

CASE 967-S-19

SUPPLEMENTAL MEMORANDUM #2
February 27, 2020

Petitioners: Bruce and Brody Block, d.b.a., Block Field Tiling, LLC

Request: Authorize a Contractor's Facility with Outdoor Storage and Outdoor Operations as a Special Use in the AG-1 Agriculture Zoning District.

Location: A 35-acre tract in the South Half of the Southeast Quarter of Section 7, Township 17 North, Range 11 East of the Third Principal Meridian in Ayers Township with an address of 2460 CR 400N, Broadlands.

Site Area: Special Use Permit Area is five acres

Time Schedule for Development: Already in use

Prepared by: **Susan Burgstrom**, Senior Planner
John Hall, Zoning Administrator

STATUS

New submittals were received on February 26 and 27, 2020; see below.

ATTACHMENTS

- A Appraisal Report by Phillip Trautman, received February 26, 2020, from Andrew Hall, Attorney on behalf of Gary Jacobson
- B Annotated aerial photo received February 26, 2020, from Andrew Hall, Attorney on behalf of Gary Jacobson
- C Affidavit of Robert G. Lewis received February 26, 2020, from Andrew Hall, Attorney on behalf of Robert Lewis
- D Letter from Robert Lewis received February 26, 2020, from Andrew Hall, Attorney on behalf of Robert Lewis
- E Photos received February 26, 2020, from Andrew Hall, Attorney on behalf of Gary Jacobson
- F List of Illinois concrete disposal sites received February 26, 2020, from Andrew Hall, Attorney
- G Letter from Shawn Walker, Ayers Township Highway Commissioner, received February 27, 2020

January 20, 2020

The purpose of this report is to render a professional opinion of the impact of a construction salvage operation to adjacent residential real estate in the vicinity of 2460 CR 400N, Broadlands IL.



Demolition salvage yards are expansive eyesores that not only damage property values but also have the potential to contribute to public health issues and environmental degradation. Since salvage yards are undesirable to live near there is a corresponding devaluation of nearby properties. This devaluation may result in a legacy of lower property values in the surrounding area or, in the case of an emergent salvage yard, may negatively impact a location's current residents by damaging the real value of their equity in a home.

Quantitative information regarding ecological criteria in the purchase of real estate and verification of available estimations of the impact of a salvage yard on the value of real estate are the main factors considered. The results align with assessments in nearby counties with similar environmental factors indicate that real estate value can be degraded up to 11% by the proximity of a salvage yard or landfill. Size of the salvage operation and distance to the real estate directly affect the impact.

Since the property being evaluated is adjacent to the salvage yard the calculated deduction applied is \$49,000.

This report is strictly concerned with the salability of the property with conditions as they are now. Nothing here is intended to speculate on the cost to the health or damage to the lifestyle of the current property owners.

Sincerely,

Phillip N Trautman
License or Certification #: 556.003087
State: IL Expires: 09/30/2021
philtccr@aol.com

RECEIVED

FEB 26 2020

CHAMPAIGN CO. P & Z DEPARTMENT

FROM: Phil Trautman Appraisals by Trautman LLC 2108 W. John St. Champaign, IL 61821 Telephone Number: 217-352-1234 Fax Number: 217-352-2626	<h2 style="margin:0;">INVOICE</h2> <table border="1" style="width:100%; border-collapse: collapse;"> <tr><th style="background-color: #cccccc;">INVOICE NUMBER</th></tr> <tr><td style="text-align: center;">2475 400 North BroadInd</td></tr> <tr><th style="background-color: #cccccc;">DATE</th></tr> <tr><td style="text-align: center;">01/16/2020</td></tr> <tr><th style="background-color: #cccccc;">REFERENCE</th></tr> <tr><td>Internal Order #: 2475 400 North BroadInd</td></tr> <tr><td>Lender Case #:</td></tr> <tr><td>Client File #:</td></tr> <tr><td>Main File # on form: 2475 400 North BroadInd</td></tr> <tr><td>Other File # on form:</td></tr> <tr><td>Federal Tax ID: 45-0583775</td></tr> <tr><td>Employer ID:</td></tr> </table>	INVOICE NUMBER	2475 400 North BroadInd	DATE	01/16/2020	REFERENCE	Internal Order #: 2475 400 North BroadInd	Lender Case #:	Client File #:	Main File # on form: 2475 400 North BroadInd	Other File # on form:	Federal Tax ID: 45-0583775	Employer ID:
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Employer ID:													
TO: Gary & Sandy Jacobson 2475 CR 400 North Broadlands, IL 61816 Telephone Number: 217-377-2345 Fax Number: Alternate Number: E-Mail: Gary@mcginc.us													

DESCRIPTION
Lender: Gary & Sandy Jacobson Client: Gary & Sandy Jacobson Purchaser/Borrower: Gary D & Sandy Jacobson Property Address: 2475 County Road 400 N City: Broadlands County: Champaign State: IL Zip: 61816 Legal Description: 2.15 acres in the N1/2 NE 1/4 Twsp 17 Sec 18 R 11E (Ayers Twp)

FEES	AMOUNT
2055 Interior	400.00
<div style="font-size: 2em; color: blue; opacity: 0.5; position: absolute; top: -50px; left: 50px;">RECEIVED</div> <div style="font-size: 1.2em; color: blue; opacity: 0.5; position: absolute; top: 10px; left: 50px;">FEB 26 2020</div>	
SUBTOTAL	400.00
CHAMPAIGN CO. P & Z DEPARTMENT	
PAYMENTS	AMOUNT
Check #: Date: Description: Check #: Date: Description: Check #: Date: Description:	
SUBTOTAL	
TOTAL DUE	\$ 400.00

Please Return This Portion With Your Payment

FROM: Gary & Sandy Jacobson 2475 CR 400 North Broadlands, IL 61816 Telephone Number: 217-377-2345 Fax Number: Alternate Number: E-Mail: Gary@mcginc.us	AMOUNT DUE: \$ <u> 400.00</u> AMOUNT ENCLOSED: \$ <u> </u>												
TO: Phil Trautman Appraisals by Trautman LLC 2108 W. John St. Champaign, IL 61821	<table border="1" style="width:100%; border-collapse: collapse;"> <tr><th style="background-color: #cccccc;">INVOICE NUMBER</th></tr> <tr><td style="text-align: center;">2475 400 North BroadInd</td></tr> <tr><th style="background-color: #cccccc;">DATE</th></tr> <tr><td style="text-align: center;">01/16/2020</td></tr> <tr><th style="background-color: #cccccc;">REFERENCE</th></tr> <tr><td>Internal Order #: 2475 400 North BroadInd</td></tr> <tr><td>Lender Case #:</td></tr> <tr><td>Client File #:</td></tr> <tr><td>Main File # on form: 2475 400 North BroadInd</td></tr> <tr><td>Other File # on form:</td></tr> <tr><td>Federal Tax ID: 45-0583775</td></tr> <tr><td>Employer ID:</td></tr> </table>	INVOICE NUMBER	2475 400 North BroadInd	DATE	01/16/2020	REFERENCE	Internal Order #: 2475 400 North BroadInd	Lender Case #:	Client File #:	Main File # on form: 2475 400 North BroadInd	Other File # on form:	Federal Tax ID: 45-0583775	Employer ID:
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Appraisals By Trautman LLC
2108 W John St
Champaign, IL 61821
(217) 352-1234
<http://www.3521234.com>

01/20/2020

Gary & Sandy Jacobson
2475 CR 400 North
Broadlands, IL 61816

Re: Property: 2475 County Road 400 N
Broadlands, IL 61816
Borrower: Gary D & Sandy Jacobson
File No: 2475 400 North Broadnd

Opinion of Value: \$ 187,600
Effective Date: 01/16/2020

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



Phillip N Trautman
License or Certification #: 556.003087
State: IL Expires: 09/30/2021
philtccr@aol.com

APPRAISAL OF REAL PROPERTY



LOCATED AT

2475 County Road 400 N
Broadlands, IL 61816
2.15 acres in the N1/2 NE 1/4 Twsp 17 Sec 18 R 11E (Ayers Twp)

FOR

Gary & Sandy Jacobson
2475 CR 400 North
Broadlands, IL 61816

OPINION OF VALUE

187,600

AS OF

01/16/2020

BY

Phillip N Trautman
Appraisals By Trautman LLC
2108 W John St
Champaign, IL 61821
(217) 352-1234
philtccr@aol.com
<http://www.3521234.com>

THIS SUMMARY APPRAISAL REPORT IS INTENDED FOR USE BY THE LENDER/CLIENT FOR A MORTGAGE FINANCE TRANSACTION ONLY.

SUBJECT
 Property Address 2475 County Road 400 N City Broadlands State IL Zip Code 61816
 Legal Description 2.15 acres in the N1/2 NE 1/4 Twp 17 Sec 18 R 11E (Ayers Twp) County Champaign
 Assessor's Parcel No. 01-35-18-200-004 Tax Year 2018 R.E. Taxes \$ 4,043.96 Special Assessments \$ 0
 Borrower Gary D & Sandy Jacobson Current Owner Gary D & Sandy Jacobson Occupant Owner Tenant Vacant
 Neighborhood or Project Name SE Champaign County Project Type PUD Condominium HOA \$ /Mo.
 Sales Price \$ Date of Sale na Description / \$ amount of loan charges/concessions to be paid by seller 0
 Property rights appraised Fee Simple Leasehold Map Reference 16580 Census Tract 0108.00

NEIGHBORHOOD
 Note: Race and the racial composition of the neighborhood are not appraisal factors.
 Location Urban Suburban Rural Property values Increasing Stable Declining
 Built up Over 75% 25-75% Under 25% Demand/supply Shortage In balance Over supply
 Growth rate Rapid Stable Slow Marketing time Under 3 mos. 3-6 mos. Over 6 mos.
 Neighborhood boundaries County Rd 200 N (Broadlands) south 2 miles, US Rt 49 (CR 2700 W) 2.25 miles 557 High 148 na High
 east, County Rd 1050 N (Homer Sidney Slab) 6.5 miles north, County Rd 2100 E (Sidney Slab) 3.75 miles west Market area is expanded to 6.5 mile from subject & extended to 24 months
 Predominant 78 60 na na

SITE
 Dimensions 280x360 Site area 2.15 ac Shape Rectangular
 Specific zoning classification and description Agricultural
 Zoning compliance Legal Legal nonconforming (Grandfathered use) Illegal, attach description No zoning
 Highest and best use of subject property as improved (or as proposed per plans and specifications): Present use Other use, attach description.
 Utilities Public Other Public Other Off-site Improvements Type Public Private
 Electricity Water Well Street Oil & Chip
 Gas LP Sanitary sewer Septic Alley shared drive to shed
 Are there any apparent adverse site conditions (easements, encroachments, special assessments, slide areas, etc.)? Yes No If Yes, attach description.

IMPROVEMENTS
 Source(s) used for physical characteristics of property: Interior and exterior inspection Exterior inspection from street Previous appraisal files
 MLS Assessment and tax records Prior inspection Property owner Other (Describe):
 No. of Stories 1 Type (Det./Att.) Det Exterior Walls Brick/Average Roof Surface Composite/Good Manufactured Housing Yes No
 Does the property generally conform to the neighborhood in terms of style, condition and construction materials? Yes No If No, attach description.
 Are there any apparent physical deficiencies or conditions that would affect the soundness or structural integrity of the improvements or the livability of the property?
 Yes No If Yes, attach description.
 Are there any apparent adverse environmental conditions (hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property? Yes No If Yes, attach description.

I researched the subject market area for comparable listings and sales that are the most similar and proximate to the subject property.
 My research revealed a total of 12 sales ranging in sales price from \$ 30,000 to \$ 214,000.
 My research revealed a total of 4 listings ranging in list price from \$ 69,900 to \$ 179,900.
 The analysis of the comparable sales below reflects market reaction to significant variations between the sales and the subject property.

FEATURE	SUBJECT	SALE 1	SALE 2	SALE 3
Address	2475 County Road 400 N Broadlands, IL 61816	2728 County Road 1425 Allerton, IL 61810	2329 750 N Homer, IL 61849	275 2700 E Allerton, IL 61810
Proximity to Subject		5.69 miles SE	3.76 miles NW	2.47 miles SE
Sales Price	\$	\$ 148,000	\$ 201,000	\$ 120,000
Price/Gross Living Area	\$	\$ 84.57/sq ft	\$ 111.67/sq ft	\$ 68.14/sq ft
Data & Verification Sources		MREDMLS09983474 DOM 209	MREDMLS10069751 DOM 206	MREDMLS10496666 DOM 4
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION +(-)\$ Adjust.	DESCRIPTION +(-)\$ Adjust.	DESCRIPTION +(-)\$ Adjust.
Sales or Financing Concessions		VA CC -3,000	Conv 0	Conv CC -2,500
Date of Sale/Time		02/2019	05/2019	10/2019
Location	N,Rural;	N,Rural;	N,Rural;	N,Rural;
Site	2.15 ac	1.69 ac +3,680	3.2 ac -8,400	1 ac +9,200
View	N;Pstri;	N;Pstri;	N;Pstri;	N;Pstri;
Design (Style)	DT1;Trad	DT1;Trad	DT1;Trad	DT2;Trad
Actual Age (Yrs.)	60	29	3	120
Condition	C3	C3	C2 -5,000	C3
Above Grade	Total Bdrms; Baths	Total Bdrms; Baths	Total Bdrms; Baths	Total Bdrms; Baths
Room Count	6 2 2	7 3 2	9 4 2	7 4 1
Gross Living Area	1,504 Sq. Ft.	1,750 Sq. Ft. -7,380	1,800 Sq. Ft. -8,880	1,761 Sq. Ft. -7,710
Basement & Finished Rooms Below Grade	1502 sf 400 fin 1bdr,sa/on,study	1750 sf 0 fin	Tornado Shelter +11,265	594 sf 0 fin +4,000
Garage/Carport	2 Det 32x50 shed	2 Att +8,000	2 Att +8,000	3 Det +6,000
Porch/Patio/Deck	Cov Open Open	Cov Cov Open 0	Cov Open +1,000	Open Open +1,500
Sunroom/Solar System	Yes Yes	No Geo Thermal +6,000	None +8,000	None +8,000
Net Adj. (total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 9,440	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 9,985	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 30,300
Adjusted Sales Price of Comparables		\$ 157,440	\$ 210,985	\$ 150,300
Date of Prior Sale	11/01	na	05/09	05/2013
Price of Prior Sale	\$ 147,500	\$ 0	\$ 140,000	\$ 99,000

Analysis of any current agreement of sale, option, or listing of the subject property and analysis of the prior sales of subject and comparables: **No current listing on Subject.**
 Subject & Comps all confirmed through local MLS & Public Records.
 Summary of sales comparison and value conclusion: **The above Sale Comparables are the closest in terms of Size (ASQ) Style, Quality, Age & Amenities.**
 All are in general market area of southeast Cha Co. All comps bracket the subject in amenities. All adjustments are considered reasonable.
 Comps interior & exterior features are very similar to subjects with all comps in similar good condition. All Comps considered equal in quality of construction & materials. Comps 2 & 5 Considered superior in condition. Largest adjustments for acreage, ASQ, out buildings & condition. The subject complies within its rural market area. Selected Criteria: Stat,Closed, Active, Cont. Area within subjects market area, all within 6.5 miles. ASQ 1000-2000 SF. PTP: Detached. Age adjustment is considered in the condition adjustment.

This appraisal is made "as-is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, or subject to the following repairs, alterations or conditions Appraisal made in "AS IS" condition.

BASED ON AN EXTERIOR INSPECTION FROM THE STREET OR AN INTERIOR AND EXTERIOR INSPECTION, I ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT TO BE \$ 187,600, AS OF 01/16/2020

Desktop Underwriter Quantitative Analysis Appraisal Report

Project Information for PUDs (If applicable) -- Is the developer/builder in control of the Home Owners' Association (HOA)? Yes No

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

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

Total number of units rented _____ Total number of units for sale _____ Data Source(s) _____

Was the project created by the conversion of existing buildings into a PUD? Yes No If yes, date of conversion: _____

Does the project contain any multi-dwelling units? Yes No Data Source: _____

Are the common elements completed? Yes No If No, describe status of completion: _____

Are any common elements leased to or by the Home Owners' Association? Yes No If yes, attach addendum describing rental terms and options.

Describe common elements and recreational facilities: _____

Project Information for Condominiums (If applicable) -- Is the developer/builder in control of the Home Owners' Association (HOA)? Yes No

Provide the following information for all Condominium Projects:

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

Total number of units rented _____ Total number of units for sale _____ Data Source(s) _____

Was the project created by the conversion of existing buildings into a condominium? Yes No If yes, date of conversion: _____

Project Type: Primary Residence Second Home or Recreational Row or Townhouse Garden Midrise Highrise _____

Condition of the project, quality of construction, unit mix, etc.: _____

Are the common elements completed? Yes No If No, describe status of completion: _____

Are any common elements leased to or by the Home Owners' Association? Yes No If yes, attach addendum describing rental terms and options.

Describe common elements and recreational facilities: _____

PURPOSE OF APPRAISAL: The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report based on a quantitative sales comparison analysis for use in a mortgage finance transaction.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

* Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser has provided any required sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- The appraiser has noted in the appraisal report any adverse conditions (such as, but not limited to, needed repairs, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, expressed or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
- The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia, except that the lender/client may distribute the report to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
- The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed.
- The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.

Desktop Underwriter Quantitative Analysis Appraisal Report

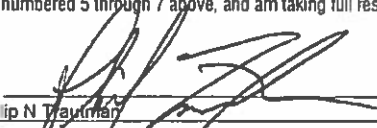
File No. 2475 400 North Broad

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

1. I performed this appraisal by (1) personally inspecting from the street the subject property and neighborhood and each of the comparable sales (unless I have otherwise indicated in this report that I also inspected the interior of the subject property); (2) collecting, confirming, and analyzing data from reliable public and/or private sources; and (3) reporting the results of my inspection and analysis in this summary appraisal report. I further certify that I have adequate information about the physical characteristics of the subject property and the comparable sales to develop this appraisal.
2. I have researched and analyzed the comparable sales and offerings/listings in the subject market area and have reported the comparable sales in this report that are the best available for the subject property. I further certify that adequate comparable market data exists in the general market area to develop a reliable sales comparison analysis for the subject property.
3. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware, have considered these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them, and have commented about the effect of the adverse conditions on the marketability of the subject property. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
4. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
5. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
6. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
7. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
8. I estimated the market value of the real property that is the subject of this report based on the sales comparison approach to value. I further certify that I considered the cost and income approaches to value, but, through mutual agreement with the client, did not develop them, unless I have noted otherwise in this report.
9. I performed this appraisal as a limited appraisal, subject to the Departure Provision of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of the appraisal (unless I have otherwise indicated in this report that the appraisal is a complete appraisal. In which case, the Departure Provision does not apply).
10. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value. The exposure time associated with the estimate of market value for the subject property is consistent with the marketing time noted in the Neighborhood section of this report. The marketing period concluded for the subject property at the estimated market value is also consistent with the marketing time noted in the Neighborhood section.
11. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. I further certify that no one provided significant professional assistance to me in the development of this appraisal.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that I directly supervise the appraiser who prepared the appraisal report, have examined the appraisal report for compliance with the Uniform Standards of Professional Appraisal Practice, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 5 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

APPRAISER:

Signature: 
 Name: Phillip N. Trautman
 Company Name: Appraisals By Trautman LLC
 Company Address: 2108 W John St, Champaign, IL 61821

Date of Report/Signature: 01/20/2020
 State Certification #: 556.003087
 or State License #: _____
 State: IL
 Expiration Date of Certification or License: 09/30/2021

SUPERVISORY APPRAISER (ONLY IF REQUIRED):

Signature: _____
 Name: _____
 Company Name: _____
 Company Address: _____
 Date of Report/Signature: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____

ADDRESS OF PROPERTY APPRAISED:

2475 County Road 400 N
Broadlands, IL 61816

APPRAISED VALUE OF SUBJECT PROPERTY \$ 187,600
 EFFECTIVE DATE OF APPRAISAL/INSPECTION 01/16/2020

LENDER/CLIENT:

Name: _____
 Company Name: Gary & Sandy Jacobson
 Company Address: 2475 CR 400 North, Broadlands, IL 61816

SUPERVISORY APPRAISER:

SUBJECT PROPERTY

- Did not inspect subject property
- Did inspect exterior of subject property from street
- Did inspect interior and exterior of subject property

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
- Did inspect exterior of comparable sales from street

Desktop Underwriter Quantitative Analysis Appraisal Report

FEATURE	SUBJECT	SALE 4		SALE 5		SALE 6	
Address	2475 County Road 400 N Broadlands, IL 61816	2098 County Road 700 N Sidney, IL 61877		473 County Road 2500 E Broadlands, IL 61816		475 County Road 2100 E Sidney, IL 61877	
Proximity to Subject		4.79 miles NW		0.78 miles N		3.72 miles W	
Sales Price	\$	\$ 154,900		\$ 260,000		\$ 214,000	
Price/Gross Living Area	\$	\$ 118.24/sq ft		\$ 159.51/sq ft		\$ 101.61/sq ft	
Data & Verification Sources		MREDMLS09980024 DOM 4		MREDMLS09996947 DOM 65		MREDMLS10556280 DOM4	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.
Sales or Financing Concessions		Conv 0		VA 0		FHA 0	
Date of Sale/Time		08/2018		10/2018		12/2019	
Location	N,Rural;	N,Rural;		N,Rural;		N,Rural;	
Site	2.15 ac	1.00 ac	+9,200	4.66 ac	-20,080	4.1 ac	-15,600
View	N,Pstrl;	N,Pstrl;		N,Pstrl;		N,Pstrl;	
Design (Style)	DT1;Trad	DT1;Trad		DT1;Trad		DT2;Trad	
Actual Age (Yrs.)	60	51	0	64	0	100	0
Condition	C3	C3		C2		C3	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	6 2 2	5 3 2		6 3 1.1	+2,500	8 4 2	
Gross Living Area	1,504 Sq. Ft.	1,310 Sq. Ft.	+5,820	1,630 Sq. Ft.	-3,780	2,106 Sq. Ft.	-18,060
Basement & Finished Rooms Below Grade	1502 sf 400 fin 1bdr,saion,study	1310 sf 1150 fin Fam Bdr Rec Bon	+1,440 -7,500	1630 sf 1170 Fam Rec	-960 -7,700	0	+11,265 +4,000
Garage/Carport	2 Det 32x50 shed	2 Att	+8,000	2 Det 32x40	0	4 Det Shed	0
Porch Patio Deck	Cov Open Open	Open Open	+1,500	Cov Open Open		Cov Open Open	
Sunroom Solar System	Yes Yes	None	+8,000	54x72 Shed	-8,000	None	+8,000
Net Adj. (total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$	26,460	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	-43,020	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	-10,395
Adjusted Sales Price of Comparable		\$	181,360	\$	216,980	\$	203,605
Date of Prior Sale	11/01	11/2016		na		01/2011	
Price of Prior Sale	\$ 147,500	\$	55,000	\$	0	\$	168,000

QUANTITATIVE SALES COMPARISON ANALYSIS

COMMENTS

Comments: Comps 4, 5 & 6 added to further support subject overall value.
Comp 4 & 5 are over the preferred 12 month sales date, are considered good & reliable value indicator based on outbuildings and small acreage

Borrower	Gary D & Sandy Jacobson			
Property Address	2475 County Road 400 N			
City	Broadlands	County	Champaign	State IL Zip Code 61816
Lender/Client	Gary & Sandy Jacobson			



Subject Front

2475 County Road 400 N
 Sales Price
 Gross Living Area 1,502
 Total Rooms 6
 Total Bedrooms 2
 Total Bathrooms 2
 Location N,Rural;
 View N;Pstr;
 Site 2.15 ac
 Quality
 Age 60



Subject Rear



Subject Street

Borrower	Gary D & Sandy Jacobson		
Property Address	2475 County Road 400 N		
City	Broadlands	County Champaign	State IL Zip Code 61816
Lender/Client	Gary & Sandy Jacobson		



Comparable 1

2728 County Road 1425
 Prox. to Subject 5.69 miles SE
 Sale Price 148,000
 Gross Living Area 1,750
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2
 Location N,Rural;
 View N,Pstrl;
 Site 1.69 ac
 Quality
 Age 29



Comparable 2

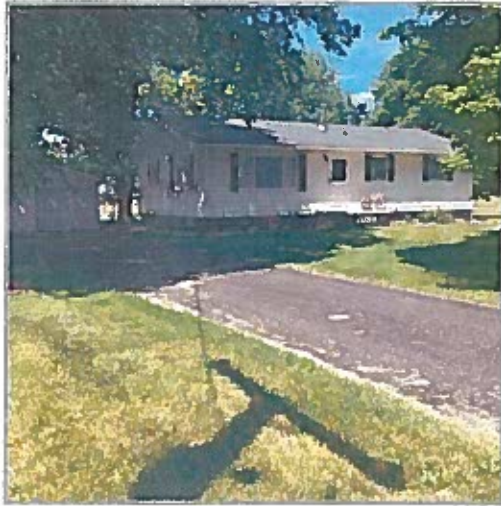
2329 750 N
 Prox. to Subject 3.76 miles NW
 Sale Price 201,000
 Gross Living Area 1,800
 Total Rooms 9
 Total Bedrooms 4
 Total Bathrooms 2
 Location N,Rural;
 View N,Pstrl;
 Site 3.2 ac
 Quality
 Age 3



Comparable 3

275 2700 E
 Prox. to Subject 2.47 miles SE
 Sale Price 120,000
 Gross Living Area 1,761
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 1
 Location N,Rural;
 View N,Pstrl;
 Site 1 ac
 Quality
 Age 120

Borrower	Gary D. & Sandy Jacobson			
Property Address	2475 County Road 400 N			
City	Broadlands	County	Champaign	State IL Zip Code 61816
Lender/Client	Gary & Sandy Jacobson			



Comparable 4

2098 County Road 700 N
 Prox. to Subject 4.79 miles NW
 Sale Price 154,900
 Gross Living Area 1,310
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 2
 Location N;Rural;
 View N;Pstrl;
 Site 1.00 ac
 Quality
 Age 51



Comparable 5

473 County Road 2500 E
 Prox. to Subject 0.78 miles N
 Sale Price 260,000
 Gross Living Area 1,630
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.1
 Location N;Rural;
 View N;Pstrl;
 Site 4.66 ac
 Quality
 Age 64



Comparable 6

475 County Road 2100 E
 Prox. to Subject 3.72 miles W
 Sale Price 214,000
 Gross Living Area 2,106
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2
 Location N;Rural;
 View N;Pstrl;
 Site 4.1 ac
 Quality
 Age 100

Subject Photos Case # 19-19, ZBA 02/27/20, Supp. Memo #2, Attachment A, Page 12 of 26

Borrower	Gary D. & Sandy Jacobson			
Property Address	2475 County Road 400 N			
City	Broadlands	County	Champaign	State IL Zip Code 61816
Lender/Client	Gary & Sandy Jacobson			



street east



drive



e



nw garage



deck



shed



lp



se



living



living



bedroom



bath



bedroom



kitchen



kitchen

Subject Photos Case No. 2475-19, ZBA 02/27/20, Supp. Memo #2, Attachment A, Page 13 of 26

Borrower	Gary D & Sandy Jacobson		
Property Address	2475 County Road 400 N		
City	Broadlands	County	Champaign
		State	IL
		Zip Code	61816
Lender/Client	Gary & Sandy Jacobson		



kitchen



dining



bath



bath



office



dining



sunroom



basement stairway



laundry



water heater



circuit panel



circuit panel



water system



basement office



laundry

Subject Photos Case No. 19, ZBA 02/27/20, Supp. Memo #2, Attachment A, Page 14 of 26

Borrower	Gary D & Sandy Jacobson		
Property Address	2475 County Road 400 N		
City	Broadlands	County Champaign	State IL Zip Code 61816
Lender/Client	Gary & Sandy Jacobson		



basement



basement



salon



basement



furnace



cac



w



shed



interior shed



well head



solar panel



sw from shared drive



garden shed and rear garage



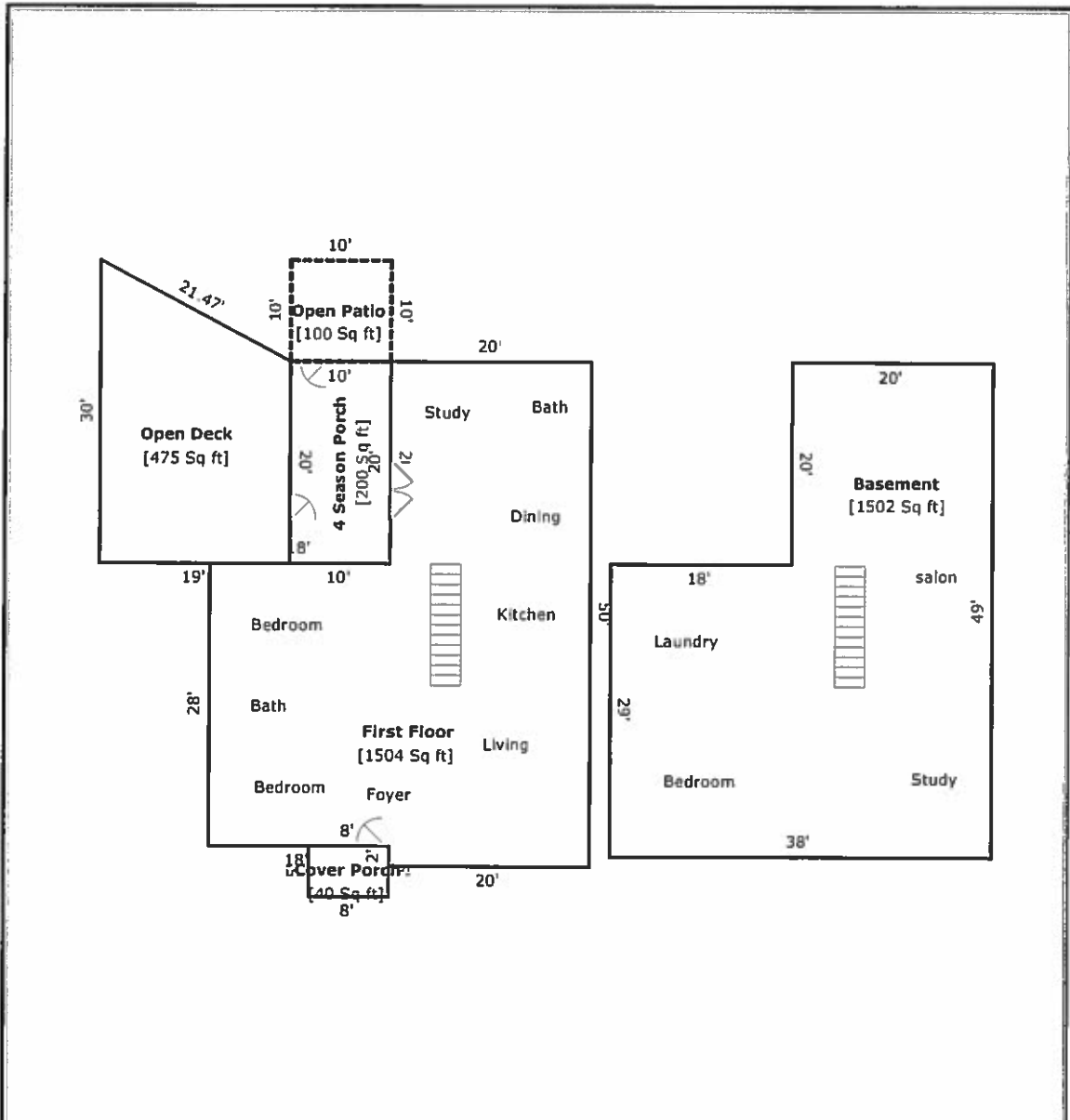
interior garden shed



backs of shed & garage

Building Sketch (Page 9, 13) A 02/27/20, Supp. Memo #2, Attachment A, Page 15 of 26

Borrower	Gary D & Sandy Jacobson			
Property Address	2475 County Road 400 N			
City	Broadlands	County	Champaign	State IL Zip Code 61816
Lender/Client	Gary & Sandy Jacobson			



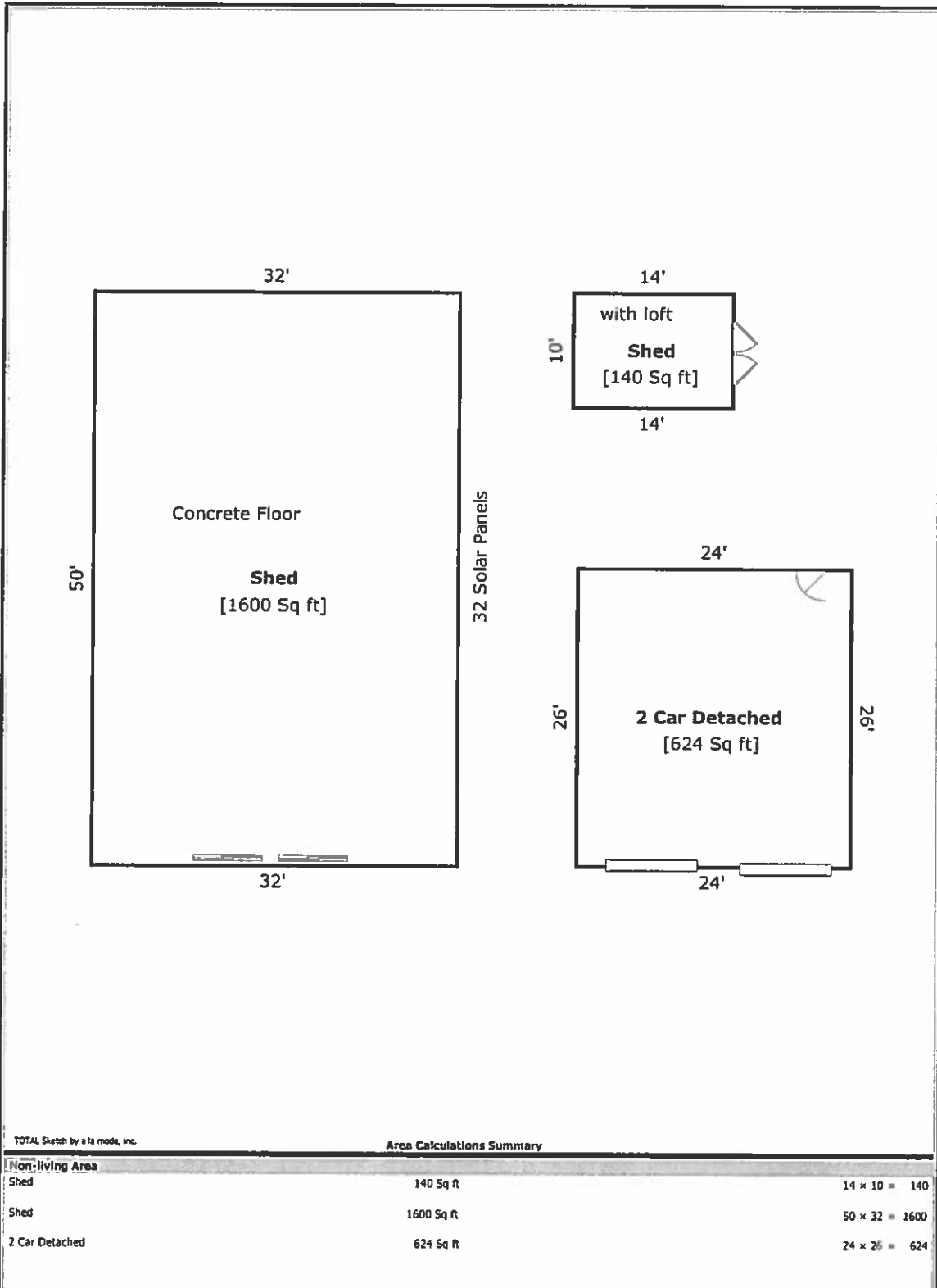
TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Area	Calculation Details
First Floor	1504 Sq ft	50 × 20 = 1000 28 × 18 = 504
Total Living Area (Rounded):	1504 Sq ft	
Non-living Area		
Open Deck	475 Sq ft	19 × 20 = 380 0.5 × 19 × 10 = 95
Open Patio	100 Sq ft	10 × 10 = 100
Cover Porch	40 Sq ft	8 × 5 = 40
4 Season Porch	200 Sq ft	10 × 20 = 200
Basement	1502 Sq ft	20 × 20 = 400 38 × 29 = 1102

Building Sketch (Page 2) Case 06-19-23A 02/27/20, Supp. Memo #2, Attachment A, Page 16 of 26

Borrower	Gary D & Sandy Jacobson		
Property Address	2475 County Road 400 N		
City	Broadlands	County Champaign	State IL Zip Code 61816
Lender/Client	Gary & Sandy Jacobson		



TOTAL Sketch by a la mode, inc.

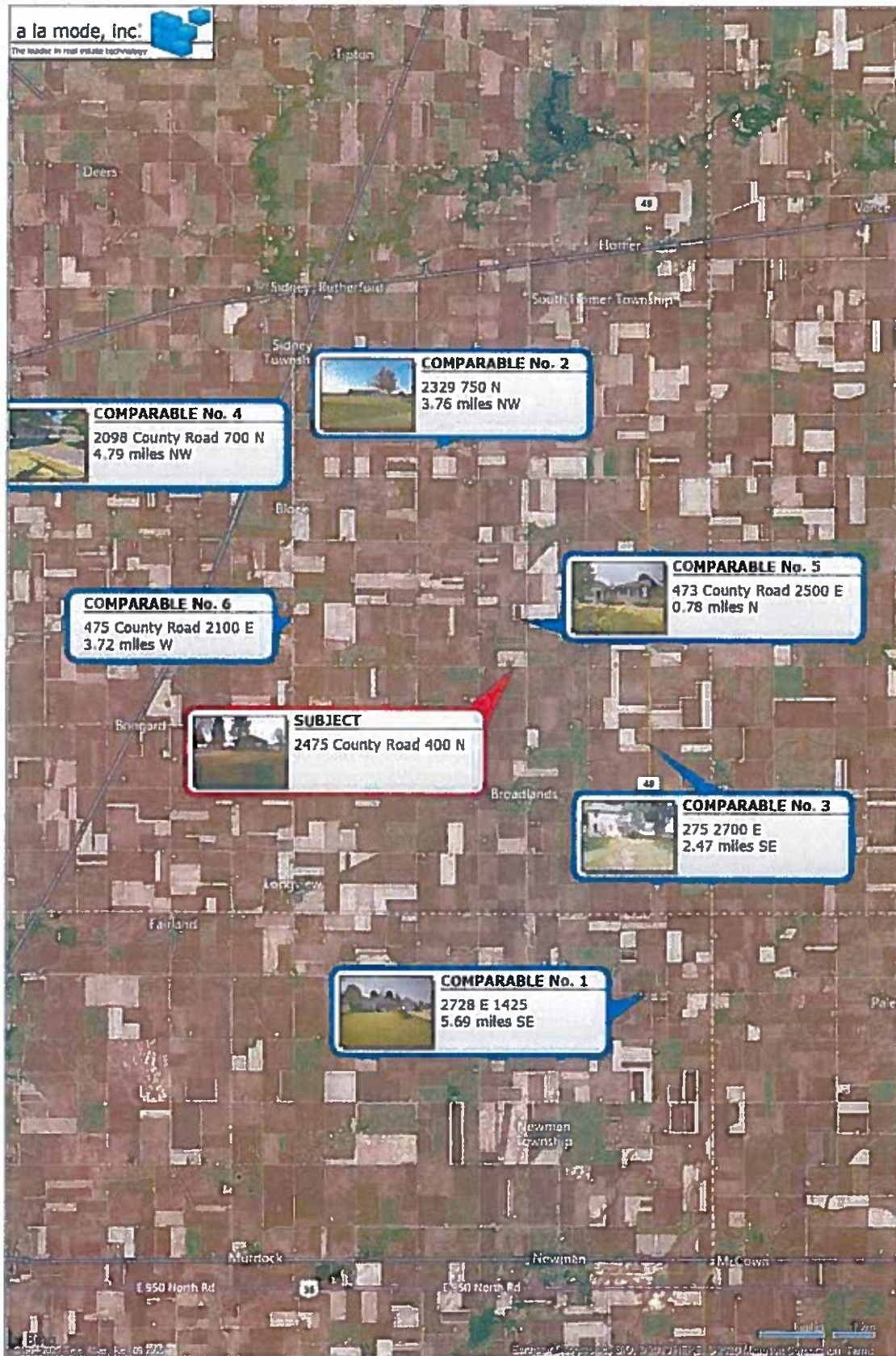
Area Calculations Summary

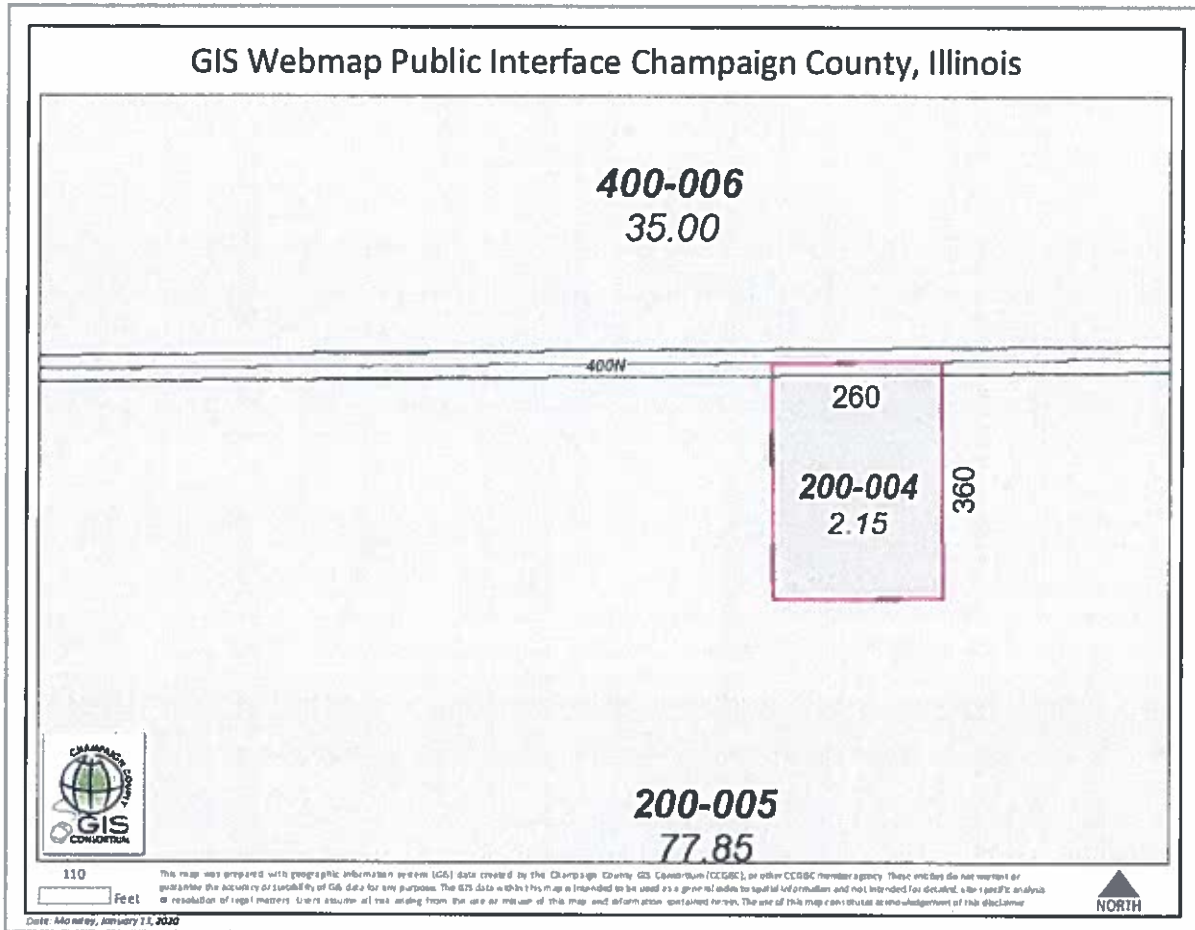
Non-living Area		
Shed	140 Sq ft	14 × 10 = 140
Shed	1600 Sq ft	50 × 32 = 1600
2 Car Detached	624 Sq ft	24 × 26 = 624

Location Map

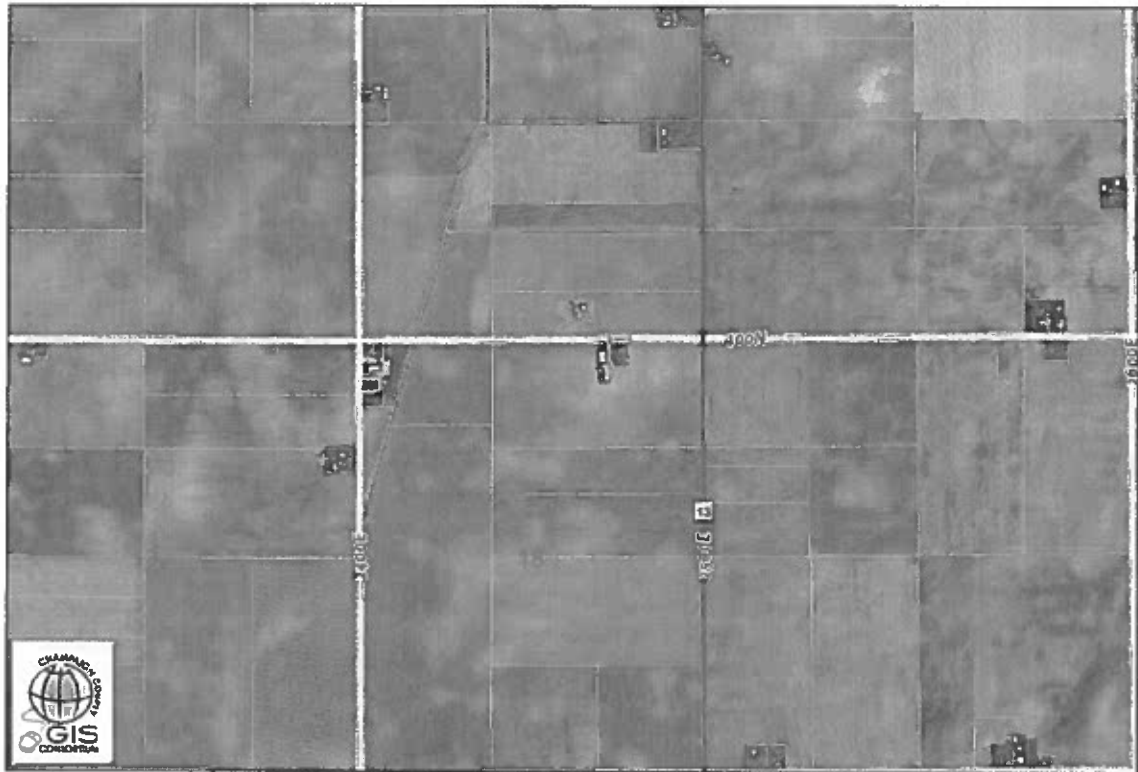
Case No. S-19, ZBA 02/27/20, Supp. Memo #2, Attachment A, Page 17 of 26

Borrower	Gary D & Sandy Jacobson			
Property Address	2475 County Road 400 N			
City	Broadlands	County	Champaign	State IL Zip Code 61816
Lender/Client	Gary & Sandy Jacobson			





GIS Webmap Public Interface Champaign County, Illinois



940
 Feet

This map was prepared with geospatial information system (GIS) data created by the Champaign County GIS Consortium (CCGIS), or other CCGIS member agency. These entities do not warrant or guarantee the accuracy or suitability of GIS data for any purpose. The GIS data within this map is intended to be used as a general guide to spatial information and not intended for detailed, site-specific analysis or resolution of legal matters. Users assume all risk arising from the use or misuse of this map and information contained herein. The use of this map constitutes an acknowledgment of this disclaimer.

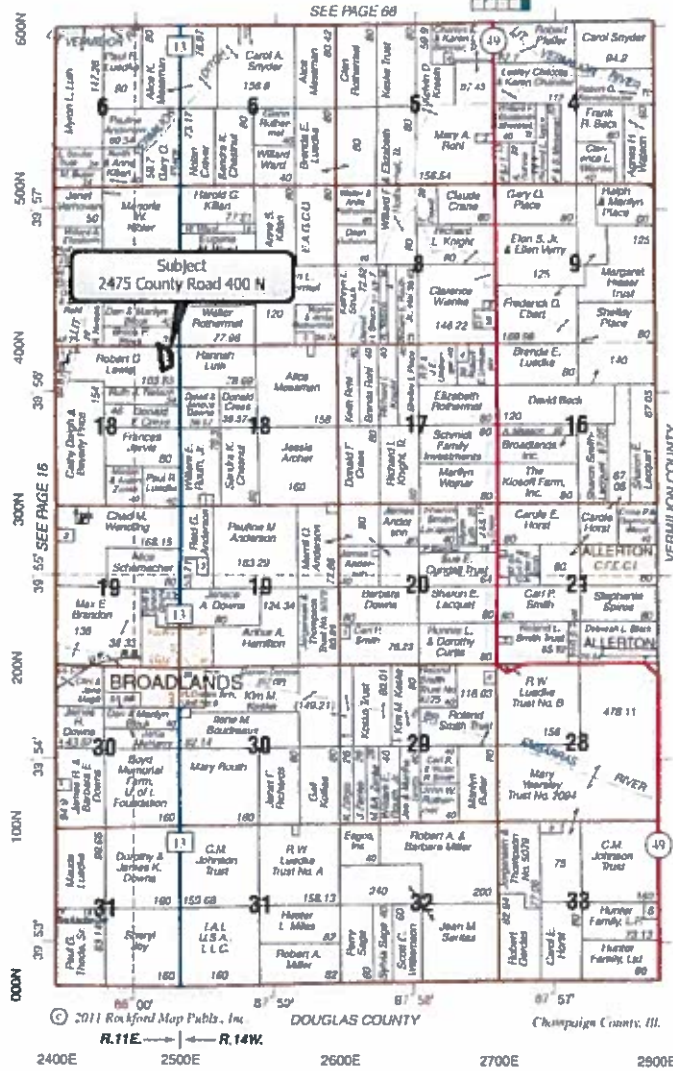



Date: Monday, January 11, 2020

Rockford Plat Map

AYERS

T.17N.-R.11E.-14W.





PHILO EXCHANGE BANK

PHILO • ALLERTON • BROADLANDS

684-2600 • 834-3022 • 834-3023

Member FDIC

- Checking & Savings
- CDs
- Personal loans
- Real estate loans
- Farm & business loans
- 4 full service locations

Borrower	Gary D & Sandy Jacobson			
Property Address	2475 County Road 400 N			
City	Broadlands	County	Champaign	State IL Zip Code 61816
Lender/Client	Gary & Sandy Jacobson			

Improvements & Updates

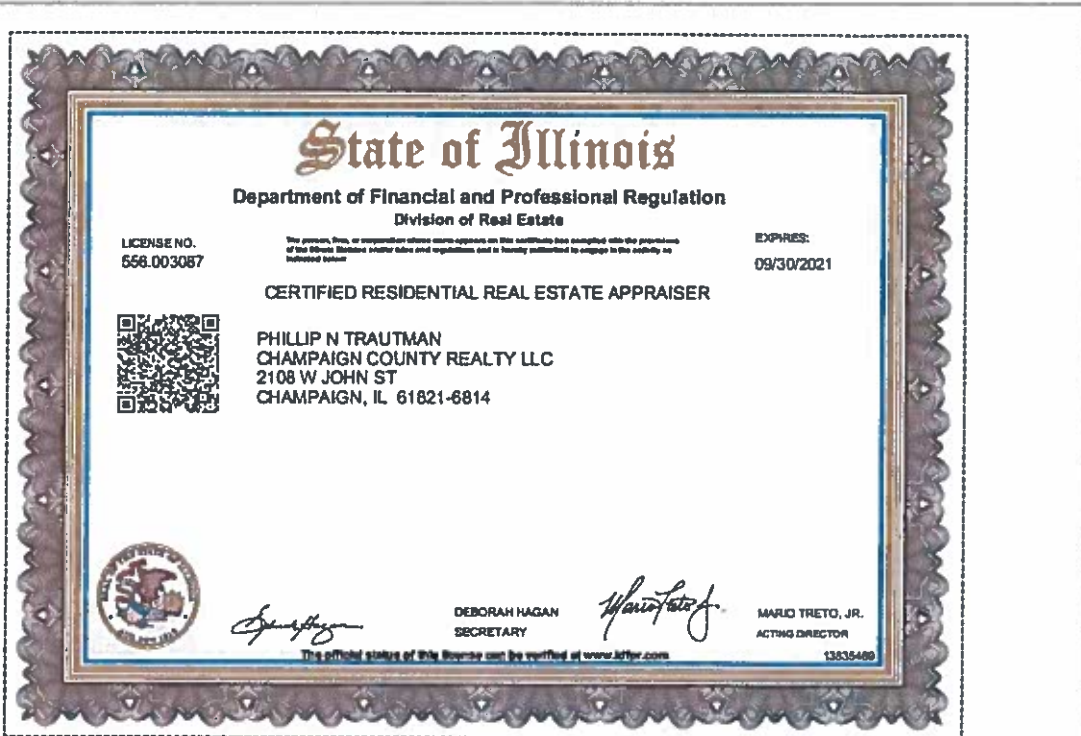
New Roof 2018
 New Sunroom 2019
 New whole house LP generator 2020
 New Solar Panel with back feed system 2019
 Bathrooms Updated
 Kitchen Updated
 New Extended Wood Deck
 Newer Thermal Pane Replacement windows with interior storms
 Light Tubes

Basement
 Updated bedroom, Salon, & Office
 Multiple Whole house water filters
 Newer Furnace & CAC

Exterior
 Garden Shed w loft
 Concrete apron for garage
 wood fenced at shed & LP tank
 removal of trees

General Addendum

Sale 2 previous sale appears to be on different house (maybe demolished)
 Sale 3 ASQ adjusted (-100) for ceiling height Appraisal standard measurements
 Age is adjusted with condition
 Acreage is adjusted at \$8000 an acre as a SE Champaign County average
 Comp 1 is located in Douglas County
 MLS Pictures of comparables used, more accurately depicts its condition at time of sale



Cut on Dotted Line ✂

For future reference, IDFPR is now providing each person/business a unique identification number, 'Access ID', which may be used in lieu of a social security number, date of birth or FEIN number when contacting the IDFPR. Your Access ID is: 3311496



Cut on Dotted Line ✂



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
06/12/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Pearl Insurance 1200 East Glen Avenue Peoria Heights, IL 61616		CONTACT NAME: PHONE (A/C, No, Ext): FAX (A/C, No): FAGE ADDRESS:	
INSURED Appraisals by Trautman & Champaign County Realty LLC 2108 W John St Champaign, IL 61821-6814		INSURER(S) AFFORDING COVERAGE INSURER A: GREENWICH INSURANCE COMPANY NAIC # 22322 INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR (NSD) (WVO)	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER					EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMPROP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYER'S LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y/N N/A (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below					<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Real Estate E&O	N N	PEG9174383-3	07-01-2019	07-01-2020	Limits: \$1,000,000/\$1,000,000 Deductible: \$2500

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 Additional Named Insureds: Sole Proprietorship: Phillip Trautman D.B.A Champaign County Realty & Appraisals by Trautman
 Champaign County Realty Property Management, LLC

CERTIFICATE HOLDER	CANCELLATION
	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE Pearl Insurance 

ACORD 25 (2016/03)

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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions**C1**

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions**Q1**

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS APPENDUM

Case 9:07-sb-019, ZBA 02/27/20, Supp. Memo #2, Attachment A, Page 25 of 26
(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes. Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost. An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion. A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.



RECEIVED

FEB 26 2020

CHAMPAIGN CO P & Z DEPARTMENT

IN THE DEPARTMENT OF PLANNING AND ZONING BOARD OF APPEALS
CHAMPAIGN COUNTY, ILLINOIS

IN RE THE APPLICATION FOR SPECIAL USE)
)
PERMIT OF BRUCE BLOCK AND BRODY BLOCK)

Case No. 967-S-19

AFFIDAVIT OF ROBERT G. LEWIS

RECEIVED

STATE OF ILLINOIS)
) SS.
COUNTY OF CHAMPAIGN)

FEB 26 2020

CHAMPAIGN CO. P & Z DEPARTMENT

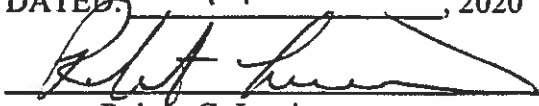
I, ROBERT G. LEWIS, being duly sworn on oath, do depose as follows:

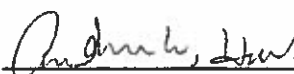
1. I commonly go by the name "Bob Lewis," and am the owner of property in Champaign County, Illinois, identified by PIN 01-35-18-100-006, located adjacent to the Southwest corner of the property belonging to Bruce Block (PIN 01-35-07-400-006).
2. I am a complainant against the granting of a special use permit for the operation of a concrete crushing facility on the Block property.
3. I am a farmer, and I maintain a workshop on my property in connection to my farming operation, at which workshop I am present on a nearly daily basis.
4. Since the start of the Block concrete crushing operation, I have seen a significant increase in the following nuisance conditions on my property:
 - A. The presence of rats, mice, voles and rabbits to a level that I would consider an infestation;
 - B. A significantly increased amount of dust, to the point of being overwhelming, settling on my buildings and equipment, and making it much more difficult to keep my property and my equipment clean;
 - C. An increased amount of traffic on the adjacent county roads, and a change in character of the traffic from passenger cars and seasonal agricultural traffic to heavy commercial and construction traffic;
 - D. An overwhelming amount of noise that was not present prior to the operation, consisting of the sound of jack hammering, concrete crushing and concrete grinding, which at times sounds like a loud explosion.
5. On account of the changed conditions since the start of the Block concrete

crushing operation, I have serious concerns about the impact of the operation in the following ways:

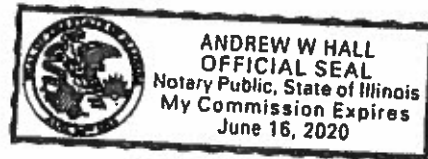
- A. The increased dust from concrete may cause respiratory health issues for those involved in the concrete crushing operation, as well as neighbors on whose property the dust settles, as outlined in OSHA guidelines concerning silica dust from soil, sand, granite, and most types of rock, and the risk of silicosis from prolonged exposure;
 - B. The increased traffic, as well as the changed nature of the traffic, may cause significant damage to the existing roads, and cause the deterioration of those roads beyond normal and acceptable levels.
6. It is my desire that the Champaign County Zoning and Planning Board deny the application for a Special Use Permit to Bruce Block and Brody Block on account of the above stated conditions and concerns caused by the concrete crushing operation.

FURTHER AFFIANT SAYETH NAUGHT.

DATED, 2-14-20, 2020

 Robert G. Lewis

SUBSCRIBED and SWORN to before me
 this 14th day of February, 2020.

 Notary Public

Prepared by:
ANDREW W. HALL
BECKETT LAW OFFICE, P.C.
 508 South Broadway
 Urbana, IL 61801
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February 10, 2020

RECEIVED

Champaign County Dept of Planning and Zoning
Board of Appeals
1776 E. Washington Street
Urbana, IL 61802

FEB 26 2020

CHAMPAIGN CO P & Z DEPARTMENT

Dear Board Members:

My name is Bob Lewis, farmer, and my home base (workshop) for my farming operation, which houses my equipment, tools, etc. is located across the street and to the south of the Block Concrete/Asphalt Recycling Facility. I am at my shop almost daily. Just for the record, I am not trying to cause a friction with the Block family, but I do have major concerns with their ongoing recycling facility.

This letter is to inform you of my opposition to the request for the Special Use Permit/Rezoning of the above-mentioned Block property. Since this operation has started, I have endured an infestation problem with rats, mice, voles, and rabbits; dust issues; heavier construction traffic; and an overwhelming amount of noise. The loud noises are from jack hammering, concrete crushing and grinding, and sometimes it sounds like a loud explosion. I have never been concerned with any of this before this construction started. While there is dust with any farming operation, since the construction company started, there has been an overwhelming amount of dust which is very hard to keep my shop and equipment clean. I also wonder what type of damage the heavy equipment being used will add to the deterioration of the roads.

Another major concern I have is the quality of air and health issues related to what is being put in the air when crushing concrete and asphalt. At 50 micrograms for every cubic meter, that means a guy is allowed to breath 840 micrograms in a day within the current OSHA PEL. And one standard paver cut releases 9 million micrograms. That's enough silica to exceed 10,714 days worth of dust exposure.

Exposure to asphalt fumes can cause headaches, skin rashes, sensitization, fatigue, reduced appetite, throat and eye irritation, cough, and skin cancer. Two main hazards associated with working with asphalt are fires and explosions and inhalation of the substance's fumes.

Beyond maintaining good relations with neighbors are important safety and health reasons to suppress dust. Dust obscures the vision of processing equipment operators, mobile material handling vehicle operators and truck drivers, which can lead to accidents.

According to the Construction and Demolition Recycling Magazine, in regard to health, breathing in dust or particulates of any sort is unwelcome, but when it comes to the crushing of concrete,

the dangers are escalated by the potential of long-term exposure to dust leading to silicosis. On its website at www.osha.gov, the federal Occupational Safety and Health Administration (OSHA) paints a bleak picture of the potential effects of silicosis.

The agency says silicosis "is caused by exposure to respirable crystalline silica dust" and that "silica is a basic component of soil, sand, granite and most other types of rock and it is used as an abrasive blasting agent."

I'm asking the Board to **Not Approve** the Request for Rezoning to allow this type of construction to continue.

Thank you for your time and attention to this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Bob Lewis", with a long, sweeping horizontal stroke extending to the right.

Bob Lewis
Lewis Farms
Broadlands, IL



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CHAMPAIGN CO F & Z DEPARTMENT



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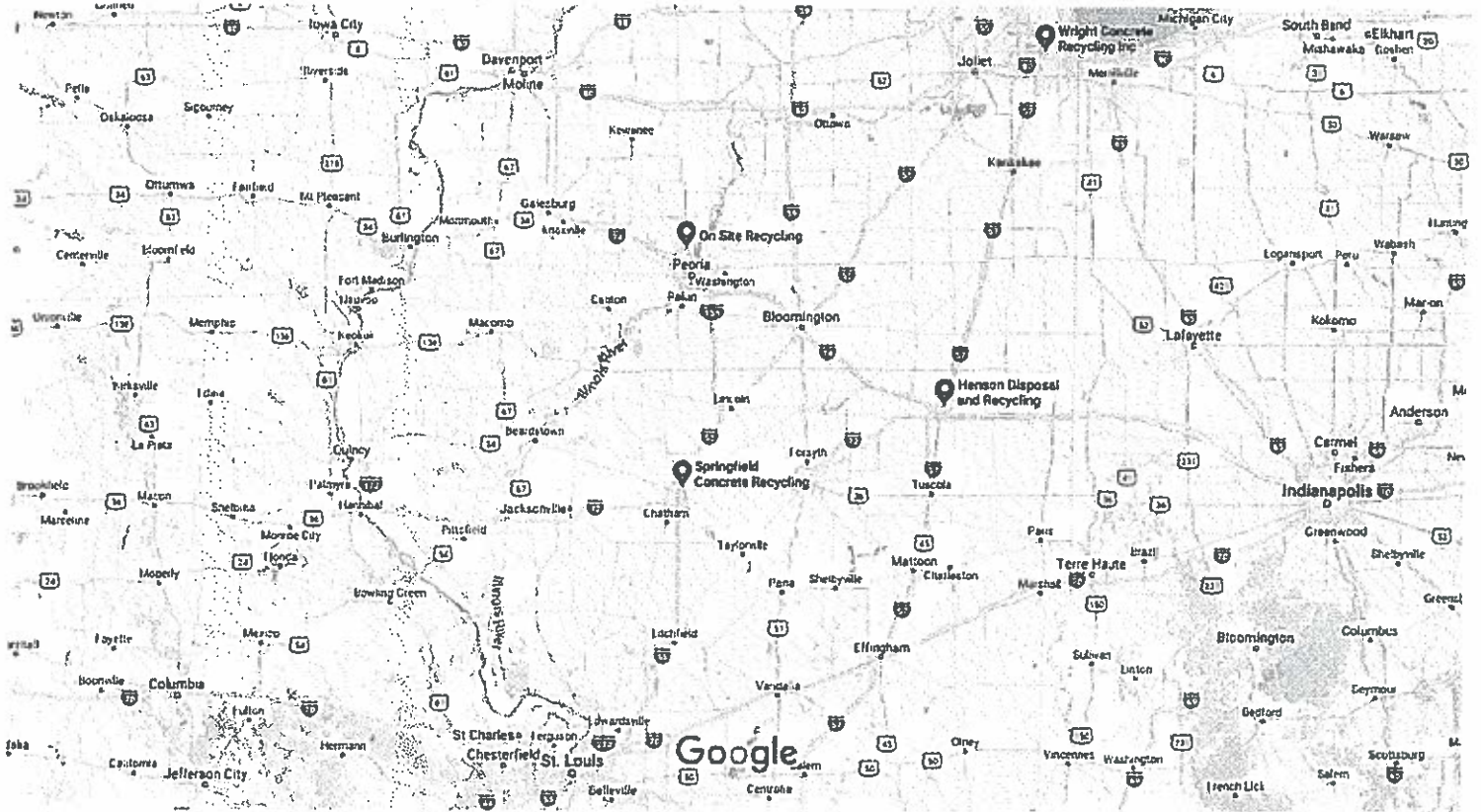


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FEB 26 2020

CHAMPAIGN CO P & Z DEPARTMENT

Google Maps illinois concrete disposal sites



Map data ©2020 Google 20 mi

Rating ▾ More filters

Henson Disposal and Recycling

4.0 ★★★★★ (3)
Recycling center · Urbana
Open until 3:30 PM



[Website](#) [Directions](#)

Wright Concrete Recycling Inc

4.3 ★★★★★ (3)
Recycling center · Markham


[Directions](#)

Springfield Concrete Recycling

3.5 ★★★★★ (4)
Concrete contractor · Springfield
Open until 4:00 PM



[Website](#) [Directions](#)

Mid America Recycling

Concrete contractor · Urbana



[Website](#) [Directions](#)

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CHAMPAIGN CO. P & Z DEPARTMENT

Naperville Hazardous Waste Site

4.7 ★★★★★ (15)

Waste management service · Naperville



Website



Directions

On Site Recycling

Recycling center · Peoria

Open until 4:30 PM



Website



Directions

Lakeshore Recycling Systems

4.7 ★★★★★ (22)

Recycling center · Forest View

Open until 10:00 PM



Website



Directions

 "price.nice people.been turned away at other places for no hard ..."

Lakeshore Recycling Systems

3.4 ★★★★★ (26)

Recycling center · Chicago



Website



Directions

Showing results 1 - 8

Ayers Township
Shawn Walker, Highway Commissioner
P.O. Box 265
Broadlands, IL 61816

RECEIVED

FEB 27 2020

CHAMPAIGN CO. P & Z DEPARTMENT

February 27, 2020

RE: Case 967-S-19

To Whom It May Concern:

My name is Shawn Walker, and I am the Ayers Township Highway Commissioner. I have been asked by constituents and neighbors to give an opinion concerning the re-zoning of a lot owned by Bruce Block. More importantly, how it affects the township and our roads.

I understand that neighbors are concerned about what will happen if CR 400 is torn up or permanently damaged because of the added heavy truck traffic. According to our attorney, if a person or business is operating illegally and there is permanent damage to the road, we have recourse to pursue legal action against them.

Presently, CR 400 North is one of the nicest roads in our township. It appears to have a decent base and is oil/chipped on a regular basis. It is direct access to the Lutheran church, which many of our previous highway commissioners and trustees have attended. The road has been well maintained and has not needed much patching. The one patch is near the bridge on that road. It is one of the oldest bridges in our township. It was built in 1964 and has outlasted its 50-year life span.

While damage to this particular road is of concern to me, I am faced with a similar issue on all roads in our township. The past winters have not been kind to roads, and there are several places around the township that are in desperate need of repair. There are many factors to road damage, including, farmers hauling grain from their bins and that caused by plowing snow when the ground is not yet frozen. There is more traffic on our roads than there used to be. Townships struggle to keep the roads maintained due to lack of resources.

It's not just an issue caused by excess traffic in the winter. Over the years, the ag industry has present more heavy traffic. Equipment continues to grow in size. Chemical companies have been using semis rather than straight trucks to deliver loads to the fields. More farmers have transitioned to using semis and large wagons to haul grain. All of this contributes to the damage on local roads. When the current roads were built, they were not designed to accommodate this large equipment.

Ayers Township

**Shawn Walker, Highway Commissioner
P.O. Box 265
Broadlands, IL 61816**

Most of our roads were last graded in the 1970s before being oil and chipped. While oil and chipping roads helps to seal coat a road, it does not strength it. When the base of a road begins to fall apart from abuse, oil and chipping it will not hold it together. We recently requested a quote to completely re-build one mile of road, and the cost was \$100,000 for just one mile of road. Today it costs approximately \$9,500 to oil and chip a road.

Considering all of this, we are concerned about how long CR 400 North will last before starting to need major repairs. However, at this time, we have no plans to place load weight limits on any of our roads, or limit the size of vehicles allowed on the roads. As long as they are operating within the legal limits of the law, traffic will be allowed to continue. We will continue to monitor the use of the road, and do what we can to maintain it with the resources we have.

Sincerely,

Shawn Walker