



1459 Washington St.
Muscatine, IA 52761-5040
(563) 263-8933
Fax (563) 263-2127

Public Works

City Transit
263-8152

MEMORANDUM

Equipment Maintenance
Roadway Maintenance
Collection & Drainage
Building & Grounds
Engineering

To: Gregg Mandsager, City Administrator
CC: Fran Donelson, Secretary
FROM: Randy Hill, Public Works Director
DATE: February 27, 2012
RE: Agreement for R-O-W Services – Colorado Street Project

INTRODUCTION:

The City of Muscatine will be reconstructing Colorado Street beginning in 2012. Before any work can begin Right Of Way must be acquired for design purposes.

BACKGROUND:

The City of Muscatine is examining optional alignments for the Colorado Street Project. In order to complete this project the City will need to acquire a portion of two properties in fee title which are the location of Pierce Furniture and Pierce Mattress stores. The City will be responsible for handling the Public Hearing process per Code of Iowa requirements, and Shoemaker-Haaland will be responsible for preparing all acquisition plats for the project and any design related tasks required. A&R Land Services, Inc. will provide the Right Of Way services.

RECOMMENDATION/RATIONALE:

It is the staff's recommendation to enter into an agreement with A&R Land Services, Inc. for the Title Acquisition of Two Pierce Properties to include:

1. Title Search and Preparation of Report of Record Ownership and Liens
2. Before and after Eminent Domain Appraisals
3. Eminent Domain Appraisal Reviews
4. Preparation of Acquisition Documents and Parcel Files
5. Acquisition Negotiation Services
6. Relocation Assistance Services
7. Completion of Closings

The estimated cost for this service is \$16,020.00 to be from funds allocated to this project. If you have any questions, please contact me.

BACKUP INFORMATION:

1. A&R Land Services, Inc. Proposal
- 2.
- 3.
- 4.



A & R

Land Services, Inc.

**PROPOSAL TO PROVIDE RIGHT OF WAY SERVICES
TO THE CITY OF MUSCATINE, IOWA FOR
THE COLORADO STREET IMPROVEMENT PROJECT**

SUBMITTED TO:
Mr. Steven Boka
Director of Community Development
City of Muscatine
215 Sycamore Street
Muscatine, IA 52761

PREPARED: February 15, 2012

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Your Expert Right of Way Resource that is Accurate and Reliable

February 15, 2012

Mr. Steven Boka
Director of Community Development
City of Muscatine
215 Sycamore Street
Muscatine, IA 52761

RE: Request for Proposal – Right of Way Services
City of Muscatine's Colorado Street Improvement Project

Dear Mr. Boka:

A & R Land Services, Inc. is pleased to submit a proposal in response to your request for the City of Muscatine's Colorado Street Improvement Project. Here at A & R Land Services, our Corporate Officers are not only owners of the corporation, but are also experienced, full-time Right of Way Agents who complete projects assigned to the corporation. This guarantees that projects will be completed accurately and in compliance with all applicable procedural requirements.

We are transmitting an electronic copy of our proposal to the e-mail address you provided. If you would like a paper copy as well, please let me know. Our proposal addresses your request in its entirety, and our proposal also includes some additional sections that were pertinent to this proposal as described in the index.

We appreciate the opportunity to submit this proposal and be considered for this project. Please call or e-mail me at 515-450-4371 or rgurwell@a-rland.com with any questions you have regarding our proposal.

Best regards,

Ryan K. Gurwell
President
A & R Land Services, Inc.
2302 Suncrest Drive
Ames, IA 50014
515-450-4371
Mobile: 515-509-4007
www.a-rland.com

2302 Suncrest Drive, Ames, IA 50014, 515-509-4007, asheeley@a-rland.com, www.a-rland.com

II. COMPANY OVERVIEW

Ryan K. Gurwell, President
Angela M. Sheeley, Vice President
A & R Land Services, Inc.
2302 Suncrest Drive, Ames, IA 50014
515-450-4371 – Ryan K. Gurwell
515-509-4007 – Angela M. Sheeley

A & R Land Services, Inc. is an employee owned professional Right of Way Organization currently consisting of eight experienced Right of Way Agents, three Certified General Real Property Appraisers, one Associate General Real Property Appraiser, and one Eminent Domain Attorney. We have a long successful history of working for municipalities within the State of Iowa, and our firm is prequalified to provide consulting services for the Iowa Department of Transportation and major utility companies.

We provide a full range of professional consulting services for public works, utility, and economic development projects in Iowa and surrounding states. Our mission is to meet and exceed the expectations of our clients, and to be a reliable resource. Here at A & R Land Services we pride ourselves on doing it right the first time for our clients, which ensures accuracy, completeness, and efficiency to keep projects on schedule. Our reputation depends not just on being able to use and comply with applicable acquisition procedures, but also on our ability to acquire land for projects by negotiated settlement.

We have experience in providing Right of Way Services for the following types of projects: Road Improvements, Treatment Plants, Water Detention Basins, Sanitary Sewers, Storm Sewers, and Water Lines, Pipelines, Bridge Replacements, Electric Transmission and Distribution Lines, Recreational Trails, School and Park Developments, Urban Renewal Projects, Airport Expansions, and Wind Developments. For more detailed information regarding our organization, please see our web site at www.a-rland.com.

III. PROPOSAL PRICE

A & R Land Services works under time and material contracts, and submits invoices for services provided on a monthly basis unless the client requests otherwise. We propose a rate of compensation at \$60.00 per hour plus expenses. For project budgeting purposes, we estimate the following Right of Way Service fees for this project.

Costs for Fee Title Acquisition of Two Pierce Properties

1. Title Search and Preparation of Report of Record Ownership and Liens.....	\$960.00
2. Before and After Eminent Domain Appraisals.....	\$6,600.00
3. Eminent Domain Appraisal Reviews.....	\$3,300.00
4. Preparation of Acquisition Documents and Parcel Files.....	\$720.00
5. Acquisition Negotiation Services (½ price because both parcels owned by same family).....	\$960.00
6. Relocation Assistance Services (½ price because both businesses owned by same family).....	\$3,000.00
7. Completion of Closings.....	\$480.00
Estimated Cost, plus expenses (if all of the above-referenced services are rendered).....	\$16,020.00

*Expenses would include mileage, lodging, per diem, postage, printing, and copies, based on actual expenses incurred, with mileage reimbursement at the allowable federal rate, lodging at GSA's standard rate for Iowa, per diem at GSA's standard rate for Iowa (75% to be charged for first and last day of travel), color copies and printing at \$0.50 per page, and black and white copies and printing at \$0.10 per page.

IV. TECHNICAL APPROACH AND SCOPE OF WORK

A. Analysis of the Proposed Project

It is our understanding that the purpose of the project is for the City of Muscatine, Iowa to complete improvements with a new alignment to Colorado Street. In order to complete this project, the City will need to acquire a portion of two properties in fee title which are the location of Pierce Furniture and Pierce Mattress stores.

It is our understanding that the City of Muscatine will be responsible for handling the Public Hearing process per Code of Iowa requirements, and Shoemaker & Haaland will be responsible for preparing all acquisition plats for the project and any design related tasks required. A & R Land Services, Inc. will be providing the Right of Way Services listed on Page 5 of this proposal as required by the client. A & R Land Services can also provide the services of damage settlements and condemnation services if needed for additional fees.

All work completed by A & R Land Services for this project will conform with the applicable federal and state laws pertinent to public improvement projects in which the Acquiring Authority has the power of Eminent Domain to acquire all necessary property rights for the project.

B. City's Professional Representative

We propose to assign Ryan K. Gurwell, President of A & R Land Services and licensed Real Estate Broker to the project as Project Manager and Relocation Assistance Agent. We propose to assign Angela M. Sheeley, Vice President of A & R Land Services and licensed Real Estate Salesperson to the project as Acquisition Agent. We propose to assign Kyran J. "Casey" Cook, Certified General Real Property Appraiser, to the project to prepare all the Before and After Eminent Domain Appraisals for the project. We propose to assign Douglas J. Hattery, Certified General Real Property Appraiser, to the project to prepare all the Appraisal Reviews for the project. We have the ability to assign more Agents to this project as necessary, but given the scope of the project, we do not anticipate the need for additional staff at this time.

- A & R Land Services agents shall serve and present themselves as professional representatives of the City of Muscatine.
- All A & R Land Services agents will conform with all applicable federal and state laws with regard to acquiring property rights in the name of the City.
- All agents assigned to this project shall be available for consultation with the City at a minimum between 8:00 a.m. and 5:00 p.m., Monday through Friday for the duration of the project, and will attend periodic status meetings as required.
- All records maintained by A & R Land Services for this project shall be available for the City's review at any time during and after completion of this project. As required by law, A & R Land Services keeps complete copies of every parcel file of the project for a duration of at least five years.
- A & R Land Services shall submit the required periodic status report at key points during the project, containing a summary of activities, a project log indicating the status of tasks being completed, problems encountered, and remaining unresolved issues to the City.
- A & R Land Services shall be responsible for keeping the City informed of the status of the project schedule, discussions and settlement considerations with landowners, project costs, and the project budget for the duration of the project.

C. Title Search and Preparation of Report of Record Ownership and Liens

To ensure no conflicting interests exist within the title records of properties affected by this project, we propose the use of 40-Year Root of Title Reports. This type of title report includes research and documentation of every transaction taken place for the past 40 years. The report also includes deeds of record, mortgages, easements, and any other liens and encumbrances of record filed with the County Recorder within the past 40 years. We recommend this type of report for all permanent acquisitions. These reports will be prepared in compliance with all applicable procedural requirements and laws.

D. Before and After Eminent Domain Appraisals

When an acquisition is complicated, is valued higher than \$10,000, and is a partial acquisition of property, this type of valuation is used. This report is prepared by a Certified General Real Property Appraiser with Eminent Domain experience. The report includes an estimate of the market value for the subject property before the acquisition as well as after the acquisition. The report includes all three approaches to value (Sales Comparison, Income Capitalization, and Cost Approach), a thorough analysis, and reconciliation of the approaches by the Appraiser. Draft Appraisal Reports prepared for this project will be transmitted to the City for review and approval prior to submission to any landowners or their representatives.

E. Eminent Domain Appraisal Reviews

For every Appraisal prepared, Eminent Domain Law requires completion of an Appraisal Review. This report is prepared by a Certified General Real Property Appraiser with Eminent Domain experience. The review includes inspection of the acquisition area and the comparable sale properties, thorough review of the Appraisal Report, analysis of the three approaches to value used by the Appraiser, and independent Recommendation of Just Compensation by the Appraisal Reviewer. Draft Appraisal Review Reports prepared for this project will be transmitted to the City for review and approval prior to any landowners or their representatives for review and negotiation.

F. Acquisition Document Preparation

A & R Land Services, Inc. will prepare all required documentation for the fee title acquisitions of this project. Documentation will include a Certification of Acquisition, Receipt of Warrant Acknowledgments, Purchase Agreements with Breakdown sheets, Tenant Purchase Agreements (when applicable), Warranty Deeds, Tree Payment Schedule Agreements (when applicable), Disclosure of Representations, Donations, Offers to Purchase, Administrative Settlements (when applicable), W-9 forms, Allocation of Proceeds Statements, Contact Records, and any other required forms to comply with procedural or client requirements.

G. Acquisition Negotiation Services

A & R Land Services shall provide Acquisition Negotiation Services in accordance with applicable federal and state laws, including, but not limited to, the following:

- Meet with City staff to confirm the funding source and eligibility and to confirm land acquisition limits and to confirm the types of acquisitions for each parcel.
- Conduct preliminary meetings with landowners to discuss proposed acquisition limits, owner rights, and approval for access to property to conduct valuation of the acquisitions.
- Provide the landowners with a copy of the completed, reviewed, and approved Appraisal 10 days prior to initiating good faith negotiations, as required by Section 6B.45 *Mailing Copy of Appraisal* of the Code of Iowa.
- At the first negotiation meeting, the Acquisition Agent shall provide the landowners with all required acquisition documents.
- Negotiate with all affected landowners, attempting to reach an agreed value with the landowner through the Administrative Settlement procedures outlined in Chapter 6B of the Code of Iowa.
- The Acquisition Agent shall obtain the necessary signed and notarized documents from the landowners and tenants upon completion of negotiations to be submitted to the appropriate representative(s) for approval.
- A Certification of Acquisition and Parcel Check Sheet shall be submitted with the completed acquisition files containing all required documents, including the negotiator's contact notes, to the City.

H. Relocation Assistance Services

A & R Land Services shall provide Relocation Assistance Services in accordance with applicable federal and state laws, including, but not limited to, the following:

- The Relocation Agent shall provide notice and an explanation of the relocation assistance program, determine relocation needs, determine and offer relocation assistance payment(s) for which relocatees are eligible, assist in their relocation to re-establish them in the replacement facility, to inspect replacement facilities, and to certify compliance with the law.
- The Relocation Agent shall prepare required relocation assistance claims forms and documents and maintain a parcel file for each property owner, occupant, and tenant to be provided relocation assistance.
- The Relocation Agent shall inspect, inventory, and supervise monitoring of the moving of personal property for

the business(es) and to assure that moving payments are made only for personal property that is moved and not for personal property that is used or consumed in the ordinary course of operations.

- The Relocation Agent shall provide guidance, instruction and assistance to the City as necessary to preserve funding eligibility and to support the amount of relocation assistance payment(s) paid. Relocation assistance work shall be completed after the relocatees have moved or the property has been removed from the right of way and the amount of relocation payment(s) has been determined and offered and paid.

I. Closings

A & R Land Services shall provide closing services if required by the client for the acquisition of subject properties, including coordination of fully executing acquisition agreements, obtaining and delivering acquisition payments to landowners and tenants and obtaining signed receipts, filing required documents with the County Recorder, coordinating the required abstract continuations, and assembling and transmitting completed files to the City for their records. Completed parcel files will include a summary of the required documentation to demonstrate the project conforms to the required land acquisition process, including final costs by parcel, methodology, agreements, and proof of payment information.

V. REFERENCES

Scott Renaud, P.E.
Project Manager
FOX Engineering Associates
414 South 17th Street, Suite 107
Ames, IA 50010
515-233-0000 Telephone
515-233-0103 Fax
srenaud@foxeng.com

Thomas Akers
Fort Des Moines Senior Housing LLLP
129 Marlou Parkway
Des Moines, IA 50320
515-210-9519 Telephone
akersholdingllc@hotmail.com

Lindsay Erdman, P.E. & P.L.S.
City Engineer
City of Decorah
Erdman Engineering, P.C.
P.O. Box 246
Decorah, IA 52101
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MidAmerican Energy Company
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515-440-2856 Telephone
515-440-2858 Fax
Eric.gjersvik@bartwest.com

VI. PROJECT STAFFING AND ORGANIZATION WITH RESUMES

Project Staff include the following agents, whose qualifications are contained in the professional resumes as shown on Pages 10-13 of this proposal. A & R Land Services does not anticipate the need for any additional personnel to complete the work for this project, but will assign additional experienced project staff as necessary.

Ryan K. Gurwell, President – Project Manager and Relocation Assistance Agent

Angela M. Sheeley, Vice President – Acquisition Agent

Kyran J. “Casey” Cook, Certified General Real Property Appraiser – Assigned to Appraisals

Douglas J. Hattery, Certified General Real Property Appraiser – Assigned to Appraisal Reviews

Ryan K. Gurwell



A & R

Land Services, Inc.

2302 Suncrest Drive

515-450-4371

Ames, IA 50014

rgurwell@a-rland.com

Experience

Right of Way Experience

May 1998 - Present

- Project Manager – Have lead teams of up to 10 employees on acquiring the necessary property rights for public improvement projects.
- Duties have included project management, property management, status report creation and maintenance, title search, right of entry consents, field review of plans with various measuring equipment, real estate transfer document preparation, land acquisition negotiations, appraisal, appraisal review, compensation estimates, relocation assistance, sign inventories and review for compliance when signs were replaced or relocated, damage settlements, closings, condemnations, abstract continuation, title opinion review, and other curative work.
- Types of projects include treatment plants, water detention basins, road improvements, electric transmission and distribution lines, bridge replacements, recreational trails, sanitary sewer and water lines, gas pipelines, storm sewer lines, school and park developments, urban renewal projects, airport expansions, and wind developments.

Education

1996 - 2000 Iowa State University Ames, IA

- Bachelor of Science, Community and Regional Planning.

2002 - IRWA Business Relocation Course #502

2000 – Present Iowa Real Estate Broker continuing ed.

- Iowa Association of Realtors 9 Pre-Broker Courses
- First Realty Pre-License Real Estate Course
- Iowa Association of Realtors "Red Flags" Course
- Law and Ethics and Real Estate practices with every license renewal

2002 – Present Associate General Appraiser continuing ed.

- Writing the Narrative Appraisal Report Course - Lincoln Graduate Center
- Farm and Land Appraisal Course - Lincoln Graduate Center
- Principles of Appraisal Review - Lincoln Graduate Center
- Appraising Special Purpose Properties - Appraisal Institute
- The Income Approach Part 1 - Bramlett School of Real Estate
- National Uniform Standards of Professional Appraisal Practice (USPAP) with every license renewal

Professional Licenses

Iowa Real Estate Broker 2010 – Present

Iowa Real Estate Salesperson 2000 – 2010

Associate General Real Property Appraiser, 2002 – Present

Professional Associations

2000 – Present: Member, International Right of Way Association, Chapter 41

2010 – Present: Member, Iowa League of Cities



Experience

Right of Way Experience

2005 - Present

- Project Manager – Have lead teams of up to 5 employees on acquiring the necessary property rights for public improvement projects.
- Duties have included project management, status report creation and maintenance, title search, right of entry consents, real estate transfer document preparation, land acquisition negotiations, compensation estimates, damage settlements, closings, condemnations, abstract continuation, permitting for driveways, road crossings and drainage, zoning research and analysis, title opinion review, and other curative work. Easement database creation and maintenance for windpark developments.
- Types of projects include treatment plants, water detention basins, road improvements, electric transmission and distribution lines, bridge replacements, recreational trails, sanitary sewer and water lines, gas pipelines, storm sewer lines, school and park developments, urban renewal projects, airport expansions, and wind developments.

Manager Experience

1990 - 2005 – County Engineer's Office (Black Hawk and Story)

- Office Manager – Provide title search, document preparation and closings for acquisition of land; Preparation of requests for proposals for services, projects and supplies; Attend public meetings to present proposals, budget and status reports; Review and approval of utility road crossing permits; Approval of overweight/width permits; Accounts payable and receivables; Preparation and administration of the \$5 million County Secondary Road budget; Implementation of policies and procedures; Supervision of administration employees; Administered the connection of 300+ homes to city water and sewer services; Department coordinator for FEMA and State Auditor's.

Education

1986-1990 East High School Waterloo, IA
2008 Iowa Real Estate Salesperson Course

- Total Quality Management Courses
- Disc Management Courses

Professional Licenses

Iowa Real Estate Salesperson 2008 – Present

Professional Associations

2005 – Present: Member, International Right of Way Association, Chapter 41
2010 – Present: Member, Iowa League of Cities

Qualifications of the Appraiser

Kyran J. Cook, MAI, M.A.

Cook Appraisal, LLC - Commercial Valuation Research Group
1580 Mall Drive
Iowa City, Iowa 52240
Telephone (319) 351-2044 / FAX (319) 351-0563

Education

Oberlin College, B.A. Economics, 1974.

University Of Iowa, M.A. Urban and Regional Planning, 1993.

Appraisal Institute courses:

Appraisal Principles

Basic Valuation Procedures

Capitalization Theory & Techniques A

Capitalization Theory & Techniques B

Standards of Professional Practice

Case Studies in Real Estate Valuation

Valuation Analysis & Report Writing

Comprehensive Examination

Standards of Professional Practice and Ethics-Parts A and B, December 2000.

Feasibility Analysis Seminar sponsored by the Society of Real Estate Appraisers.

Experience

Commercial fee appraiser and owner, *Cook Appraisal, LLC* to the present (name changed from *East Iowa Commercial Real Estate Appraisers-business established January 1, 1995*)

Commercial fee appraiser, Carlson, McClure, & McWilliams, Inc., January 1988, to December 31, 1994

Commercial fee appraiser, Appraisal Associates, Cedar Rapids, September 1985, to December 1987

Commercial fee appraiser, Shannon and Associates, March 1982, to September 1985

Licensed realtor and broker, Kichgessner Realty, November 1976, to November 1982

Representative Projects

- Condemnation Work - including road widening, gas pipelines, storm drainage improvements and aviation easements
- Subdivision Analysis and Valuation - both single family and mixed use
- Apartment Complexes - proposed and existing, 12 units to 345 units
- Office Buildings, Medical Buildings, and Condominiums
- Retail Buildings - proposed, existing, and historical
- Shopping Centers, Strip Malls, and Factory Outlet Malls
- Warehouse and Industrial Space
- Public Buildings - including courthouses, correctional facilities, administration buildings, and senior centers
- Special Use Properties - including fast food restaurants, auto dealerships, carwashes, golf courses, fraternity houses, churches, day care centers, and multi-tiered nursing and retirement centers
- Legal work - numerous testimonies as an expert witness before Condemnation Commissions, Assessment Board of Reviews, and District Court in Iowa

Professional Activities

Member of the Appraisal Institute, designated MAI member, President 2001 Iowa Chapter

Served on the Iowa City Planning and Zoning Commission from January 1988, to September 1993

President and Co-founder of the Friends of the Iowa River Scenic Trail, a non-profit citizens group dedicated to the creation and extension of greenway trail systems throughout Iowa City

APPRAISER QUALIFICATIONS - DOUGLAS J. HATTERY

EDUCATION:

Graduate of Galesburg Senior High School, Galesburg, Illinois, 1981

Graduate of University of Colorado, Boulder, Colorado, 1985

Bachelor of Science in Business with majors in Marketing and Small Business Management

APPRAISAL INSTITUTE COURSES:

Course 1A-1, Real Estate Appraisal Principles, June 1992, Tom Bennett, MAI, sponsored by the University of Colorado and the Appraisal Institute, Boulder, Colorado

Course SPP Parts A & B, Standards of Professional Practice, March 1993, Guy Romito, MAI and Jim Schroeder, MAI, sponsored by Chicago Chapter of the Appraisal Institute, Chicago, Illinois

Course 120, Real Estate Appraisal Procedures, February 1994, Joseph Magdziarz, SRPA, SRA, sponsored by Chicago Chapter of the Appraisal Institute, Chicago, Illinois

Course 210, Residential Case Study, March 2001, Maggie Hambleton, SRA, sponsored by Chicago Chapter of the Appraisal Institute, Chicago, Illinois

Course 310, Income Capitalization, October 1999, Joseph Magdziarz, SRPA, SRA, sponsored by Chicago Chapter of the Appraisal Institute, Chicago, Illinois

Course ILVII, Nonresidential Report Writing, April 2001, Susan Rex, sponsored by Chicago Chapter of the Appraisal Institute, Chicago, Illinois

EXPERIENCE:

Present Hattery Real Estate Appraisals, LLC, Davenport, Iowa

August 1995 – September 2006 Stahl-Hattery Valuation Services, LLC, Davenport, Iowa


January 1992 - August 1995 American Real Estate Ltd. Davenport, Iowa

CERTIFICATION:

Certified General Real Property Appraiser by the State of Iowa, Certificate #CG01824

Certified General Real Estate Appraiser by the State of Illinois, License #553.001382

A & R Land Services, Inc. currently has and will maintain the following insurance for the entire duration of the project:

ACORD		CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY) 09/28/2011		
<p>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.</p> <p>IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must 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).</p>						
PRODUCER Quality Insurance 1001 Office Park Road Ste 221 West Des Moines, IA 50625			CONTACT NAME: Matt Mills PHONE: 515-282-5038 FAX: 515-243-4129 E-MAIL: matt@qualityinsuranceoflowa.com ADDRESS:			
INSURED A&R LAND SERVICES, INC 2302 SUNCREST DR AMES, IA 50014			INSURER(S) AFFORDING COVERAGE INSURER A: HARTFORD INSURER B: LLOYDS OF LONDON INSURER C: INSURER D: INSURER E: INSURER F:			
COVERAGES		CERTIFICATE NUMBER:		REVISION NUMBER:		
<p>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.</p>						
PER LTR	TYPE OF INSURANCE	ADDITIONAL INSURER	POLICY NUMBER	POLICY EFF. DATE (MM/DD/YYYY)	POLICY EXP. DATE (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY					
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY		91SBMZ14018	07/31/2011	07/31/2012	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (EA accident) \$ 1000000 MED EXP (Any one person) \$ 5000
	<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR					PERSONAL & ADV INJURY \$ 1000000 GENERAL AGGREGATE \$ 2000000 PRODUCTS - COMPROP AGG \$ 1000000
	<input checked="" type="checkbox"/> CONTRACTUAL LIABILITY					
A	AUTOMOBILE LIABILITY					
	<input checked="" type="checkbox"/> ANY AUTO		91SBMZ14018	07/31/2011	07/31/2012	COMBINED SINGLE LIMIT (EA accident) \$ 1000000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<input checked="" type="checkbox"/> Hired Autos					
	<input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS					
A	UMBRELLA LIAB					
	<input checked="" type="checkbox"/> EXCESS LIAB		91SBMZ14018	07/31/2011	07/31/2012	EACH OCCURRENCE \$ 5000000 AGGREGATE \$
	<input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$					
	<input checked="" type="checkbox"/> CLAIMS MADE					
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER MEMBER EXCLUDED? (Indicate by Y/N)	N/A				IF YES, CIRCLE NO UNDER DESCRIPTION OF OPERATIONS BELOW
	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N					IF YES, CIRCLE NO UNDER DESCRIPTION OF OPERATIONS BELOW
	<input type="checkbox"/> REAL ESTATE E & O LIABILITY			08/02/2011	08/02/2012	1000000/1000000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)						
CERTIFICATE HOLDER				CANCELLATION		
IOWA REAL ESTATE COMMISSION 1920 SE HULSIZER RD ANKENY, IA 50021				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 		

ACORD 25 (2010/05)

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