



AMPACIS Solutions —
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APARTMENT BUILDING
MULTI - LINE SURVEY

Insurance Company: CONGENIALITY CASUALTY COMPANY

Service Order No.: 312312

Policy Number: 34879765-CC

Insured's Name: VICTORIAN APARTMENTS
Location Surveyed: 814 NORTH PENN AVENUE
City-State-Zip: PRESTONVILLE, MN 55999

Date: 6-MAY-2003
Survey By: ROY L. PAYNE
Contact: PRESTON BUTTON

OPERATIONS:

- RENTAL APARTMENTS, CONDOMINIUM APARTMENTS, PARTY / ACTIVITY AREA, EXERCISE ROOM, SWIMMING POOL, SOCIAL CENTER BUILDING, CHILD PLAY AREA, COMMERCIAL TENANTS, DETACHED GARAGES, UNDER-BUILDING PARKING, RESIDENT MANAGER / CARETAKER

OCCUPANCY SPECIFICS:

Named Insured has Owned Property Since: 1985. Reside on Premises: YES NO Commercial Tenants: YES NO
Describe Parking Facilities: PAVED AREAS ON NORTH AND EAST SIDE OF BUILDING. NO UNUSUAL HAZARDS.
Detail Commercial Tenants:
Detail Building Security: SEPARATE DEAD BOLT LOCKS ON ALL TENANT DOORS; INDIVIDUAL DOORS PROVIDED EACH UNIT.
Has There Been Any Change in Insured's Occupancy During Past Twelve (12) Months: YES NO

CONSTRUCTION:

Class 1 - % Class 2 - 100 % Class 3 - %
Class 4 - % Class 5 - % Class 6 - %
Basement: YES NO Maintenance & Suitability: SUPERIOR AVERAGE * POOR * UNINSURABLE
Bearing Walls: SOLID BRICK MASONRY Floors: WOOD JOISTS AND DECKING
Roof Type: WOOD JOISTS AND DECKING Roof Covering: BUILT-UP SYSTEM - 5 YEARS OLD
Type Heating: CENTRAL HOT WATER Air Conditioning: YES NO
Electrical: CONDUIT / THINWALL ROMEX / BX * KNOB & TUBE CIRCUIT BREAKERS FUSES

COMMON HAZARDS:

Table with 4 columns: SYSTEM, AGE, SATISFACTORY, CONDITIONS, SATISFACTORY. Rows include Heating Units, Electrical Systems, Plumbing Systems, Storage Areas, Building Maintenance, Free of Congested Areas, Housekeeping Conditions, Smoking Controls.

SPECIAL HAZARDS:

Heating Oil Tank(s) Within Building: NO * YES Flammable Liquids, Oil Based Paints Stored: NO * YES
Incinerator Present or Used: NO * YES Maintenance - Repair Shop on Premises: NO * YES
Compressors, Generators, Pumps in Use: NO * YES OTHER:

PRIVATE PROTECTION:

Building Sprinklered: YES NO If "YES," Valves Locked "OPEN": YES NO System Alarmed: YES NO
If "YES," Percent of Coverage: % Static Pressure: PSI Last Tested: Contractor:
Fire Extinguishers for All Public Areas: YES NO Date Extinguishers Last Serviced: NOT REQUIRED BY ORDINANCE & CODE
Fire Detection System for Premises: YES NO If "YES," Type: CENTRAL STATION LOCAL HEAT SMOKE ELECTRIC
If "YES," Detection System Provided for All Floors: YES NO If "NO," Explain:
Burglar Alarm System for Premises: YES NO If "YES," Reports To: CENTRAL STATION LOCAL



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PUBLIC PROTECTION:

Paid Department Dept. Name: **PRESTONVILLE VOLUNTEER FIRE DEPARTMENT**
 Volunteer Department ISO Class: **6** Nearest Hydrant: **170** Feet
 Combination Dept..
 Rural Fire District Distance to Fire Station: **Within ONE (1) Mile(s)**
 Any Known Equipment Run Interruptions: * YES NO

EXPOSURES:

DIRECTION	CONSTRUCTION & HEIGHT	OCCUPANCY	DISTANCE
NORTH	WOOD FRAME	DWELLING	70 Ft.
EAST			Ft.
SOUTH	MASONRY	FRANCHISED GASOLINE STATION	28 Ft.
WEST			Ft.

BUILDING OVERVIEW DATA:

Building No.	Number Of Units	Number Of Stories	Building Area (S.F.)	Basement Area (S.F.)	Garage			
					Detached	Attached	Built-In	None
814	8	2	5,780	2,888	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

LIABILITY – PREMISES:

OFF-STREET Parking: YES NO
 SIDEWALKS Satisfactory: YES * NO NOT APPL.
 ENTRANCES Clear & Unobstructed: YES * NO
 FLOORS Satisfactory and Free of Hazards: YES * NO
 EXITS Adequate & Clearly Indicated: YES * NO N / A
 PAVED, ILLUMINATED and Free of Hazards: YES * NO
 Exterior STAIRWAYS Satisfactory & Hazard Free: YES * NO NOT APPL.
 Interior STAIRWAYS Satisfactory & Hazard Free: YES * NO NOT APPL.
 Interior LIGHTING Adequate for All Areas: YES * NO NOT APPL.
 EMERGENCY LIGHTING Provided: YES * NO NOT REQUIRED
 SMOKE DETECTOR Alarms Provided Each Unit, and in All Common Areas, as May Be Required by NFPA, State and Local Ordinances: YES * NO
 Apartment ACCESS DOORS Have Dead Bolt Locks: YES * NO 'PEEP HOLES' Provided Apartment Access Doors: YES * NO NOT APPL.
 BALCONIES on Building: YES NO If "YES," Provided With Adequate Safety Railings: YES * NO NOT APPL.
 ELEVATOR Exposure: YES NO If "YES," Enclosed & Service Contract: YES * NO Last Service DATE:
 LAUNDRY Room Provided for Tenants: YES NO PLAYGROUND Area for Tenants' Children: * YES NO
 SNOW – ICE Controls Adequate: YES NO Contracted Service: YES NO CONTRACTOR:

NOTE: If SWIMMING POOL Present, Include "SWIMMING POOL SUPPLEMENT" and PHOTOS. If PLAYGROUND Present, Include PHOTOS.

PUBLIC OCCUPANCIES:

Below Grade Exposure: * YES NO If "YES," Type & Capacity:
 Grade Level Exposure: * YES NO If "YES," Type & Capacity:
 Above Grade Level Exposure: * YES NO If "YES," Type & Capacity:

LOSSES / CLAIMS:

INFORMANT ADVISED THAT THERE HAVE NOT BEEN ANY LOSSES OR CLAIMS.

COMMENTS / AMPLIFICATION:

LIABILITY: EACH APARTMENT HAS OWN SEPARATE SINGLE ENTRANCE; CLEAR AND DIRECT EGRESS.



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NARRATIVE

OPERATIONS:

Insured entity is the owner and lessor of this eight (8) unit investment rental apartment building. Smaller type apartment units. Building converted from original configuration of four (4) large apartments to current arrangement. No commercial occupancies. Has part-time tenant caretaker; remunerated by reduced rental fee. Principal does not occupy any space within this building. No other operations.

CONSTRUCTION DETAILS:

An older two (2) story joisted masonry structure; full basement. Age advised to be 98 years. Solid brick bearing wall. Wood joisted and decked floors. Wood joisted and decked roof system. Newer built-up roof cover in satisfactory condition. Structural integrity appears satisfactory. Single fire division. Building located in an older section of this community. Location not considered a high crime neighborhood. Structure was totally rehabilitated in 1985.

PROTECTION:

PUBLIC:	Protection provided by an ISO Class 6 fire department. Station located within one (1) mile. Adequate public water supplies from municipal hydrants in area. No equipment run interruptions. Building accessible on all walls.
PRIVATE:	None provided. Not required by local ordinance or NFPA 101 for this type occupancy.

HAZARDS:

SPECIAL:	None at this time.
COMMON:	Newer and modern heating and electrics found in satisfactory condition, adequately maintained and safely arranged. General housekeeping conditions were satisfactory. No smoking restrictions in place.

LIABILITY:

Satisfactory vehicle access to paved, smooth, level and adequately illuminated tenant parking areas. Satisfactory private and public sidewalks. Exterior stairs in satisfactory condition; hazard free. Front and rear porch areas in satisfactory condition. Direct separate entrance to each apartment; one per unit. Second floor front apartment must navigate separate stairway for egress. Stairways satisfactory and hazard free. All other units have direct egress to exterior. No common areas within building. Battery powered smoke detector alarm provided each unit.

EXPOSURE HAZARDS:

Exposure of concern is the franchised gasoline station located twenty-eight feet south of insured property. Gasoling storage tanks on the south side of station property. Station operates 24 hours daily. No other significant exposures.

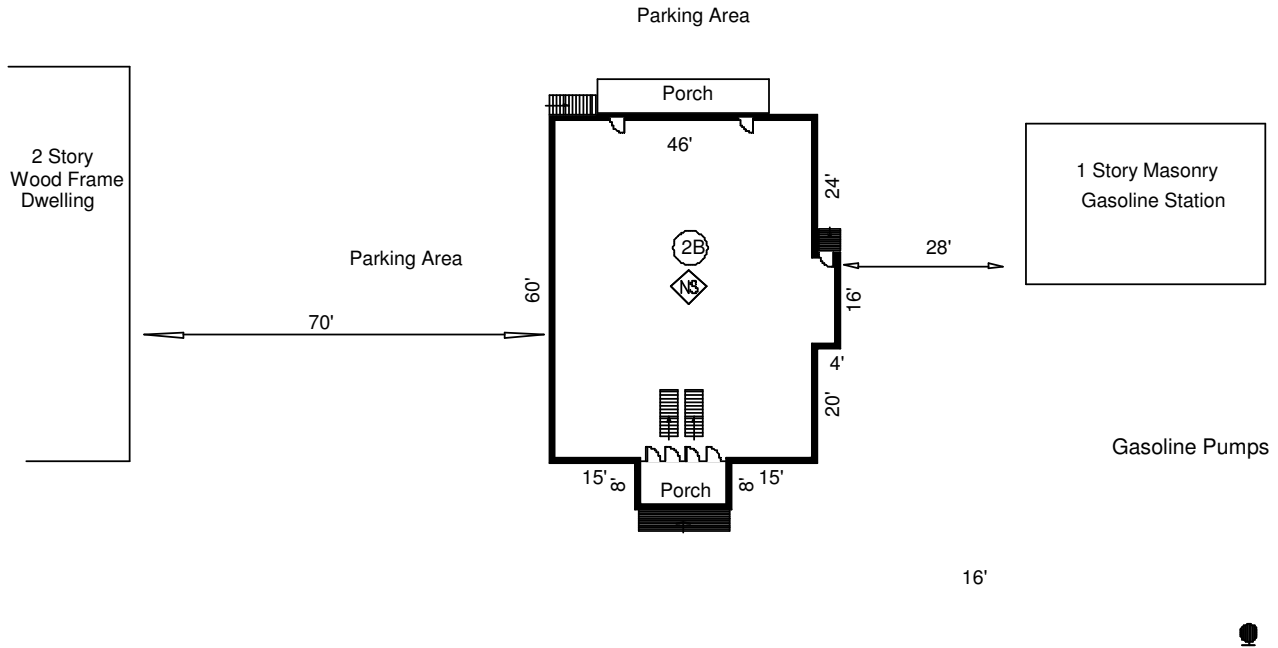
CONCLUSION:

Consider this to be an acceptable risk for the coverage lines provided. A well managed and maintained older apartment building that has had significant upgrading during the last 20 years. No unusual or substandard conditions observed. Management cooperative with survey in all respects. No evidence of any financial stress on this risk, one of several owned by named insured.

No recommendations required or being submitted.



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NORTH PENN DRIVE

Scale: 1 = 30

Sketch by Apex IV Windows™

AREA CALCULATIONS SUMMARY						CONSTRUCTION DATA	
Code	Description	Factor	Size	Perimeter	Totals		
GBA1	9 unit Apartment	1.00	2952	236	2952	WALLS: Masonry FLOORS: Wood Joists & Decking ROOF: Wood Joists & Decking AGE: 98 Years	
TOTAL BUILDING (rounded)					2952	BLDG CLASS	OCCUPANCY
						Building Class 2	Rental Apartments
						AREA DATA: Basement - 2888 SF 1st Floor - 2952 SF 2nd Floor - 2888 SF	



• • • Apartment Building Property & Liability Survey Report – PHOTO PAGE • • •

Photo No: **1****FRONT ELEVATION**➤ Building: **98** Years

➤ Building

ISO Class: **2****Special Note:**

Multiple chimneys visible in photo are no longer operational. Newer central chimney installed about 1965. No individual heating equipment within building.

Photo No: **2****REAR ELEVATION****Special Note:**

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DISCLAIMER: This report has been produced from observations and interview with insured or their representative unless additional sources are shown, and concerns such as conditions and practices as were observed and considered at the time of the visit to the address indicated on the first page of this report. It is not intended to indicate that there were no other exposures. This report contains information pertinent to the underwriting of the type of insurance identified in the title heading or "Type of Reports" line of report, and was prepared only for that purpose, and is not to be used for any other purpose. We do not assume any legal liability due to misinformation nor for any inaccuracies, human error, etc., nor do we assume liability for delayed report for any causes. This is a confidential report.