

# Appraisal Report

Stoll

A Commercial Building

at

114 E. Vistula

Bristol, In.



AS OF

11/22/2024

Written

11/29/2024

Prepared

For

Town of Bristol

Prepared by

Iverson C. Grove, MAI, SRA

803 Bower St.

Elkhart, In. 46514

11/29/2024

Re: Stoll  
114 E. Vistula  
Bristol, in.

For: Town of Bristol  
Attn: Mike Yoder  
Town Manager

Dear Mr. Yoder,

In accordance with your request, a real estate appraisal has been made on the above captioned property. My opinion of the market value of the fee simple interest, the effective date of this appraisal being 11/22/2024

**ONE HUNDRED FOURTY SIX THOUSAND SIX HUNDRED DOLLARS**  
**\$146,600**



Iverson C. Grove, MAI, SRA

Indiana Certified General Appraiser #CG 69100422

**(Uniform Standards of Professional Appraisal Practice) USPAP SR 1-2**

**In developing a real property appraisal, an appraiser must:**

**a) identify the client or other intended users.**

The client is identified as the town of Bristol

**b) identify the intended use of the appraiser's opinion and conclusions:**

This appraisal report is prepared in connection with community development.

**c) identify the purpose of the assignment, including the type and definition of the value to be developed and, if the value opinion to be developed is market value, ascertain whether the value is to be the most probable price:**

- (i) in terms of cash: or**
- (ii) in terms of financial arrangements equivalent to cash; or**
- (iii) in other precisely defined terms**
- (iv) if the opinion of value is based on non-market financing or financing with unusual conditions or incentives, the terms of such financing must be clearly identified and the appraiser's opinion of their contribution to or negative influence on the value must be developed by analysis of relevant market data.**

**DEFINITION OF MARKET VALUE**

**Market value is defined as the most probable price in terms of money 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 specific date and the passing of title from seller to buyer under conditions whereby:**

- a) Buyer and seller are typically motivated**
- b) Both parties are well informed or well advised and both acting in what they consider their own best interest;**
- c) A reasonable time is allowed for exposure in the open market:**
- d) Payment is made in terms of cash in U.S. dollars, or in terms of financial arrangements comparable with the sale thereto, and:**
- e) 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.**

*OCC reg. 12 CFR 34 & NCUA regulation 722.2 (f), and sec. 225.62(g) of regulation Y of the Federal Reserve Board (12 C.F.R. 225.62 (g), FCA 614.4240 (l))*

**d) identify the effective date of the appraiser's opinions.**

The effective date is 11/22/2024.

**e) identify the characteristics of the property that are relevant to the purpose and intended use of the appraisal including**

**i) it's location and physical, legal and economic attributes:**

The subject consists a small commercial structure located within the CBD of Bristol.

**ii) Property Interest being appraised:** Fee simple

**iii) Any personal property, trade fixtures, or intangible items that are not real property but are in the appraisal.** None are identified

**iv) Any known easements, restrictions, encumbrances, leases, reservations, covenants, contracts, declarations, special assessments, ordinances, or other items of a similar nature; and:**

**v) Whether the subject property is a fractional interest, physical segment or partial holding:** Whole

**f) identify any extraordinary assumptions necessary in the assignment:**

None are identified.

**g) identify any hypothetical condition:**

None are noted.

**i) determine the scope of work necessary to produce credible assignment results in accordance with the SCOPE OF WORK RULE.**

Public record was used. Government and private sources were consulted for comparable and Compliance data. Cost approach was developed as the most applicable approach.

## IDENTIFICATION

**ADDRESS:**

114 E. Vistula  
Bristol, In.

**TAX PARCEL #:**

20-03-27-229-004.000-031



**LEGAL DESCRIPTION**

See PRC

**History of Ownership**

This property has been held by Michael Stoll for more than ten years.

This property is currently listed for sale at \$152,500.

*It is noted that there is an apparent encroachment at the north side of the property.*

20-03-27-229-004.000-031

STOLL MICHAEL H & MARY H

114 E VISTULA

429, Other Retail Structures

3146017-Commercial-Acre- 1/2

General Information

Parcel Number  
20-03-27-229-004.000-031

Local Parcel Number  
03-27-229-004-031

Tax ID:  
0327D

Routing Number

Property Class 429  
Other Retail Structures

Year: 2024

Location information

County  
Elkhart

Township  
WASHINGTON TOWNSHIP

District 031 (Local 031)  
BRISTOL CORP

School Corp 2305  
ELKHART COMMUNITY

Neighborhood 3146017-031  
3146017-Commercial-Acre-CBD-Fa

Section/Plat

Location Address (1)  
114 E VISTULA  
BRISTOL, IN 46507

Zoning  
Z001 Residential

Subdivision

Lot

Market Model  
Commercial Market

Characteristics

Topography Flood Hazard

Public Utilities ERA

Streets or Roads TIF

Neighborhood Life Cycle Stage  
Static

Printed Thursday, April 25, 2024

Ownership

STOLL MICHAEL H & MARY H  
HILL-STOLL H&W  
1430 DUMLER LN  
CEDARVILLE, MI 49719-9447

Legal

ORIG 42FT W SIDE LOT 4 (TIF 132)

Transfer of Ownership

Date	Owner	Doc ID	Code	Book/Page	Adj Sale Price	V/I
01/01/1900	STOLL MICHAEL H &		CO	/	\$55,000	
01/01/1900	TRUSTEES OF ESTH		CO	/	\$55,000	

Notes



Commercial

Valuation Records

Assessment Year	2024	2023	2022	2021	2020
Reason For Change	AA	AA	AA	AA	AA
As Of Date	01/01/2024	01/01/2023	01/01/2022	01/01/2021	01/01/2020
Valuation Method	Indiana Cost Mod	Indiana Cost Mod	Indiana Cost Mod	Indiana Cost Mod	Indiana Cost Mod
Equalization Factor	1.0000	1.0000	1.0000	1.0000	1.0000
Notice Required	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Land	\$6,900	\$6,900	\$6,900	\$6,900	\$6,900
Land Res (1)	\$0	\$0	\$0	\$0	\$0
Land Non Res (2)	\$0	\$0	\$0	\$0	\$0
Land Non Res (3)	\$6,900	\$6,900	\$6,900	\$6,900	\$6,900
Improvement	\$76,500	\$63,200	\$63,200	\$58,700	\$56,000
Imp Res (1)	\$0	\$0	\$0	\$0	\$0
Imp Non Res (2)	\$0	\$0	\$0	\$0	\$0
Imp Non Res (3)	\$76,500	\$63,200	\$63,200	\$58,700	\$56,000
Total	\$83,400	\$70,100	\$70,100	\$65,600	\$62,900
Total Res (1)	\$0	\$0	\$0	\$0	\$0
Total Non Res (2)	\$0	\$0	\$0	\$0	\$0
Total Non Res (3)	\$83,400	\$70,100	\$70,100	\$65,600	\$62,900

Land Data (Standard Depth: Res 100', CI 100' Base Lot: Res 100' X 0', CI 100' X 0')

Land Type	Pricing Method	Soil ID	Act Front.	Size	Factor	Rate	Adj. Rate	Ext. Value	Infl. %	Market Factor	Cap 1	Cap 2	Cap 3	Value
11	S		0	2982.0000	1.00	\$2.3	\$2.3	\$6,859	0%	1.0000	0.00	0.00	100.00	\$6,860

Land Computations

Calculated Acreage	0.07
Actual Frontage	0
Developer Discount	<input type="checkbox"/>
Parcel Acreage	0.07
81 Legal Drain NV	0.00
82 Public Roads NV	0.00
83 UT Towers NV	0.00
9 Homesite	0.00
91/92 Acres	0.00
Total Acres Farmland	0.07
Farmland Value	\$0
Measured Acreage	0.00
Avg Farmland Value/Acre	0.0
Value of Farmland	\$0
Classified Total	\$0
Farm / Classified Value	\$0
Homesite(s) Value	\$0
91/92 Value	\$0
Supp. Page Land Value	
CAP 1 Value	\$0
CAP 2 Value	\$0
CAP 3 Value	\$6,900
<b>Total Value</b>	<b>\$6,900</b>

## NEIGHBORHOOD

This neighborhood is the CBD of Bristol centering on Vistula Street. This is an ancient commercial area with surviving buildings originally used as warehouses when river traffic was the dominant transportation in the early 19<sup>th</sup> century. There is now a mix of commercial uses.

This neighborhood is supported by full municipal services. Traffic along SR 15 is very heavy and somewhat restrictive of full potential use by the local commercial structures. Alternative routes for through traffic have been, and is being made.

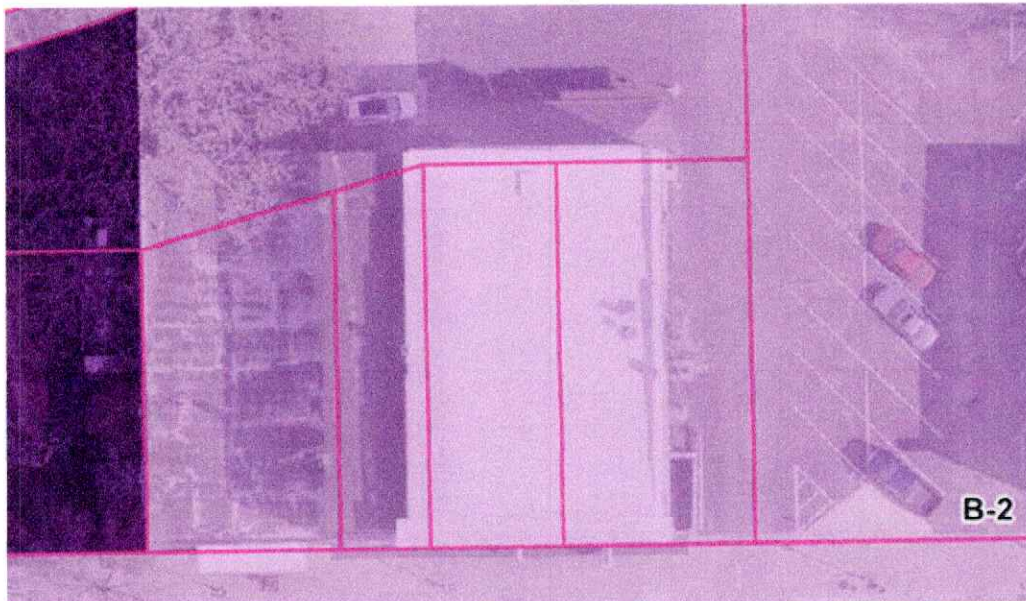


## SITE

This site includes 2,982 SF per assessor records. This supports a rectangular structure of 3,280 SF which implies an encroachment. Not that the north side of the property lies at an angle severing the structure. *This incongruity needs to be resolved.*



Below: zoning



This site is supported by full municipal services.



## IMPROVEMENTS

This structure was erected in 1940 having 3,280 SF and is of class C construction as described by Marshall Valuation Service. The interior shows to be in less than average condition. (as seen on MLS listing photos). This structure must rely upon municipal lots or streets for parking for both employees as well as for users of the property.



The highest and best use is for commercial use consistent with the CBD. Exposure time is greater than a year owing to traffic and unresolved encroachment issue.

**General Information**

Occupancy	C/I Building	Pre. Use	General Retail
Description	Mixed Use Com	Pre. Framing	Wood Joist
Story Height	1	Pre. Finish	Finished Open
Type	N/A	# of Units	0

**SB B 1 U**

Wall Type	1: 2(211')
Heating	3280 sqft
A/C	3280 sqft
Sprinkler	

**Plumbing RES/CI**

	#	TF	#	TF
Full Bath	0	0	0	0
Half Bath	0	0	0	0
Kitchen Sinks	0	0	0	0
Water Heaters	0	0	0	0
Add Fixtures		0	9	9
Total	0	0	9	9

**Roofing**

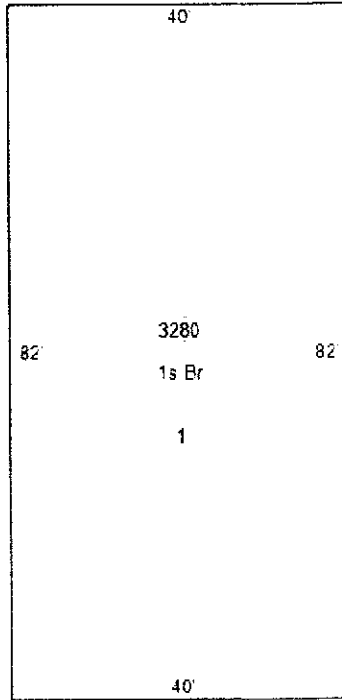
<input type="checkbox"/> Built Up	<input type="checkbox"/> Tile	<input type="checkbox"/> Metal
<input type="checkbox"/> Wood	<input type="checkbox"/> Asphalt	<input type="checkbox"/> Slate
<input type="checkbox"/> Other		

**GCK Adjustments**

<input type="checkbox"/> Low Prof	<input type="checkbox"/> Ext Sheat	<input type="checkbox"/> Insulatio
<input type="checkbox"/> SteelGP	<input type="checkbox"/> AluSR	<input type="checkbox"/> Int Liner
<input type="checkbox"/> HGSR	<input type="checkbox"/> PPS	<input type="checkbox"/> Sand Pnl

**Exterior Features**

Description	Area	Value
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**Floor/Use Computations**

Pricing Key	GCM
Use	GENRET
Use Area	3280 sqft
Area Not in Use	0 sqft
Use %	100.0%
Eff Perimeter	211'
PAR	6
# of Units / AC	0
Avg Unit sz{dpth	-1
Floor	1
Wall Height	12'
<b>Base Rate</b>	<b>\$93.98</b>
Frame Adj	(\$12.68)
Wall Height Adj	(\$3.66)
Dock Floor	\$0.00
Roof Deck	\$0.00
<b>Adj Base Rate</b>	<b>\$77.64</b>
BPA Factor	1.00
<b>Sub Total (rate)</b>	<b>\$77.64</b>
Interior Finish	\$0.00
Partitions	\$0.00
Heating	\$0.00
A/C	\$0.00
Sprinkler	\$0.00
Lighting	\$0.00
Unit Finish/SR	\$0.00
GCK Adj.	\$0.00
<b>S.F. Price</b>	<b>\$77.64</b>
<b>Sub-Total</b>	
Unit Cost	\$0.00
Elevated Floor	\$0.00
<b>Total (Use)</b>	<b>\$254,659</b>

**Special Features**

Description	Value
Can, CT 96sqft	\$2,690

**Other Plumbing**

Description	Value
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**Building Computations**

Sub-Total (all floors)	\$254,659
Racquetball/Squash	\$0
Theater Balcony	\$0
Plumbing	\$14,400
Other Plumbing	\$0
Special Features	\$2,690
Exterior Features	\$0
Garages	\$0
Fireplaces	\$0
<b>Sub-Total (building)</b>	<b>\$271,749</b>
Quality (Grade)	\$1
Location Multiplier	0.92
<b>Repl. Cost New</b>	<b>\$237,508</b>

**Summary of Improvements**

Description	Story Height	Constr Type	Grade	Year Built	Eff Year	Eff Co Age	nd	Base Rate	LCM	Adj Rate	Size	RCN	Norm Dep	Remain. Value	Abn Obs	PC Nbhd	Mrkt	Cap 1	Cap 2	Cap 3	Improv Value	
1: Mixed Use Commercial	1	Brick	C-1	1940	1940	84	A		0.92		3,280 sqft	\$237,509	80%	\$47,500	0%	100%	1.000	1.610	0.00	0.00	100.00	\$76,500

## COST APPROACH

Marshall Valuation Service was used for these estimates.

Component	Size	Price	Arch	M	Seg	Ci	Local	DCM	Total Cost	Age	Life	Dpr	
Site Prep	3,280	\$ 0.36	1.064	0.99	1.00			1	\$ 1,244	84	150	\$	697
Foundation	3,280	\$ 2.75	1.064	0.99	1.00			1	\$ 9,501	84	150	\$	5,321
Frame	3,280	\$ 3.12	1.064	0.99	1.00			1	\$ 10,780	84	150	\$	6,037
Floor	3,280	\$ 5.34	1.064	0.99	1.00			1	\$ 18,450	84	150	\$	10,332
Floor Cover	3,280	\$ 3.48	1.064	0.99	1.00			1	\$ 12,023	28	30	\$	11,222
Ceil. Cover	3,280	\$ 10.15	1.064	0.99	1.00			1	\$ 35,068	40	60	\$	23,379
Interior	3,280	\$ 10.75	1.064	0.99	1.00			1	\$ 37,141	40	80	\$	18,571
Plumb	3,280	\$ 2.68	1.064	0.99	1.00			1	\$ 9,259	40	80	\$	4,630
HVAC	3,280	\$ 7.09	1.064	0.99	1.00			1	\$ 24,496	28	30	\$	22,863
Electrical	3,280	\$ 6.69	1.064	0.99	1.00			1	\$ 23,114	40	80	\$	11,557
Exterior Wall	2,928	\$ 28.25	1.064	0.99	1.00			1	\$ 87,130	84	150	\$	48,793
Roof Struc.	3,280	\$ 6.44	1.064	0.99	1.00			1	\$ 22,250	84	150	\$	12,460
Roof Cover	3,280	\$ 4.51	1.064	0.99	1.00			1	\$ 15,582	29	30	\$	15,063
									<b>\$ 306,040</b>				<b>\$ 190,923</b>
													<b>\$ 115,117</b>
		\$ 102.64							<b>\$ 336,644</b>				<b>\$ 210,015</b>
													<b>\$ 126,629</b>

The assessor uses a land order identifying the land value at \$6,900. This equals \$2.31/ SF. This land order has not adjusted in this increasing market for at least four years. The 11/2024 unit value is taken at \$3.50/SF or R\$10,500. \$4,500 is credited to sidewalks and taps.

$\$126,629 + \$15,000 = \$141,629$  **R\$141,600.**

**My opinion of the market value of the fee simple interest of the subject as of 11/22/2024 is \$146,600.**

Written: 11/29/2024

## Certification

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

- The statements of fact are true and correct
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analysis, opinions and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- 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 last 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 the appraisal.
- My analysis, opinions, and conclusions were developed, and this report has been prepared, in conformity with the *Uniform Standards of Professional Appraisal Practice*.
- I have made a personal inspection of the property that is the subject of this report.
- No one provided significant real property appraisal assistance to the person signing this certification.
- As of the date of this report, I, have not completed the continuing education program for Designated members of the Appraisal Institute.
- The reported analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and Standards of the Professional Practice of the Appraisal Institute.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by it duly authorized representatives.

Date:

11/29/24



Iverson C. Grove, MAI, SRA

Indiana Certified General Appraiser CG-69100422

## **ASSUMPTIONS AND LIMITING CONDITIONS**

The certification of the appraiser appearing in the appraisal report is subject to the following conditions and to such specific and limiting conditions as are set forth by the appraiser in the report.

- 1) The appraiser assumes no responsibility for matters of legal nature affecting the property appraisal or the title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
- 2) Any sketch in the report may show approximate dimensions and is included to assist the reader in visualizing the property. The appraiser has made no survey of the property.
- 3) The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made therefor.
- 4) Any distribution of the valuation in the report between land and improvements applies only under the existing program of utilization. The separate valuations of land and building must not be used in conjunction with any other appraisal and are invalid if so used.
- 5) The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering which might be required to discover such factors.
- 6) Information, estimates, and opinions furnished to the appraiser, and contained in this report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser can be assumed by the appraiser.
- 7) Disclosure of the contents of the appraisal report is governed by the Bylaws and regulations of the professional appraisal organization with which the appraiser is affiliated.
- 8) Neither all, nor any part of the content of the report, or copy thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, reference to any professional appraisal organizations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client specified in the report, the borrower if appraisal fee paid by the same, the mortgagee or its successors and assigns, mortgage insurers, consultants, professional appraisal organizations, any state or federally approved financial institutions, any department, agency, or instrumentality of the United States or any State or the District of Columbia, without previous written consent of the appraiser; nor shall it be conveyed by anyone to the public through advertising, public relations, news sales, or other media, without the written consent and approval of the appraiser.
- 9) Of all appraisals, subject to satisfactory completion, repairs, or alterations, the appraisal report and value conclusions are contingent upon completion of the improvements in a workmanlike manner.
- 10) In this appraisal assignment, the existence of potentially hazardous material used in the construction or maintenance of the building, such as the presence of urea formaldehyde foam insulation, and/or existence of toxic waste, which may or may not be present on the property, has not been considered. The appraiser is not qualified to detect such substances. It is urged that the client retain an expert in this field if desired.

- 11) A legal description was not provided to the appraiser. The legal description in the report is assumed to be correct. We assume no responsibility for matters legal in character nor do we render any opinion as to the title, which is assumed to be good and marketable.
- 12) It is assumed that there is full compliance with all applicable federal, state and local environmental regulations and laws, and that all zoning, building, and use regulations of all types have been complied with unless noncompliance is stated, defined and considered in the appraisal report. It is further assumed that all licenses, consents, permits, or legislative or administrative authority required by any local, state or federal and/or private entity or organization have been or can be obtained or renewed for any use considered in the value estimate.
- 13) Possession of this report, or a copy thereof, does not carry with it the right of publication, nor may it be used for any other than its intended use by anyone other than the client without the prior written consent of the appraiser or the client, and then only in its entirety. No change of any item in this report shall be made by anyone other than the appraiser and/or officer of the firm. The appraiser and firm shall have responsibility if any such change is made.
- 14) Any after-tax investment analysis and resulting measure of return on investment are intended to reflect only possible and general market considerations, whether used to estimate value or return on investment given a purchase price. Please note that the appraiser does not claim expertise in tax matters and advises client to seek competent tax advice.
- 15) The liability of the appraiser and the firm is limited to the client only and to the fee actually received by appraiser. Further, there is no accountability, obligation, or liability to any third party other than the client, the client shall make such party aware of all limiting conditions and assumptions of the assignment and related discussions. The appraiser is in no way to be responsible for any costs incurred to discover or correct any deficiencies of any type present in the property; physically, financially, and/or legally. In the case of limited partnerships or syndication offerings or stock offerings in property, client agrees that in case of a lawsuit (brought by lender, partner or part owner in any form of ownership, tenant or any other party), any and all awards, settlements of any type in such suit, regardless of outcome, client will hold appraiser completely harmless in any such action.
- 16) Any projections, forecasts, etc. regarding future patterns of income and/or expenses, prices/values, etc., represent the analyst's best estimates of investor anticipations with respect to these items, based on information available at the date of appraisal or analysis. Such information includes forecasts/projections published by recognized sources such as economists, financial publications, investor surveys, etc. Economic trends can affect future behavior of income, expenses, values, etc. Changes in these items caused by future occurrences could result in values different from those established in this report. We cannot accept responsibility for economic variables in the future which could not have been known or anticipated at the date of the analysis (inflation rates, economic upswings or downturns, fiscal policy changes, etc.).
- 17) The Americans with Disabilities Act (ADA) became effective January 26, 1992. I have not made a specific compliance survey and analysis of this property to determine whether or not it is in conformity with the various detailed requirements of the ADA. It is possible that a compliance survey of the property, together with a detailed analysis of the requirements of the ADA, could reveal that the property is not in compliance with one or more of the requirements of the Act. If so, this fact could have a negative effect upon the value of the property. Since I have no direct

evidence relating to this issue, I did not consider possible non-compliance with the requirements of ADA in estimating the value of the property.

- 18) Acceptance of, and/or use of, this appraisal report by client of any third party constitutes acceptance of the above conditions. APPRAISER LIABILITY EXTENDS ONLY TO STATED CLIENT, NOT SUBSEQUENT PARTIES OR USERS, AND IS LIMITED TO FEE RECEIVED.
- 19) The estimated values contained within this appraisal report are subject to completion of plans and specifications if new construction.

## QUALIFICATIONS OF IVERSON C. GROVE MAI, SRA

### CONTACT

Address: 803 Bower St.  
Elkhart, In. 46514  
Phone: 574-295-9929  
Email: iverson@datacruz.com.

### EMPLOYMENT

1980 – 11/1983 Independent Residential appraiser  
11/1983 – 9/1991 Appraisal Officer for Ameritust National Bank  
FKA First National Bank Elkhart  
Duties: Residential & Commercial Appraisals  
Appraisal Quality Control (In. & Mi.)  
Selection of Independent Appraisers  
Environmental oversight  
  
9/91 to present: Independent fee appraiser Nonresidential focus

### LICENSES

Indiana Certified General Appraiser #CG69100422  
*Expires 6/30/2024*

Indiana Instructor-Appraiser CE INST001401  
Tax Appeal

### EDUCATION

B.A. Goshen College 1972  
Teacher Education Certificate level 5 University of Manitoba  
Marshall Valuation Service *(repeated sections and times)*  
Indiana Building Code 1 & 2 family workshop 1987 & 1989  
Conservation Easements  
Undivided Partial Interests  
IAAO 300 Fundamentals of Mass appraisal  
All classes relevant for SRA & MAI designations  
CE for Appraisal Institute, State of Indiana  
American Institute of Banking: RE Finance; Principals of banking



## **AFFILIATIONS**

Appraisal Institute

SRA Conferred 11/1988

MAI Conferred 7/1996

Northern Indiana/ SW Michigan Chapter

Positions held: President: 1989, 1990, 2001, 2005, 2006

Director: 1984, 1985, 1991, 2002, 2007

National:

Residential Guidance Subcommittee:

Region V: 1991 – 1995

Chair: 1996, 1997

Residential Admissions Committee: 1996 – 1997

National Experience Reviewer: 1997 – 2004

National Experience Review panel: 2005- 2006

National General Experience Committee: 1998 – 2000

Indiana Farm Bureau Elkhart Co.

### **Past Affiliations:**

**National Association of Realtors**

**Indiana Association of Realtors**

**Elkhart Association of Realtors**

**Positions held:** President, Vice President, Secretary, Treasurer, Director, Various committee chairs.

### **MEMBER ELKHART COUNTY PROPERTY TAX ASSESSMENT BOARD OF APPEALS**

2001 – 2006

2007 – 2024 President.

Member Elkhart County Plan Policy Committee 2012/2014

### **TEACHING**

Public Schools in Manitoba, Ca.

American Institute of Banking, South Bend Chapter

Underwriters Guide to Real Property Appraisal 1990, 1991

Contents included Title XI of FIRREA and USPAP

How to write an Appraisal for Tax Appeal: Indiana

## REFERENCES

### **Duane Klein**

First State Bank Middlebury  
200 NIBCO Parkway  
Elkhart, In.  
574-295-3949

### **Michael Pianowski**

Attorney  
300 Riverwalk Dr.  
Elkhart, In 46516  
574-294-1499

### **Brian Hoffer**

Attorney  
Kindig & Sloat  
574-773-7996  
BHoffer@KindigandSloat.com

### **Mark Noeldner**

Consultant  
574-360-9008  
mdnoeldner@gmail.com

### **Gordon Lord**

Attorney  
Yoder Ainlay Ulmer & Buckingham  
Goshen, In. 46526  
574-533-7171  
[GLord@yaub.com](mailto:GLord@yaub.com)