

**AN INSURANCE VALUATION REPORT OF  
TANGIBLE PROPERTY ASSETS**

**For**

**TIMBERLAND REGIONAL LIBRARY**

**As of**

**FEBRUARY 25, 2014**

**PRIVILEGED AND CONFIDENTIAL**

[www.cbizvaluation.com](http://www.cbizvaluation.com)



[info@cbizvaluation.com](mailto:info@cbizvaluation.com)

**CBIZ VALUATION GROUP, LLC**

VALUATION, FINANCIAL ADVISORY & LITIGATION SUPPORT

Atlanta ♦ Boston ♦ Chicago ♦ Dallas ♦ Milwaukee  
New York ♦ Phoenix ♦ Princeton ♦ St. Louis



May 19, 2014

Mr. Brian Turnbull  
Canfield Associates  
451 Diamond Drive  
Ephrata, WA 98823

Re: **Timberland Regional Library**

Dear Mr. Turnbull:

CBIZ Valuation Group, LLC (CVG) is pleased to submit our conclusions to the Timberland Regional Library (District) as a result of our recent physical inspection and valuation of certain District buildings, contents and insurable site improvements. The report contained herein summarizes the information analyzed and the valuation methods and techniques employed. The effective date of the valuation is February 25, 2014.

#### **PURPOSE AND FUNCTION OF THE VALUATION**

The valuation was conducted for the purpose of expressing an opinion of the replacement cost new values of the specific tangible assets inspected with the function of assisting the District with their insurance placement and property insurance reporting requirements.

#### **DEFINITION OF VALUE**

The standard of value is *replacement cost new*, which is defined as follows: As applicable to insurance valuations, it is the cost required to produce a property of like kind and materials at one time in accordance with current market prices for materials, labor and manufactured equipment, contractors overhead, profit and fees, but without provisions for overtime or bonuses for labor and premiums for materials.

In determining replacement cost new, we did not take into consideration compliance with state or local ordinances, compliance with the Americans with Disabilities Act (ADA), or costs associated with demolition of property or the removal of debris. Partial losses may result in higher replacement costs as partial losses often require a substantial amount of repair in conjunction with the replacement process. Our replacement cost new conclusions include deductions for standard insurance exclusions (i.e., underground piping, foundations, footings, excavation, grading, etc.). Our valuation methodology did not include the development of reproduction costs for historical or ornate property.



## VALUATION METHODOLOGY

There are three fundamental techniques applied in the valuation of assets. These techniques are based on the cost to acquire new (cost approach), the cost at which the asset may change hands in the marketplace (sales comparison or market approach), and the present worth of expected cash flows (income approach). The principle of substitution is important to the development and application of these three techniques. This principle provides that a prudent investor will pay no more for an asset, property or business than he would be required to pay for a replacement serving as a reasonable substitute of equal utility.

The three principal methods for estimating value are summarized as:

**Cost Approach:** This approach considers the current cost of reproducing the appraised assets. The reproduction/replacement cost new of the appraised assets is estimated on the basis of current labor and material prices plus allowances for overhead, profit and provisions for mechanical and engineering fees, supervision and other miscellaneous fees.

## SCOPE OF THE VALUATION

The property that was inspected and valued includes:

- **Buildings:** We completed a limited scope inspection and valuation of all buildings (structures with permanent foundations) located at the sites inspected.
- **Equipment and Furnishings:** We evaluated contents in aggregate by building. This approach included a combination of conducting a physical walk-through to tally contents values throughout each building and working with the District to review existing reported contents values.
- **Insurable Site Improvements:** We inspected, analyzed and valued insurable site improvements (flagpoles, fencing, outdoor lighting, etc.) located at the sites inspected. Values were provided and listed in aggregate for each inspected site.

Certain items were excluded from the scope of the inspection, including infrastructure, non-insurable land improvements, landscaping, licensed vehicles, intangible assets, software, records, drawings, consumables, stores, spare parts, fine arts, art glass and third party property.

The valuation included a visit to District property, analysis of other data made available to us and research of current construction costs. A detailed listing of the property appraised, together with an estimate of the insurable values, is contained in the summary and detail reports contained herein.



## CONCLUSION

Based upon the procedures outlined in this report, it is estimated that the replacement cost new of the subject tangible property assets, as of February 25, 2014, is reasonably represented as follows:

REPLACEMENT COST NEW - BUILDINGS	\$13,826,200
REPLACEMENT COST NEW – CONTENTS	\$4,585,200
REPLACEMENT COST NEW - SITE IMPROVEMENTS	\$295,246
<b>TOTAL INSURABLE VALUE</b>	<b>\$18,706,646</b>

Some assumptions inevitably will not materialize and unanticipated events and circumstances may occur; therefore, actual results achieved may vary. We have no responsibility to update our report for events and circumstances occurring after the date of this report. The information provided to us by others is believed to be reliable, but no responsibility for its accuracy is assumed.

This valuation report consists of the following:

- This letter outlining the services performed
- Assumptions and Limiting Conditions
- VCR Report
- Summary Report
- Detail Report
- Flood Zone Certifications (as applicable)

CVG has provided flood zone information on designated buildings through a third party vendor, Wolters Kluwer Financial Services.

To the best of our knowledge, we are independent of the District and have no current or prospective interest in the subject assets. Our compensation for this valuation is not based or contingent on the values determined.

Neither the valuation report, its contents nor our name may be referred to or quoted in any registration statement, prospectus, offering memorandum, loan agreement, or other agreement or document given to third parties without our prior consent.

This report has been prepared for the District, who is our client, for insurance purposes only. Use of this report by others or for purposes other than insurance is not our intent. The values presented in this report represent conclusions based on conventional insurance reporting. They are not intended to reflect unusual circumstances or "broad evidence rule" considerations.

In a partial loss, the amount involved may be based upon repair cost which could be higher than reproduction/replacement cost new as defined in this report.



The indication of an opinion of value herein does not guarantee that a buyer or seller can be found at the amount indicated.

These analyses are intended to comply with generally accepted valuation methods, and our report is expressly subject to the Terms and Conditions included in our engagement letter and Assumptions and Limiting Conditions contained in this report.

Should you have any questions regarding this report, please contact Brian Johnston, (845)-987-6288

Respectfully submitted,

*CBIZ Valuation Group, LLC*

CBIZ VALUATION GROUP, LLC



## **ASSUMPTIONS AND LIMITING CONDITIONS**

This valuation by CBIZ Valuation Group, LLC ("CBIZ") is subject to and governed by the following Assumptions and Limiting Conditions and other terms, assumptions and conditions contained in the engagement letter.

### **LIMITATION ON DISTRIBUTION AND USE**

The report, the final estimate of value, and the prospective financial analyses (collectively, as used in this paragraph, the "CBIZ Work Product") included therein are intended solely for the information of the person or persons to whom they are addressed and solely for the purposes stated; they should not be relied upon for any other purpose, and no party other than the Company may rely on them for any purpose whatsoever. Neither the valuation report, its contents, nor any reference to the appraiser or CBIZ may be referred to or quoted in any registration statement, prospectus, offering memorandum, sales brochure, other appraisal, loan or other agreement or document given to third parties. In addition, except as set forth in the report, our analysis and report are not intended for general circulation or publication, nor are they to be reproduced or distributed to third parties.

Notwithstanding the foregoing, if the Company desires to distribute or use the CBIZ Work Product in any way not expressly contemplated by these Assumptions and Limiting Conditions or the Agreement, including, without limitation and by way of example, reference to CBIZ by name or inclusion of any portion of the CBIZ Work Product in any regulatory filing, CBIZ, at our sole discretion, may permit Company to do so for a fee commensurate to the additional risk associated with such distribution or use.

As required by new U.S. Treasury rules, we inform you that, unless expressly stated otherwise, any U.S. federal tax advice contained in this letter, including attachments, is not intended or written to be used, and cannot be used, by any person for the purpose of avoiding any penalties that may be imposed by the Internal Revenue Service.

### **NOT A FAIRNESS OPINION**

Neither our opinion nor our report are to be construed as an opinion of the fairness of an actual or proposed transaction, a solvency opinion, or an investment recommendation, but, instead, are the expression of our determination of the fair value between a hypothetical willing buyer and a hypothetical willing seller in an assumed transaction on an assumed



valuation date where both the buyer and the seller have reasonable knowledge of the relevant facts.

#### **OPERATIONAL ASSUMPTIONS**

Unless stated otherwise, our analysis (i) assumes that, as of the valuation date, the Company and its assets will continue to operate as configured as a going concern, (ii) is based on the past, present and future projected financial condition of the Company and its assets as of the valuation date, and (iii) assumes that the Company has no undisclosed real or contingent assets or liabilities, other than in the ordinary course of business, that would have a material effect on our analysis.

#### **COMPETENT MANAGEMENT ASSUMED**

It should be specifically noted that the valuation assumes the property will be competently managed and maintained over the expected period of ownership. This appraisal engagement does not entail an evaluation of management's effectiveness, nor are we responsible for future marketing efforts and other management or ownership actions upon which actual results will depend.

#### **NO OBLIGATION TO PROVIDE SERVICES AFTER COMPLETION**

Valuation assignments are accepted with the understanding that there is no obligation to furnish services after completion of the original assignment. If the need for subsequent services related to a valuation assignment occurs, including updates, conferences, testimony, preparation for testimony, document production, interrogatory response preparation, or reprint and copy services whether by request of the Company or by subpoena or other legal process initiated by a party other than the Company, Company agrees to compensate CBIZ for its time at its standard hourly rates then in effect plus all expenses incurred in the performance of said services. CBIZ reserves the right to make adjustments to the analysis, opinion and conclusion set forth in the report as we deem necessary by consideration of additional or more reliable data that may become available.

#### **NO OPINION IS RENDERED AS TO LEGAL FEE OR PROPERTY TITLE**

No opinion is rendered as to legal fee or property title. No opinion is intended in matters that require legal, engineering or other professional advice that has been or will be obtained from professional sources.

**LIENS AND ENCUMBRANCES**

We gave no consideration to liens or encumbrances except as specifically stated. We assumed that all required licenses and permits are in full force and effect, and we made no independent on-site tests to identify the presence of any potential environmental risks. We assume no responsibility for the acceptability of the valuation approaches used in our report as legal evidence in any particular court or jurisdiction.

**INFORMATION PROVIDED BY OTHERS**

Information furnished by others is presumed to be reliable; no responsibility, whether legal or otherwise, is assumed for its accuracy and cannot be guaranteed as being certain. All financial data, operating histories and other data relating to income and expenses attributed to the business have been provided by management or its representatives and have been accepted without further verification except as specifically stated in the report.

**PROSPECTIVE FINANCIAL INFORMATION**

Valuation reports may contain prospective financial information, estimates or opinions that represent reasonable expectations at a particular point in time, but such information, estimates or opinions are not offered as forecasts, prospective financial statements or opinions, predictions or as assurances that a particular level of income or profit will be achieved, that events will occur or that a particular price will be offered or accepted. Actual results achieved during the period covered by our prospective financial analysis will vary from those described in our report, and the variations may be material.

Any use of management's projections or forecasts in our analysis will not constitute an examination, review or compilation of prospective financial statements in accordance with standards established by the American Institute of Certified Public Accountants (AICPA). We will not express an opinion or any other form of assurance on the reasonableness of the underlying assumptions or whether any of the prospective financial statements, if used, are presented in conformity with AICPA presentation guidelines.





## VCR REPORT

# Valuation Comparison Report

05/16/2014



MEMBER:	37506	Timberland Regional Library										
		TOTALS:			\$15,435,833	\$1,860,325	\$17,296,158	\$13,826,200	\$4,585,200	\$18,411,400	6.45%	
New Bldg ID #	Building	Address	City	Previous Building RCN	Previous Contents RCN	Previous TIV	New Building Replacement Cost (RCN)	New Contents RCN	New TIV	% Change in Value	Notes:	
375060101	Administrative Office	415 Tumwater Blvd SW	Tumwater	\$4,243,600	\$635,350	\$4,878,950	\$4,958,300	\$952,300	\$5,910,600	21.14%		
375060102	Mechanic Shop Annex	415 Tumwater Blvd SW	Tumwater	\$212,180	\$190,000	\$402,180	\$293,800	\$100,000	\$393,800	-2.08%		
375060201	Amanda Park Library	6118 US Highway 101	Amanda Park	\$583,495	\$55,000	\$638,495	\$490,700	\$245,000	\$735,700	15.22%		
375060301	Hoodsport Library	40 Schoolhouse Hill Road	Hoodsport	\$954,810	\$90,000	\$1,044,810	\$602,400	\$291,500	\$893,900	-14.44%		
375060401	Montesano Library	125 South Main Street	Montesano	\$1,985,475	\$187,150	\$2,172,625	\$1,284,900	\$592,900	\$1,877,800	-13.57%		
375060501	Naselle Library	4 Parpala Road	Naselle	\$706,295	\$66,575	\$772,870	\$519,400	\$288,100	\$807,500	4.48%		
375060701	Ocean Park Library	1308 256th Place	Ocean Park	\$848,720	\$80,000	\$928,720	\$952,200	\$494,800	\$1,447,000	55.81%		
375060801	Packwood Library	109 Main Street West	Packwood	\$663,063	\$62,500	\$725,563	\$712,900	\$314,600	\$1,027,500	41.61%		
375060901	Salkum Library	2480 US Highway 12	Salkum	\$1,392,432	\$131,250	\$1,523,682	\$735,100	\$478,700	\$1,213,800	-20.34%		
375060601	North Mason (Belfair) Library	23081 NE State Route 3	Belfair	\$3,845,763	\$362,500	\$4,208,263	\$3,276,500	\$827,300	\$4,103,800	-2.48%		

**Comments:**

\_\_\_\_\_ Name  
 \_\_\_\_\_ Title  
 \_\_\_\_\_ Signature  
 \_\_\_\_\_ Date



## SUMMARY REPORT



**BUILDING SUMMARY REPORT**

Timberland Regional  
Library  
Inspected: 2/25/2014

		Year Built	ISO Class	# of Stories	Square Footage	-----		Insurable Value		-----
						Building Insurable Value	Content	EDP	Site Improvements	
<b>SITE: 01</b>	<b>Administrative Office</b>									
<b>BLDG: 01</b>	<b>Administrative Office</b> 415 Tumwater Blvd SW Tumwater, WA 98501	1978	4	1	25,344	\$4,958,300	\$952,300	\$0	\$52,252	\$5,962,852
<b>BLDG: 02</b>	<b>Mechanic Shop Annex</b> 415 Tumwater Blvd SW Tumwater, WA 98501	1999	1	1	3,840	\$293,800	\$100,000	\$0	\$0	\$393,800
	<b>Site Totals:</b>					<b>\$5,252,100</b>	<b>\$1,052,300</b>	<b>\$0</b>	<b>\$52,252</b>	<b>\$6,356,652</b>
<b>SITE: 02</b>	<b>Amanda Park Library</b>									
<b>BLDG: 01</b>	<b>Amanda Park Library</b> 6118 US Highway 101 Amanda Park, WA 98526	1991	1	1	2,200	\$490,700	\$245,000	\$0	\$10,769	\$746,469
	<b>Site Totals:</b>					<b>\$490,700</b>	<b>\$245,000</b>	<b>\$0</b>	<b>\$10,769</b>	<b>\$746,469</b>
<b>SITE: 03</b>	<b>Hoodsport Library</b>									
<b>BLDG: 01</b>	<b>Hoodsport Library</b> 40 Schoolhouse Hill Road Hoodsport, WA 98548	1997	1	1	3,565	\$602,400	\$291,500	\$0	\$21,615	\$915,515
	<b>Site Totals:</b>					<b>\$602,400</b>	<b>\$291,500</b>	<b>\$0</b>	<b>\$21,615</b>	<b>\$915,515</b>
<b>SITE: 04</b>	<b>Montesano Library</b>									
<b>BLDG: 01</b>	<b>Montesano Library</b> 125 South Main Street Montesano, WA 98563	1959	1	2	7,486	\$1,284,900	\$592,900	\$0	\$9,233	\$1,887,033



BUILDING SUMMARY REPORT

Timberland Regional Library  
Inspected: 2/25/2014

	Year Built	ISO Class	# of Stories	Square Footage	-----		Insurable Value		Total	
					Building Insurable Value	Content	EDP	Site Improvements		
<b>Site Totals:</b>					<b>\$1,284,900</b>	<b>\$592,900</b>	<b>\$0</b>	<b>\$9,233</b>	<b>\$1,887,033</b>	
<hr/>										
<b>SITE: 05</b>	<b>Naselle Library</b>									
<b>BLDG: 01</b>	Naselle Library 4 Parpala Road Naselle, WA 98638	1991	1	1	2,663	\$519,400	\$288,100	\$0	\$19,635	\$827,135
<b>Site Totals:</b>					<b>\$519,400</b>	<b>\$288,100</b>	<b>\$0</b>	<b>\$19,635</b>	<b>\$827,135</b>	
<hr/>										
<b>SITE: 07</b>	<b>Ocean Park Library</b>									
<b>BLDG: 01</b>	Ocean Park Library 1308 256th Place Ocean Park, WA 98640	1985	1	1	6,900	\$952,200	\$494,800	\$0	\$15,866	\$1,462,866
<b>Site Totals:</b>					<b>\$952,200</b>	<b>\$494,800</b>	<b>\$0</b>	<b>\$15,866</b>	<b>\$1,462,866</b>	
<hr/>										
<b>SITE: 08</b>	<b>Packwood Library</b>									
<b>BLDG: 01</b>	Packwood Library 109 Main Street West Packwood, WA 98361	1957	1	2	4,656	\$712,900	\$314,600	\$0	\$45,502	\$1,073,002
<b>Site Totals:</b>					<b>\$712,900</b>	<b>\$314,600</b>	<b>\$0</b>	<b>\$45,502</b>	<b>\$1,073,002</b>	
<hr/>										
<b>SITE: 09</b>	<b>Salkum Library</b>									



BUILDING SUMMARY REPORT

Timberland Regional Library  
Inspected: 2/25/2014

		Year Built	ISO Class	# of Stories	Square Footage	----- -----		Insurable Value		----- -----
						Building Insurable Value	Content	EDP	Site Improvements	
<b>BLDG: 01</b>	<b>Salkum Library</b> 2480 US Highway 12 Salkum, WA 98582	1985	1	1	5,250	\$735,100	\$478,700	\$0	\$87,367	\$1,301,167
<b>Site Totals:</b>						<b>\$735,100</b>	<b>\$478,700</b>	<b>\$0</b>	<b>\$87,367</b>	<b>\$1,301,167</b>
<b>SITE: 06</b>	<b>North Mason (Belfair) Library</b>									
<b>BLDG: 01</b>	<b>North Mason (Belfair) Library</b> 23081 NE State Route 3 Belfair, WA 98528	1997	2	1	14,400	\$3,276,500	\$827,300	\$0	\$33,007	\$4,136,807
<b>Site Totals:</b>						<b>\$3,276,500</b>	<b>\$827,300</b>	<b>\$0</b>	<b>\$33,007</b>	<b>\$4,136,807</b>
<b>REPORT TOTALS:</b>						<b>\$13,826,200</b>	<b>\$4,585,200</b>	<b>\$0</b>	<b>\$295,246</b>	<b>\$18,706,646</b>



## DETAIL REPORT



**Timberland Regional Library**

**Inspected: 02/25/2014**

Insured: 37506  
 Site: 01-Administrative Office  
 Building: 01-Administrative Office  
 Address: 415 Tumwater Blvd SW  
 City, State, Zip: Tumwater, Washington  
 98501  
 Latitude: N 46.980434  
 Longitude: W -122.909882

**UNDERWRITING DATA**

Occupancy: 95% Office, Low-Rise, 5% Utility Building  
 Stories above Grade: 1 Year Built: 1978  
 Superstructure Sq. Ftg: 25,344 Vacant: No  
 Substructure Sq. Ftg: 0  
**Total Square Footage: 25,344**  
 ISO Class: 100% 4 - Steel Frame/Masonry-Non-Combustible  
 Foundation Type: Mat/Slab  
 Exterior Wall Finish: 5% Siding Metal/Vinyl/Other, on masonry 60% Concrete  
 Block 35% Stucco on masonry  
 Roof Pitch: 100% Low  
 Roof Geometry: Gable  
 Roof Frame Type: Heavy Steel  
 Roof Materials: 100% Steel  
 Heating System: 30% Heat pump 65% Rooftop unit 5% Gas, oil or electric  
 suspended unit heaters  
 Cooling System: 30% Heat pump 65% Rooftop Units 5% None

Passenger Elevators: None  
 Freight Elevators: None  
 Sprinkler System: None Type :None  
 Automatic Fire Detection: 100 Type :Central  
 Manual Fire Alarms: Yes Type :Central  
 Entry Alarms: Yes Type :Central

**NOTES** Office space, cubicles, lobby. Some garage/loading space in back.



<b><u>INSURABLE VALUES:</u></b>	
Building:	\$4,958,300
Contents:	\$952,300
Site Improvements:	\$52,252
<b>Total:</b>	<b>\$5,962,852</b>
<b>Per Sqft Rate: \$:</b>	<b>\$196</b>



# BUILDING DETAIL REPORT



**Timberland Regional Library**

**Inspected: 02/25/2014**

Insured: 37506  
 Site: 01-Administrative Office  
 Building: 02-Mechanic Shop Annex  
 Address: 415 Tumwater Blvd SW  
 City, State, Zip: Tumwater, Washington  
 98501  
 Latitude: N 46.980366  
 Longitude: W -122.908501

**UNDERWRITING DATA**

Occupancy: 100% Utility Building  
 Stories above Grade: 1 Year Built: 1999  
 Superstructure Sq. Ftg: 3,840 Vacant: No  
 Substructure Sq. Ftg: 0

**Total Square Footage: 3,840**

ISO Class: 100% 1 - Frame  
 Foundation Type: Mat/Slab  
 Exterior Wall Finish: 100% Siding Metal/Vinyl/Other, on studs  
 Roof Pitch: 100% Low  
 Roof Geometry: Gable  
 Roof Frame Type: Wood Purlins  
 Roof Materials: 100% Steel  
 Heating System: 100% Gas, oil or electric suspended unit heaters  
 Cooling System: 100% None

Passenger Elevators: None  
 Freight Elevators: None  
 Sprinkler System: None Type :None  
 Automatic Fire Detection: 100 Type :Central  
 Manual Fire Alarms: Yes Type :Central  
 Entry Alarms: Yes Type :Central

**NOTES** Maintenance shop, unfinished office space, storage.



<b><u>INSURABLE VALUES:</u></b>	
Building:	\$293,800
Contents:	\$100,000
Site Improvements:	\$0
<b>Total:</b>	<b>\$393,800</b>
<b>Per Sqft Rate: \$:</b>	<b>\$77</b>



**Timberland Regional Library**

**Inspected: 02/25/2014**

Insured: 37506  
 Site: 02-Amanda Park Library  
 Building: 01-Amanda Park Library  
 Address: 6118 US Highway 101  
 City, State, Zip: Amanda Park, Washington  
 98526  
 Latitude: N 47.459492  
 Longitude: W -123.895409

**UNDERWRITING DATA**

Occupancy: 100% Library (Public)  
 Stories above Grade: 1 Year Built: 1991  
 Superstructure Sq. Ftg: 2,200 Vacant: No  
 Substructure Sq. Ftg: 0  
**Total Square Footage: 2,200**  
 ISO Class: 100% 1 - Frame  
 Foundation Type: Post & Pier  
 Exterior Wall Finish: 90% Siding Wood on studs 10% Glass/metal curtain wall  
 Roof Pitch: 100% High  
 Roof Geometry: Gable  
 Roof Frame Type: Wood Purlins  
 Roof Materials: 100% Steel  
 Heating System: 100% Forced warm air  
 Cooling System: 100% None

Passenger Elevators: None  
 Freight Elevators: None  
 Sprinkler System: None Type :None  
 Automatic Fire Detection: 100 Type :Local  
 Manual Fire Alarms: No Type :None  
 Entry Alarms: No Type :None

**NOTES** Library, on stilts. Office, book stacks, restroom, meeting room,  
balconies, canopies, ramp.



<b><u>INSURABLE VALUES:</u></b>	
Building:	\$490,700
Contents:	\$245,000
Site Improvements:	\$10,769
<b>Total:</b>	<b>\$746,469</b>
<b>Per Sqft Rate: \$:</b>	<b>\$223</b>

# BUILDING DETAIL REPORT



**Timberland Regional Library**

**Inspected: 02/25/2014**

Insured: 37506  
 Site: 03-Hoodsport Library  
 Building: 01-Hoodsport Library  
 Address: 40 Schoolhouse Hill Road  
 City, State, Zip: Hoodsport, Washington  
 98548  
 Latitude: N 47.405518  
 Longitude: W -123.141556

**UNDERWRITING DATA**

Occupancy: 100% Library (Public)  
 Stories above Grade: 1  
 Superstructure Sq. Ftg: 3,565  
 Substructure Sq. Ftg: 0  
 Year Built: 1997  
 Vacant: No

**Total Square Footage: 3,565**

ISO Class: 100% 1 - Frame  
 Foundation Type: Crawlspace masonry  
 Exterior Wall Finish: 100% Siding Wood on studs  
 Roof Pitch: 100% Medium  
 Roof Geometry: Gable  
 Roof Frame Type: Wood Purlins  
 Roof Materials: 100% Asphalt shingles  
 Heating System: 100% Heat pump  
 Cooling System: 100% Heat pump

Passenger Elevators: None  
 Freight Elevators: None  
 Sprinkler System: None  
 Automatic Fire Detection: 100  
 Manual Fire Alarms: Yes  
 Entry Alarms: No  
 Type :None  
 Type :Central  
 Type :Central  
 Type :None

**NOTES** Library with community meeting room.



<b><u>INSURABLE VALUES:</u></b>	
Building:	\$602,400
Contents:	\$291,500
Site Improvements:	\$21,615
<b>Total:</b>	<b>\$915,515</b>
<b>Per Sqft Rate: \$:</b>	<b>\$169</b>

# BUILDING DETAIL REPORT



**Timberland Regional Library**

**Inspected: 02/25/2014**

Insured: 37506  
 Site: 04-Montesano Library  
 Building: 01-Montesano Library  
 Address: 125 South Main Street  
 City, State, Zip: Montesano, Washington  
 98563  
 Latitude: N 46.980610  
 Longitude: W -123.600739

**UNDERWRITING DATA**

Occupancy: 100% Library (Public)  
 Stories above Grade: 2  
 Superstructure Sq. Ftg: 7,486  
*Substructure Sq. Ftg: 0*  
**Total Square Footage: 7,486**  
 ISO Class: 100% 1 - Frame  
 Foundation Type: Masonry Wall  
 Exterior Wall Finish: 30% Concrete poured in place 55% Siding Wood on studs  
 15% Glass/metal curtain wall  
 Roof Pitch: 100% Flat  
 Roof Geometry: Flat  
 Roof Frame Type: Wood Purlins  
 Roof Materials: 100% Built-up, smooth  
 Heating System: 100% Rooftop unit  
 Cooling System: 100% Rooftop Units

Year Built: 1959  
 Vacant: No

Passenger Elevators: None  
 Freight Elevators: None  
 Sprinkler System: None Type :None  
 Automatic Fire Detection: None Type :None  
 Manual Fire Alarms: No Type :None  
 Entry Alarms: No Type :None

**NOTES** Library, book stacks, small office space. Meeting rooms downstairs.



<b><u>INSURABLE VALUES:</u></b>	
Building:	\$1,284,900
Contents:	\$592,900
Site Improvements:	\$9,233
<b>Total:</b>	<b>\$1,887,033</b>
<b>Per Sqft Rate: \$:</b>	<b>\$172</b>



**Timberland Regional Library**

**Inspected: 02/25/2014**

Insured: 37506  
 Site: 05-Naselle Library  
 Building: 01-Naselle Library  
 Address: 4 Parpala Road  
 City, State, Zip: Naselle, Washington 98638  
 Latitude: N 46.366104  
 Longitude: W -123.811821

**UNDERWRITING DATA**

Occupancy: 100% Library (Public)  
 Stories above Grade: 1 Year Built: 1991  
 Superstructure Sq. Ftg: 2,663 Vacant: No  
 Substructure Sq. Ftg: 0

**Total Square Footage: 2,663**

ISO Class: 100% 1 - Frame  
 Foundation Type: Mat/Slab  
 Exterior Wall Finish: 100% Brick on studs  
 Roof Pitch: 28% Medium 72% Flat  
 Roof Geometry: Flat  
 Roof Frame Type: Wood Purlins  
 Roof Materials: 72% Single-ply membrane 28% Tile clay  
 Heating System: 100% Heat pump  
 Cooling System: 100% Heat pump

Passenger Elevators: None  
 Freight Elevators: None  
 Sprinkler System: None Type :None  
 Automatic Fire Detection: 100 Type :Central  
 Manual Fire Alarms: Yes Type :Central  
 Entry Alarms: No Type :None

**NOTES** Library with meeting room, nice finishes.



<b><u>INSURABLE VALUES:</u></b>	
Building:	\$519,400
Contents:	\$288,100
Site Improvements:	\$19,635
<b>Total:</b>	<b>\$827,135</b>
<b>Per Sqft Rate: \$:</b>	<b>\$195</b>



**Timberland Regional Library**

**Inspected: 02/25/2014**

Insured: 37506  
 Site: 06-North Mason (Belfair)  
 Library  
 Building: 01-North Mason (Belfair) Library  
 Address: 23081 NE State Route 3  
 City, State, Zip: Belfair, Washington 98528  
 Latitude: N 47.441681  
 Longitude: W -122.833496

**UNDERWRITING DATA**

Occupancy: 60% Library (Public), 40% Library (Public)  
 Stories above Grade: 1 Year Built: 1997  
 Superstructure Sq. Ftg: 14,400 Vacant: No  
 Substructure Sq. Ftg: 8,245  
**Total Square Footage: 22,645**  
 ISO Class: 100% 2 - Masonry/Joisted Masonry  
 Foundation Type: Masonry Wall  
 Exterior Wall Finish: 10% Siding Metal/Vinyl/Other, on masonry 10% Siding  
 Metal/Vinyl/Other, on studs 80% Concrete Block  
 Roof Pitch: 100% Medium  
 Roof Geometry: Gable  
 Roof Frame Type: Wood Purlins  
 Roof Materials: 100% Steel  
 Heating System: 100% Steam or hot water with unit heaters  
 Cooling System: 100% Heat pump

Passenger Elevators: None  
 Freight Elevators: None  
 Sprinkler System: 100 Type :Wet  
 Automatic Fire Detection: 100 Type :Central  
 Manual Fire Alarms: Yes Type :Central  
 Entry Alarms: Yes Type :Central  
**NOTES** Library, book stacks, children's area, office space, lobby, meeting  
 room.



<b><u>INSURABLE VALUES:</u></b>	
Building:	\$3,276,500
Contents:	\$827,300
Site Improvements:	\$33,007
<b>Total:</b>	<b>\$4,136,807</b>
<b>Per Sqft Rate: \$:</b>	<b>\$145</b>



**Timberland Regional Library**

**Inspected: 02/25/2014**

Insured: 37506  
 Site: 07-Ocean Park Library  
 Building: 01-Ocean Park Library  
 Address: 1308 256th Place  
 City, State, Zip: Ocean Park, Washington  
 98640  
 Latitude: N 46.487675  
 Longitude: W -124.051544

**UNDERWRITING DATA**

Occupancy: 100% Library (Public)  
 Stories above Grade: 1  
 Superstructure Sq. Ftg: 6,900  
*Substructure Sq. Ftg: 0*  
**Total Square Footage: 6,900**  
 ISO Class: 100% 1 - Frame  
 Foundation Type: Crawlspace masonry  
 Exterior Wall Finish: 100% Siding Wood on studs  
 Roof Pitch: 70% Medium 30% Low  
 Roof Geometry: Hip  
 Roof Frame Type: Wood Purlins  
 Roof Materials: 100% Asphalt shingles  
 Heating System: 100% Heat pump  
 Cooling System: 100% Heat pump

Year Built: 1985  
 Vacant: No

Passenger Elevators: None  
 Freight Elevators: None  
 Sprinkler System: None  
 Automatic Fire Detection: None  
 Manual Fire Alarms: No  
 Entry Alarms: Yes

Type :None  
 Type :None  
 Type :None  
 Type :Central

**NOTES** Library, book stacks, office space.



<b><u>INSURABLE VALUES:</u></b>	
Building:	\$952,200
Contents:	\$494,800
Site Improvements:	\$15,866
<b>Total:</b>	<b>\$1,462,866</b>
<b>Per Sqft Rate: \$:</b>	<b>\$138</b>



**Timberland Regional Library**

**Inspected: 02/25/2014**

Insured: 37506  
 Site: 08-Packwood Library  
 Building: 01-Packwood Library  
 Address: 109 Main Street West  
 City, State, Zip: Packwood, Washington  
 98361  
 Latitude: N 46.606136  
 Longitude: W -121.672325

**UNDERWRITING DATA**

Occupancy:	100% Lodge	Year Built:	1957
Stories above Grade:	2	Vacant:	No
Superstructure Sq. Ftg:	4,656		
Substructure Sq. Ftg:	99		
<b>Total Square Footage:</b>	<b>4,755</b>		
ISO Class:	100% 1 - Frame		
Foundation Type:	Crawlspace masonry		
Exterior Wall Finish:	100% Siding Wood on studs		
Roof Pitch:	100% High		
Roof Geometry:	Gable		
Roof Frame Type:	Wood Purlins		
Roof Materials:	100% Steel		
Heating System:	97% Heat pump 3% Electric baseboard or wall unit		
Cooling System:	100% Heat pump		

Passenger Elevators:	None	
Freight Elevators:	None	
Sprinkler System:	None	Type :None
Automatic Fire Detection:	None	Type :None
Manual Fire Alarms:	No	Type :None
Entry Alarms:	No	Type :None

**NOTES** Library, wood log construction. Has partially unfinished second story, used as storage space. Was originally built as a hostel.



<b><u>INSURABLE VALUES:</u></b>	
Building:	\$712,900
Contents:	\$314,600
Site Improvements:	\$45,502
<b>Total:</b>	<b>\$1,073,002</b>
<b>Per Sqft Rate: \$:</b>	<b>\$150</b>



# BUILDING DETAIL REPORT



**Timberland Regional Library**

**Inspected: 02/25/2014**

Insured: 37506  
 Site: 09-Salkum Library  
 Building: 01-Salkum Library  
 Address: 2480 US Highway 12  
 City, State, Zip: Salkum, Washington 98582  
 Latitude: N 46.531456  
 Longitude: W -122.629875

**UNDERWRITING DATA**

Occupancy: 30% Library (Public), 70% Library (Public)  
 Stories above Grade: 1 Year Built: 1985  
 Superstructure Sq. Ftg: 5,250 Vacant: No  
 Substructure Sq. Ftg: 0

**Total Square Footage: 5,250**

ISO Class: 100% 1 - Frame  
 Foundation Type: Mat/Slab  
 Exterior Wall Finish: 100% EIFS on studs  
 Roof Pitch: 100% Low  
 Roof Geometry: Gable  
 Roof Frame Type: Wood Purlins  
 Roof Materials: 100% Steel  
 Heating System: 100% Heat pump  
 Cooling System: 100% Heat pump

Passenger Elevators: None  
 Freight Elevators: None  
 Sprinkler System: None Type :None  
 Automatic Fire Detection: 100 Type :Local  
 Manual Fire Alarms: Yes Type :Local  
 Entry Alarms: Yes Type :Local

**NOTES** Library, book stacks, office space, meeting room.



<b><u>INSURABLE VALUES:</u></b>	
Building:	\$735,100
Contents:	\$478,700
Site Improvements:	\$87,367
<b>Total:</b>	<b>\$1,301,167</b>
<b>Per Sqft Rate: \$:</b>	<b>\$140</b>



## FLOOD CERTIFICATES

DEPARTMENT OF HOMELAND SECURITY  
 FEDERAL EMERGENCY MANAGEMENT AGENCY  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

See The Attached  
 Instructions

**O.M.B. No. 1660-0040**  
**Expires December 31, 2011**

**SECTION I - LOAN INFORMATION**

1. LENDER NAME AND ADDRESS  
 Cities Insurance Association of Washington  
 415 Tumwater Blvd SW  
 Tumwater, WA 98501

2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS  
 (Legal Description may be attached)  
 415 TUMWATER BLVD SW  
 TUMWATER, WA 98501-5717

Cities Insurance Association of Washington

3. LENDER ID NO.

4. LOAN IDENTIFIER

5. AMOUNT OF FLOOD INSURANCE REQUIRED

3750612

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
TUMWATER, CITY OF	THURSTON	WA	530192

**B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME**

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR	4. Flood Zone	5. No NFIP Map
53067C0281E	10/16/12	<input type="checkbox"/> YES _____ Date	X	<input type="checkbox"/>

**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)**

1.  Federal Flood Insurance is available (Community participates in NFIP).  Regular Program  Emergency Program of NFIP
2.  Federal Flood Insurance is not available because community is not participating in the NFIP.
3.  Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.

CBRA/OPA Designation Date: \_\_\_\_\_

**D. DETERMINATION**

**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA  
 (ZONES CONTAINING THE LETTERS "A" OR "V")?**

YES

NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.

If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

**E. COMMENTS (Optional)**

Census Tract Info - State: 53 MSA: 36500 County: 067 Tract: 0108.00  
 Customer Comment: Mechanic Shop Annex

\*\*Flood Determinations are provided solely for the use & benefit of client to comply with the 1994 Reform Act and may not be used or relied upon by any third party for any purpose, including, but not limited to, deciding whether to build or purchase a property or flood insurance on a property, or in determining the value of a property.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)  
 Wolters Kluwer Financial Services  
 6815 Saukview Drive  
 St. Cloud, MN 56303  
 (800) 447-7893

DATE OF DETERMINATION

4/16/2014  
 Cert# 13314924

DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

See The Attached  
Instructions

**O.M.B. No. 1660-0040**  
**Expires December 31, 2011**

**SECTION I - LOAN INFORMATION**

1. LENDER NAME AND ADDRESS  
Cities Insurance Association of Washington  
415 Tumwater Blvd SW  
Tumwater, WA 98501

2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS  
(Legal Description may be attached)  
6118 US HIGHWAY 101  
AMANDA PARK, WA 98526-9702

Cities Insurance Association of Washington

3. LENDER ID NO.

4. LOAN IDENTIFIER

3750621

5. AMOUNT OF FLOOD INSURANCE REQUIRED

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name

2. County(ies)

3. State

4. NFIP Community Number

GRAYS HARBOR COUNTY

UNINCORPORATED AREAS

WA

530057

**B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME**

1. NFIP Map Number or Community-Panel Number  
(Community name, if not the same as "A")

2. NFIP Map Panel Effective/  
Revised Date

3. LOMA/LOMR

4. Flood Zone

5. No NFIP Map

5300570075B

02/16/90

YES

\_\_\_\_\_  
Date

D

**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)**

1.  Federal Flood Insurance is available (Community participates in NFIP).  Regular Program  Emergency Program of NFIP
2.  Federal Flood Insurance is not available because community is not participating in the NFIP.
3.  Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.

CBRA/OPA Designation Date: \_\_\_\_\_

**D. DETERMINATION**

**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA  
(ZONES CONTAINING THE LETTERS "A" OR "V")?**

YES

NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.

If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

**E. COMMENTS (Optional)**

Census Tract Info - State: 53 MSA: County: 027 Tract: 0003.00  
Customer Comment: Amanda Park Library

\*\*Flood Determinations are provided solely for the use & benefit of client to comply with the 1994 Reform Act and may not be used or relied upon by any third party for any purpose, including, but not limited to, deciding whether to build or purchase a property or flood insurance on a property, or in determining the value of a property.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)

Wolters Kluwer Financial Services  
6815 Saukview Drive  
St. Cloud, MN 56303  
(800) 447-7893

DATE OF DETERMINATION

4/16/2014  
Cert# 13314925

DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

See The Attached  
Instructions

**O.M.B. No. 1660-0040**  
**Expires December 31, 2011**

**SECTION I - LOAN INFORMATION**

1. LENDER NAME AND ADDRESS Cities Insurance Association of Washington 415 Tumwater Blvd SW Tumwater, WA 98501		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached) 4 PARPALA RD NASELLE, WA 98638-8612  Cities Insurance Association of Washington		
3. LENDER ID NO.	4. LOAN IDENTIFIER 3750651	5. AMOUNT OF FLOOD INSURANCE REQUIRED		

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name PACIFIC COUNTY	2. County(ies) UNINCORPORATED AREAS	3. State WA	4. NFIP Community Number 530126	
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**B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME**

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 5301260053A	2. NFIP Map Panel Effective/ Revised Date 01/05/78	3. LOMA/LOMR <input type="checkbox"/> YES _____ Date	4. Flood Zone X	5. No NFIP Map <input type="checkbox"/>
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**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)**

1.  Federal Flood Insurance is available (Community participates in NFIP).       Regular Program     Emergency Program of NFIP

2.  Federal Flood Insurance is not available because community is not participating in the NFIP.

3.  Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.  
CBRA/OPA Designation Date: \_\_\_\_\_

**D. DETERMINATION**

**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA  
(ZONES CONTAINING THE LETTERS "A" OR "V")?**       YES       NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.  
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

**E. COMMENTS (Optional)**

Census Tract Info - State: 53 MSA: County: 049 Tract: 9504.00  
Customer Comment: Naselle Library

\*\*Flood Determinations are provided solely for the use & benefit of client to comply with the 1994 Reform Act and may not be used or relied upon by any third party for any purpose, including, but not limited to, deciding whether to build or purchase a property or flood insurance on a property, or in determining the value of a property.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) Wolters Kluwer Financial Services 6815 Saukview Drive St. Cloud, MN 56303 (800) 447-7893	DATE OF DETERMINATION  4/16/2014 Cert# 13315163
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DEPARTMENT OF HOMELAND SECURITY  
 FEDERAL EMERGENCY MANAGEMENT AGENCY  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

See The Attached  
 Instructions

**O.M.B. No. 1660-0040**  
**Expires December 31, 2011**

**SECTION I - LOAN INFORMATION**

1. LENDER NAME AND ADDRESS  
 Cities Insurance Association of Washington  
 415 Tumwater Blvd SW  
 Tumwater, WA 98501

2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS  
 (Legal Description may be attached)  
 40 N SCHOOLHOUSE HILL RD  
 HOODSPORT, WA 98548-9461

Cities Insurance Association of Washington

3. LENDER ID NO.

4. LOAN IDENTIFIER

3750631

5. AMOUNT OF FLOOD INSURANCE REQUIRED

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
MASON COUNTY	UNINCORPORATED AREAS	WA	530115

**B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME**

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR	4. Flood Zone	5. No NFIP Map
5301150125C	05/17/88	<input type="checkbox"/> YES _____ Date	X	<input type="checkbox"/>

**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)**

1.  Federal Flood Insurance is available (Community participates in NFIP).  Regular Program  Emergency Program of NFIP
2.  Federal Flood Insurance is not available because community is not participating in the NFIP.
3.  Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.

CBRA/OPA Designation Date: \_\_\_\_\_

**D. DETERMINATION**

**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA  
 (ZONES CONTAINING THE LETTERS "A" OR "V")?**

YES

NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.

If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

**E. COMMENTS (Optional)**

Census Tract Info - State: 53 MSA: County: 045 Tract: 9602.00  
 Customer Comment: Hoodspport Library

\*\*Flood Determinations are provided solely for the use & benefit of client to comply with the 1994 Reform Act and may not be used or relied upon by any third party for any purpose, including, but not limited to, deciding whether to build or purchase a property or flood insurance on a property, or in determining the value of a property.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)  
 Wolters Kluwer Financial Services  
 6815 Saukview Drive  
 St. Cloud, MN 56303  
 (800) 447-7893

DATE OF DETERMINATION

4/16/2014  
 Cert# 13315167

DEPARTMENT OF HOMELAND SECURITY  
 FEDERAL EMERGENCY MANAGEMENT AGENCY  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

See The Attached  
 Instructions

**O.M.B. No. 1660-0040**  
**Expires December 31, 2011**

**SECTION I - LOAN INFORMATION**

1. LENDER NAME AND ADDRESS  
 Cities Insurance Association of Washington  
 415 Tumwater Blvd SW  
 Tumwater, WA 98501

2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS  
 (Legal Description may be attached)  
 109 MAIN ST W\*  
 PACKWOOD, WA 98361

Cities Insurance Association of Washington

3. LENDER ID NO.

4. LOAN IDENTIFIER

5. AMOUNT OF FLOOD INSURANCE REQUIRED

3750681

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
LEWIS COUNTY	UNINCORPORATED AREAS	WA	530102

**B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME**

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR	4. Flood Zone	5. No NFIP Map
5301020370B	12/15/81	<input type="checkbox"/> YES _____ Date	AO	<input type="checkbox"/>

**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)**

1.  Federal Flood Insurance is available (Community participates in NFIP).  Regular Program  Emergency Program of NFIP
2.  Federal Flood Insurance is not available because community is not participating in the NFIP.
3.  Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.

CBRA/OPA Designation Date: \_\_\_\_\_

**D. DETERMINATION**

**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA  
 (ZONES CONTAINING THE LETTERS "A" OR "V")?**

YES

NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.

If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

**E. COMMENTS (Optional)**

Census Tract Info - State: 53 MSA: 00000 County: 041 Tract: 9720.00  
 Analyst Comment: \*N 46.606136 W -121.672325.PACKWOOD LIBRARY  
 Customer Comment: Packwood Library

\*\*Flood Determinations are provided solely for the use & benefit of client to comply with the 1994 Reform Act and may not be used or relied upon by any third party for any purpose, including, but not limited to, deciding whether to build or purchase a property or flood insurance on a property, or in determining the value of a property.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)  
 Wolters Kluwer Financial Services  
 6815 Saukview Drive  
 St. Cloud, MN 56303  
 (800) 447-7893

DATE OF DETERMINATION

4/16/2014  
 Cert# 13315172

DEPARTMENT OF HOMELAND SECURITY  
 FEDERAL EMERGENCY MANAGEMENT AGENCY  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

See The Attached  
 Instructions

**O.M.B. No. 1660-0040**  
**Expires December 31, 2011**

**SECTION I - LOAN INFORMATION**

1. LENDER NAME AND ADDRESS  
 Cities Insurance Association of Washington  
 415 Tumwater Blvd SW  
 Tumwater, WA 98501

2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS  
 (Legal Description may be attached)  
 2480 US HIGHWAY 12  
 SALKUM, WA 98582

Cities Insurance Association of Washington

3. LENDER ID NO.

4. LOAN IDENTIFIER

5. AMOUNT OF FLOOD INSURANCE REQUIRED

3750691

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
LEWIS COUNTY *	Unincorporated Areas	WA	530102

**B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME**

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR	4. Flood Zone	5. No NFIP Map
5301020460B	12/15/81	<input type="checkbox"/> YES _____ Date	X	<input type="checkbox"/>

**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)**

1.  Federal Flood Insurance is available (Community participates in NFIP).  Regular Program  Emergency Program of NFIP
2.  Federal Flood Insurance is not available because community is not participating in the NFIP.
3.  Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.

CBRA/OPA Designation Date: \_\_\_\_\_

**D. DETERMINATION**

**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA  
 (ZONES CONTAINING THE LETTERS "A" OR "V")?**

YES

NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.

If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

**E. COMMENTS (Optional)**

Census Tract Info - State: 53 MSA: 16500 County: 041 Tract: 9712.00  
 Customer Comment: Salkum Library

\*\*Flood Determinations are provided solely for the use & benefit of client to comply with the 1994 Reform Act and may not be used or relied upon by any third party for any purpose, including, but not limited to, deciding whether to build or purchase a property or flood insurance on a property, or in determining the value of a property.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)  
 Wolters Kluwer Financial Services  
 6815 Saukview Drive  
 St. Cloud, MN 56303  
 (800) 447-7893

DATE OF DETERMINATION

4/16/2014  
 Cert# 13315178



DEPARTMENT OF HOMELAND SECURITY  
 FEDERAL EMERGENCY MANAGEMENT AGENCY  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

See The Attached  
 Instructions

**O.M.B. No. 1660-0040**  
**Expires December 31, 2011**

**SECTION I - LOAN INFORMATION**

1. LENDER NAME AND ADDRESS  
 Cities Insurance Association of Washington  
 415 Tumwater Blvd SW  
 Tumwater, WA 98501

2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS  
 (Legal Description may be attached)  
 1308 256TH PL\*  
 OCEAN PARK, WA 98640

Cities Insurance Association of Washington

3. LENDER ID NO.

4. LOAN IDENTIFIER

3750671

5. AMOUNT OF FLOOD INSURANCE REQUIRED

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
PACIFIC COUNTY	UNINCORPORATED AREAS	WA	530126

**B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME**

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR	4. Flood Zone	5. No NFIP Map
5301260033A	01/05/78	<input type="checkbox"/> YES _____ Date	X	<input type="checkbox"/>

**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)**

1.  Federal Flood Insurance is available (Community participates in NFIP).  Regular Program  Emergency Program of NFIP
2.  Federal Flood Insurance is not available because community is not participating in the NFIP.
3.  Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.

CBRA/OPA Designation Date: \_\_\_\_\_

**D. DETERMINATION**

**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA  
 (ZONES CONTAINING THE LETTERS "A" OR "V")?**

YES

NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.

If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

**E. COMMENTS (Optional)**

Census Tract Info - State: 53 MSA: 00000 County: 049 Tract: 9508.00  
 Analyst Comment: \*N 46.487675 W -124.051544,OCEAN PARK LIBRARY  
 Customer Comment: Ocean Park Library

\*\*Flood Determinations are provided solely for the use & benefit of client to comply with the 1994 Reform Act and may not be used or relied upon by any third party for any purpose, including, but not limited to, deciding whether to build or purchase a property or flood insurance on a property, or in determining the value of a property.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)  
 Wolters Kluwer Financial Services  
 6815 Saukview Drive  
 St. Cloud, MN 56303  
 (800) 447-7893

DATE OF DETERMINATION

4/16/2014  
 Cert# 13315183

DEPARTMENT OF HOMELAND SECURITY  
 FEDERAL EMERGENCY MANAGEMENT AGENCY  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

See The Attached  
 Instructions

**O.M.B. No. 1660-0040**  
**Expires December 31, 2011**

**SECTION I - LOAN INFORMATION**

1. LENDER NAME AND ADDRESS Cities Insurance Association of Washington 415 Tumwater Blvd SW Tumwater, WA 98501		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached) 125 S MAIN ST MONTESANO, WA 98563-3708  Cities Insurance Association of Washington		
3. LENDER ID NO.	4. LOAN IDENTIFIER 3750641	5. AMOUNT OF FLOOD INSURANCE REQUIRED		

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name MONTESANO, CITY OF	2. County(ies) GRAYS HARBOR	3. State WA	4. NFIP Community Number 530063	
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**B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME**

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 5300630010C	2. NFIP Map Panel Effective/ Revised Date 10/13/81	3. LOMA/LOMR <input type="checkbox"/> YES _____ Date	4. Flood Zone X	5. No NFIP Map <input type="checkbox"/>
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**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)**

1.  Federal Flood Insurance is available (Community participates in NFIP).  Regular Program  Emergency Program of NFIP

2.  Federal Flood Insurance is not available because community is not participating in the NFIP.

3.  Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.  
 CBRA/OPA Designation Date: \_\_\_\_\_

**D. DETERMINATION**

**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")?**  YES  NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.  
 If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

**E. COMMENTS (Optional)**  
 Census Tract Info - State: 53 MSA: County: 027 Tract: 0004.00  
 Customer Comment: Montesano Library

\*\*Flood Determinations are provided solely for the use & benefit of client to comply with the 1994 Reform Act and may not be used or relied upon by any third party for any purpose, including, but not limited to, deciding whether to build or purchase a property or flood insurance on a property, or in determining the value of a property.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) Wolters Kluwer Financial Services 6815 Saukview Drive St. Cloud, MN 56303 (800) 447-7893	DATE OF DETERMINATION 4/16/2014 Cert# 13315187
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DEPARTMENT OF HOMELAND SECURITY  
 FEDERAL EMERGENCY MANAGEMENT AGENCY  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

See The Attached  
 Instructions

**O.M.B. No. 1660-0040**  
**Expires December 31, 2011**

**SECTION I - LOAN INFORMATION**

1. LENDER NAME AND ADDRESS Cities Insurance Association of Washington 415 Tumwater Blvd SW Tumwater, WA 98501		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached) 23081 NE STATE ROUTE 3 BELFAIR, WA 98528-9334  Cities Insurance Association of Washington		
3. LENDER ID NO.	4. LOAN IDENTIFIER 3750661	5. AMOUNT OF FLOOD INSURANCE REQUIRED		

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name MASON COUNTY	2. County(ies) UNINCORPORATED AREAS	3. State WA	4. NFIP Community Number 530115	
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**B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME**

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 5301150135C	2. NFIP Map Panel Effective/ Revised Date 05/17/88	3. LOMA/LOMR <input type="checkbox"/> YES _____ Date	4. Flood Zone X	5. No NFIP Map <input type="checkbox"/>
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**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)**

1.  Federal Flood Insurance is available (Community participates in NFIP).  Regular Program  Emergency Program of NFIP

2.  Federal Flood Insurance is not available because community is not participating in the NFIP.

3.  Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.  
 CBRA/OPA Designation Date: \_\_\_\_\_

**D. DETERMINATION**

**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")?**  YES  NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.  
 If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

**E. COMMENTS (Optional)**  
 Census Tract Info - State: 53 MSA: County: 045 Tract: 9604.00  
 Customer Comment: North Mason (Belfair) Library

\*\*Flood Determinations are provided solely for the use & benefit of client to comply with the 1994 Reform Act and may not be used or relied upon by any third party for any purpose, including, but not limited to, deciding whether to build or purchase a property or flood insurance on a property, or in determining the value of a property.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) Wolters Kluwer Financial Services 6815 Saukview Drive St. Cloud, MN 56303 (800) 447-7893	DATE OF DETERMINATION  4/16/2014 Cert# 13315189
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DEPARTMENT OF HOMELAND SECURITY  
 FEDERAL EMERGENCY MANAGEMENT AGENCY  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

See The Attached  
 Instructions

**O.M.B. No. 1660-0040**  
**Expires December 31, 2011**

**SECTION I - LOAN INFORMATION**

1. LENDER NAME AND ADDRESS  
 Cities Insurance Association of Washington  
 415 Tumwater Blvd SW  
 Tumwater, WA 98501

2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS  
 (Legal Description may be attached)  
 415 TUMWATER BLVD SW  
 TUMWATER, WA 98501-5717

Cities Insurance Association of Washington

3. LENDER ID NO.

4. LOAN IDENTIFIER

5. AMOUNT OF FLOOD INSURANCE REQUIRED

3750611

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
TUMWATER, CITY OF	THURSTON	WA	530192

**B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME**

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR	4. Flood Zone	5. No NFIP Map
53067C0281E	10/16/12	<input type="checkbox"/> YES _____ Date	X	<input type="checkbox"/>

**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)**

1.  Federal Flood Insurance is available (Community participates in NFIP).  Regular Program  Emergency Program of NFIP
2.  Federal Flood Insurance is not available because community is not participating in the NFIP.
3.  Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.

CBRA/OPA Designation Date: \_\_\_\_\_

**D. DETERMINATION**

**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA  
 (ZONES CONTAINING THE LETTERS "A" OR "V")?**

YES

NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.

If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

**E. COMMENTS (Optional)**

Census Tract Info - State: 53 MSA: 36500 County: 067 Tract: 0108.00  
 Customer Comment: Administrative Office

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This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)  
 Wolters Kluwer Financial Services  
 6815 Saukview Drive  
 St. Cloud, MN 56303  
 (800) 447-7893

DATE OF DETERMINATION

4/16/2014  
 Cert# 13315192