price:	259,900	**Sold Date:**	07/01/2016	**Sold Price:**	250,000
Finance:	Other - See Remarks	**Under Contract Date:**	05/11/2016	**Status Change Date:**	07/01/2016

LA: Jon Engelman
LO: Friedrich Iowa Realty/Somerset; djensen@friedrich-realty.com

SA: Ben Engelman
SO: Keller Williams Ames; (515)233-9100; frontdeskadm@ameskw.com

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107 S Riverside Dr, Ames, IA 50010 **49316** Residential Cancelled **$259,900**

Provided as a courtesy of
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Friedrich Realty
100 6th Street
Ames, IA 50010
Jon Engelman - (515) 708-2141
Tony McFarland - (712) 333-4516
Tony@Friedrich-Realty.com
http://engelmanteam.com

Area:	0001 - Ames NE	**County:**	Story	**Schools:**	Ames
Bedrooms:	5	**Full Baths:**	1	**3/4 Baths:**	1
Half Baths:	1	**Bathrooms:**	3	**Garage Capacity:**	
Garage Type:	None	**Architectural Style:**	2 Story	**# of Acres:**	
BBC:	3	**BBC Type:**	%	**Owners:**	Robert and Emily Howell
Owner Phone:		**Occupant Name:**	Robert and Emily	**Occupant Phone:**	
Delayed Showing Date:		**Builder:**		**Utilities:**	
Pin #:	09-10-126-030	**Lot Size Dimensions:**		**Lot Size SqFt:**	13,500
Zoning:	Residential	**Year Built:**	1900	**Upper SqFt:**	1,280
Main SqFt:	868	**Bsmt SqFt:**	448	**Fnsh Bsmt SF:**	364
Unfn Bsmt SF:		**GLA Above Ground:**	2,148	**Tax Abatement:**	No
Taxes Gross:	2,892	**Taxes Net:**	2,892	**Land Value:**	
Assessed Value:	228,000	**Association Fee Per:**		**Association Fee:**	
Association Fee 2:		**Fee 2 Frequency:**			

Hot Sheet Remarks:

Seller Concessions: **Seller Pays:** **Buyers Name:**

Public Remarks: Come live in the heart of Ames! Move in and leave your worries behind as you settle into this large 5BR, 2.5 ba. well maintained historic home. This home boasts 4 floors, 2148 sq. ft and farmhouse style charm and character. Whether you are relaxing on the cozy front porch, reading by the fireplace, snuggled up in your upper level master bedroom or entertaining in the gourmet kitchen, you'll find plenty of reasons to call this home. The main floor features a side porch/mud room, living room with tall ceilings, wood fireplace, and etched glass windows, office/flex room, dining room large enough to seat 12, and a wonderful kitchen.

Agent Remarks: Lock box located on front porch. Currently tenant occupied until July 31, 2020, with an option to extend for one year. Any buyer would need to honor the lease agreement with purchase. Please give 24 hour notice.

Directions:

Legal: RIVERSIDE ADD LOT 4 & S90' LOT 2

Type of Property: Single Family Residence
Appliances: Dishwasher; Disposal; Microwave; Range; Refrigerator
Basement: Full
Floor: Hardwood
Exterior: Wood
Fireplace: Wood

Interior Trim: Oak
Kitchen Cabinets: Painted
Features: Fence; Porch - Enclosed; Porch - Open; Storage Shed; Sump Pump
Foundation: Stone
Heating: Forced Air; Natural Gas
Cooling: Central Air

Sewer: Public
Water: Public
Water Heater: Gas
Bank Status: Owner Owned
Showing Instructions: Showing Time

Room Name	Room Level	Room Remarks
Living Room	M	Tall Ceilings & Wood fireplace
Formal Dining Rm	M	Enough Room for a table of 12!
Kitchen	M	Gourmet Kitchen, Island & Farmhouse Sink
Office	M	Flex room for office, game room, music
Bedroom 2	U	
Bedroom 3	U	
Bedroom 4	U	
Bedroom 5	U	
Full Bath	U	
Master Bath	U	Tiled Walk-in shower.
Master Bedroom	U	Lg Master BR with walk-in closet
Laundry	B	You'll love the farmhouse sink!
Family Room	B	

Proposed:

List Date:	04/27/2018	**Days On Market:**	118	**Asking Price:**	259,900
Original List Price:	269,999	**Cancel Date:**	08/23/2018	**Status Change Date:**	08/23/2018

LA: Real Estate Team, Jennings; (515)291-8720; **LO:** RE/MAX REAL ESTATE CENTER

107 S Riverside Dr, Ames, IA 50010 | **50228** Residential Active **$259,900**

Provided as a courtesy of
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Ames, IA 50010
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Tony McFarland - (712) 333-4516
Tony@Friedrich-Realty.com
http://engelmanteam.com

Area:	0003 - Ames SW	**County:**	Story	**Schools:**	Ames
Bedrooms:	5	**Full Baths:**	1	**3/4 Baths:**	1
Half Baths:	1	**Bathrooms:**	3	**Garage Capacity:**	
Garage Type:	None	**Architectural Style:**	2 Story	**# of Acres:**	
BBC:	3	**BBC Type:**	%	**Owners:**	Howell, Robert and Emily
Owner Phone:		**Occupant Name:**	Tenant	**Occupant Phone:**	
Delayed Showing Date:		**Builder:**		**Utilities:**	
Pin #:	09-10-126-030	**Lot Size Dimensions:**		**Lot Size SqFt:**	13,500
Zoning:	UCRM	**Year Built:**	1900	**Upper SqFt:**	1,280
Main SqFt:	868	**Bsmt SqFt:**	448	**Fnsh Bsmt SF:**	364
Unfn Bsmt SF:		**GLA Above Ground:**	2,148	**Tax Abatement:**	No
Taxes Gross:	2,892	**Taxes Net:**	2,892	**Land Value:**	57,000
Assessed Value:	228,000	**Association Fee Per:**		**Association Fee:**	
Association Fee 2:		**Fee 2 Frequency:**			

Hot Sheet Remarks:

Seller Concessions: **Seller Pays:** **Buyers Name:**

Public Remarks: Beautiful, well cared for 5 bedroom built in 1900. Just around the corner from Hilton Coliseum, Jack Trice Stadium and all ISU amenities. Centrally located with easy access to downtown Ames, campus town, and Hwy 30/I-35. Enjoy peace of mind with a 2016 furnace and A/C and an updated kitchen.
Agent Remarks: There are tenants living in the home with a lease through July 2020 at $1900/mo. Please use showing time. Seller will not participate in radon mitigation.
Directions:
Legal: RIVERSIDE ADD LOT 4 & S90' LOT 2

Type of Property: Single Family Residence
Appliances: Dishwasher; Disposal; Microwave; Range; Refrigerator
Basement: Full
Floor: Hardwood
Exterior: Wood
Fireplace: Wood

Interior Trim: Oak
Kitchen Cabinets: Painted
Features: Porch - Enclosed; Storage Shed; Sump Pump
Foundation: Stone
Heating: Forced Air
Cooling: Central Air

Sewer: Public
Water: Public
Water Heater: Gas
Bank Status: Owner Owned
Showing Instructions: 24 Hour Notice; Contact List Realtor; No Lock Box; Showing Time

Room Name	Room Level	Room Remarks	Room Name	Room Level	Room Remarks
Living Room	M		Bedroom 3	U	
Kitchen	M		Bedroom 4	U	
Formal Dining Rm	M		Bedroom 5	U	
Office	M		Full Bath	U	
Master Bedroom	U		Laundry	B	
Master Bath	U		Rec Room	B	
Bedroom 2	U				

Proposed:

List Date:	08/23/2018	**Expire Date:**	02/28/2019	**Days On Market:**	161
Asking Price:	259,900	**Original List Price:**	259,900	**Status Change Date:**	08/23/2018

LA: The Engelman Team; (712)333-4516; Tony@Friedrich-Realty.com **LO:** Friedrich Realty; jeagan@friedrich-realty.com

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dotloop signature verification: dtlp.us/LQIP-INuz-5gBM

Request to Complete Form Documents Incident to Residential Real Estate Transaction
Buyer and Seller request that Broker(s) select and complete documents as authorized by Iowa law or by Iowa Supreme Court Ruling, such as purchase agreements, groundwater hazard and declaration of value incident to a residential real estate transaction.

Robert Howell	dotloop verified 04/08/18 5:32 PM EDT I9K5-FRKT-GGKF-RQVB	Erik Romsdahl	dotloop verified 04/08/18 4:24 PM EDT UCDP-ZMFR-PVHA-JXHM
Emily Howell	dotloop verified 04/08/18 6:11 PM EDT EKJ3-NGIX-NSF7-5RSL	Kristine Romsdahl	dotloop verified 04/08/18 4:26 PM EDT LLOK-W0L9-DVVD-SK7F
Sellers' Signatures	Date	Buyers' Signatures	Date

Buyer: Erik Romsdahl and Kristine Romsdahl
Seller: Robert Howell and Emily Howell
Property Address: 107 S Riverside Dr.
Legal Description: RIVERSIDE ADD LOT 4 & S90' LOT 2
City: Ames County: Story State: IA Zip Code: 50010

Buyer hereby agrees to buy, and Seller agrees to sell, the property on the following terms and conditions:

Date of Offer: **Date:** 04/07/2018 **Time:** _____ Offer Expires On: **Date:** 04/08/2018 **Time:** 7pm

Purchase Price $ 269,900

Terms The purchase price is payable as follows:

- ☐ Cash, cashier's check, or certified funds at closing, including Earnest Money.
- ☑ New Loan - See "Financing Contingency" Below.
- ☑ Contingent upon closing of property located at 1126 Curtiss Ave, Ames, IA. See 1st Right of Refusal Addendum.
- ☐ Contingent upon buyer's closing and obtaining proceeds from the sale of _____, closing on _____(date).
- ☐ Seller Financing/Contract.
- ☐ Other _____

Earnest Money $2,699 ☐ **With Offer** ☑ **Within 3 Business Days of Acceptance.**

Evidenced By:	To be Held by:	Other Remarks:
☑ Personal Check	☐ Listing Broker	
☐ Cashier's Check	☑ Selling Broker	
☐ Cash	☐ _____	

Earnest Money to be deposited in trust account upon acceptance of this agreement by all parties.

Financing Contingency ☑ Yes ☐ No

This Agreement is contingent upon Buyer securing the following financing:

- ☐ Assume Existing Loan
- ☑ New Loan: Type of Loan: ☑ Conv. ☐ FHA ☐ VA ☐ Other _____
  Amount: $/% 80% Maximum % of Rate: 5% ☑ Fixed Rate ☐ Adj. Rate
  Years: 30 years Maximum Points: _____
- ☐ Sellers to credit buyers _____ at time of closing for closing costs and/or prepaid expenses.
- ☑ Property must appraise at no less than the purchase price.
- ☑ Preliminary Approval. ☑ With Offer or ☐ By _____(date) Buyer shall provide Seller with a letter from Buyer's lender evidencing Buyer's ability to qualify for the loan amount and terms set forth above, subject only to such reasonable and customary conditions as the lender typically imposes on such preliminary approval letters.

Other Terms: _____

HOME WARRANTY: Included with this sale ☑ YES ☐ No Paid for by ☐ SELLER or ☑ BUYER
Warranty Co. Plan AHS, at a cost not to exceed $580.

Sellers RH 04/08/18 5:32 PM EDT dotloop verified EH 04/08/18 6:11 PM EDT dotloop verified

Buyers ER 04/08/18 4:24 PM EDT dotloop verified KR 04/08/18 4:26 PM EDT dotloop verified

dotloop signature verification: dlh.us/LQIP-INuz-5gBM

1. BUYERS agree to pay all customary loan costs unless otherwise agreed upon in writing. BUYERS agree upon acceptance of this offer to immediately make application for such mortgage with a lender and to make their best effort to obtain a mortgage commitment as above provided. If BUYERS have not obtained a written commitment with **appraisal** or **loan denial** by 05/08/2018, SELLERS may rescind this Agreement by giving written notice to the BUYERS stating that if a mortgage commitment has not been obtained within five (5) business days of receipt of such notice then this Agreement shall be null and void and the earnest money shall be returned to the BUYERS. If SELLERS do not choose to give such written notice, then this Agreement shall remain valid until the BUYERS have obtained mortgage commitment or denial. In addition to the proceeds of aforementioned mortgage the BUYERS shall pay the balance of purchase price in cash at the time of closing with adjustment for closing costs to be added or deducted from this amount. SELLERS acknowledge and agree that the property will be taken off the market until SELLERS receive notice of a mortgage commitment or denial from BUYERS, unless otherwise agreed in writing by both parties.

IF LOAN COMMITMENT IS NOT OBTAINED, THE EARNEST MONEY SHALL BE REFUNDED TO THE BUYERS.

2. **POSSESSION AND CLOSING:**
   Closing and Possession is to be given on 06/08/2018 or ASAP.
   Adjustment of interest, rents, prepaid fuel and all charges attributed to the SELLERS' possession are to be made on this date. Closing shall occur upon delivery of an instrument of title. Possession shall be given upon signing of closing documents. This transaction shall be considered closed upon filing of documents and receipt of all funds. If for any reason possession or closing are not on the above date, the parties shall make a separate written agreement. If no separate written agreement has been made, either party with the ability to close may rescind this agreement by giving written notice to the other party stating closing must occur within five (5) business days of receipt of such notice or this agreement shall be null and void. If neither party chooses to give such notice then this agreement shall remain valid until closing.
3. **TRUST PAYMENTS:** All funds deposited as part payments shall be held by Broker in trust pending acceptance of this offer, and examination of the abstract and delivery of deed or formal contract. Buyer authorizes the company financing this purchase to pay all funds to Broker for the benefit of Seller and Seller authorizes Agent to accept and manage payments and disbursements. At time of settlement, funds of the purchase price may be used to pay taxes, other liens, and closing costs to comply with the above requirements, to be handled under supervision of Broker, and subject to approval of Buyer on title questions which may be needed to produce marketable title. If Buyer is refunded any Earnest Money, any expenses incurred on Buyer's behalf shall be deducted and paid to creditors.
   If agreed to by the broker, any interest on trust account shall be forwarded to the Iowa Association of REALTORS® Foundation, a charitable non-profit entity, or as directed and mutually agreed in writing by both Buyer and Seller.
4. **INSURANCE**: Within 10 days from acceptance of this offer, BUYERS agree to make application for homeowner's insurance, if required. If BUYERS are unable to procure homeowner's insurance, the BUYERS may rescind this Agreement by giving written notice to the SELLERS stating the agreement is null and void. SELLERS shall bear the risk of loss or damage to the property prior to closing or possession, whichever occurs first. SELLERS agree to maintain existing insurance and BUYERS may purchase additional insurance. In the event of substantial damage or destruction prior to closing, this Agreement shall be null and void, if Buyer desires. Buyer, however, shall have the right to complete the closing and receive insurance proceeds regardless of the extent of the damage plus a credit towards the purchase price equal to the amount of the Seller's deductible on such policy. The property shall be deemed substantially damaged or destroyed if it cannot be restored to its present condition on or before closing date.
5. **SPECIAL ASSESSMENTS**: The SELLERS shall pay in full all special assessments that are certified as liens on the public record at closing. Any preliminary or deficiency assessment, which cannot be discharged by payment, shall be paid through an escrow account with sufficient funds to pay such liens when payable with any unused funds returned to the SELLERS'. SELLERS shall pay all charges for solid waste removal, sewage, and assessments of maintenance that are attributable to SELLERS possession.

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6. **TAXES**:
   A. The SELLERS shall pay all real estate taxes that are liens for prior years and all those that are due and payable in the fiscal year in which possession is given.
   B. The SELLERS shall pay their prorated share, based upon date of possession, of real estate taxes for the fiscal year in which possession is given due and payable in the subsequent fiscal year. The BUYERS shall be given a credit for such proration at closing based upon the last known actual real estate taxes payable according to public record. However, if such taxes are not based upon the full assessment of the present property improvements or the tax classification as of the date of possession, such perorations shall be based on the current millage and the assessed values as shown by the Assessor's Records on the date of possession. **In the event of such partial assessment, it shall be the duty of the SELLERS to so notify the BUYERS and BROKER.**
7. **DUTIES OF PARTIES**:
   A. The BROKER, its agents, employees, and associates make no representations or warranties as to the physical or mechanical condition of the property, its size, future value, or income potential.
   B. SELLERS and BUYERS acknowledge that the SELLERS of real property have a legal duty to disclose material defects of which SELLERS have actual knowledge and which a reasonable inspection by the BUYERS would not reveal.
8. **REMEDIES OF THE PARTIES**: If the SELLERS fail to fulfill this Agreement, they will pay the BROKER the commission in full. The BUYERS shall have the right to have all payments returned, and/or to proceed by any action at law or in equity, and the SELLERS agree to pay costs and reasonable attorney fees, and a receiver may be appointed. If the BUYERS fail to fulfill this Agreement, SELLERS may forfeit the same as provided in Chapter 656 of the Code of Iowa, and all payments made herein shall be forfeited, or the SELLERS may proceed by an action at law or in equity. The BUYERS agree to pay costs and reasonable attorney fees, including the BROKER'S commission and any other expense incurred by the SELLERS. For purpose of collecting the BROKER'S commission from either the SELLERS or the BUYERS, BROKER shall be deemed an intended third party beneficiary to this Agreement and may bring an action of law against either the SELLERS or BUYERS for the collection thereof which will include all costs and expenses incurred and reasonable attorney's fees.
9. **MEDIATION:** In the event of a dispute, Buyer and Seller agree to consider mediation as an alternative to initiating legal action. The mediation will be conducted in accordance with the rules and procedures of a mutually agreed mediation service. Even when utilizing mediation, parties may still seek legal remedies.
10. **INCLUDED PROPERTY**: Included with the property shall be all fixtures that integrally belong to, or specifically adapted to or are a part of the real estate, whether attached or detached, such as: attached wall to wall carpeting, built-in appliances, ceiling fans, light fixtures (including light bulbs), water softeners (except rentals), smoke alarms, shutters, shades, rods, blinds, vertical blinds, awnings, storm windows, storm doors, screens, television antennas, air conditioning equipment (except window type), door chimes, automatic garage door openers, garage door remotes, electrical service cables, mailboxes, sump pumps, attached mirrors, fencing, attached shelving, gates, LP tank (if owned), bushes, trees, shrubs and plants. Also included shall be the following: Refrigerator, Stove, Microwave, Dishwasher, Disposal, Built in Dining Table and chairs

    The following items shall not be included: _____

    Any personal property and debris not included in the sale of the property must be removed at the expense of the SELLERS prior to day of possession.

11. **FUNDS**: It is agreed that at time of closing, funds of the purchase price received from BUYERS and/or BUYERS' lender, may be used to apply to the purchase price, to pay taxes and other liens, same to be handled under supervision of the BROKER and subject to approval of BUYERS' attorney on title questions needed to produce marketable title. SELLERS hereby appoint the BROKER to receive such funds and make such payments and disbursements.

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12. **CONDITION OF PROPERTY**: Federal law (known as Title X) requires notification of potentially dangerous levels of lead-based paint in properties built prior to 1978 (See Lead-Based Paint Disclosure). If applicable, the SELLER will provide BUYERS copies of any records or prior test results pertaining to lead-based paint. SELLERS shall have water, gas and electrical utilities on for BUYERS' inspections through the date of possession. The property as of the date of this Agreement including buildings, grounds, and all improvements will be preserved by the SELLERS in its present condition until possession, ordinary wear and tear expected. The BUYERS shall be permitted to make an inspection of the property prior to possession or closing, whichever is sooner, in order to determine that there has been no change in the condition of the property. SELLERS represent that as of the date of possession the heating, air conditioning, plumbing, electrical and other mechanical fixtures and equipment, if any, are performing the function for which they were intended, unless otherwise specified. BUYER's choice below in no way affects any improvements to the property that may be required by BUYER's lender.

A. The BUYERS may choose one of the following alternatives relative to the condition and quality of the property.

☑ 1. Within 10 business days (M-F) after the final acceptance date BUYERS may, at their sole expense, have the property inspected by a qualified person or persons of Buyer's choice to determine if there are any major structural, mechanical, radon gas, fungal, roof, plumbing, electrical, siding, or lead-based paint deficiencies. These inspections are not construed as inspections to bring an older home into compliance with current local building codes nor are they to be used for the purposes of obtaining any replacement or upgrade to any functional water heater or HVAC system. These inspections are intended to discover any major deficiencies existing on the property. Major deficiency is a material defect existing on the property, which if not corrected by the Sellers prior to closing, would have a significant negative impact on the fair market value of the property or pose an unreasonable risk to the safety of persons on the property. BUYER agrees minor repairs and routine maintenance items are not a part of this contingency. BUYER to indemnify SELLER for any damage resulting from the environmental investigation. **Within this same period**, BUYER may notify SELLER in writing of any such deficiency. Failure to do so shall be deemed a waiver of BUYER'S inspection and repair rights and BUYER agrees to accept the property in its present condition. In the event of any claim or request by BUYER as a result of inspections, SELLER shall within three (3) business days of notification notify the BUYER in writing of what steps, if any, the SELLER will take to correct any deficiencies before closing. The BUYER shall then within three (3) business days in writing notify the SELLER that (1) such steps are acceptable, in which case this Agreement, as so modified, shall be binding upon all parties; or (2) shall negotiate in good faith a modification of the agreement; or (3) that such steps are not acceptable, in which case this Agreement shall be null and void, and any earnest money shall be returned to BUYER.

☐ 2. BUYER accepts, or SELLER has offered, this property in **"AS-IS"** condition and no repairs or corrections will be made by the SELLER. However, BUYER reserves the right to conduct an inspection of the property within _____ business days after the final Acceptance Date. Buyer understands the Seller shall not be obligated to repair, replace or modify any item identified in the Buyer's Inspection Report and the transaction shall proceed to closing despite the contents of any inspection report.

☐ 3. SELLER has offered Property in its "As-is" condition and BUYER accepts Property in its "As-is" condition. No inspection will be completed. Even if an inspection is conducted, SELLER shall not be obligated to replace/repair any item(s) and is not bound to release any Earnest Money or void contract.

B. New Construction: If the improvements on the subject property are under construction or are to be constructed, this Agreement shall be subject to approval of plans and specification by the parties within _____ days of final acceptance of this Agreement. New construction shall have the warranties implied by law, specifically made by suppliers of materials/appliances, or specifically tendered by the contractor. The Broker and its agents make no warranties as to the quality of construction or materials.

C. Ground Water Hazard Statement will be filed at closing for the SELLERS regarding the following items: (1) wells; (2) solid waste; (3) hazardous waste; (4) underground storage tanks (5) private burial grounds located on the property.

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13. **PEST INSPECTION.** If the subject property contains at least one and not more than a four family residential dwelling (matches 558A.1 (4) definition), **SELLERS,** at their sole expense, shall have the property inspected for any wood destroying insects by a licensed Pest Inspector prior to closing. If active wood destroying insect infestation or damage due to prior or active infestation is discovered, SELLERS shall have the options of either A) declaring this Agreement void and return the earnest money to the BUYERS within five (5) days after receipt of the inspection report, provided however, Buyers may accept the property in its existing condition without such treatment or repairs or B) have the property treated by a licensed pest exterminator and if damage has been discovered to the property, have the damage repaired to the BUYERS' satisfaction prior to closing. If repairs are not made to the BUYERS' satisfaction, upon receipt of written notice by the BUYER this Agreement shall be null and void and any Earnest Money shall be returned to the BUYER. This provision shall not apply to fences, trees, shrubs or outbuildings other than garages.
14. **NON PUBLIC WATER WELLS AND SEWAGE, COMMERCIAL WASTE AND EXCRETE DISPOSAL INSPECTIONS**: The SELLERS shall obtain satisfactory inspection reports on these two systems from the State & County Board of Health and present them to the BUYERS prior to closing of the sales transaction if such is required by the State & County Board of Health. Cost of inspections, if any and cost of repairs required by County Board of Health to be paid by **SELLERS**.
15. **RENTAL PROPERTY**: If this property is currently used as rental property, this Agreement is contingent upon SELLERS providing BUYERS a letter of compliance with all applicable rental codes and ordinances, if applicable, unless otherwise provided herein. BUYERS shall take the property, subject to the rights of existing tenants. SELLERS, shall within the time specified in Paragraph 12A, deliver to BUYERS copies of all leases, rental agreements, outstanding notices sent to tenants and current income and expenses statements. SELLERS shall make no changes in leases and tenancies, and shall enter into no new leases or rental agreements during the pendency of this transaction, without BUYERS' prior written request. SELLERS shall surrender to BUYERS all security deposits of tenants if required by law and will prorate all rentals received.
16. **SURVEY**: The BUYERS may, no later than 10 days prior to closing, have the property surveyed at their expense. If the survey, certified by a Registered Land Surveyor, shows any encroachment on said property or if any improvements located on the subject property encroach on land of others, such encroachments shall be treated as a title defect.
17. **ABSTRACT AND TITLE**: SELLERS within five (5) business days of acceptance shall provide, at Seller's expense, an abstract of title. Said abstract shall be continued to and including the date of acceptance of this Agreement. Continued abstract shall be delivered to an attorney selected by the Buyer or Buyer's lender for a title opinion. Seller shall, in the alternative if requested by Buyer or Buyer's lender, provide at Seller's expense a written lien search continued to and including the date of acceptance of this Agreement. Such lien search shall be delivered to a title insurer. Seller agrees to make every reasonable effort to promptly perfect title in accordance with such opinion or title policy so that upon conveyance, title shall be deemed marketable in compliance with this Agreement and the laws of the State of Iowa, and if applicable, the title policy. If closing is delayed due to Sellers' inability to provide marketable title, this Agreement shall continue in force and effect until either party rescinds the Agreement after giving 10 days written notice to the other party and the BROKER. The SELLERS shall not be entitled to rescind unless they have made a reasonable effort to procure marketable title.
18. **COURT APPROVAL**: If the property is an asset of any estate, trust or conservatorship, this Agreement is contingent upon Court approval unless declared unnecessary by BUYERS' attorney. If necessary, the appropriate fiduciary shall promptly obtain court approval and Court Officer's Deed shall make conveyance.
19. **GENERAL PROVISIONS**: In the performance of each part of this Agreement, **Time Shall Be Of the Essence**. This Agreement shall be binding on and inure the benefit of the heirs, executors, administrators, assigns and successors in interest of the respective parties. This Agreement shall survive this closing. Paragraph headings are for the convenience of reference and shall not limit nor affect the meaning of this Agreement.

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20. **OTHER PROVISIONS:** Seller is a licensed Realtor with an inactive license selling the property on his own behalf.

21. **AGENCY DISCLOSURE:**
Buyer and Seller confirm that written disclosures of agency representation were provided to them, they understand who is representing them, and the disclosures were provided prior to signing this Offer For Real Estate.
Buyer's Brokerage RE/MAX Real Estate Center **Seller's Brokerage** NA
Dual Agent/Brokerage _____

22. **SURVIVAL:** The warranties, representations, covenants, agreements, duties and remedies contained herein shall survive the execution and delivery of this agreement, the closing of the transactions contemplated herein and the recording of any contract or deed conveying title.
23. **CALCULATING TIME PERIODS:** All references to days shall be construed as business days unless otherwise noted. A day shall begin at 12:00 a.m. and end at 11:59 p.m. In computing any time period prescribed or allowed herein, the day of the act or event from which the time period runs is not included and the last day of the time period is included unless that last day is a state or federal holiday, in which event the last day shall be the next business day.
24. **ACCEPTANCE**
A. I/We hereby accept the above offer at _____ A.M. /P.M. _____ day of _____, 20____.
B. This offer rejected by _____ SELLER, Time _____ Date _____
If accepted by the SELLERS on a later date and such acceptance if ratified in written form by BUYERS, then this Agreement will be valid and binding. Copies of all such notices shall also be sent to the Listing Agent and Selling Agent, or their Brokers.

NOTICE: Any notice required under this agreement shall be deemed delivered when it is received or provided either by hand delivery, facsimile, electronic communications or certified mail. Person designated for receipt or to give any notice shall Seller(s) and Buyer(s) at the addresses set forth below or their Broker or Agent. Electronic or facsimile transmissions sent to the other party or to the appropriate Broker, followed by electronic or faxed acknowledgement of receipt, shall constitute delivery of signed document. In the event this form is received by electronic transmission and/or email, the parties hereto acknowledge that they have not changed or altered the content of this form template. The parties agree to confirm such delivery by mailing or personally delivering a signed copy of the original document to the appropriate Broker/Agent.

Seller(s)/Buyer(s) Acceptance. Seller/Buyer hereby acknowledges having read this Agreement in its entirety, including the Standard Terms, and having received a copy of this Agreement.

☑ **Addendum(s) Attached** 1 (#)

Seller's Signature	**Date**	**Buyer's Signature**	**Date**
Robert Howell	dotloop verified 04/08/18 5:32 PM EDT MGJO-RRDF-OCRY-HSCT	Erik Romsdahl	dotloop verified 04/08/18 4:24 PM EDT HVUU-VHLS-DVC9-T0YT
Printed Name Robert Howell		Printed Name Erik Romsdahl	
Address		Address	
Phone		Phone	
Seller's Signature	**Date**	**Buyer's Signature**	**Date**
Emily Howell	dotloop verified 04/08/18 6:11 PM EDT X6SS-EVBB-NOXE-P7IZ	Kristine Romsdahl	dotloop verified 04/08/18 4:26 PM EDT DB1I-TXPE-FRYK-ILDA
Printed Name Emily Howell		Printed Name Kristine Romsdahl	
Address		Address	
Phone		Phone	

Listing Brokerage:		**Selling Brokerage:**	
NA		RE/MAX Real Estate Center	
Brokerage #	Agent #	Brokerage #	Agent #
		Sarah Laaser-Webb	515-451-9256
Agent	Cell Phone	Agent	Cell Phone

Sellers RH 04/08/18 5:32 PM EDT dotloop verified; EH 04/08/18 6:11 PM EDT dotloop verified

Buyers ER 04/08/18 4:24 PM EDT dotloop verified; KR 04/08/18 4:26 PM EDT dotloop verified

dotloop signature verification: dtlp.us/rPOR-pLcL-NzXU

BUYER'S NOTICE TO SELLER(S) –REMOVAL OF SUBJECT TO SALE CONTINGENCY

To the Seller(s): Robert & Emily Howell

Date of Purchase Contract: April 7, 2018

Property Address: 107 S. Riverside Dr. Ames, IA 50010

You are hereby notified that our property at: 1126 Curtiss Ave, Ames, IA 50010

☐1). We have received an acceptable purchase/sales contract on _____ (date) therefore we are releasing the Subject-to-Sale Contingency and will proceed with the purchase of your property, subject only to the closing on the sale of our property by _____.

Closing and Possession shall be _____.

☐2). Our house is not sold, but we are attaching written proof we have sufficient financing in place to perform on the purchase of your property no later than _____ without the sale of our property.

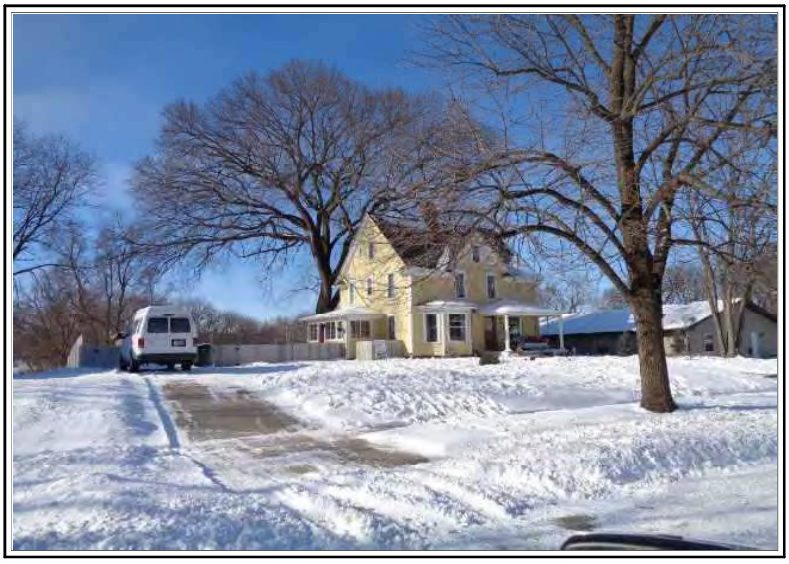
☑3). We are unable to perform. This Purchase/Sales Contract is null and void. This form will serve as a release of any interest in this property between parties and earnest money deposit will be ~~returned to the Buyer(s).~~ retained by the seller.

Buyer(s) and Seller(s) agree that the Subject-to-Sale Contingency for the Seller(s) property at 107 S. Riverside, Ames, IA has been released.

Erik Romsdahl — dotloop verified 04/27/18 7:36 PM EDT EKGH-WFNY-V2O8-1UHO	Robert Howell — dotloop verified 04/27/18 7:59 PM EDT AG5Q-PTCC-YIOO-FALQ
Buyer — Date	Seller — Date
Kristine Romsdahl — dotloop verified 04/27/18 7:38 PM EDT FTKP-OFMD-BGME-AX3E	Emily Howell — dotloop verified 04/27/18 8:00 PM EDT 9QUK-OEHL-UC88-JKWY
Buyer — Date	Seller — Date

11/10

APPRAISAL OF



SINGLE FAMILY RESIDENCE

LOCATED AT:

107 S Riverside Dr
Ames, IA 50010

FOR:

Howell, Robert & Emily
101 Rippleview Dr
Clemson, SC 29631

BORROWER:

Howell, Robert & Emily

AS OF:

01/24/2019

BY:

Bradley Kaltenheuser
Rally Appraisal, LLC

Table of Contents

File No. K19A2CA10
Case No.

Non-lender appraisal report

Exterior-Only Inspection Residential Appraisal Report

The purpose of this appraisal report is to provide the client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 107 S Riverside Dr | City Ames | State IA | Zip Code 50010
Owner Howell, Robert & Emily | Intended User Howell, Robert & Emily | County Story
Legal Description Lot 4 and the south 90' of Lot 2, Riverside Addition
Assessor's Parcel # 09-10-126-030 | Tax Year 2017 | R.E. Taxes $ 3,982
Neighborhood Name Ames-West of DOT | Map Reference 11180-19-169 | Census Tract 0010.00
Occupant [ ] Owner [X] Tenant [ ] Vacant | Special Assessments $ 2017 [ ] PUD | HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Intended Use Determine current market value
Client Howell, Robert & Emily | Address 101 Rippleview Dr, Clemson, SC 29631
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No
Report data source(s) used, offerings price(s), and date(s). CIAMLS #50228; listed 8-23-18 at $259900; days on market 154 days; current list price $259,900.

CONTRACT

I [ ] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price $ | Date of Contract | Is the property seller the owner of public record? [ ] Yes [ ] No | Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends					One-Unit Housing			Present Land Use %	
Location	[X] Urban	[ ] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining		PRICE	AGE		One-Unit	80 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply		$ (000)	(yrs)		2-4 Unit	4 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[ ] Under 3 mths	[X] 3-6 mths	[ ] Over 6 mths		80	Low	50	Multi-Family	1 %
Neighborhood Boundaries Neighborhood bounded on north by 13th Street, west by Squaw Creek, south by S 4th Street and east by Maxwell Avenue.									500	High	130	Commercial	15 %
									180	Pred.	80	Other Vacant	0 %

Neighborhood Description Ames is a University based city, pop. 66,498 (7-1-17 est) and is located 35 miles north of Des Moines. The local economy is strong & stable as a result of the University & a large diversification of business & industry. Neighborhood area consists predominately of single family homes. December 2018 unemployment rate for Story County at 1.4%.

Market Conditions (including support for the above conclusions) Current level of interest rates are favorable. Currently supply & demand are in balance and property values are stable. Average/typical marketing time is 1 to 4 months for homes that are properly priced and marketed by a professional real estate salesperson.

SITE

Dimensions 90' x 150' | Area 13,500 sf | Shape Rectangular | View Average
Specific Zoning Classification UCRM | Zoning Description Urban Core Residential Medium Density
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements--Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street Asphalt Paving	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[X]	[ ]	Alley None	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone Zone X | FEMA Map # 19169C0144F | FEMA Map Date 10/16/2014
Are the utilities and/or off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe.
I have not checked the public land records for recorded easements and have reported only apparent easements, encroachments & other apparent adverse conditions based on a visual inspection of site.Surface drainage appeared adequate at time of inspection, although seasonal variations may occur and surface drainage conditions are unknown. SEE ADDITIONAL COMMENTS for other site comments.

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property [ ] Appraisal Files [X] MLS [X] Assessment and Tax Records [ ] Prior Inspection [X] Property Owner
[X] Other (describe) Exterior view from street | Data Source(s) for Gross Living Area

General Description	General Description	Heating / Cooling	Amenities	Car Storage
Units [X] One [ ] One with Accessory Unit	[ ] Concrete Slab [ ] Crawl Space	[X] FWA [ ] HWBB	[X] Fireplace(s) # 0	[ ] None
# of Stories 3 floors above grade	[X] Full Basement [X] Finished	[ ] Radiant	[ ] Woodstove(s) # 0	[X] Driveway # of Cars 2
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	[ ] Partial Basement [ ] Finished	[ ] Other	[X] Patio/Deck Conc	Driveway Surface Concrete
[X] Existing [ ] Proposed [ ] Under Const.	Exterior Walls Wood	Fuel Gas	[X] Porch Op&Enc	[ ] Garage # of Cars
Design (Style) 2.5 Story	Roof Surface Asphalt	[X] Central Air Conditioning	[ ] Pool None	[ ] Carport # of Cars
Year Built 1900	Gutters & Downspouts Metal	[ ] Individual	[X] Fence Wood	[ ] Attached [ ] Detached
Effective Age (Yrs) 30	Window Type DH Wood	[ ] Other	[ ] Other None	[ ] Built-in

Appliances [ ] Refrigerator [ ] Range/Oven [X] Dishwasher [X] Disposal [ ] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area **above** grade contains: 9 Rooms 5 Bedrooms 2.5 Bath(s) 2,148 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) Hi-eff furnace; 396 sq. ft. concrete patio; 113 sq. ft. open porch; 128 sq. ft. enclosed porch.

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). Market data does not indicate any measurable functional or external obsolescence. Subject is in good to average condition with no immediate repair items noted.

Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No
If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe

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Exterior-Only Inspection Residential Appraisal Report

SALES COMPARISON ANALYSIS

There are comparable properties currently offered for sale in the subject neighborhood ranging in price from $ to $.

There are comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ to $.

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	107 S Riverside Dr Ames, IA 50010	2331 Donald St Ames, IA 50014		203 N Russell Ave Ames, IA 50010		416 N Franklin Ave Ames, IA 50014	
Proximity to Subject		0.98 miles W		0.14 miles NE		1.79 miles W	
Sale Price	$		$ 245,000		$ 250,000		$ 279,900
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 121.95 sq. ft.		$ 137.89 sq. ft.		$ 126.25 sq. ft.	
Data Source(s)		CIAMLS#49375;DOM 39		CIAMLS#49529		CIAMLS#49815;DOM 84	
Verification Source(s)		Assessor,Prior Inspection		Assessor Records		Assessor Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		Conventional		Conventional		Conventional	
Concessions		None Noted		None Noted		None Noted	
Date of Sale/Time		7-18		11-18		10-18	
Location	Good-Ave	Good-Ave		Good-Ave		Good-Ave	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	13,500 sf	8192 sf	+5,000	10,266 sf	+3,000	15185 sf	-1,500
View	Average	Average		Average		Average	
Design (Style)	2.5 Story	2 Story	-3,000	2 Story	-3,000	2 Story	-3,000
Quality of Construction	Good-Ave	Good-Ave		Good-Ave		Good-Ave	
Actual Age	119 yrs	89 yrs		94 yrs		79 yrs	
Condition	Good-Ave	Good-Ave		Good-Ave		Good-Ave	
Above Grade Room Count (Total / Bdrms. / Baths)	9 / 5 / 2.5	8 / 4 / 2.0	+3,000	8 / 4 / 2.0	+3,000	8 / 4 / 2.5	
Gross Living Area	2,148 sq. ft.	2,009 sq. ft.	+5,000	1,813 sq. ft.	+12,100	2,217 sq. ft.	-2,500
Basement & Finished Rooms Below Grade	868 sq. ft. Rec Room	884 sf Unfinished	+3,000	765 sf Unfinished	+3,000	839 sf Unfinished	+3,000
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	GFA/CA	GFA/CA		GFA/CA		GFA/CA	
Energy Efficient Items	Standard	Standard		Standard		Standard	
Garage/Carport	No Garages	2 Detached	-10,000	2 Built-in, Bsmt	-7,000	2 Attached	-10,000
Porch/Patio/Deck	Patio,Op&EnPrchs	Deck/OpenPorch	+2,500	Deck/EncPorch	+500	Patio/EncPorch	+1,000
Fireplace(s)	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
Net Adjustment (Total)		[X] + [ ] -	$ 5,500	[X] + [ ] -	$ 11,600	[ ] + [X] -	$ -13,000
Adjusted Sale Price of Comparables		Net Adj: 2% Gross Adj : 13%	$ 250,500	Net Adj: 5% Gross Adj: 13%	$ 261,600	Net Adj: -5% Gross Adj: 8%	$ 266,900

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [X] did [ ] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) Assessor

My research [ ] did [X] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) Assessor

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer	06/21/2016			
Price of Prior Sale/Transfer	$250,000			
Data Source(s)	Assessor	Assessor	Assessor	Assessor
Effective Date of Data Source(s)	01/24/2019	01/28/2019	01/28/2019	01/28/2019

Analysis of prior sale or transfer history of the subject property and comparable sales No other prior sales of subject property within last 3 years.

Summary of Sales Comparison Approach SEE SALES #4 & #5. All sales selected in a manner as to bracket value estimate with overall inferior/superior properties. All sales were adjusted for design due to 1.5 & 2 story style home while Subject had a 2.5 story design with limited contributory value of 3rd level. Quality adjustment to #4 reflects difference in building materials & design features. Condition adjustment to #4 based on limited amount of recent remodelling & updating in this home. Upper range indicated by most recent sales (#2, #3 & #5) with value estimate moderated to upper mid range with mostly equal influence of other sales.

Indicated Value by Sales Comparison Approach $ 260,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 260,000 **Cost Approach (if developed) $** **Income Approach (if developed) $**

Cost Approach has limited data for precise depreciation analysis. Income Approach lacks sufficient rental data, therefore limited influence to value. Sales Comparison Approach was most influential as adequate data is available.

This appraisal is made [X] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: Appraisal rendered to estimate value only and in no way warrants property. SEE ADDITIONAL COMMENTS.

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 260,000 , as of 01/24/2019 .

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File No. K19A2CA10
Case No.

Exterior-Only Inspection Residential Appraisal Report

ADDITIONAL COMMENTS

NOTICE TO ALL READERS OF REPORT: This report is not intended for any other use than private use of the client, representations of factual items are directed only to the client. This is not a warranty of property or any item associated with the property. Appraiser only made an exterior inspection of Subject Property with interior details obtained from Assessor's records and MLS (interior photos and other information).

SITE COMMENTS: Statements regarding zoning compliance are intended only in the most general sense. Zoning and building ordinances vary significantly from one municipality to another, and can be extremely detailed. The scope of this report does not include a comparison of every potentially significant characteristic of the Subject Property's site and improvements relative to zoning and building ordinances or to any restrictive covenants that may exist. Flood maps often lack sufficient detail to enable accurate determinations on the part of the appraiser. Unless otherwise noted, standard utility and right-of-way easements are insignificant to value, however, a current locational or boundary survey (which was unavailable to appraiser) may reveal encroachments, easements, zoning violations or other matters of interest that could warrant modification of the appraised value. Appraised value is predicated on the assumption that the subject parcel constitutes a legal "lot of record" and is in compliance with all local, state and federal ordinances, acts and/or regulations.

CONDITIONS OF APPRAISAL: Site area and roof were snow covered at time of inspection. All appearances were normal and based on our partial view of exterior items and information provided by owner, hence these items were considered normal and at least average in condition.

COST APPROACH

COST APPROACH TO VALUE (if applicable)

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Vacant land values for this appraisal were derived from a review of recorded assessed values, the extraction method and from the limited sales data that was available.

This Cost Approach should not be used for insurance purposes.

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE	=$	
Source of cost data	Dwelling 2,148 Sq. Ft. @ $	=$	0
Quality rating from cost service Effective date of cost data	Basement Sq. Ft. @ $	=$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			
	Garage/Carport Sq. Ft. @ $	=$	0
Cost Approach not applicable due to excessive age of home.	Total Estimate of Cost-new	=$	0
	Less Physical 0.00 Functional External		
	Depreciation 0	=$ (0)	
	Depreciated Cost of Improvements	=$	0
	"As-is" Value of Site Improvements	=$	
Estimated Remaining Economic Life (HUD and VA only) Years	Indicated Value By Cost Approach	=$	

INCOME

INCOME APPROACH TO VALUE (if applicable)

Estimated Monthly Market Rent $ X Gross Multiplier =$ Indicated Value by Income Approach

Summary of Income (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowner's Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source.

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowner's Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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Rally Appraisal, LLC
EXTRA COMPARABLES 4-5-6

File No. K19A2CA10
Case No.

Owner Howell, Robert & Emily
Property Address 107 S Riverside Dr
City Ames County Story State IA Zip Code 50010
Client Howell, Robert & Emily Address 101 Rippleview Dr, Clemson, SC 29631

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	107 S Riverside Dr Ames, IA 50010	727 Ridgewood Ave Ames, IA 50010		2341 Donald St Ames, IA 50014			
Proximity to Subject		0.49 miles NE		1.00 miles W			
Sale Price	$		$ 215,000		$ 231,000		$
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 118.59 sq. ft.		$ 144.92 sq. ft.		$ sq. ft.	
Data Source(s)		CIAMLS#49204;DOM 57		CIAMLS#50047;DOM 17			
Verification Source(s)		Assessor Records		Assessor Records			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		Conventional		Conventional			
Concessions		None Noted		None Noted			
Date of Sale/Time		7-18		11-18			
Location	Good-Ave	Good-Ave		Good-Ave			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	13,500 sf	10,230 sf	+3,000	6292 sf	+7,000		
View	Average	Average		Average			
Design (Style)	2.5 Story	2 Story	-3,000	1.5 Story	-3,000		
Quality of Construction	Good-Ave	Average	+10,000	Good-Ave			
Actual Age	119 yrs	99 yrs		83 yrs			
Condition	Good-Ave	Average	+16,000	Good-Ave			
Above Grade	Total / Bdrms. / Baths	Total / Bdrms. / Baths		Total / Bdrms. / Baths		Total / Bdrms. / Baths	
Room Count	9 / 5 / 2.5	7 / 3 / 2.0	+3,000	5 / 3 / 1.5	+4,500		
Gross Living Area	2,148 sq. ft.	1,813 sq. ft.	+12,100	1,594 sq. ft.	+19,900	sq. ft.	
Basement & Finished Rooms Below Grade	868 sq. ft. Rec Room	1115 sf Unfinished	+3,000	728 sf Rec,Den			
Functional Utility	Average	Average		Average			
Heating/Cooling	GFA/CA	GFA/CA		GFA/CA			
Energy Efficient Items	Standard	Standard		Standard			
Garage/Carport	No Garages	2 Detached	-10,000	1 Attached	-5,000		
Porch/Patio/Deck	Patio,Op&EnPrchs	Enc Porch	+1,500	Wood Deck	+3,500		
Fireplace(s)	1 Fireplace	No Fireplace	+1,000	1 Fireplace			
Net Adjustment (Total)		X + -	$ 36,600	X + -	$ 26,900	+ -	$
Adjusted Sale Price of Comparables		Net Adj: 17% Gross Adj : 29%	$ 251,600	Net Adj: 12% Gross Adj: 19%	$ 257,900	Net Adj: 0% Gross Adj: 0%	$

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	06/21/2016			
Price of Prior Sale/Transfer	$250,000			
Data Source(s)	Assessor	Assessor	Assessor	
Effective Date of Data Source(s)	01/24/2019	01/28/2019	01/28/2019	

Analysis of prior sale or transfer history of the subject property and comparable sales

Summary of Sales Comparison Approach Sale #4 was used to demonstrate an additional nearby sale. Sale #5 was used to demonstrate an additional recent sale.

This appraisal report is subject to the scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) research, verify, and analyze data from reliable public and/or private sources, and (2) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

DEFINITION OF MARKET VALUE: The definition of market value is 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 or she considers his or her 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.

*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 ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting 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, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

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. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. 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. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

5. 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 the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. I am aware that any disclosure or distribution of this appraisal report by me or the client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

22. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature
Name Bradley Kaltenheuser
Company Name Rally Appraisal, LLC
Company Address 2535 Tech Dr., Suite 102
Bettendorf, IA 52722
Telephone Number 515-232-0292
Email Address bkaltenheuser@rallyappraisal.com
Date of Signature and Report 01/29/2019
Effective Date of Appraisal 01/24/2019
State Certification # CR01002
or State License #
or Other (describe) State #
State IA
Expiration Date of Certification or License 06/30/2020

ADDRESS OF PROPERTY APPRAISED
107 S Riverside Dr
Ames, IA 50010

APPRAISED VALUE OF SUBJECT PROPERTY $ 260,000

CLIENT
Contact No AMC
Client Name Howell, Robert & Emily
Client Address 101 Rippleview Dr
Clemson, SC 29631
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address

Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

SUBJECT PROPERTY

☐ Did not inspect exterior of subject property
☐ Did inspect exterior of subject property from street
Date of Inspection

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

File No. K19A2CA10
Case No.

Borrower Howell, Robert & Emily
Property Address 107 S Riverside Dr
City Ames County Story State IA Zip Code 50010
Lender/Client Howell, Robert & Emily Address 101 Rippleview Dr, Clemson, SC 29631

ADDITIONAL CONDITIONS

This report is an appraisal in summary format.

INTENDED USERS: The Intended User of this report is identified as the client on page one. No additional Intended Users are identified by the appraiser.

MARKET VALUE DEFINITION: Market Value is defined in the Limiting Conditions page, with the source of this definition being Fannie Mae.

HIGHEST & BEST USE: Physical aspects of the site and composition of the neighborhood are best suited to Highest & Best Use for residential development. No adverse factors were noted at the time of inspection that would affect this designation.

SCOPE OF WORK, (appraisers role/expertise): The subject's current physical and legal conditions have been researched with due diligence in the course of performing this appraisal service. The appraiser has analyzed the subject property as seen by a typical buyer/seller in this market. The subject's market area was examined relative to supply/demand and marketability vs. similar competing properties. A wide range of data was reviewed, considered and filtered in the process of collecting comparable sales for analysis and inclusion in the adjustment grid. These sources include the MLS, Assessor, knowledge of prior appraisals in the area and an awareness of a great multitude of other ongoing sources of information.

The Scope of Work for this appraisal is a Summary format. IT IS THE READER'S RESPONSIBILITY to fully read the report, recognize all the indicated factors, and be able to draw summary observations and conclusions through the compilation of this information. If a more detailed account of the information contained in this report becomes necessary due to specific lender guidelines the appraiser should be contacted.

DATA SOURCES: The appraisal is based on information gathered by the appraiser from public records, parties to the transactions, appraiser's files, other identified sources and exterior inspection of the neighborhood and sale data. These various sources are considered to be reliable. When conflicting information was found, the source deemed to be most reliable was used. Data discovered but which is believed to be unreliable was not included in the report, is not used as the basis for the value conclusion, and is given no further explanation or description.

ZONING
Zoning and building ordinances vary greatly from one municipality to another, and can be quite detailed. The scope of this report does not include a comparison of every potentially significant characteristic of the subject's site and improvements relative to zoning and building ordinances.

COST APPROACH: If the Cost Approach has been completed, it should not be used for insurance purposes. If the Cost Approach has been completed on any home prior to the year 2008, then it has been completed solely at the request of the client and it has been given no weight in arriving at the final opinion of value due to limited data for precise depreciation analysis.

EXTERIOR INSPECTION: Appraiser only made an exterior inspection of Subject Property with interior details obtained from Assessor's records and MLS (interior photos and other information).

APPRAISAL COMPLIANCE ADDENDUM

File No. K19A2CA10
Case No.

Borrower/Client Howell, Robert & Emily
Address 107 S Riverside Dr Unit No.
City Ames County Story State IA Zip Code 50010
Lender/Client Howell, Robert & Emily

This Appraisal Compliance Addendum is included to ensure this appraisal report meets all USPAP 2014 requirements.

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

[X] Appraisal Report — This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

[ ] Restricted Appraisal Report — This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- 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 parties involved
- 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.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 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.
- 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.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- 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).
- This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

PRIOR SERVICES

- [X] I have **NOT** performed services, as an appraiser or in another other capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
- [ ] I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

- I [X] **HAVE** made a personal inspection of the property that is the subject of this report.
- I [ ] have **NOT** made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

[X] A reasonable marketing time for the subject property is 90 day(s) utilizing market conditions pertinent to the appraisal assignment.

[X] A reasonable exposure time for the subject property is 90 day(s).

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Bradley Kaltenheuser	Name
Date of Signature 01/29/2019	Date of Signature
State Certification # CR01002	State Certification #
or State License #	or State License #
State IA	State
Expiration Date of Certification or License 06/30/2020	Expiration Date of Certification or License
	Supervisory Appraiser Inspection of Subject Property:
Effective Date of Appraisal 01/24/2019	[ ] Did Not [ ] Exterior Only from street [ ] Interior and Exterior

Produced by ClickFORMS Software 800-622-8727

SUBJECT PHOTO ADDENDUM

File No. K19A2CA10
Case No.

Borrower	Howell, Robert & Emily						
Property Address	107 S Riverside Dr						
City	Ames	County	Story	State	IA	Zip Code	50010
Lender/Client	Howell, Robert & Emily		Address	101 Rippleview Dr, Clemson, SC 29631			

SUBJECT PROPERTY
Front View

SUBJECT PROPERTY
Street View

SUBJECT PHOTO ADDENDUM

File No. K19A2CA10
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Borrower	Howell, Robert & Emily						
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City	Ames	County	Story	State	IA	Zip Code	50010
Lender/Client	Howell, Robert & Emily		Address	101 Rippleview Dr, Clemson, SC 29631			

SUBJECT PROPERTY
Kitchen - MLS Photo

SUBJECT PROPERTY
Living Room - MLS Photo

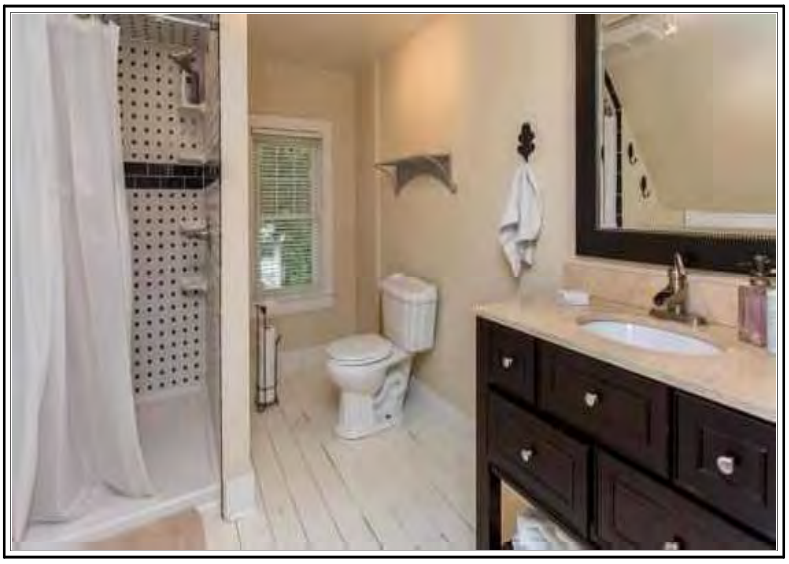
SUBJECT PROPERTY
Bedroom - MLS Photo

SUBJECT PHOTO ADDENDUM

File No. K19A2CA10
Case No.

Borrower	Howell, Robert & Emily						
Property Address	107 S Riverside Dr						
City	Ames	County	Story	State	IA	Zip Code	50010
Lender/Client	Howell, Robert & Emily		Address	101 Rippleview Dr, Clemson, SC 29631			

SUBJECT PROPERTY
Bedroom - MLS Photo



SUBJECT PROPERTY
3/4 Bath - MLS Photo

SUBJECT PROPERTY
Basement Family Room - MLS Photo

File No. K19A2CA10
Case No.

Borrower Howell, Robert & Emily
Property Address 107 S Riverside Dr
City Ames County Story State IA Zip Code 50010
Lender/Client Howell, Robert & Emily Address 101 Rippleview Dr, Clemson, SC 29631

COMPARABLE SALE # 1
2331 Donald St
Ames, IA 50014

COMPARABLE SALE # 2
203 N Russell Ave
Ames, IA 50010

COMPARABLE SALE # 3
416 N Franklin Ave
Ames, IA 50014

File No. K19A2CA10
Case No.

Borrower Howell, Robert & Emily
Property Address 107 S Riverside Dr
City Ames County Story State IA Zip Code 50010
Lender/Client Howell, Robert & Emily Address 101 Rippleview Dr, Clemson, SC 29631

COMPARABLE SALE # 4
727 Ridgewood Ave
Ames, IA 50010

COMPARABLE SALE # 5
2341 Donald St
Ames, IA 50014

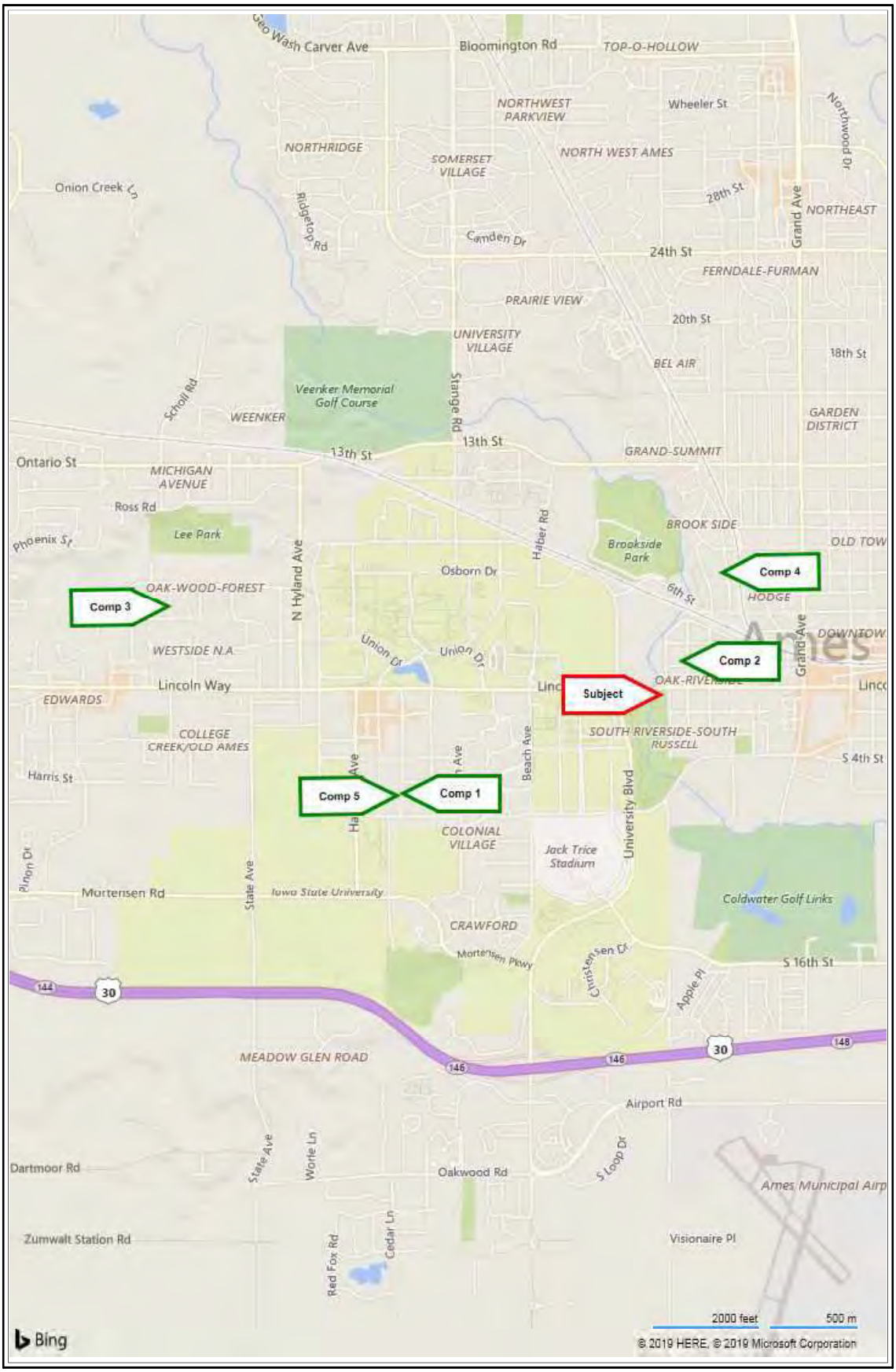
COMPARABLE SALE # 6

Rally Appraisal, LLC

LOCATION MAP ADDENDUM

File No. K19A2CA10
Case No.

Borrower	Howell, Robert & Emily						
Property Address	107 S Riverside Dr						
City	Ames	County	Story	State	IA	Zip Code	50010
Lender/Client	Howell, Robert & Emily	Address	101 Rippleview Dr, Clemson, SC 29631				



PLAT MAP

File No. K19A2CA10
Case No.

Borrower	Howell, Robert & Emily						
Property Address	107 S Riverside Dr						
City	Ames	County	Story	State	IA	Zip Code	50010
Lender/Client	Howell, Robert & Emily		Address	101 Rippleview Dr, Clemson, SC 29631			

Beacon™ Story County, IA / City of Ames

Parcel ID	0910126030	**Alternate ID**	0910126030	**Owner Address**	HOWELL, EMILY & ROBERT
Sec/Twp/Rng	10-83-24	**Class**	R - Residential		107 S RIVERSIDE DR
Property Address	107 S RIVERSIDE DR AMES	**Acreage**	n/a		AMES IA 50010-5961
District	01001 - AMES CITY/AMES SCH				
Brief Tax Description	RIVERSIDE ADD LOT 4 & S90' LOT 2 (Note: Not to be used on legal documents)				

Concerning Assessment Parcels and Platted Lots Within the City of Ames Jurisdiction:
The solid parcel boundary lines represent the legal description as recorded and are not necessarily the official platted lot lines. Dashed lines are official platted lots. If a parcel contains dashed lines, please contact the Ames Planning & Housing Department (515-239-5400) to determine which lines can be recognized for building permit or zoning purposes. If you have questions regarding the legal description or parcel measurements, please contact the Story County Auditor's office (515-382-7210).

Date created: 1/23/2019
Last Data Uploaded: 1/22/2019 11:24:19 PM

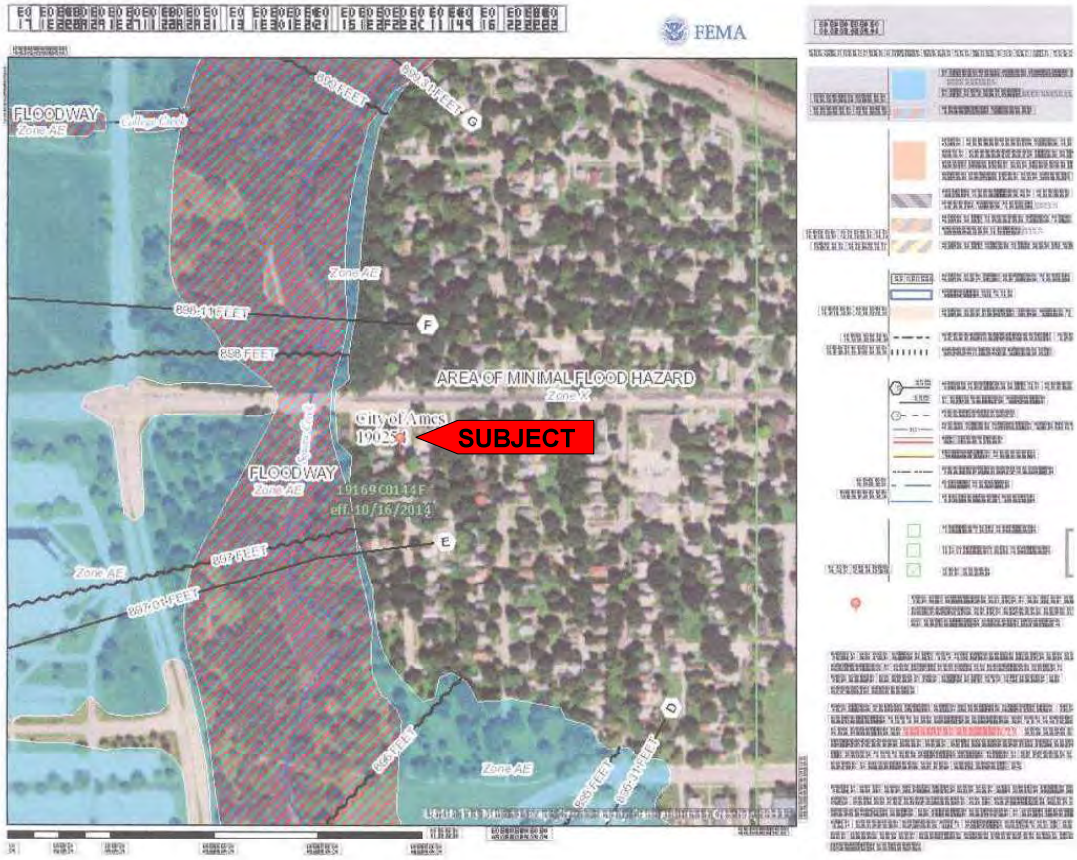
Developed by Schneider GEOSPATIAL

Rally Appraisal, LLC

FLOOD MAP ADDENDUM

File No. K19A2CA10
Case No.

Borrower Howell, Robert & Emily
Property Address 107 S Riverside Dr
City Ames County Story State IA Zip Code 50010
Lender/Client Howell, Robert & Emily Address 101 Rippleview Dr, Clemson, SC 29631



File No. K19A2CA10
Case No.

STATE OF IOWA
IOWA DEPARTMENT OF COMMERCE
PROFESSIONAL LICENSING AND REGULATION

This is to certify that the below named has been granted a certification as: Certified Residential Appraiser.

Certification Number: CR01002 Expires: June 30, 2020

Status: Active

Bradley G Kaltenheuser
Rally Appraisal
507 Main St, Suite 3
Ames, Iowa 50010

The BrickKicker is pleased to present this professional home inspection report for the property located at:

107 S Riverside Drive
Ames, Iowa

inspected on 04/19/2018

For more information please contact
The BrickKicker

Michael LeBlanc

515-276-6467

INSPECTION SERVICES

Property Inspection Report

Property Address 107 S Riverside Drive City/State Ames, Iowa
Style of Building 2 1/2 Story Estimated Age 118 Years
Client(s) Dr. Erik and Kristine Romsdahl Present? Yes Owner Present? No
Others Present Not Applicable
Agent/Company Sarah Laaser Webb RE/MAX
Agent/Company FSBO
Job# 107 S Riverside Dr. Ames Date Inspected 04/19/2018 Time 8:00am Status Occupied

Inspector: Michael LeBlanc (as Agent of Company)
Inspector: (as Agent of Company)

Signed

WEATHER CONDITIONS Temperature was 35 and Clear
GROUND CONDITIONS Damp

For Office Use Only
Ins. Fee_
Code__
Env. __

REPORT EXPLANATIONS

REVIEWED: All component(s) in this category appeared to be functioning normally at the time of the inspection. The component(s) may show typical wear and tear.

N/A: Listed component(s) in this category were not applicable to, and therefore not included in, this inspection.

COMMENTS(S): Component(s) in this category were subject to one or more comments as printed on each page below. Monitoring, minor maintenance, or further attention may be suggested, as indicated in the comment(s). Further evaluation by a QUALIFIED CONTRACTOR may be recommended.

Comments provided may apply only to a portion of an item or only to certain items within the category. The inspector will usually provide an explanation of this within the written commentary.

CONTENTS

Building Exterior

BUILDING PROPER

Vegetation, grading, surface drainage, and retaining walls are reviewed when any of these items may potentially adversely affect the building. Siding and/or structural defects may be hidden behind dense foliage, vines, snow, stored items, debris or finishes and can not be included with this inspection. Areas that visually appear to be deteriorated may be probed, if accessible. Additional defects may be found when repairs are made to items listed in this report or when remodeling is done on the exterior. We cannot be held responsible for any hidden defects found after the inspection.

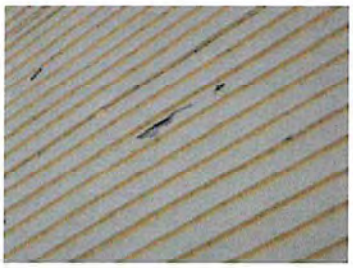
		Reviewed	N/A	*Comments
Exterior Walls: Siding Type(s):	Wood.	☐	☐	☑
Exterior Trim:		☐	☐	☑
Eaves, Soffits & Fascia:		☑	☐	☐
Patio(s) & Walkway(s):		☐	☐	☑
Deck(s), Porch(s), Balcony(s) & Railing(s):		☐	☐	☑
Stoop(s), Stairs, Step(s) & Railing(s):		☑	☐	☐
Driveway(s):		☐	☑	☐
Exterior Door(s):		☐	☐	☑
Grading and Drainage:		☑	☐	☐
Vegetation (Trees, Shrubs, Vines Affecting the Building)		☐	☐	☑

Note: For the purposes of identifying specific areas of the building, assume you are outside facing the house from the street or road. Report references may be made to "left", "right", "front", or "rear".

Comments:

EXTERIOR WALLS

Wood Siding: Failing paint or stain coatings observed on the siding. If not corrected, deterioration of the bare wood could occur. Proper refinishing and caulking is recommended.



EXTERIOR TRIM

Missing or failed coatings or paint noted on the exterior trim. Proper refinishing and caulking is recommended.

PATIO(S) & WALKWAY(S)

Concrete Walkway(s):

Settlement and cracking was noted at the building's walk(s). This is usually caused by shrinkage of the concrete as well as compaction of the soil under the walkway(s) over time, and usually occurs only in the first few years after the walkway(s) are installed. Some areas can be a trip hazard.

DECK(S), PORCH(S), BALCONY(S) & RAILING(S)

The side porch slopes downward. This is considered normal for older homes. Monitor for change and make any necessary repairs to structure as needed.

EXTERIOR DOOR(S)

Recommend changing the exterior door locks for safety.

VEGETATION (Trees, Shrubs, Vines Affecting the Building)

Recommend keeping trees, shrubs and/or vines cut back away from roof areas and exterior of building. At least 8 to 12 inches of clear space between the structure and any vegetation is recommended to promote proper air circulation and help prevent damage from moisture and insects.

Inquire with seller about the condition of the trees. Area any Ash trees that need treatment or removal.

Building Exterior

ROOF

This inspection is made on the basis of what is visible and accessible on the day of the inspection and is not a warranty of the roof system or how long it will be watertight in the future. For an accurate cost on what repair or replacement cost will be, a qualified roofing contractor should be contacted. All roof coverings require periodic maintenance and an annual inspection is recommended. Many leaks occur only under conditions of prolonged rain, and these conditions may not be present at the time of the inspection. Buyers are encouraged to ask the current owner about the presence of any roof leaks.

Style: Gable. **Estimated Age (Range in Years):** 10. **Number of Layers Readily Visible:** 1

Observation Method: Ground: Too steep.

		Reviewed	N/A	*Comments
Surface Material(s) Type:	Asphalt or Fiberglass Shingles.	☐	☐	☑
Flashing & Plumbing Vent(s):		☑	☐	☐
Gutters and Downspouts:		☐	☐	☑
Ventilation (Visible Condition):		☑	☐	☐
Chimney(s) & Cap(s):		☐	☐	☑

Comments ***Items marked 'Comments' usually require attention - See Report Explanations**

The foregoing is an opinion of the general quality and condition of the roofing material. The inspector cannot and does not offer an opinion or warranty as to whether the roof leaks or may be subject to future leakage. This report is issued in consideration of the foregoing disclaimer. The only way to determine whether a roof is absolutely water tight is to observe it during a prolonged rainfall. Many times, this situation is not present during the inspection. We have inspected 1000's of roofs here at The BrickKicker, and have seen, first hand, the effects of poor maintenance. If left unchecked, the roofing and roofing components can quickly deteriorate. Some general/routine maintenance can extend the life of the roof and save thousands of dollars in repair costs

Most Common Causes of Roof Leaks:

- Improper flashing around chimneys, plumbing stacks, skylights, etc.
- Missing or broken shingles or roof materials.
- Tears in roof valleys or rust and metal valleys.
- Ice damning due to improper run-off, forcing water back up under the shingles.
- Improperly hung gutters or drip edge.
- Improperly installed or wrong type of roofing.
- Cracked or deteriorated chimney caps.

Maintenance

Best Performed in Spring and Fall

- Check for loose, damaged, or missing shingles.
- On flat roofs, check of r cracking or blistering.
- Inspect flashing around chimneys, skylights, plumbing stacks, etc.
- Check vents, louvers, and chimneys for bird or insect nests.
- Keep all debris cleared from roof, especially in and around valleys.
- Trim back trees and shrubs growing over roof.

We recommend referring to the HOME REFERENCE GUIDE provided with this report for maintenance suggestions.

Comments:

SURFACE MATERIAL(S)

Normal wear observed for the estimated age of the roof.

GUTTERS & DOWNSPOUTS

Recommend all downspout drainage be directed at least 5 feet away from the foundation areas. Keeping water away from the foundation is beneficial for keeping areas such as crawl spaces and basements dry.

CHIMNEY(S) & CAP(S)

Brick Chimney(s): This inspection is limited to the visible sections of the chimney. The interiors of chimney flues are not fully visible and therefore cannot be thoroughly inspected. I inspected the visible sections of the chimney, and only those visible portions are represented in this report. A chimney specialist can provide a more comprehensive inspection of the flues and any other inaccessible portions. It is always advisable that the chimney be professionally cleaned and inspected before use. Chimney specialists, as well as some other contractors, are typically called when someone has a problem that needs correction. This being anticipated, contractors generally assume that you are anticipating that work will be needed. Please be sure to explain to the chimney specialist that you are requesting an inspection and evaluation of the chimney and its ability to function properly, and are not requesting a proposal for work. This will probably require an inspection fee to compensate for the contractor's time. More information about the care and operation of your chimney and/or fireplace can be obtained by contacting "The Chimney Safety Institute of America" at their web site: www.csia.org. Repairs have been made to the chimney and should be monitored for deterioration.

Building Exterior

GARAGE

Garage inspections are often limited by the occupants stored items and vehicles. Be sure to review this area after the current occupant has removed stored items and before final possession for any potential issues to be addressed at that time. This is not a technically exhaustive inspection, and minor defects may exist that are not reflected in this report. We cannot detect latent or hidden conditions, and therefore cannot be responsible for items hidden under finishes, within wall cavities, under insulation, etc.

Type: Attached.

	Reviewed	N/A	*Comments
Garage Exterior - Siding Type(s):	☑	☐	☐
Roof Surface Material(s):	☑	☐	☐
Garage Interior:	☑	☐	☐
Automotive Door(s):	☑	☐	☐
Automatic Opener(s):	☑	☐	☐
Service Door(s):	☑	☐	☐
Floor / Foundation:	☑	☐	☐

Structural Elements

ATTIC

Method of Observation: Bedroom, Viewed from Hatch.

Access / Visibility The majority of the attic space(s) was observed.

Access / Visibility

		Reviewed	N/A	*Comments
Water Penetration:	None Noted.	☐	☐	☑
Venting of Attic (Mechanical and Passive)		☑	☐	☐
Insulation:	Thickness in inches: 8-10 - Recommend Adding, Material: Fiberglass, Vermiculite.	☐	☐	☑
Roof Framing:	Joists & Rafters.	☑	☐	☐
Roof Sheathing:	Plywood, Wood Roof Boards.	☑	☐	☐

Comments:

INSULATION

If you have vermiculite insulation in your home, you should assume this material may be contaminated with asbestos and be aware of steps you can take to protect yourself and your family from exposure to asbestos. This Web page provides important information on how to protect yourself and your family if you suspect that you might have vermiculite insulation. Go to the EPA web for more information. http://www.epa.gov/asbestos/pubs/verm.html.

Building Interior

ROOMS

Furniture and other personal possessions and/or stored items may prevent a complete examination of wall and/or floor surfaces. Normal shrinkage, settlement and seasonal changes in wood framing may cause minor cracking in walls and ceilings. *Most wall and ceiling cracking is typical* and not usually caused by structural movement.

Room(s): General. **Location:** Throughout. **Water Stains or Damage:** None located in visible areas.

		Reviewed	N/A	*Comments
Ceilings:		☐	☐	☑
Walls:		☑	☐	☐
Windows (Sample Testing Only):		☐	☐	☑
Interior Doors: (Sample Testing Only)		☐	☐	☑
Floors:		☐	☐	☑
Step(s), Stairway(s) & Railing(s):		☐	☐	☑
Permanent Heat Source in Each Habitable Room:		☐	☐	☑
Fireplace(s) / Solid Fuel Burning Stove(s): Type: Fireplace, Chimney(s): Masonry.	**(For personal safety, we recommend that these items be cleaned and checked annually by a qualified chimney sweep.)**	☐	☐	☑

If *Fireplaces or Solid Fuel Burning Stoves* were present, only visible and readily accessible portions of the fireplaces or stoves have been reviewed.
Flue defects may exist that can only be discovered through a Level 2 chimney inspection performed by a qualified chimney sweep.
Manually lit gas fireplaces are not operated as a part of this inspection.

Comments:

CEILINGS

Staining (apparently from moisture) was observed in one or more areas of the ceiling(s): The staining was DRY. Recommend monitoring of the staining and/or checking with the current owner. It is also recommended to determine and correct the source of the staining if still active. Located in the basement.

Cracks were observed that are common to drywall and plaster ceilings. These are usually cosmetic and may be repaired as desired however, monitoring of all cracking for possible movement is recommended. Some cracks will re-occur as a result of normal expansion and contraction from changing indoor humidity levels and seasonal changes.

WINDOWS (Sample Testing Only)

Many window are newer.

Some windows do not stay open (or closed if upper sash). This is a safety hazard as well as an inconvenience. Recommend adjustment or repair of the counter weights, springs or tracks that hold the windows open (or closed if it is the upper sash). This includes: Living Room

The glazing compound (putty) is failing around the glass at one or more windows. This is usually due to normal aging, and is often worse on the south and west sides of the house (because of the sun). Glazing compound holds the glass in the window sash. Recommend removal and replacement of any loose putty with fresh putty. These include: Living Room.

One or more windows were stuck closed. They are likely painted shut, but may also have hardware malfunction. Recommend all windows operate smoothly for proper ventilation and for personal safety. These include: Porch.


INTERIOR DOORS (Sample Testing Only)

One or more of the interior doors was missing from its opening. Recommend checking with the current owner and/or replacement of the door(s) as desired. Including: Bedroom closet.

FLOORS

The floor appeared to be unlevel or sloping in one or more areas. This is usually due to settlement of the structure and is common in older houses, but in some cases can indicate poor workmanship or structural deficiencies. Monitoring the floor for any changes is suggested.

The flooring was noted to be damaged in one or more areas. While minor damage may be cosmetic, repair or replacement of areas of significant damage is recommended.

STEP(S), STAIRWAY(S) & RAILING(S)

No handrails were present, and the surface rise or height differential is enough to present a possible safety hazard. Installation of proper railings is recommended.

Loose handrail(s) were observed at one or more locations. This is potentially hazardous and proper repair of all loose handrails is recommended for safety.



PERMANENT HEAT SOURCE IN EACH HABITABLE ROOM

The 2nd floor does not have cold air returns. This is considered normal in older homes. Keep doors open for circulation.

FIREPLACE(S) / SOLID FUEL BURNING STOVE(S)

Fireplace(s): Excessive build-up of soot or creosote was observed in the flue(s) and/or fireplace(s). Creosote is a fire hazard. Cleaning and inspection by a qualified chimney sweep is recommended. Flue or firebox defects may be hidden by soot and creosote.

Building Interior

BATHROOM 1

We recommend periodic cleaning (removal of built-up dust and dirt) of bathroom ventilation (exhaust) fans to maintain proper operation. Periodic review of caulking and grouting at all tiled areas and at backsplashes is strongly recommended to prevent moisture damage to the underlying surfaces. Repairs should always be made with the proper materials.Water leaks may not appear during the inspection if the home is vacant due to lack of normal usage, but may appear after repeated usage, and we cannot be held responsible for these.

Location: 3rd Floor.

	Reviewed	N/A	*Comments
Bathtub (Includes Wall/Tile):	☐	☑	☐
Tub Drain:	☐	☑	☐
Tub Faucet:	☐	☑	☐
Shower (Includes Wall/Tile):	☑	☐	☐
Shower Drain:	☑	☐	☐
Shower Head:	☑	☐	☐
Sink/Vanity:	☑	☐	☐
Sink Drain:	☑	☐	☐
Sink Faucet:	☑	☐	☐
Toilet:	☑	☐	☐
Venting:	☑	☐	☐
Floor:	☑	☐	☐

Comments:

SHOWER (Includes Wall/Tile)
All bathrooms are in normal operating condition.

Building Interior

BATHROOM 2

We recommend periodic cleaning (removal of built-up dust and dirt) of bathroom ventilation (exhaust) fans to maintain proper operation. Periodic review of caulking and grouting at all tiled areas and at backsplashes is strongly recommended to prevent moisture damage to the underlying surfaces. Repairs should always be made with the proper materials. Water leaks may not appear during the inspection if the home is vacant due to lack of normal usage, but may appear after repeated usage, and we cannot be held responsible for these.

Location: **2nd Floor.**

	Reviewed	N/A	*Comments
Bathtub (Includes Wall/Tile):	☑	☐	☐
Tub Drain:	☑	☐	☐
Tub Faucet:	☑	☐	☐
Sink/Vanity:	☑	☐	☐
Sink Drain:	☑	☐	☐
Sink Faucet:	☑	☐	☐
Toilet:	☑	☐	☐
Venting:	☑	☐	☐
Floor:	☑	☐	☐

Building Interior

KITCHEN

This is a visual inspection. Water stains or damage may be hidden by stored personal items, behind cabinets and appliances, under floor coverings, or within wall cavities and may not be reported on. If the house was vacant at the time of the inspection, leaks may not appear due to lack of normal usage. The function of all appliances remaining with the house should be verified by the client before the closing.
The BrickKicker cannot be held responsible for the function of any appliances.

		Reviewed	N/A	*Comments
Ventilation:	Stove Top: Exterior Exhaust.	☑	☐	☐
Sink:		☑	☐	☐
Sink Drain:		☑	☐	☐
Faucet:		☑	☐	☐
Countertop(s):		☑	☐	☐
Cabinets:		☑	☐	☐
Floor:		☑	☐	☐
Appliance #1:	Range.	☑	☐	☐
Appliance #2:	Refrigerator.	☑	☐	☐
Appliance #3:	Disposal.	☑	☐	☐
Appliance #4:	Dishwasher.	☑	☐	☐

NOTE: We provide a cursory review of selected appliances for "on-off" function only and strictly as a courtesy to our clients This may also only be considered as an inventory of appliances present during the inspection. Temperatures, thermostats, features, functions and cycles ARE NOT verified. From time to time, an appliance might be in a condition where it is "off" during the inspection. This might be via a disconnect switch or being unplugged. The nature of the visual inspection precludes the inspector from activating that switch or plugging that appliance into an electric connection. We strongly recommend that the client(s) verify the proper operation of all appliances during the final walk-through before the closing.

Comments:

APPLIANCES
Appliances operated normally at the time of the inspection.

Mechanical Systems

PLUMBING

Supply and drainage piping is observed in exposed areas only. The condition of piping within walls cannot be determined as a part of this inspection. Wells and septic systems are specifically excluded from this inspection - separate, specialized testing and inspection of these systems is recommended (and may be required by law). All plumbing work should be performed by licensed plumbers. There are two main methods of sanitary waste discharge from a home, overhead and underground. Overhead sewers have the lowest discharge point of a home exit the home higher than the lowest area of the home. This would have any areas below the main discharge require mechanical pumps to lift the waste up into the sewer drain. Underground sewers have a direct gravity feed between all of the sewer or drain pipes to the main exit point of the home.

Water Main Shut-Off Location: Basement.

		Reviewed	N/A	*Comments
Water Pressure/Flow:		☑	☐	☐
Water Piping Material(s):	Copper.	☐	☐	☑
Drain & Vent Piping Material(s):	Cast Iron.	☐	☐	☑
Water Heater #1	Size: 50 gal. Type: Gas, Est. Age: 7 Years.	☐	☐	☑

Fuel Supply Piping and Storage:	Type: Natural Gas, Main Shut-off Location: Basement.	☐	☐	☑
Flood Control (Storm and Sewage Pumps):		☐	☑	☐

The condition of underground drainage and waste piping cannot be determined by this inspection. WE STRONGLY RECOMMEND THE CLIENT MAKE AN INQUIRY WITH THE CURRENT OWNER AS TO THE CONDITION OF UNDERGROUND DRAINAGE AND WASTE PIPING AND IF THERE IS ANY HISTORY OF SEWAGE BACK-UPS INTO THE HOME.

Comments:

WATER PIPING MATERIAL(S)

One or more prior water leaks were observed. Monitoring of these areas is suggested, and if the leaks re-occur proper repair by a licensed plumber is recommended.

DRAIN & VENT PIPING MATERIAL(S)

The home may have old service drain pipes that could be damaged or clogged. While operation appears to be normal today, older drains may clog and should be monitored for signs of backup.

WATER HEATER

A flexible gas connector was noted at this equipment. In most regions, flexible connectors are intended for kitchen and laundry appliances and in protected areas only. Recommend installation of proper gas supply piping to this equipment by a qualified contractor.

FUEL SUPPLY PIPING & STORAGE

The flexible gas line is not Grounded. Recent findings have proved that CSST Gas lines can be damaged by lightning strikes which can result in fire. Proper Grounding is recommended.

Mechanical Systems

ELECTRICAL

Only qualified electricians should perform all electrical repairs or modifications. The condition of wiring is typically only observed in the electrical panel(s) and/or junction boxes, outlet and switch covers are not removed. Lights that do not appear to function are often the result of burned out bulbs. AFCI (Arc Fault Circuit Interrupter) devices are only tested in vacant houses. Smoke detectors are visually checked but not tested in accordance with industry standards. Low voltage systems (door bells, telephones, etc.) are not included in this inspection.
SMOKE AND CARBON MONOXIDE DETECTORS SHOULD BE PERIODICALLY CHECKED FOR FUNCTION.

		Reviewed	N/A	*Comments
Main Service:	Underground.	☑	☐	☐
Service Entrance Cable Material:	AMPS: 200 Voltage: 240V, Wiring Types: Aluminum.	☑	☐	☐
Main Service Panel:	Location: Basement Overcurrent Protection Devices: Breakers.	☐	☐	☑
Sub Panel(s):		☐	☑	☐
Branch Circuit Wiring:	Conductor Material(s): Copper. Wiring Type(s): Conduit.	☐	☐	☑
Receptacles (Outlets):		☐	☐	☑
Light Fixtures(S)		☑	☐	☐
Ground Fault Circuit Interrupters:	Ground Fault Circuit Interrupters were tested.	☑	☐	☐
Smoke Detectors:	Present: Periodic testing is strongly recommended.	☑	☐	☐

Comments ***Items marked 'Comments' usually require attention - See Report Explanations**

Doorbell:
The door bell was serviceable during the inspection.

Comments:

MAIN SERVICE PANEL
Newer electrical panel with no issue's observed.

BRANCH CIRCUIT WIRING
Knob and tube wiring was not found but may be in walls to outlets.

Open junction boxes were observed. Recommend all junction boxes have proper covers installed for personal safety. Open Junction Box Location(s): Basement.

RECEPTACLES (Outlets)

Most of the electrical outlets did not appear to be "grounded" when tested. Grounding provides an emergency path for electricity and helps to prevent electrical shock. Recommend further review by a qualified electrician to determine cause and options for correction of the open ground conditions.

Some of the outlets were of the older two prong type. If an intact conduit system is present, proper installation of three prong outlets will enhance safety (by providing properly grounded outlets). Recommend further evaluation of the two-prong outlets and the condition (or presence) of the grounding system by a qualified electrician.

GROUND FAULT CIRCUIT INTERRUPTERS

SAFETY TEST NOTE: Remember to push the "Test & Reset" buttons on all GFCI type outlets monthly as written upon the face of the outlets. When an outlet fails the test, (does not turn off), replacement by a qualified electrician is recommended to restore the protection.

SMOKE DETECTORS

Test Smoke & Carbon Monoxide Detectors regularly or at least once a month to verify operation for personal safety.

Mechanical Systems

HVAC

All heating units should be professionally serviced prior to the start of each heating season to maintain efficiency and for personal safety.
Air conditioning units should be professionally serviced prior to the start of each cooling season for best performance and exterior compressor units should be left uncovered in the winter months to avoid excess moisture build-up and premature corrosion.
Any space heaters present in the building *should always be operated in full accordance with the manufacturer's recommended procedures and safety precautions to prevent oxygen depletion and possible build-up of carbon monoxide.*

A. HEATING EQUIPMENT *Includes Flue Piping, Blowers, Pumps, Safety Valves, Combustion Air, etc.*

Unit Brand	Type	BTU Input	Fuel	Est. Age	Reviewed	N/A	*Comments
Carrier.	Forced-Air.	90,000.	Natural Gas.	2	☐	☐	☑

All heating and cooling equipment should be serviced annually by a qualified contractor.
A unit marked "Reviewed" means that the unit operated normally at the time of the inspection. Proper operation of all units should be verified prior to closing. A conclusive evaluation of a *furnace heat exchanger* or a boiler combustion chamber requires dismantling of the unit, including burner removal, and is, therefore, beyond the scope of this inspection. *We do not report on, nor can we be held responsible for, these items.*

B. COOLING EQUIPMENT *Unit(s) not tested unless the outside temperature is at least 60 degrees for the last 24 hours.*

Unit Brand	Type	Capacity	Fuel	Est. Age	Reviewed	N/A	*Comments
Carrier.	Forced-Air.	3.0 tons.	Electric.	2	☐	☐	☑

A unit marked "Reviewed" means that the unit operated normally at the time of the inspection. Proper operation of all units should be re-verified by the client prior to closing.

	Reviewed	N/A	*Comments
Ductwork: (Visible Condition Only)	☑	☐	☐
Boiler Piping, Radiators and/or Baseboard Units (Visible Condition, Insulation May Hide Defects)	☐	☑	☐

Comments ***Items marked 'Comments' usually require attention - See Report Explanations**

HEATING Unit 1

The heating system operated normally today. A regular clean and check schedule with a qualified heating contractor is recommended to ensure safe operation.

COOLING Unit 1

Forced Air: We were unable to test the air conditioning unit(s) due to the outdoor temperature being less than 60 degrees F. The exterior compressor unit(s) can be damaged if it is operated at colder outdoor temperatures and it should be at least 60 degrees F for the previous 24 hours before the unit can be operated safely.

Forced Air: The exterior compressor/condenser unit would benefit from professional maintenance. The unit should be kept clean for maximum performance and efficiency. Proper servicing by a qualified heating contractor is recommended.

Limitations

The inspector is not equipped to inspect furnace heat exchangers for evidence of cracks or holes, as this can only be done by dismantling the unit. This is beyond the scope of this inspection. Some furnaces are designed in such a way that inspection is almost impossible. The inspector can not light pilot lights. Safety devices are not tested by the inspector.
NOTE: Asbestos materials have been commonly used in heating systems.
Determining the presence of asbestos can ONLY be preformed by laboratory testing and is beyond the scope of this inspection. Thermostats are not checked for calibration or timed functions. Adequacy, efficiency or the even distribution of air throughout a building cannot be addressed by a visual inspection. Electronic air cleaners, humidifiers and de-humidifiers are beyond the scope of this inspection. Have these systems evaluated by a qualified individual. The inspector does not perform pressure tests on coolant systems, therefore no representation is made regarding coolant charge or line integrity. Subjective judgment of system capacity is not a part of the inspection. Normal service and maintenance is recommended on a yearly basis. Determining the condition of oil tanks, whether exposed or buried, is beyond the scope of this inspection. Leaking oil tanks represent an environmental hazard which is sometimes costly to remedy.

There are several types of heating systems used throughout the country. The most common is the gas, forced air, furnace, which will be discussed. The **heat exchanger** is the most critical part of a furnace. It separates the air in the house from the flames and exhaust gases being generated in the furnace. A heat exchanger can fail in one of two ways: 1) it rusts through, or 2) it cracks. The result of either condition is the products of combustion escape into the air in your home. A crack or hole in the heat exchanger is usually not visible and typically will not be identified during a home inspection. Heat exchangers have an average life expectancy of fifteen to twenty five years. The cost of replacing a heat exchanger is almost as much as replacing the entire furnace. In most cases, the entire furnace is replaced.

Performing maintenance on a regular basis may increase the life span and help maintain the efficiency of your furnace.

- Check for any signs of corrosion, especially around flue pipes, humidifiers, and air conditioning coils.
- Listen for excessive noise.
- Consider an annual cleaning and service call from a qualified technician.

Filters

Conventional: There are several types of conventional air filters, each performs the same function- filtering the air before it travels into the furnace and out of the registers. Some are disposable while others you can clean. Most are rectangular and about 1" thick. Some manufacturers use a basket type filter that hangs in the blower compartment. Conventional filters are inexpensive and usually easy to replace.

Structural Elements

FOUNDATION

Only the readily visible portions of the foundation and structure were observed. Foundation surfaces that are hidden behind finishes cannot be observed by the inspector. Defects may be present at hidden foundation areas that could allow water infiltration or may have been caused by structural movement. Some foundation cracking is typical of settlement and/or shrinkage and does not usually indicate a structural deficiency.

Type: Basement: Partially Finished.

Foundation Moisture Indications: None Located.

		Reviewed	N/A	*Comments
Floor(s):	Basement: Concrete.	☑	☐	☐
Columns: (Inspected Only Where Visible)	Wood.	☑	☐	☐
Beams: (Inspected Only Where Visible)	Wood.	☑	☐	☐
Floor Joists: (Inspected Only Where Visible)	Solid Wood.	☑	☐	☐
Sub-Flooring: (Inspected Only Where Visible)	Wood Boards.	☑	☐	☐
Foundation Material:	Stone. Visibility: The basement walls were partially covered with finishes.	☐	☐	☑

Most foundation walls will have some amount of typical cracking. Cracking that is beyond "typical" will usually be discussed in the comments below. **Every crack or opening in the foundation wall (or floor) is a potential source for moisture entry.**

Foundation Ventilation:	Windows.	☑	☐	☐
Floor Drains:	Present.	☑	☐	☐

For full knowledge of water penetration or seepage, we strongly recommend you check with the current owner. Every Basement/Crawl Space has potential for water entry. There is no assurance/guarantee it will not occur.

Proper water control reduces or eliminates water infiltration and provides for its removal.

Benjamin Franklin
THE PUNCTUAL PLUMBER
If there's any delay, it's you we pay!

June 14, 2018

Robert Howell
107 S. Riverside
Ames, IA

Estimate to vent kitchen and basement laundry area:

- Disconnect and remove dishwasher and tall kitchen cabinet.
- Open wall and expose piping.
- Install vent connection for basement and drain connection for kitchen.
- Pipe kitchen sink drain in wall behind dishwasher and connect to new drain.
- Continue vent down to basement and vent laundry and utility sink.
- Water test for city inspector's observation.
- Patch wall board and reinstall dishwasher and kitchen cabinet.
- Provide City of Ames Plumbing permit and inspection.
  Estimated budget $2500.00

Estimate to revent second floor lavatory:

- Open wall under lavatory and over to stack.
- Create new connection to stack and connect lavatory drain.
- Open wall up to ceiling and up into 3rd floor.
- Connect new lavatory vent into existing vent stack.
- Patch all wall board on second and third floor.
- Provide City of Ames Plumbing permit and inspection.
  Estimated budget $2200.00

TERMS: TOTAL BALANCE DUE UPON COMPLETION – If you agree with the above prices, specifications and condition of this proposal and would like to accept, please sign and return 1 copy to our office. If you have any questions please feel free to contact Benjamin Franklin Plumbing / One Hour Heating & Air at 232-5452 or 663-9971. Thank You

Signature _____ Date _____

Signature _____ Date _____

409 S. Bell Avenue
Ames, IA 50010
Telephone 515.232.5452
www.benfranklinplumbingames.com

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2232 229th Place Ames, Iowa 50014
Office: 515-268-8762 Fax: 515-268-8764

PROPOSAL

DATE: 6/8/2018

Proposal To: Robert Howell

Location: 107 Riverside Ames

ITEM DESCRIPTION

	SF		
Existing patio and drive removal	592	$	1,100.00
4" Reinforced Driveway	2165	$	8,750.00
Total		**$**	**9,850.00**

Exclusions:
Excavation (unless noted)
Backfill
Concrete washouts
Tile of any kind
Locates
Fill Sand
Basement Rock
Hot Water
Calcium
Traffic control
Blankets for winter protection
Dewatering
Winter charges
Permits
Site access
Extra work due to existing conditions under patio

Thanks,

Cory Purvis

INSPECTION WORKSHEET (RENTNI-SF-015017-2018)

Case Number:	RENT-003277-2017	**Case Module:**	Permit Management
Inspection Date:	06/21/2018	**Inspection Status:**	Re-inspection required
Inspector:	Holly McDonald	**Inspection Type:**	Rental New Inspection - Single-Family
Job Address:	107 S Riverside Dr Ames, IA 50010	**Parcel Number:**	0910126030

Contact Type	Company Name	Name
Owner		ROBERT HOWELL
Property Manager		ROBERT HOWELL

Checklist Item	Passed	Comments
ADDRESS-On Building, Size, Contrast - Address	True	
BATHROOM-GFCI, Plumbing, Fan, Paint, Seal Tub - All bathroom deficiencies	True	
BATHROOM-GFCI, Plumbing, Fan, Paint, Seal Tub - All bathroom deficiencies	True	
BEDROOM-Smoke Detectors, Closet Lights - All bedroom deficiencies	False	Eliminate the track light in the upstairs bedroom
BELOW GRADE SLEEPING AREA-Window, Well - Sleeping Areas	True	
CEILINGS-Repair, Paint, Height - Ceiling Maintenance	True	
CLEANLINESS, INFESTATION - Cleanliness	True	
DECK, BALCONY, STAIRS - Deck	True	
DOORS-Close, Latch, Lock - Door Maintenance	True	
ELECTRICAL-Installation, Cover - Electrical	True	
ELECTRICAL-Lights, Cover Plates - Electrical	True	
EXTERIOR HANDRAILS, GUARDRAILS - Handrails	True	
EXTERIOR PAINT-Siding, Trim, Graffiti - Paint	True	
FIREPLACE-Wood Burning, Closed off, Certified - Fireplace maintenance	True	Fireplace blocked off
FLOORS-Damaged, Tripping Hazards - Floor Maintenance	True	
GUTTERS-Downspouts Missing, Need to Clean - Downspouts	True	
INTERIOR HANDRAILS, GUARDRAILS - Interior Railings	True	
KITCHEN-2A:10BC Fire Extinguisher, GFCI, Plumbing - All kitchen deficiencies	True	

INSPECTION WORKSHEET (RENTNI-SF-015017-2018)

Checklist Item	Passed	Comments
LAUNDRY-Outlet, Materials, Plumbing, Dryer Venting - Laundry Areas	True	
MECHANICAL EQUIPMENT-Furnace, Water Heater, Boiler - Mechanical	True	Water heater ok 2012 Furnace about 2016 (FBAC needed)
MECHANICAL SEPARATION-Gas Appliances in Bed/Bath - Mechanical Separation	True	
NOTED ITEMS - Deficiencies that need to be corrected at a later date	True	Code compliant parking must be provided. Parking is not allowed on the gravel. Eliminate the tripping hazards on the front steps off the public sidewalk. Strap under the bathroom sink must be properly trapped and vented. Permit required. Created strap under the kitchen must be trapped and vented. Permit required. Basement bathroom and laundry plumbing must be properly trapped and vented. Permit required.
Number of Bedrooms - Number of Bedrooms	True	5 bedrooms
Number of Off-Street Parking - Number of Off-Street Parking	False	1 paved parking space
OTHER - General Comments - Comments, notes or reminders not specifically listed	True	Transitional Inspection completed
OUTDOOR STORAGE-Garbage, Furniture, Vehicles - Outdoor Storage	True	
ROOF-House, Shed, Garage - Roof	True	
SIDEWALKS (INTERNAL), DRIVEWAY, PARKING - Walks	True	
SMOKE DETECTORS-Main, Second, Basement, Attic - All smoke detectors	True	
STRUCTURAL FOUNDATION - Foundation	True	
SUMP PUMP - Sump Pump	True	
TOILET ROOM-GFCI, Plumbing, Fan, Paint, Flooring - All toilet room deficiencies	True	
WALLS-Repair, Paint - Wall Maintenance	True	
WINDOWS-Operable, Broken, Locks, Screens, Storms - Window Maintenance	True	
YARD-Trees, Shrubs, Grass Height, Weeds - Yard	True	