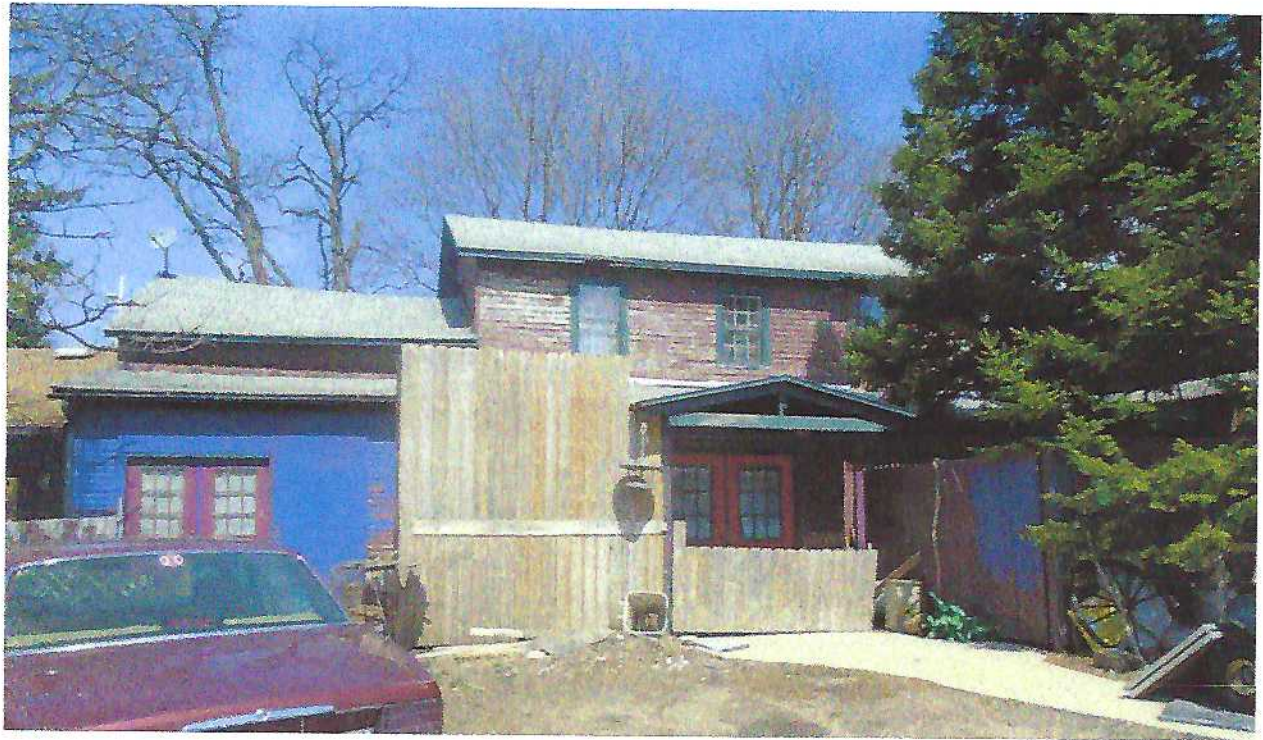


# **Appraisal Report**

Howard  
a  
Warehouse  
at  
110 W. Vistula  
Bristol, In.



**AS OF**  
**8/31/2023**

**Written**  
**9/1/2022**

**Prepared**  
**For**

**Town of Bristol**

**Prepared by**  
**Iverson C. Grove, MAI, SRA**  
**803 Bower St.**  
**Elkhart, In. 46514**

9/1/2023

Re: Howard  
110 W. 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 8/31/2023

**FOURTY FIVE THOUSAND DOLLARS**  
**\$45,000**



Dwerson 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.

*Market value means the most probable price that 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 neither is under duress. 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 acting in what they consider their best interests;
- 3. A reasonable time is allowed for exposure in the open market;
- 4. Payment is made in terms of cash in United States 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.
- 6. *Source: FCA Regulation Part 614.42+0(i)*

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

The effective date is 8/31/2023.

**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 site is improved by a 200+ yr old warehouse. This structure is currently used in a residential way but has been used on a limited basis for commercially. Much of the structure is unused and defunct. It is located at a disadvantaged commercial location.

**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: None are noted.
- 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 noted
- 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. Sales comparison was developed as the most applicable approach. Interior inspection was not afforded. An interior inspection has been made in yesteryear. Interview with assessor personnel was conducted as that individual has had a recent interior inspection.

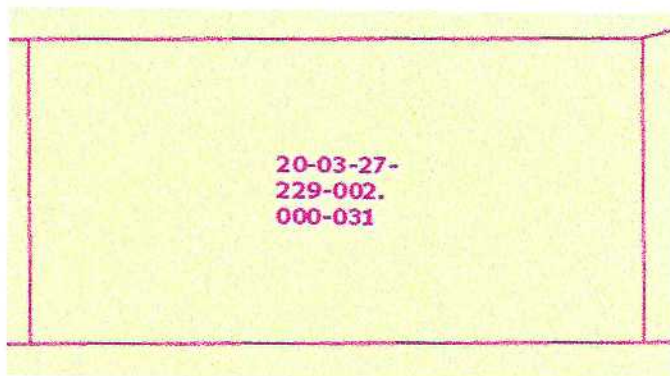
## IDENTIFICATION

**ADDRESS:**

110 W. Vistula  
Bristol, In.

**TAX PARCEL #:**

20-03-27-229-002.000-031

**LEGAL DESCRIPTION**

See PRC

**History of Ownership**

This property has been held by Lauren Howard since 5/20/2015 when it was acquired for \$92,500.

20-03-27-229-002.000-031

General Information

Parcel Number  
20-03-27-229-002.000-031  
Local Parcel Number  
03-27-229-002-031

Tax ID:

3-27D

Routing Number

Property Class 510

1 Family Dwell - Platted Lot

Year: 2023

Location Information

County  
Elkhart

Township  
WASHINGTON TOWNSHIP

District 031 (Local 031)  
BRISTOL CORP

School Corp 2305  
ELKHART COMMUNITY

Neighborhood 3152705-031

3152705-Bristol Town-water parcels

Section/Plat

Location Address (1)

110 W VISTULA  
BRISTOL, IN 46507

Zoning

Z001 Residential

Subdivision

Lot

Market Model

N/A

Characteristics

Topography

Flood Hazard

Public Utilities

All

Streets or Roads

Paved

Neighborhood Life Cycle Stage

Static

Printed

Friday, April 21, 2023

Review Group

2021

Data Source

External Only

Collector

04/19/2021

Rod

Appraiser

HOWARD LAUREN

Ownership

HOWARD LAUREN  
P O BOX 443  
BRISTOL, IN 46507-0443

Legal  
ORIG EX 2 FT W SIDE LOT 2 & LOT 3 (TIF 132)

110 W VISTULA

Transfer of Ownership

Date	Owner	Doc ID	Code	Book/Page	Adj Sale Price	VI
05/20/2015	HOWARD LAUREN	1444	WD	/	\$92,500	V
03/26/2012	STOLL MICHAEL H &	0	CO	/	\$0	I
01/01/1900	STOLL MICHAEL H &	0	CO	/	\$0	I

3152705-Bristol Town-water

Notes

1/2



Valuation Records (Work in Progress values are not certified values and are subject to change)

Assessment Year	Reason For Change	As Of Date	Valuation Method	Equalization Factor	Notice Required	Land	Land Res (1)	Land Non Res (2)	Land Non Res (3)	Improvement	Imp Res (1)	Imp Non Res (2)	Imp Non Res (3)	Total	Total Res (1)	Total Non Res (2)	Total Non Res (3)
2023	WIP	04/04/2023	Indiana Cost Mod	1.0000		\$37,300	\$37,300	\$0	\$0	\$119,200	\$119,200	\$0	\$0	\$156,500	\$156,500	\$0	\$0
2023	AA	01/01/2023	Indiana Cost Mod	1.0000		\$37,300	\$37,300	\$0	\$0	\$119,200	\$119,200	\$0	\$0	\$156,500	\$156,500	\$0	\$0
2021	AA	01/01/2021	Indiana Cost Mod	1.0000		\$37,300	\$37,300	\$0	\$0	\$88,600	\$88,600	\$0	\$0	\$125,900	\$125,900	\$0	\$0
2020	Form 113	07/31/2020	Other (external)	1.0000		\$37,300	\$37,300	\$0	\$0	\$82,700	\$82,700	\$0	\$0	\$120,000	\$120,000	\$0	\$0
2020	AA	01/01/2020	Indiana Cost Mod	1.0000		\$37,300	\$37,300	\$0	\$0	\$108,400	\$108,400	\$0	\$0	\$145,700	\$145,700	\$0	\$0

Land Data (Standard Depth: Res 132' CI 132' Base Lot: Res 50' X 132' CI 50' X 132')

Land Pricing	Soil	Act	Size	Factor	Rate	Adj.	Ext.	Infl.	Res	Market	Value	Elig %	Factor	Value
F	F	0	130x66	0.72	\$570	\$410	\$53,300	-30%	100%	1.0000	\$37,310			

Land Computations

Calculated Acreage	0.20
Actual Frontage	0
Developer Discount	<input type="checkbox"/>
Parcel Acreage	0.20
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	0.20
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	\$37,300
CAP 1 Value	\$0
CAP 2 Value	\$0
CAP 3 Value	\$0
Total Value	\$37,300

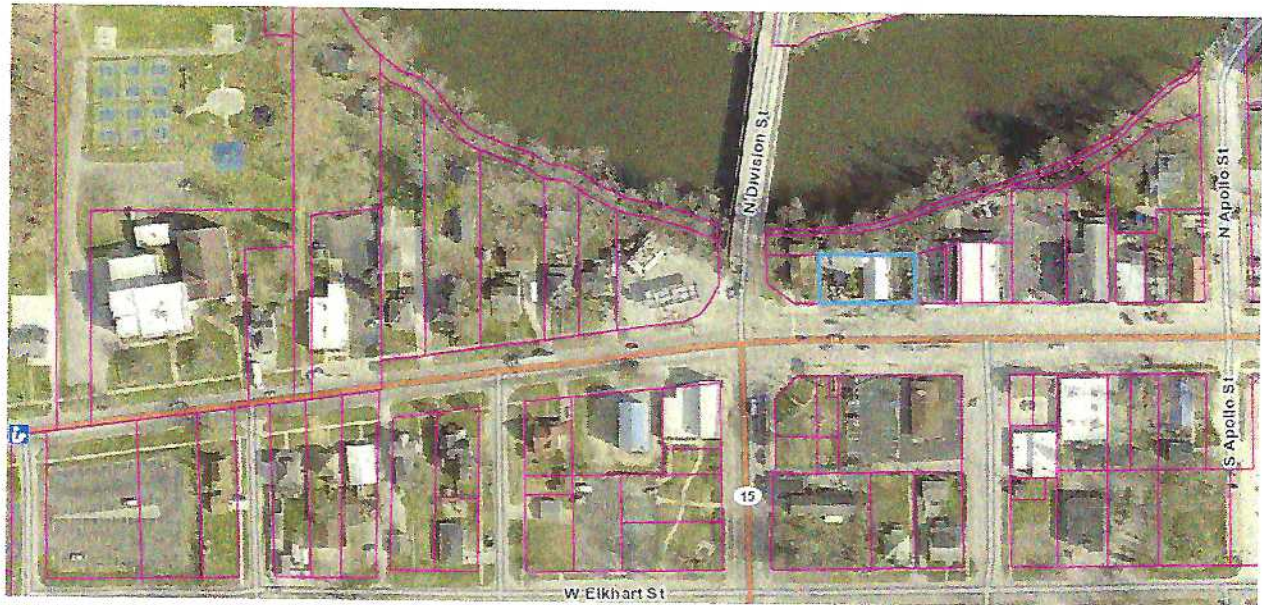


## NEIGHBORHOOD

This neighborhood is the CBD of Bristol. This consists of Vistula from west of the light at Division to the north turn of SR 15. The improvements along the CBD are varied by use and age.

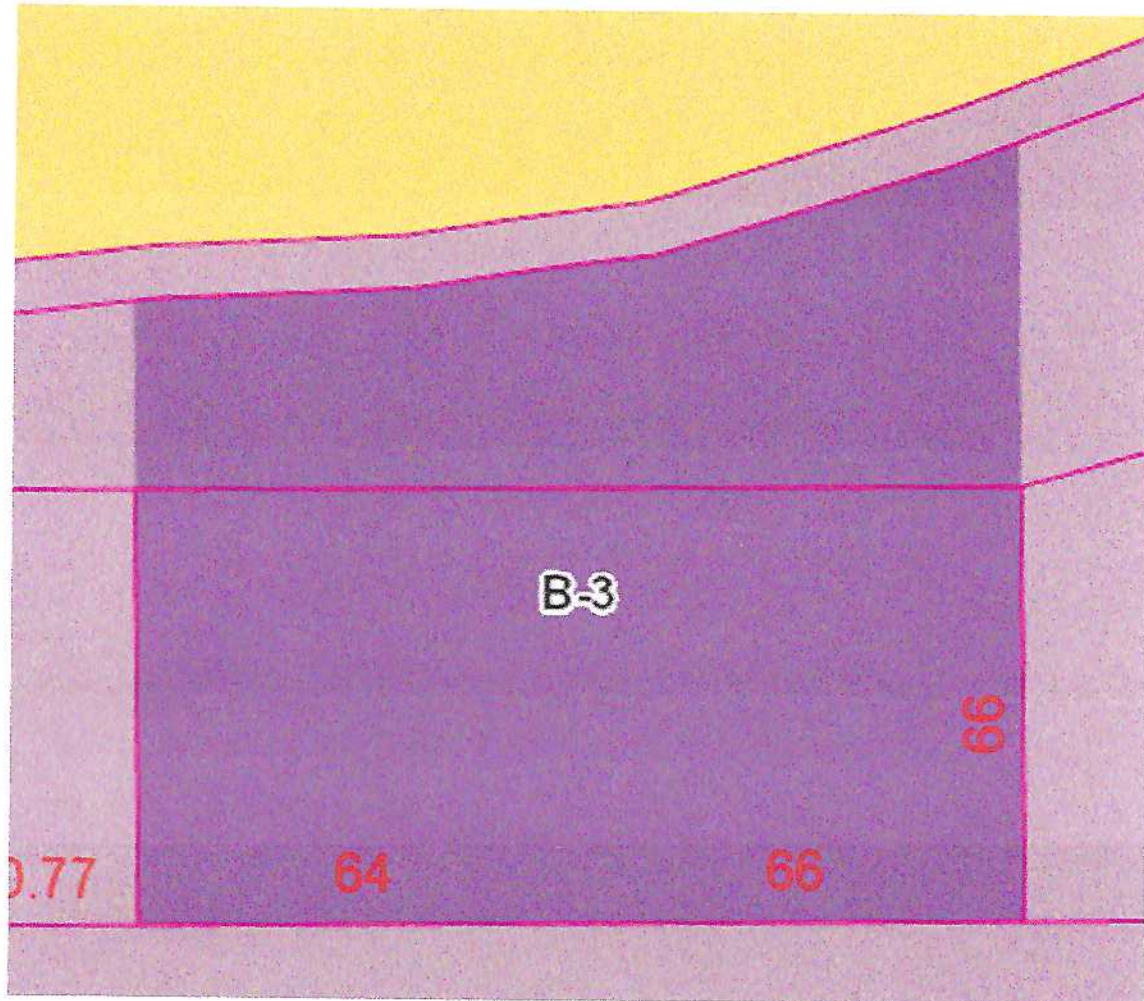
Dominant is the extremely heavy traffic along this corridor making parking, ingress, egress stressed especially at the light at Division St.

The CBD is supported by full municipal services. Most of the strip carries B3 zoning. The strip also parallels the St. Joseph River. Today, this river is recreational. At the town's advent, the river was the primary transportation route spawning the subject which was a major warehouse in the county's infancy.



## SITE

This site is 66' x 130'. It fails to have ownership to the water's edge as the power company owns what is between. Given the subject structure has a depth of 86', there is likely a 200 year old encroachment. Zoning is B3. The site is supported by full municipal services. Parking is extremely limited with highly stressed ingress/ egress. The topography is steep drop to the water from the heights above at the street level.





## IMPROVEMENTS

This structure includes 11,123 SF as a total from three levels of the structure. This building was erected in 1820. It is now the oldest or one of the oldest surviving structures in the county. It's purpose when erected was that of a warehouse. It's economic good today resembles that same use.

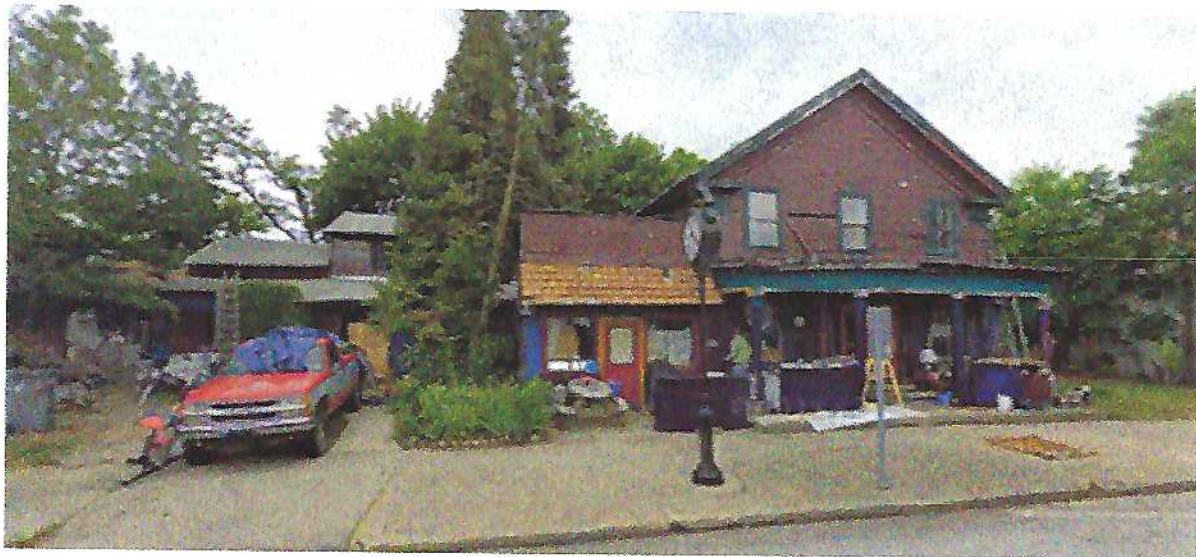
Alternative use as residential is limited to the top floor. Without supportive parking, the street level is not economic for commercial use. The advanced age of the structure, or better put, its poor physical condition limits its usefulness.

The assessor record assesses the structure as single family residential. *It is assessed as used.* This is a stretch as most of the structure is unused. The resulting \$156,500 assessment using that formula likely fails to capture an earned obsolescence.

The PRC identifies 21 plumbing fixtures. This is inconsistent with single family use as outlined by zoning and warehouse use. There is or was an apparent attempt to make suites. Record is not found in county records of permits taken out for such.

The interior residential areas are random and without coherency and incomplete. The commercial area appears to have some integrity of finish being located at the street level using about 30' x 62' of the total space.

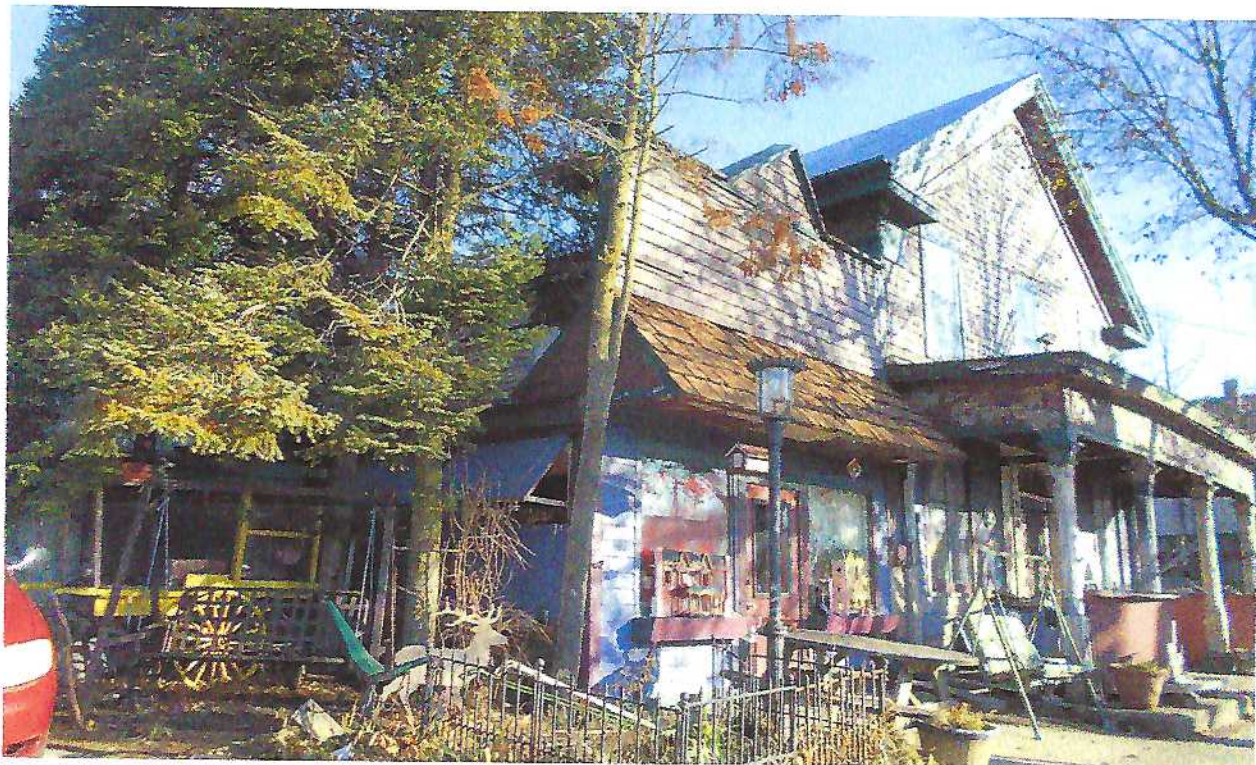
See photos and PRC.



Highest and best use is general long term storage. No other uses are demanded or economic. Exposure time is greater than one year.









## SALES COMPARISON

The economic good of the subject is principally warehouse from an era 100+/- years old. Comparables are considered to be appropriate which derive from similar use and era of construction. Such as is found are summarized below with additional detail on the following pages.

Address	Date	Price	Size	Yr Blt	\$/SF
1100 Chicago	Jan-22	\$ 260,000	71,712	1890	\$3.63
916 Michigan	Apr-15	\$ 155,000	42,700	1910	\$3.63
1405 10th	May-19	\$ 585,000	136,429	1900	\$4.29
1410 Chicago	Aug-16	\$ 65,000	14,948	1961	\$4.35
428 Baldwin	Jun-16	\$ 115,000	11,400	1930	\$10.09
800 W Beardsley	May-18	\$ 526,600	47,980	1866	\$10.20

The subject, by condition, is very poor. The top two sales are remodeled fully functional properties. These clearly perform at a level superior to the subject. The other four sales cluster at about \$4.30 for some useful elements and \$3.63 as completely worn out. The subject is observed at between these two levels and called at \$4.00/ SF.

$\$4.00 \times 11,123 \text{ SF} = \$44,492$  **R\$45,000.**

The present market cannot support the sales price from 2015 at \$92,500.

**My opinion of the fair market value of the subject as of 8/31/2023 is \$45,000.**

Written: 9/1/2023.

## SOLD COMPARABLE

**Location:** 1100 Chicago  
Goshen, In.

**Sales Price:** \$260,000  
**Date of Sale:** 1/28/2022

### LAND

**Size:** 2.37 acres  
**Zone:** Manufacturing  
**Value:**

### IMPROVEMENTS:

**Class:** C  
**Size:** 71,712 SF  
**Height:** 12'  
**Age:** 1890

**EFFECTIVE AGE:** Worn:      Good:

**Replacement Cost:** \$

**Gross \$/SF** \$3.63

**Net \$/SF**

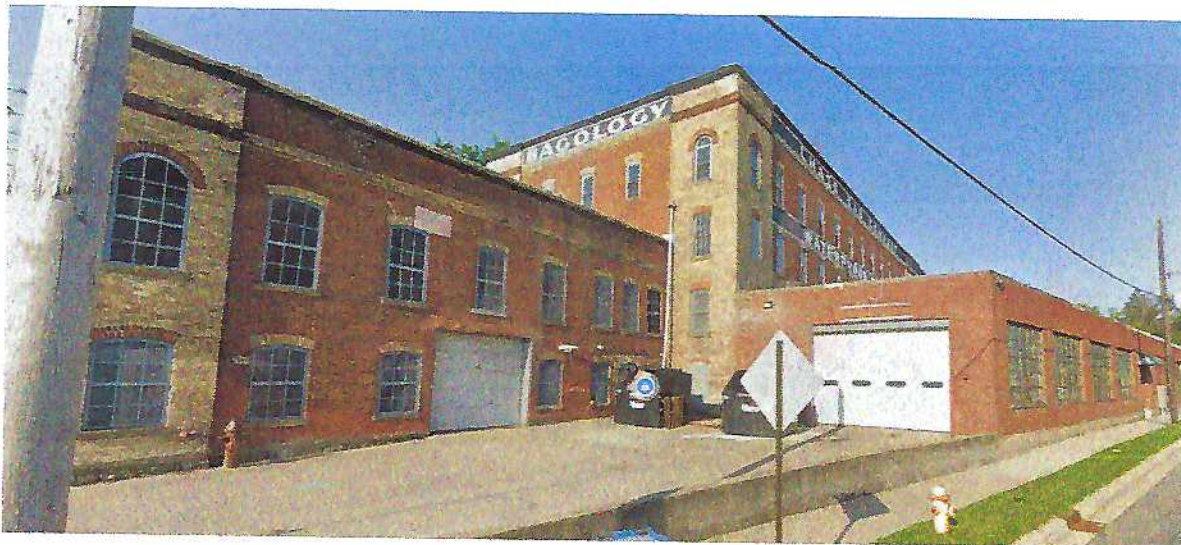
**Buyer** Bag Factory

**Seller:** JR and sons

**Deed Record:**

**Parcel Number:** 20-11-08-234-0`0.000-015

**Verified:** GIS



## SOLD COMPARABLE

**Location:** 916 N. Michigan  
Elkhart, In. 46514

**Sales Price:** \$155,000  
**Date of Sale:** 4/24/2015

### LAND

**Size:** 1.34  
**Zone:** Manufacturing  
**Value:** \$35,000

### IMPROVEMENTS:

**Class:** C Multi tenant, partially occupied, great deferred maintenance  
**Size:** 42,700 SF (total in two levels)  
**Height:** 11'  
**Age:** 1910

**EFFECTIVE AGE:** Worn:      Good:

**Replacement Cost:** \$

**Gross \$/SF** \$3.63

**Net \$/SF** \$2.81

**Buyer** AD Stream

**Seller:** Northern Investment

**Deed Record:**

**Parcel Number:** 20-06-05-103-001.000-012

**Verified:** GIS





**SOLD COMPARABLE**

**Location:** 1405 S 10th  
Goshen, In.

**Sales Price:** \$585,000

**Date of Sale:** 5/3/2019

**LAND**

**Size:** 4.97 acres

**Zone:** Manufacturing

**Value:**

**IMPROVEMENTS:**

**Class:** C

**Size:** 136,429 SF

**Height:** 15'

**Age:** 1900

**EFFECTIVE AGE:** Worn:      Good:

**Replacement Cost:** \$

**Gross \$/SF** \$4.29

**Net \$/SF**

**Buyer** Dairy Farmers of America

**Seller:** J & K Realty

**Deed Record:**

**Parcel Number:** 20-11-15-356-008.000-015

**Verified:** GIS



## **SOLD COMPARABLE**

**Location:** 1410 Chicago  
Goshen, In.  
**Sales Price:** \$65,000  
**Date of Sale:** 8/2/16

### **LAND**

#### **Dimensions:**

**Size:** 1.4 acre

#### **Zone:**

**Value:** \$33,600

### **IMPROVEMENTS:**

**Class:** C

**Size:** 14,948 SF

**Height:** 16

**Age:** 1961

**EFFECTIVE AGE:** Worn: % Good: %

**Replacement Cost:** \$

**Gross \$/SF** \$4.35

**Net \$/SF** \$2.10

#### **Buyer**

**Seller:** EMT

#### **Deed Record:**

**Parcel Number:** 20-11-05-454-003.000-015

**Verified:** Seller



## **SOLD COMPARABLE**

**Location:** 428 Baldwin St.  
Elkhart, In. 46514

**Sales Price:** \$115,000  
**Date of Sale:** 6/8/2016

### **LAND**

**Size:** .46 acre  
**Zone:** Manufacturing  
**Value:** \$18,000

### **IMPROVEMENTS:**

**Class:** C about half was very good offices and half defunct.  
**Size:** 11,400 SF (total in two levels)  
**Height:** 12'  
**Age:** 1930

**EFFECTIVE AGE:** Worn:      Good:

**Replacement Cost:** \$

**Gross \$/SF** \$10.09

**Net \$/SF** \$8.51

**Buyer** Barr

**Seller:** Leedy

**Deed Record:**

**Parcel Number:** 20-02-32-457-024.000-027

**Verified:** GIS





## SOLD COMPARABLE

**Location:** 800 W. Beardsley  
Elkhart, In. 46514

**Sales Price:** \$526,600  
**Date of Sale:** 5/31/2018

### LAND

**Size:** 1.25 acres  
**Zone:** Manufacturing  
**Value:** \$37,000

### IMPROVEMENTS:

**Class:** C Sound mechanicals and two apts above  
**Size:** 47,980 SF (total in two levels)  
**Height:** 11'  
**Age:** 1866

**EFFECTIVE AGE:** Worn:      Good:

**Replacement Cost:** \$

**Gross \$/SF** \$10.98  
**Net \$/SF** \$10.20

**Buyer**

**Seller:** Lindahlenders

**Deed Record:**

**Parcel Number:** 20-06-06-229-001.000-012

**Verified:** GIS



## 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:

9/1/23



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 or 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](mailto: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 complete 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 – 2023 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

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Key: P = Permitted by right		L = Permitted subject to limitations										S = Special Use Permit				[blank] = Prohibited			
Use Category	Specific Primary Use	A-1	R-1	R-2	R-3	R-4	B-1	B-2	B-3	M-1	M-2	Standards							
Household Living [see 5.2.2A]	RESIDENTIAL USES																		
	Single-family detached dwelling	P	P	P	P	P	P	P											
	Cottage dwelling			L	L	L						5.3.1							
	Zero Lot Line Dwelling		L	L	L	L						5.3.2							
	Single-Family Attached Dwelling		L	L	L	L						5.3.3							
	Two-Family Dwelling	P		P	P	P	P	P											
Group Living [see 5.2.2B]	Manufactured (single-wide) or mobile home structure, park or subdivision	S		S	S	S						5.3.4							
	Modular or double-wide manufactured home	P	P	P	P	P	P	P											
	Multiple-family dwelling or complex				L	L	L	L				5.3.5							
	Upper-story dwelling					L	L	L	L			5.3.6							
	All Group Living except as listed below:			S	S	P	P												
	Group home, eight residents or fewer		P	P	P	P	P	P											
Community Service [see 5.2.3A]	Group home, more than eight residents		S	S	S	S													
	PUBLIC & CIVIC USES																		
	All Community Service		S	S	S	L/S	P	P	P	S		5.3.7							
	All Day Care				S	S	P	P	P	S									
	All Educational Facilities except as listed below:	S	S	S	S	S	S	S	S	S									
	Public or private elementary, middle or high school	S	S	S	S	S	P	P	P										
Government Facilities [see 5.2.3D]	All Government Facilities except as listed below:	S	S	S	S	S	S	S	S	S									
	Detention center, jail or prison						S	S	S	S									
	Post office		S	S	S	P	P	P	P	P									
	All Medical Facilities except as listed below:	L/S				L/S	P	P	P	P	S	5.3.8, 5.3.29							
	Hospital						S	P	P	P									