

# CITY COUNCIL

CITY OF LATHRUP VILLAGE 27400 Southfield Road, Lathrup Village, Michigan 48076

# STUDY SESSION AGENDA

MONDAY, NOVEMBER 9, 2020 6:00 P.M.

# **ZOOM REMOTE MEETING INFORMATION**

https://zoom.us/j/99676480360?pwd=MXIISS9VT0VUWWc5TG9KTmtuYXdwdz09

**Webinar ID:** 996 7648 0360 **Password:** 670686 **Online**:

# **Telephone:**

1 646 558 8656 or +1 301 715 8592

# **AGENDA ITEMS**

- 1. Call to Order by Mayor Garrett
- 2. Discussion Items:
  - A. Marijuana Licensing & Application Process
  - B. Infrastructure Committee Update
  - C. Sign Ordinances Update
  - D. House In the Woods –Update
  - E. Police Department Expansion Study
  - F. Staff Re-Organization
- 3. Mayor and Council Comments
- 4. Public Comments
- 5. Adjourn

# NOTICE OF ELECTRONIC PUBLIC MEETING CITY OF LATHRUP VILLAGE CITY COUNCIL Meetings

Monday, November 9, 2020 at 6pm – Study Session Monday, November 23, 2020 at 6:00pm – Study Session Monday, November 23, 2020 at 7:00pm – Council Meeting

In accordance with Emergency Orders issued by the Michigan Department of Health and Human Services, Oakland County, local officials, and State of Michigan legislation, which allows for electronic meetings of public bodies, notice is hereby given that the City of Lathrup's City Council will be meeting electronically using www.Zoom.US for videoconference and public access.

The electronic public meeting will be held as a Zoom electronic webinar. The public can participate via the Zoom application, internet and/or telephone. The public will be able to listen to all discussion by City Council members and will be permitted to speak for up to 3 minutes during the public comment section of the agenda.

Please note that callers/viewers will automatically be muted. Public comments can be submitted via the Chat Room or during Public Comment, when viewers are unmuted on an individual basis. Comments may also be emailed in by 12noon of the date of the meeting to: <a href="mailto:cityclerk@lathrupvillage.org">cityclerk@lathrupvillage.org</a>,

# CITY OF LATHRUP VILLAGE CLICK FOR ZOOM WEBINAR SIGN IN INFORMATION

# NOVEMBER 9, 2020 AT 6PM – STUDY SESSION

### Online:

https://zoom.us/j/99676480360?pwd=MXIISS9VT0VUWWc5TG9KTmtuYXdwdz09

**Telephone:** 646 558 8656 or 301 715 8592 **Webinar ID**: 996 7648 0360 **Password:** 670686

# NOVEMBER 23, 2020 AT 6PM – STUDY SESSION

# Online:

https://zoom.us/j/91931694729?pwd=bnJJYkw5NTcyL1hRaEtSVnZoYnkyUT09

<u>Telephone:</u> 646 558 8656 or 301 715 8592 <u>Webinar ID</u>: 919 3169 4729 <u>Password:</u> 589885

# NOVEMBER 23, 2020 AT 7PM – COUNCIL MEETING

# Online:

https://zoom.us/j/91938880145?pwd=NEI0TytjS0gxUENEdVNuZ0tBS1AzQT09

**Telephone:** 646 558 8656 or 301 715 8592 **Webinar ID**: 919 3888 0145

**Password:** 863124

**ONLINE PARTICIPANTS** can "raise their hand" to be recognized by the moderator. The moderator will announce when it is your turn to speak. Audio for participants will be unmuted on an individual basis. There is a 3-minute time limit.

**NOTICE FOR TELEPHONE CALL IN ATTENDEES**: In order to "raise your hand" press \*9. In order to toggle between mute/unmute, press \*6 on your telephone key pad



# memorandum

**DATE:** August 28, 2020

TO: City of Lathrup Village Planning Commission

FROM: Jill Bahm, Giffels Webster

**SUBJECT: Zoning Discussion - Cannabis** 

# Introduction

This memo is intended to provide an overview and background related to zoning considerations for cannabis facilities. The intent is to facilitate initial discussion of the issue at the upcoming September 15, 2020 meeting of the Planning Commission. We do not make any recommendations nor outline any specific ordinance language at this time.

What prompted this discussion?

- On November 6, 2018, Michigan voters approved Proposal 18-1, which legalized recreational marijuana and created the Michigan Regulation and Taxation of Marihuana Act (MRTMA). The law required all Michigan communities to decide if it would allow or prohibit state-licensed recreational marijuana establishments.
- The city of Lathrup Village held an informational town hall meeting in January 2019 and the city, along with many other communities across the state, opted out of the MRTMA. City Council included a "sunset" on the opt-out, to encourage discussion on the issue.
- A subcommittee has been researching how other communities regulate cannabis facilities and, in August 2020, recommended that the city allow a limited number of facilities.
- City Council extended the sunset on the opt-out through August 2021, allowing for time to create ordinances that are appropriate to the city of Lathrup Village. This will include general code and zoning amendments.

What types of facilities are permitted by the MRTMA?

The MRTMA and its associated administrative rules define the following uses:

- "Designated consumption establishment" means a commercial space that is licensed by the agency and authorized to permit adults 21 years of age and older to consume marihuana products at the location indicated on the state license issued under the Michigan regulation and taxation of marihuana act.
- "Grower" means a licensee that is a commercial entity located in this state that cultivates, dries, trims, or cures and packages marihuana for sale to a processor, provisioning center, or another grower.
- "Microbusiness" means a person or entity licensed to cultivate not more than 150 marihuana plants; process and package marihuana; and sell or otherwise transfer marihuana to individuals who are 21 years of age or older or to a Marihuana Safety Compliance Facility, but not to other marihuana establishments.

- "Processor" means a licensee that is a commercial entity located in this state that purchases
  marihuana from a grower and that extracts resin from the marihuana or creates a marihuanainfused product for sale and transfer in packaged form to a provisioning center or another
  processor.
- "Provisioning center" means a licensee that is a commercial entity located in this state that
  purchases marihuana from a grower or processor and sells, supplies, or provides marihuana to
  registered qualifying patients, directly or through the patients' registered primary caregivers.
  Provisioning center includes any commercial property where marihuana is sold at retail to
  registered qualifying patients or registered primary caregivers. A noncommercial location used
  by a registered primary caregiver to assist a qualifying patient connected to the caregiver
  through the department's marihuana registration process in accordance with the Michigan
  medical marihuana act is not a provisioning center for purposes of this act.
- "Safety compliance facility" means a licensee that is a commercial entity that takes marihuana from a marihuana facility or receives marihuana from a registered primary caregiver, tests the marihuana for contaminants and for tetrahydrocannabinol and other cannabinoids, returns the test results, and may return the marihuana to the marihuana facility.
- "Secure transporter" means a licensee that is a commercial entity located in this state that stores marihuana and transports marihuana between marihuana facilities for a fee.
- "Temporary marihuana event license" means a state license held by a marihuana event organizer under the Michigan regulation and taxation of marihuana act, for an event where the onsite sale or consumption of marihuana products, or both, are authorized at the location indicated on the state license.

What is the difference between cannabis, marihuana and marijuana?

According to the Michigan Marihuana Regulatory Agency (MRA), Michigan's spelling with an "h" was chosen for the Marihuana Tax Act of 1937. As governing state laws spell marihuana with an "h," MRA legal communication and references to statutes in relation to the Michigan Medical Marihuana Act or the Michigan Medical Facilities Licensing Act or the Michigan Regulation and Taxation of Marihuana Act – and the corresponding administrative rules will use an "h" in the spelling of Marihuana. In non-formal communication, "j" will generally be used.

Regardless of the spelling, there are some people who consider the word marijuana to be pejorative and racist, due to the classification given by drug enforcement agencies during and after prohibition and again in the 1960's. We recommend using the term cannabis to refer to the industry from a more objective perspective that removes any historical stigma and negative connotations coming from the use of the word marijuana.

# Current Language

What does the Zoning Ordinance say?

- Since cannabis facilities are not currently permitted in the city, the zoning ordinance does not address them. If the city did permit them without specific zoning standards, the Planning Commission would determine which permitted uses are the most similar and those standards would apply.
- For example, a provisioning center is essentially a retail use and would be permitted wherever retail uses are permitted and any standards, such as parking, etc. that apply to retail

establishments would apply to provisioning centers. Other establishments, such as a transporter, may be more industrial in nature and be permitted as such.

# Potential impacts and considerations

The MRTMA allows communities to select which types of facilities and how many it wishes to permit. The recent petitions submitted vary from two provisioning centers to as many as seven provisioning centers and each of the other facilities. Zoning standards may be developed to protect the public health, safety, and welfare. The city may wish to consider potential impacts of cannabis facilities to determine if any specific standards should apply to mitigate those impacts. Some of those issues may include:

- Safety. Are there safety concerns for employees of the facilities, patrons of the facilities or the public in surrounding areas? What about the appearance of security measures like shutters, bars and the like?
- Parking and traffic. Are there any unusual parking or traffic considerations associated with these uses?
- Energy and water consumption. In particular, grow and processing facilities can be high-demand
  uses for energy and water. Are there any areas of the city in which this could be problematic?
   Could this be mitigated by including renewable energy and water re-use in the scoring criteria
  and rewarding businesses that address these issues effectively with additional points?
- Nuisances. What nuisances are typically associated with these facilities? These concerns generally include odor, but are there other concerns?

These concerns may be addressed through some of the following approaches:

- Location. Where in the community should such uses be permitted?
  - Facilities are generally grouped as follows:
    - Grow, processing, testing and transport facilities, in urban areas, are mainly indoor uses, and are generally industrial in nature.
    - Microbusinesses have a grow component but also may sell to the public, similar to a micro-brewpub.
    - Provisioning centers are retailers and designated consumption establishments are similar to bars. Many communities recognize that these centers may be perceived as safer when located in a standard retail-type setting, rather than in an industrial setting.
  - Issues to be explored:
    - Are there any compatibility issues with existing uses?
    - State law requires uses to be located at least 1,000 ft from schools, which precludes several areas of the city, including most of downtown but should these uses be permitted downtown? Should there be setbacks from residentially zoned areas? Is a setback from residential zoning practical given that nearly all non-residential properties in the city abut residential zoning?
    - Is there a concern about concentration of such uses or should they all be located together?

- Are there any accessory uses that should be considered, like drive-through facilities, or the sales of other products, including alcohol?
- Trash. How is waste handled? Where is it stored?
- Hazardous materials. Specific standards related to the storage of hazardous materials should apply.
- Hours of operation. Should any of these uses be limited in their hours of operation?
- Parking. How is visitor parking accommodated? What should the standards be? How are deliveries accommodated?
- Outdoor activities. Should any outdoor sales, storage or seating be permitted?
- Signage. Signs will be regulated through the city's sign ordinance; any cannabis-related facilities should be treated the same way in terms of time, place and manner. While the MRTMA does allow some content-based regulation, it is unclear if this is consistent with general sign-based case law.
- Lighting. How is the site lit to ensure safety while limiting an overly bright site, glare and excessive energy usage?
- Building design. Are there standards for building design and/or form that should be included? Should facilities have any energy-related standards?
- Fencing/screening and landscaping. Are there any additional site improvements needed to screen or buffer any of these facilities from surrounding uses?
- Permitted uses. With use and site standards in place, should these uses be permitted by-right or as special land uses (which require public hearings)?

# Street Improvements Bond Proposal

Shall the City of Lathrup Village, County of Oakland, Michigan, borrow the principal sum of not to exceed Five Million Eight Hundred Forty-Five Thousand Dollars (\$5,845,000), and issue its unlimited tax general obligation bonds, payable in not to exceed ten (10) years from the date of issue, to pay the cost of constructing street improvements throughout the City, consisting of paving, repaving, resurfacing, reconstructing and improving streets? If approved, the estimated millage to be levied in 2021 is 3.9307 mills (\$3.93 per \$1,000 of taxable value) and the estimated simple average annual millage rate required to retire the bonds is 3.9176 mills (\$3.92 per \$1,000 of taxable value).

YES

NO





# memorandum

DATE: September 11, 2020

TO: Susie Stec, Manager – Community & Economic Development

FROM: Jill Bahm, Giffels Webster

SUBJECT: Sign Ordinance

The Sign Ordinance, a separate ordinance from the Zoning Ordinance, is due for an update, specifically to address current case law and lighting concerns. Some of the key issues addressed in this update include the following:

- Content-based regulations in a sign code are likely to face the strict scrutiny test from the courts, which is extremely challenging to overcome. These sign types such as "announcement bulletin" and "directory sign" have been replaced with "temporary signs."
- Section 52-23.k. has been added to address sign illumination. Of note is the addition to regulate the spread of illumination for backlit signs, in response to complaints about some signs in Lathrup Village.
- Temporary signs are substantially updated, mostly due to the impacts of the Reed v. Gilbert case. While many comments received in public input involved temporary and permanent real estate signs, the ordinance strives to balance between free speech and regulation; generally, it removes content-based regulations. For all uses, up to 3 square feet of temporary free standing or wall sign area is permitted at all times. This responds to case law that found that an opportunity needs to exist to express viewpoints and opinions at all times. There are additionally allowances for temporary signs as well. Freestanding signs have a 65-day time limit. Wall signs have a 28 days per year limit, with not one display period exceeding 14 days. If a building or land area is offered for lease or sale, the time limit for temporary signs is equal to the time the property is listed for sale or lease. The ordinance clarifies that temporary signs shall not be illuminated.

The Planning Commission is asked to review the proposed changes and offer comments. As these regulations are not included in the Zoning Ordinance, the Planning Commission does not need to hold a public hearing.





**House in the Woods** 

CITY OF LATHRUP VILLAGE

THE CITY OF LATHRUP VILLAGE November 2020

# Components of the Redevelopment

## Land Use

Given its location in the middle of the neighborhood, residential uses are preferred by the city, who has considered developing the site as a park. However, the cost of development in addition to ongoing maintenance and operation of a park require resources that would be taken away from other city parks and the city prefers to see the site developed with homes, which also returns the site to the tax rolls.

# **Building Form**

Replicating the building form of the adjacent homes would result in two, possibly three, new homes. However, arranged in a more compact fashion, eight to ten smaller homes could be developed on this site. These homes may be desirable by older residents looking for smaller homes (especially if built as ranches or laid out for first floor living). and more manageable yards as well as by younger professionals looking to move into the city. In creating a compact site layout, a small common space to be enjoyed by all of the neighborhood residents is another benefit.

## **Transportation**

It is anticipated that pedestrian and vehicular access will tap into the existing street network. There are no sidewalks in this portion of the city, but the area is covered by a bike route.

### Sustainability

Sustainable building and site design practices can offer a model for development and redevelopment elsewhere in the city. The compact site design allows new homes to be built while miinimizing the amount of land needed. Other low-impact design techniques, including the use of native landscape materials should be prioritized.

## **Development of the District**

Zoning for the parcel is currently zoned R3 Single Family Cluster Housing, which allows single-family dwelling units to be developed with varied yard setback requirements to (a) facilitate development of parcels that are difficult to develop under the usual standards, (b) allow for a single-family detached residential development without

increasing the permitted density, and/or (c) enhance useful open space and preserve significant trees and other natural features through the proper utilization of density transfer techniques.

Currently, this type of development would require council approval under the variance provisions of the zoning ordinance. Specific standards relating to building form, placement and architectural standards should be developed for this district to allow the type of compact development noted here.









File No. ha189863736

# **APPRAISAL OF**

A Vacant Parcel of Land

# **LOCATED AT:**

19600 Forest Dr Lathrup Village, MI 48076

# FOR:

Sheryl Mitchell Therio 19600 Forest Dr Lathrup Village, MI, 48076

# **BORROWER:**

Sheryl Mitchell Therio

# AS OF:

October 21, 2020

BY:

Greg Bagnik

File No. ha189863736

11/03/2020

Home Advisor Sheryl Mitchell Therio 19600 Forest Dr Lathrup Village, MI, 48076

File Number: ha189863736

In accordance with your request, I have appraised the real property at:

19600 Forest Dr Lathrup Village, MI 48076

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as vacant. The property rights appraised are the fee simple interest in the site.

In my opinion, the market value of the property as of October 21, 2020

is:

\$217,000 Two Hundred Seventeen Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

bry Bagnik Greg Bagnik

Appraiser

# Signature Service

# LAND APPRAISAL REPORT

File No. <b>ha189863736</b>
Map Reference MSA47664
Zip Code 48076
X Fee Leasehold De Minimus PUD
ns
illage, MI 48076
acant Land Appraisal
Good Avg Fair Poor
pont

	Borrower Sheryl N	Mitchell Therio		Census 1	Fract 1600		Reference MSA476	
	Property Address 1					ap	<u></u>	<u> </u>
	City Lathrup Villa		County Oakland	d	State MI		Zip Code 48076	
S		See Attached Addendu					_ ·	
SUBJEC.	Sale Price	Date of Sale	Loan Ter	m <u>n/a</u> yrs.	Property Rights Apprais	sed X Fee (	Leasehold D	e Minimus PUD
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		ryl Mitchell Therio		Address 196	00 Forest Dr, Lathr	_		
	Occupant Vacant	A	Appraiser <u>Greg Bagni</u>	k	_ Instructions to Apprai	iser <u>Vacant La</u>	nd Appraisal	_
_	Location	Urban	X Suburban	Dural			Good Avg	Fair Poor
	Location Built Up	Urban X Over 7!	$\equiv$	Rural Under 25%	Employment Stabi	litv		
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	Property Values	Increas		Declining	Convenience to S			
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유	Land Use % Inc	dustrial % Vacant			Adequacy of Utiliti			
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	One-Unit Age 19 yrs. to 91 yrs. Predominant Age 69 yrs. Appeal to Market  Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise)  Typical vacant site							
	Comments including t	those factors, favorable or un	nfavorable, affecting mark	etability (e.g. public	parks, schools, view, noi	ise) <u>i ypicai v</u>	acant site	
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	Gas X		Surface Asphalt pa		Shape Trapezoi			
SITE	Water X		Maintenance X P					
S	San. Sewer		Storm Sewer	Curb/Gutter	Drainage Appears	adequate		
		Underground Elec & Tel	X Sidewalk	X Street Lights	Property located in a H	UD identified Speci	ial Flood Hazard Area?	Yes X No
	Comments (favorable	or unfavorable including any	y apparent adverse easen	nents, encroachmei	nts or other adverse cond	litions) Site is	much larger than t	ypical in size
	for the area.						-	
	The undersigned has includes a dollar adju	s recited three recent sales of stment, reflecting market rea of, or more favorable than sub prable than the subject property	of properties most simila	r and proximate to	the subject and has to between the subject and o	oe considered thes	e in the market analysi	s. The description
	property is superior to	o, or more favorable than sub	ject property, a minus (-)	adiustment is made	thus reducing the indica	ited value of the su	hies. If a significant item	in the comparable
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	ITEM	SUBJECT	COMPARABI	_E NO. 1	COMPARABL	_E NO. 2	COMPARAB	LE NO. 3
	Address 19600 F	SUBJECT Forest Dr	20605 Breezewoo	LE NO. 1 od Ct	7475 Parkstone L	<b>_E NO. 2</b> n	COMPARAB 4080 Fairlane Dr	LE NO. 3
	ITEM Address 19600 F Lathrup Village,	SUBJECT Forest Dr	COMPARABI	LE NO. 1 od Ct	COMPARABL	<b>_E NO. 2</b> n	COMPARAB	LE NO. 3
IS	Address 19600 F	SUBJECT Forest Dr	20605 Breezewoo Beverly Hills, MI 4	<b>LE NO.</b> 1 and Ct 18025	COMPARABL 7475 Parkstone Li Bloomfield Hills, N	<b>LE NO. 2</b> n ∕II 48301	COMPARAB 4080 Fairlane Dr Bloomfield Hills, 4.55 miles NW	LE NO. 3
YSIS	Address 19600 F Lathrup Village, Proximity to subject	SUBJECT Forest Dr MI 48076	20605 Breezewoo Beverly Hills, MI 4 2.77 miles NW	<b>LE NO.</b> 1 and Ct 18025	COMPARABL 7475 Parkstone L Bloomfield Hills, N 3.51 miles NW	<b>LE NO. 2</b> n ∕II 48301	COMPARAB 4080 Fairlane Dr Bloomfield Hills, 4.55 miles NW	MI 48301
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MARKET DATA ANALYSIS	Address 19600 F Lathrup Village, Proximity to subject Sales Price Price \$/Sq. Ft. Data Source Date of Sale and Time Adjustment Location Site/View Site Area  Sales or Financing	SUBJECT Forest Dr MI 48076  \$ DESCRIPTION n/a Suburban Residential	COMPARABI 20605 Breezewoo Beverly Hills, MI 4 2.77 miles NW  MLS #220000093 DESCRIPTION CL - 06/01/2020 Suburban Residential 1.57 ac	460,000 8;DOM 134 +(-) Adjust. 32,375 -275,000	COMPARABLE 7475 Parkstone Le Bloomfield Hills, M 3.51 miles NW  MLS #219113613  DESCRIPTION CL - 02/17/2020  Suburban  Residential 1.22 ac	295,500;DOM 114 +(-) Adjust. 0 63,000 -125,000	COMPARAB 4080 Fairlane Dr Bloomfield Hills, 4.55 miles NW  MLS #21904553 DESCRIPTION CL - 11/212019 Suburban Residential 1.21 ac Bloomfield Hills	\$266,000 4;DOM 187 +(-) Adjust. 0
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MARKET DATA ANALYSIS	Address 19600 F Lathrup Village, Proximity to subject Sales Price Price \$/Sq. Ft. Data Source Date of Sale and Time Adjustment Location Site/View Site Area  Sales or Financing Concessions Net Adj. (Total)	SUBJECT Forest Dr MI 48076  \$ DESCRIPTION n/a Suburban Residential 1.94 ac	COMPARABI  20605 Breezewoo Beverly Hills, MI 4 2.77 miles NW  MLS #220000093  DESCRIPTION  CL - 06/01/2020 Suburban Residential 1.57 ac Beverly Hills  Proceedings of the companies of the compan	460,000 8;DOM 134 +(-) Adjust. 32,375 -275,000	COMPARABLE 7475 Parkstone L. Bloomfield Hills, N. 3.51 miles NVV  MLS #219113613  DESCRIPTION CL - 02/17/2020 Suburban Residential 1.22 ac Bloomfield Hills  L. Comparison of the comparison of	295,500;DOM 114 +(-) Adjust. 0 63,000 -125,000	COMPARAB 4080 Fairlane Dr Bloomfield Hills, 4.55 miles NW  MLS #219045534 DESCRIPTION CL - 11/212019 Suburban Residential 1.21 ac Bloomfield Hills	\$266,000 4;DOM 187 +(-) Adjust. 0 63,875 -125,000 \$61,125
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MARKET DATA ANALYSIS	Address 19600 F Lathrup Village, Proximity to subject Sales Price Price \$/Sq. Ft. Data Source Date of Sale and Time Adjustment Location Site/View Site Area  Sales or Financing Concessions Net Adj. (Total) Indicated Value of Subject	SUBJECT Forest Dr MI 48076  \$ DESCRIPTION n/a Suburban Residential 1.94 ac  Data See attached a	COMPARABI  20605 Breezewoo Beverly Hills, MI 4 2.77 miles NW  MLS #220000093  DESCRIPTION  CL - 06/01/2020 Suburban Residential 1.57 ac Beverly Hills  Proceedings of the companies of the compan	460,000 8;DOM 134 +(-) Adjust.  32,375 -275,000  242,625	COMPARABLE 7475 Parkstone Le Bloomfield Hills, M 3.51 miles NW  MLS #219113613  DESCRIPTION CL - 02/17/2020 Suburban Residential 1.22 ac Bloomfield Hills  Let Yall All All All All All All All All All	295,500;DOM 114 +(-) Adjust. 0 63,000 -125,000 62,000	COMPARAB 4080 Fairlane Dr Bloomfield Hills, 4.55 miles NW  MLS #219045534 DESCRIPTION CL - 11/212019 Suburban Residential 1.21 ac Bloomfield Hills	#LE NO. 3 MI 48301  \$ 266,000 4;DOM 187
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MARKET DATA ANALYSIS	Address 19600 F Lathrup Village, Proximity to subject Sales Price Price \$/Sq. Ft. Data Source Date of Sale and Time Adjustment Location Site/View Site Area  Sales or Financing Concessions Net Adj. (Total) Indicated Value of Subject Comments and Cond	SUBJECT Forest Dr MI 48076  \$ DESCRIPTION n/a Suburban Residential 1.94 ac  Data See attached a	COMPARABI  20605 Breezewoo Beverly Hills, MI 4 2.77 miles NW  MLS #220000093  DESCRIPTION CL - 06/01/2020 Suburban Residential 1.57 ac Beverly Hills  Proceedings of the companies of the compani	AE NO. 1 Ind Ct 18025  460,000 8;DOM 134 +(-) Adjust.  32,375 -275,000  242,625 217,375  seed through Mi	COMPARABLE 7475 Parkstone L. Bloomfield Hills, M. 3.51 miles NW  MLS #219113613  DESCRIPTION CL - 02/17/2020 Suburban Residential 1.22 ac Bloomfield Hills	E NO. 2  n //I 48301  295,500 ;DOM 114 +(-) Adjust. 0  63,000 -125,000  62,000  233,500	COMPARAB 4080 Fairlane Dr Bloomfield Hills, 4.55 miles NW  MLS #219045534 DESCRIPTION CL - 11/212019 Suburban Residential 1.21 ac Bloomfield Hills	266,000 4;DOM 187 +(·) Adjust. 0 63,875 -125,000 \$ \$ 204,875 e.
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	Address 19600 F Lathrup Village, Proximity to subject Sales Price Price \$/Sq. Ft. Data Source Date of Sale and Time Adjustment Location Site/View Site Area  Sales or Financing Concessions Net Adj. (Total) Indicated Value of Subject Comments on Market Comments and Condi Final Reconciliation  I ESTIMATE THE M APPRAISER Signature Name Title	SUBJECT Forest Dr MI 48076  \$ DESCRIPTION n/a Suburban Residential 1.94 ac  Data See attached a  itions of Appraisal Sales  Primary emphasis is  Greg Bagnik Appraiser	COMPARABI  20605 Breezewoo Beverly Hills, MI 4  2.77 miles NW  MLS #220000093  DESCRIPTION  CL - 06/01/2020 Suburban Residential 1.57 ac Beverly Hills  The Comparison of the Comparison of the Sales  INED, OF THE SUBJECT  Reverse of the SubJect  INED, OF THE SUBJECT  Reverse of the SubJect  INED, OF THE SUBJECT  Reverly Hills  The Comparison of the Sales  INED, OF THE SUBJECT  INED, OF THE SUBJ	## A Sulter	COMPARABLE 7475 Parkstone L Bloomfield Hills, M 3.51 miles NW  MLS #219113613  DESCRIPTION CL - 02/17/2020 Suburban Residential 1.22 ac Bloomfield Hills  LS Adj: 63.6 % Net Adj: -21.0 %  SOF October 21, 20  PERVISORY APPRAIS  mature me	295,500; DOM 114 +(-) Adjust. 0 63,000 -125,000 c233,500  verified with the	COMPARAB 4080 Fairlane Dr Bloomfield Hills, 4.55 miles NW  MLS #219045534 DESCRIPTION CL - 11/212019 Suburban Residential 1.21 ac Bloomfield Hills	### 266,000 ### 266,000 ### 266,000 ### 266,000 ### 37
	Address 19600 F Lathrup Village, Proximity to subject Sales Price Price \$/Sq. Ft. Data Source Date of Sale and Time Adjustment Location Site/View Site Area  Sales or Financing Concessions Net Adj. (Total) Indicated Value of Subject Comments on Market  Comments and Condi Final Reconciliation  I ESTIMATE THE M APPRAISER  Signature Name Title Date Report Signed State Certification #	SUBJECT Forest Dr MI 48076  \$ DESCRIPTION n/a Suburban Residential 1.94 ac  Data See attached a  itions of Appraisal Sales  Primary emphasis is  Greg Bagnik Appraiser	COMPARABI  20605 Breezewoo Beverly Hills, MI 4 2.77 miles NW  MLS #220000093  DESCRIPTION  CL - 06/01/2020 Suburban Residential 1.57 ac Beverly Hills  The state of the state	## A SUIT STATE OF THE PROPERTY AS SUIT STATE OF THE PROPERTY STATE OF THE PROPE	COMPARABLE 7475 Parkstone L Bloomfield Hills, M 3.51 miles NW  MLS #219113613  DESCRIPTION CL - 02/17/2020 Suburban Residential 1.22 ac Bloomfield Hills  LS Adj: 63.6 % Net Adj: -21.0 %  SOF October 21, 20 PERVISORY APPRAIS The selection of the	295,500; DOM 114 +(-) Adjust. 0 63,000 -125,000 c233,500  verified with the	COMPARAB 4080 Fairlane Dr Bloomfield Hills, 4.55 miles NW  MLS #21904553 DESCRIPTION CL - 11/212019 Suburban Residential 1.21 ac Bloomfield Hills	### 266,000 ### 266,000 ### 266,000 ### 266,000 ### 37
	Address 19600 F Lathrup Village, Proximity to subject Sales Price Price \$/Sq. Ft. Data Source Date of Sale and Time Adjustment Location Site/View Site Area  Sales or Financing Concessions Net Adj. (Total) Indicated Value of Subject Comments on Market  Comments and Condition Final Reconciliation  I ESTIMATE THE M APPRAISER Signature Name Title Date Report Signed State Certification # State License #	SUBJECT Forest Dr MI 48076  \$  DESCRIPTION n/a Suburban Residential 1.94 ac  Data See attached a  itions of Appraisal Sales  Primary emphasis is  IARKET VALUE, AS DEFI Greg Bagnik Appraiser 11/03/2020	COMPARABI  20605 Breezewoo Beverly Hills, MI 4 2.77 miles NW  MLS #220000093  DESCRIPTION  CL - 06/01/2020 Suburban Residential 1.57 ac Beverly Hills  Proceedings of the Suburban of the Sales  INED, OF THE SUBJECT  State State State State MI	## A SUIT OF THE PROPERTY AS SUIT OF THE PROPERTY OF T	COMPARABLE 7475 Parkstone Li Bloomfield Hills, M 3.51 miles NW  MLS #219113613  DESCRIPTION CL - 02/17/2020 Suburban Residential 1.22 ac Bloomfield Hills  I + X - \$ Gross Adj: 63.6 % Net Adj: -21.0 % \$  SOF October 21, 20  PERVISORY APPRAIS  The control of the	295,500 ;DOM 114 +(-) Adjust 0 63,000 -125,000 calculate with the extracted directors of the color of the col	COMPARAB  4080 Fairlane Dr  Bloomfield Hills,  4.55 miles NW  MLS #219045534  DESCRIPTION  CL - 11/212019  Suburban  Residential  1.21 ac  Bloomfield Hills  1.21 ac  Broomfield Hills  Assessor's Office  ctly from the mark  TO BE \$217,000	### 266,000 ### 266,000 ### 266,000 ### 266,000 ### 187 ### (-) Adjust ### 63,875 ### -125,000 ### 61,125 ### 204,875 ### 204,875 ### e.
RECONCILIATION MARKET DATA ANALYSIS	Address 19600 F Lathrup Village, Proximity to subject Sales Price Price \$/Sq. Ft. Data Source Date of Sale and Time Adjustment Location Site/View Site Area  Sales or Financing Concessions Net Adj. (Total) Indicated Value of Subject Comments on Market  Comments and Condi Final Reconciliation  I ESTIMATE THE M APPRAISER Signature Name Title Date Report Signed State Certification # State License # Expiration Date of Ce	SUBJECT Forest Dr MI 48076  \$ DESCRIPTION n/a Suburban Residential 1.94 ac  Data See attached a  itions of Appraisal Sales  Primary emphasis is  IARKET VALUE, AS DEFI Greg Begnik Appraiser 11/03/2020	COMPARABI  20605 Breezewoo Beverly Hills, MI 4 2.77 miles NW  MLS #220000093  DESCRIPTION  CL - 06/01/2020 Suburban Residential 1.57 ac Beverly Hills  Proceedings of the Suburban of the Sales  INED, OF THE SUBJECT  State State State State MI	## A SUIT OF THE PROPERTY AS SUIT OF THE PROPERTY OF THE PROPE	COMPARABLE 7475 Parkstone Li Bloomfield Hills, M 3.51 miles NW  MLS #219113613  DESCRIPTION CL - 02/17/2020 Suburban Residential 1.22 ac Bloomfield Hills  ——————————————————————————————————	295,500 ;DOM 114 +(-) Adjust 0 63,000 -125,000 calculate with the extracted directors of the color of the col	COMPARAB 4080 Fairlane Dr Bloomfield Hills, 4.55 miles NW  MLS #219045534 DESCRIPTION CL - 11/212019 Suburban Residential 1.21 ac Bloomfield Hills	### 266,000 ### 266,000 ### 266,000 ### 266,000 ### 187 ### (-) Adjust ### 63,875 ### -125,000 ### 61,125 ### 204,875 ### 204,875 ### e.

# Signature Service

# LAND APPRAISAL REPORT

File No. ha189863736

The undersigned has recited three recent sales of properties most similar and proximate to the subject and has to be considered these in the market analysis. The description includes a dollar adjustment, reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to, or more favorable than subject property, a minus (-) adjustment is made, thus reducing the indicated value of the subject, if a significant in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made, thus increasing the indicated value of the subject.

ITEM	SUBJECT	COMPARABL	_E NO. 4	C	OMPARABL	E NO. 5	COMPARABL	.E NO. 6
Address 19600 F		27347 Rainbow C						
Lathrup Village,		Lathrup Village, M						
Proximity to subject		0.92 miles SW						
Sales Price	\$	\$			\$	i	\$	ı.
Price \$/Sq. Ft.			112,500					
	DECORPTION	RcMLS #2102889		55005	UDTION I	() () ()	DECODIDEION	() A II .
Date of Sale and	DESCRIPTION	DESCRIPTION	+(-) Adjust.	DESCR	IPTION	+(-) Adjust.	DESCRIPTION	+(-) Adjust.
Time Adjustment	n/a	CL - 06/18/2001						
Location Site/View	Suburban Residential	Suburban Residential						
Date of Sale and Time Adjustment Location Site/View Site Area	1.94 ac	28258 sf	112,162	3 98/saft	+			
Sile Alea	1.94 ac	20230 51	112,102	3.90/SQII				
				84339				
				0.000				
Sales or Financing								
Concessions								
Net Adj. (Total)		X + - \$	112,162			0	X + - \$	0
Indicated Value		Gross Adj: 99.7 %		Gross Adj:			Gross Adj: 0.0 %	
of Subject		Net Adj: 99.7 % \$	224,662	Net Adj:	0.0 % \$	0	Net Adj: 0.0 % \$	0
Comments on Market	Data							
								_
-								
-								
-								
-								
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# **ADDENDUM**

Borrower: Sheryl Mitchell Therio	File	No.: ha189863736
Property Address: 19600 Forest Dr	Cas	se No.:
City: Lathrup Village	State: MI	Zip: 48076
Lender: Sheryl Mitchell Therio		

# **Comments Regarding Comparable Photographs**

The comparable photographs contained in this report were either taken from the appropriate MLS listing page, or map.google.com. Furthermore, MLS notes Comparables #2 and #3 were sold as vacant parcels with the disclaimer the improvements noted in the photos would be removed and the site would be immediately available for construction. Therefore, there may be differences in seasonality, however, the photographs used are considered to accurately represent the appropriate comparable.

# **Legal Description**

APN #2414310011 - T1N, R10E, SEC 14 PART OF SW 1/4 BEG AT PT DIST N 34-58-05 E 1769.61 FT & S 49-45-43 W 138.75 FT FROM SW SEC COR, TH S 69-28-15 W 165.71 FT, TH ALG CURVE TO LEFT, RAD 300 FT, CHORD BEARS S 70-32-24 E 393.93 FT, DIST OF 429.74 FT, TH N 25-44-41 W 141.21 FT, TH ALG CURVE TO LEFT, RAD 113 FT, CHORD BEARS N 68-08-13 W 166.91 FT, DIST OF 522.21 FT TO BEG 1.94 A 9-2-94 FR 001

# **Neighborhood Description**

Subject area is comprised primarily of single family residences mixed in style and age, with minimal vacant parcels on various size sites. All forms of neighborhood amenities such as schools, places of worship, shopping and employment centers are within proximity of the subject area. No noticeable adverse conditions were identified that would affect subject and neighborhood marketability or subject and neighborhood value. Commercial usage is located along main roads.

# **Summary of Market Data**

The subject is a much larger, smaller acreage parcel located in Lathrup Village where the appraiser's research revealed the most recent vacant land sales closed in 2006/2007, which was at the height of the real estate collapse. Due to the lack of recent vacant land sales data, the appraiser expanded the search to the surrounding cities/townships as those were the most recent smaller acreage, vacant sales. After adjustments all comparables make some contribution to final value determination, supporting and bracketing subject market value. The appraiser notes, Comparable #4 is considered to be the most recent vacant land sale in Lathrup Village not adversely affected by the real estate collapse during the 2000s. In the experience of the appraiser, today's real estate values have recovered and increased to similar levels found in the very early 2000s. Therefore, after a site size adjustment, the adjusted value of Comparable #4 is deemed to be a reasonable indicator of current value. In the experience of the appraiser, there is a significantly higher appeal for those vacant acreage parcels in Bloomfield Hills and Beverly Hills, warranting adjustments. The appraiser reminds the reader(s) of this report the purpose of an appraisal is to ascertain "...the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale...". Therefore, the purpose, by definition is not to provide a report with subject market value as the highest possible value, nor is it the purpose to provide a report with subject market value as the lowest possible value, nor is it the purpose to predict or forecast a future value or simply support a potential sale price, the purpose is to provide the reader with a reasonable, well supported value that is the most probable price for subject market value. Should the subject be sold, the sale price may be above or below subject market value in this report, as subject market value of this report is not a guarantee of value, it is the appraiser's opinion of the most reasonable, realistic value in the current market and conditions based upon the historical sales data used in this report. The appraiser notes, subject SEV (state equalized value) and taxable value are values used by municipalities for taxation purposes only and are not considered to be reliable indicators of value. Furthermore, online real estate sites that provide value estimates (eg Zillow, Trulia, Housevalues, Redfin, Realtor.com) have disclaimers noting their values are only meant to be the beginning point of value determination. They further suggest homeowners, buyers and sellers seek a professional appraiser to supplement their information.

# **Comments Regarding Current National Emergency - COVID-19**

The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). The reader(s) of this appraisal report are cautioned and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated and are based upon historical sales data. As of the effective date of this appraisal report, the current housing market has not reflected any measurable or sustained downturn, therefore, the real estate market must still be considered to be stable or increasing. Therefore, no adjustments were made specifically regarding any potential effect on real estate value and the appraiser makes no representation as to the effect on subject market value of any unforeseen event(s) occurring after the effective date of this appraisal report. However, it is reasonable to assume restrictions related to the COVID-19 virus will extend marketing times, and, it is also reasonable to assume exposure times will increase beyond typical, historical trends. These assumptions may have affected the results of this assignment. As in any time of national crisis, additional caution is warranted when making any lending, financial or personal decisions.

# **Extra Comments**

# **Highest and Best Use**

In appraising real property the reasonably probably and legal use of property, that is physically possible, appropriately supported, and financially feasible, and that results in the highest and best use.

Since this appraiser has not specifically done an in depth study of highest and best use for the subject property, this appraiser has concluded that highest and best use is its present use unless otherwise specifically stated.

# **Comments Regarding Payment and Terms of Appraisal**

Full payment is expected on the date of inspection, no customer billing will be granted. After the inspection is completed and payment is received, Real Estate Appraisals are Non-Refundable under any circumstances. Should there be any requests for additional services (including, but not limited to: additional research, court testimony, reinspection, etc.), these services are not considered to be part of the initial Real Estate Appraisal and additional payment will be required. Additional research charge is \$50 per half hour, or any part thereof. Court testimony is a \$50 trip charge to the court, plus \$50 per half hour, or any part thereof, regardless if testimony is provided or not. Reinspections are \$125. Prices for services not listed above will be set on a case by case basis.

**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:

- 1. 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.
- 2. The appraiser has provided a 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.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. 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.
- 5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
- 6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, 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, express 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.
- 7. 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.
- 8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
- 9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
- 10. 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 property description section of the report only 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.

Vacant Land Page 1 of 2

File No. ha189863736

# **APPRAISERS CERTIFICATION:** The Appraiser certifies and agrees that:

- 1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to , or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
- 2. 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 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.
- 3. 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.
- 4. I have no present or prospective interest in the property that is the subject to 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, 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.
- 5. 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.
- 6. 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.
- 7. I performed this appraisal in conformity with 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 this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
- 8. I have personally inspected the subject property and the exterior of all properties listed as comparables 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 and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
- 9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

**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 reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 19600 Forest Dr, Lathrup Village, MI, 48076

APPRAISER:	SUPERVISORY APPRAISER (only if required)
Signature:	Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License:  Did Did Not Inspect Property

Vacant Land Page 2 of 2

# SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Sheryl Mitchell Therio	File N	0.: ha189863736
Property Address: 19600 Forest Dr	Case	No.:
City: Lathrup Village	State: MI	Zip: 48076
Lender: Sheryl Mitchell Therio		•



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: October 21, 2020 Appraised Value: \$ 217,000

REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

# **COMPARABLE PROPERTY PHOTO ADDENDUM**

Borrower: Sheryl Mitchell Therio		File No.: ha189863736
Property Address: 19600 Forest Dr		Case No.:
City: Lathrup Village	State: MI	Zip: 48076
Lender: Sheryl Mitchell Therio		<u> </u>



# **COMPARABLE SALE #1**

20605 Breezewood Ct Beverly Hills, MI 48025 Sale Date: CL - 06/01/2020 Sale Price: \$



# **COMPARABLE SALE #2**

7475 Parkstone Ln Bloomfield Hills, MI 48301 Sale Date: CL - 02/17/2020 Sale Price: \$



# **COMPARABLE SALE #3**

4080 Fairlane Dr Bloomfield Hills, MI 48301 Sale Date: CL - 11/212019 Sale Price: \$

# COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Sheryl Mitchell Therio	File N	lo.: ha189863736
Property Address: 19600 Forest Dr	Case	No.:
City: Lathrup Village	State: MI	Zip: 48076
Lender: Sheryl Mitchell Therio		<u> </u>



# **COMPARABLE SALE #4**

27347 Rainbow Cir Lathrup Village, MI 48076 Sale Date: CL - 06/18/2001 Sale Price: \$

# **COMPARABLE SALE #5**

Sale Date: Sale Price: \$

# **COMPARABLE SALE #6**

Sale Date: Sale Price: \$ Borrower: Sheryl Mitchell Therio File No.: ha189863736

Property Address: 19600 Forest Dr Case No.:

City: Lathrup Village State: MI Zip: 48076

Lender: Sheryl Mitchell Therio



Subject opposite street view

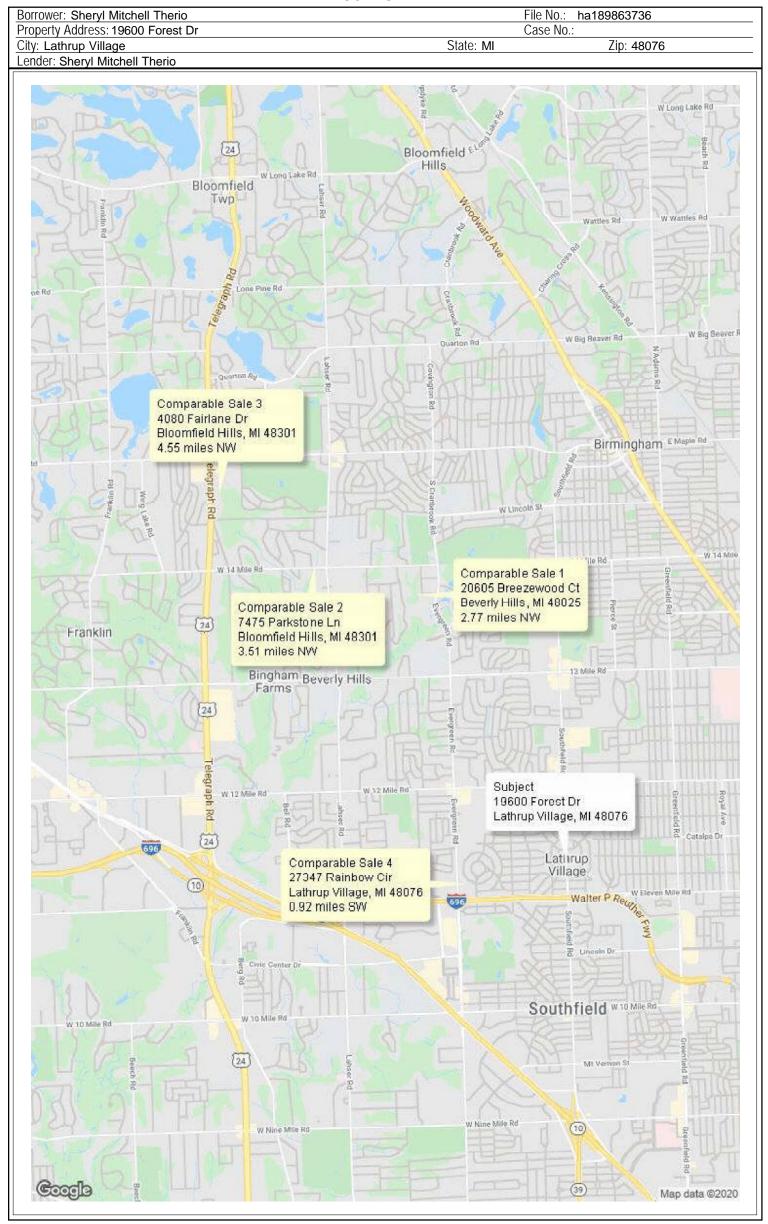


Subject left side view



Subject right side view

# **LOCATION MAP**

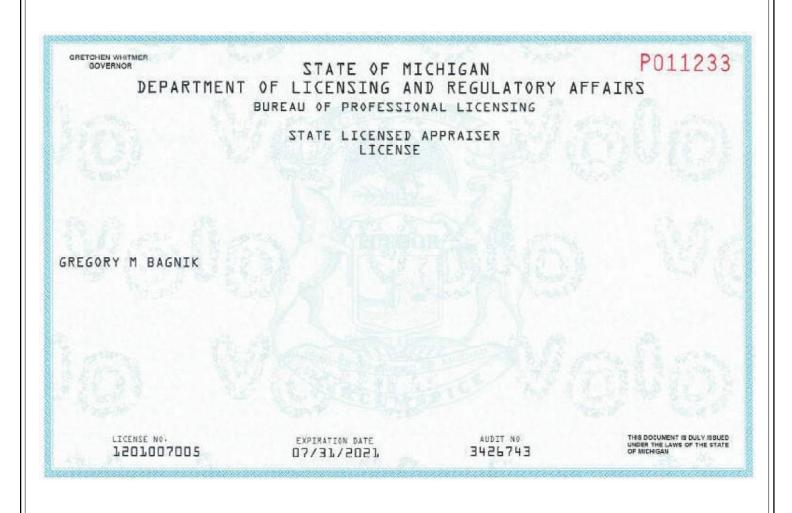


 Borrower: Sheryl Mitchell Therio
 File No.: ha189863736

 Property Address: 19600 Forest Dr
 Case No.:

 City: Lathrup Village
 State: MI
 Zip: 48076

Lender: Sheryl Mitchell Therio



Borrower: Sheryl Mitchell Therio File No.: ha189863736

Property Address: 19600 Forest Dr Case No.:

City: Lathrup Village State: MI Zip: 48076

Lender: Sheryl Mitchell Therio

# LEXINGTON INSURANCE COMPANY

WILMINGTON, DELAWARE

Administrative Offices - 99 High Street, Floor 23, Boston, Massachasetts 02110-23110

Certificate Number: 018394161-07

This Certificate forms a part of Master Policy Number: 018389876-07
Renewal of Master Policy Number: 018389876-06

YOUR RISK PURCHASING GROUP MASTER POLICY IS A CLAIMS MADE POLICY.

READ THE ATTACHED MASTER POLICY CAREFULLY

# THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS

## CERTIFICATE DECLARATIONS

1. Name and Address of Certificate Holder: Gregory M. Bagnik d/b/a

Signature Service 270 Franklin Lake Circle

Oxford MI 48371

2. Certificate Period: Effective Date: 07/10/19 to Expiration Date: 07/10/20

12:01 a.m. Local Time at the Address of the Insured.

2a. Retroactive Date: Full

12:01 a.m. Local Time at the Address of the Insured.

3. Limit of Liability: \$ 500,000 each claim

\$ 1,000,000 aggregate limit

4. Deductible: \$0 each claim

5. Professional Covered Services insured by this policy are: REAL ESTATE APPRAISAL SERVICES

6. Advance Certificate Holder Premium: \$ 575
7. Minimum Earned Premium: 25% or \$ 144

# Forms and Endorsements:

PRG 3512 (12/15) Real Estate Appraisers Professional Liability Coverage Form, PRG 4020 (11/18) Addendum to the Declarations, PRG 3935 (2/16) Premises Liability Coverage Amendatory Endorsement, 89644 (6/13) Economic Sanctions Endorsement, 91222 (09/16) Policyholder Notice, 118477 (03/15) Policyholder Notice, 119914 (10/16) Recording and Distribution of Material or Information in Violation of Law Exclusion Endorsement, PRG 3150 (10/05) Real Estate Appraisers Professional Liability Insurance Declarations

Additional Endorsements applicable to this Certificate only:

None

Agency Name and Address: INTERCORP, INC.

1438-F West Main Street Ephrata, PA 17522-1345

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.

THIS POLICY IS ISSUED BY YOUR RISK PURCHASING GROUP INSURER WHICH MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK PURCHASING GROUP INSURER.

County: Oakland

Authorized Representative OR

Countersignature (in states where applicable)

Date: June 27, 2019

PRG 3152 (10/05)



# REDSTONE ARCHITECTS INC.

Specialists in Law Enforcement, Justice, and Public Safety Architecture

ESTABLISHED 1937







# City of Lathrup Village Proposal Police Department Expansion Study August 26, 2020



Law Enforcement Justice Public Safety Municipal Corporate/Commercial

Redstone Architects, Inc.

2709 S. Telegraph Road, Bloomfield Hills, MI 48302-1008

August 26, 2020

Christopher Clough, Parks & Recreation Coordinator City of Lathrup Village 27400 Southfield Road Lathrup Village, MI 48076

RE: Police Department Expansion Study

Dear Chris:

Thank you for contacting Redstone Architects to identify the current and future space needs of the Lathrup Village Police Department to determine how the existing building can be renovated to serve the Department in the 21<sup>st</sup> century. We are excited to have the opportunity to be of service to the City of Lathrup Village.

Last Friday you and Chief McKee gave me a tour of the facilities. During that tour we discussed some of the issues the department has regarding overcrowding and serving citizens, as well as police and staff security.

We have put together a narrative of our approach to accomplish the study which is attached. There are three parts to our proposal:

- Programming
- Block Diagrams and Conceptual floor plans
- Building Condition Review (visual) of the buildings support systems.

Our study depends on the involvement of yourself and the Police Department staff to be meaningful, and you will see that we have meetings with you and police department staff. You will need to provide PDF's of the original site and floor plans and any other drawings that may have shown renovations since the building was first built in the 1970's.

We propose a fixed fee of \$9,640 for the programming and conceptual design phases, and a fee of \$7,500 for an observational (visual) Building Condition Review, which also involves our consulting structural, mechanical and electrical engineers.

Our study will identify the consensus of how to renovate the existing and lower levels of the City Hall building to provide the police in the most effective way and provide an estimated project cost to implement same.



# Christopher Clough, Parks & Recreation Coordinator City of Lathrup Village

August 26, 2020 Page 2

I have also attached for your review a copy of our Firm Profile, our approach to accomplishing the study, as well as examples of recent Police Facilities we have been involved with.

We trust our approach for this study is what you are looking for and look forward to working with you through the completion of your objectives.

Sincerely,

Daniel Redstone, FAIA, NCARB

President

w/attachments

## CITY OF LATHRUP VILLAGE

# POLICE DEPARTMENT SPACE NEEDS STUDY

Redstone Architects has been requested to prepare a study for the Lathrup Village Police Department that will review its current and future space needs and analyze them in the context of the current Lathrup Village Public Safety (Police) space in Lathrup Village City Hall.

Since the current facility was designed in the early 1970's, many changes have occurred in the design of police facilities. Technology, security, separation of public and secure police areas, and more efficient work environments are but a few of those changes.

We anticipate three parts of our Work Plan. Part I will be to interview members of the Lathrup Village Police Department to identify current staffing and space utilization, and develop future requirements based on projected staffing, current space standards and the available space in the basement area below the Police Department. Due to the limitation of area, we expect that there will be a prioritization of needs.

Part 2 will be the development of Block Diagrams showing how to make the building more secure and to make operations more efficient. Options will be presented for discussion. Once agreed to, the block diagram configuration will be developed into a "conceptual" floor plan, showing furniture and special equipment.

Part 3 will be a Building Condition Analysis that will be done concurrently with our programming and Block Diagrams and will utilize the services of our consulting MEP engineers.

## PART 1: PROGRAMMING

# Step 1. Kickoff Meeting with Client

Redstone will meet with Members of the Police Department and City representatives to review the process and identify expected outcomes. Either before or after the meeting, we will tour the facility.

We will jointly develop a tentative schedule for subsequent meetings and activities, using the input of the participants. Additional information needed by the Design Team shall be identified.

# Step 2. Programming Interview with Department and Staff

Using our program template as a base we will conduct programming Interviews with stakeholders to discuss the current issues of operating the Police facility. Our objective is to identify the stakeholders' goals, objectives, operational and security issues that will drive the physical requirements of the project.

Operational topics specific to the facility may include:

- Present and future staffing requirements
- Security of confidential law enforcement data by non-sworn personnel

- Building Security and accessibility
- Operational issues, such as location of prisoner processing and interviewing areas
- Opportunity for shared or collaborative spaces, recognizing the need to maintain a secure, working environment
- Space requirements and standards,
- Site requirements
- Identifying Security Issues, including those in the existing building
- Special equipment needing (storage) space
- Separation of public and staff
- Parking requirements- Secure parking for staff
- Budget, including a general discussion of cost allocation concepts
- Timetable

These programming discussions will make the Redstone and the User Team (together the "Design Team") aware of operational issues and objectives that need to be addressed and help everyone gain an updated understanding of those needs.

# Step 3. Develop the Space Needs Analysis

Based on the programming meetings and the expansion space available, we will develop a realistic Space Needs Analysis for the facility, which will list by space or activity the areas needed to accommodate projected operational needs.

# Step 4. Space Needs Analysis Review Meeting with Client

The space needs document is reviewed and discussed with the Police Department to confirm that all known needs have been covered, and we then make adjustments for items that may have been omitted or misunderstood.

# PART 2. BLOCK DIAGRAMS & CONCEPTUAL FLOOR PLAN

# Step 5. Develop Block Diagrams

Using the approved Space Needs Analysis, Redstone will develop block adjacency diagrams for the building's floor plans. All Conceptual (block) Floor Diagrams will be developed to create efficient workflow and provide a good working environment and security for the department.

One of the most significant issues is that of security. The Staff Entry also serves as the Prisoner entry. The hallway is only 4' wide, which is dangerous there is no separation of public and secure, staff space. Toilet space is 'minimal' at best.

Our understanding is that the basement level is being considered to provide the police more space. We will utilize the lower level to help reorganize police operations.

## Step 6. Block Diagram Progress Meeting- Adjustments

The initial Block Diagrams are reviewed and discussed with the Police Department and City staff. Adjustments are then made to reflect meeting comments.

We will also look at the existing parking, pedestrian circulation, secure circulation and access to the site will be explored and documented.

# Step 7. Progress Meeting & Approval

Redstone will meet with the Stakeholders to review the Conceptual Block Diagrams.

# Step 8. Conceptual Floor Plans

The Design Team would develop conceptual floor plans in the context of the existing building, reflecting the requirements of the Updated Space Needs Analysis and the Block Diagrams.

All conceptual plans will be developed to create an efficient and secure workflow and provide an improved working environment for the department.

Meetings with the Police Department would occur in a similar manner to the process used in the discussion of the Block Diagrams.

# **Initial Project Cost Projections.**

Using very preliminary "ball-park" estimates (\$/sf), we will develop an initial Project Cost based that may be used for identifying the magnitude of the Project, as well as for budgeting purposes. Should Part 3 be included in our efforts, information gathered in that part will be taken into consideration when developing our cost projections.

# PART 3. BUILDING CONDITION ANALYSIS

Redstone Architects will request documents and general information from the City prior to the building analysis. If sufficient documentation is not available, additional steps will be necessary.

- Send General Property Information Form to be filled out by City (address, date built, utility supplier data, major additions/upgrades and dates completed, current problems, recent assessments (asbestos, etc.).
- Request site surveys
- Copy of the original building plans for conversion to CAD/REVIT

See 'Additional Services' for potential additional items.

# **Review Documents**

The documents provided by the City will be reviewed by the Design Team. Any further information needed will be requested or obtained at this time. Redstone will prepare the architectural checklist for the building condition analysis.

# **Field Survey**

The site visit will consist of a visual walkthrough survey of the facilities easily accessible and readily observable areas to note the general condition of major components and systems. The team's engineers will perform visual observations for the mechanical, electrical, plumbing, and structural components of the facility.

# **Environmental Assessment (by Owner or as an Additional Service)**

We recommend a Level One Assessment for the area to be renovated or expanded. However, until the Level One and possible Level Two assessments are completed, we can only speculate at the actual cost of 'removal' of any hazardous materials that might be found.

# **Record Data**

The Redstone Team will compile the data and photographs for the report. This data, combined with the Space Needs Analysis and Block Diagrams, will later be evaluated for project fitness and renovation/upgrade costs

**Prepare Study Report.** 

Present Report to City Council.

# **NOT INCLUDED IN STUDY PROPOSAL ABOVE**

Public meetings in addition to City Council presentation; design charettes Traditional Schematic Design Services

# REDSTONE ARCHITECTS, INC. BLOOMFIELD HILLS, MI PUBLIC SAFETY ARCHITECTS

# CITY OF LATHRUP VILLAGE CONSULTING SERVICES POLICE DEPARTMENT

Red	Redstone Architects	ts.	STINGH YOURS	POSSIBLE TIME
				LINE
Principal Redstone. FAIA	PM/Architect Kowalske	CAD		
			PART 1; PROGAMMING	
		80	PUT DRAWING INTO CAD	
4	4		STEP 1. Kick-off Meeting	
INCLUDED	IINCTNDED		STEP 2. Programming Interview with Dept and Staff (Police & City)	
1	9		STEP 3. Develop Space Needs Analysis ("SNA")	
2			STEP 4. Space Needs Analysis Review Meeting with Client	
			PART 2. BLOCK DIAGRAMS / CONCEPTUAL FLOOR PLANS	
4	4		STEP 5. Develop Conceptual Block Diagrams	
<del>-</del>	2		STEP 6 Block Diagram Progress Meeting-ADJUST (virtual)	
1			STEP 7. Progress meeting and approval (video conf)	
2	10		STEP 8. Conceptual Floor Plans showing furniture	
2	2		initial Project Cost Projections (Cost Consultant)	
	8		Prepare Study Report	
2			Present Study to City Council	
19	36	8	8 TOTAL HOURS	
200.00	\$ 120.00	\$ 65.00	1. Standard Hourly Rates (Principal @\$200; PM@ \$120; ARCHITECT @ 8120)	
			0.504/0.5/0	

# REDSTONE ARCHITECTS, INC. BLOOMFIELD HILLS, MI PUBLIC SAFETY ARCHITECTS

# CITY OF LATHRUP VILLAGE CONSULTING SERVICES POLICE DEPARTMENT

\$ 3,800.00	\$ 00	4,320.00	69	520.00	SUBTOTALS
			↔	8,640.00	SUBTOTAL- REDSTONE ARCHITECTS PARTS 1 and 2
			s	1,000.00	Cost Estimator-O'BRIEN CONSTRUCTION
			₩	9,640.00	TOTAL FEE; PART 1 AND 2- PROGRAMMING AND CONCEPTUAL DESIGN
					PART 3. BUILDING CONDITION ANALYSIS- Visual review of building systems in area of Renovation
_		2			Review Documents
		9			Field Survey
-		4			Coordination with Environmental Assessment (By Owner or Additional Service)
2		16			Record Data (Redstone Review) & incorporate into report
4		28		0	
\$ 800.00	\$ 00.	3,360.00	↔	ı	SUBTOTAL
			8	4,160.00	SUBTOTAL- REDSTONE ARCHITECTS PART 3
					PART 3- BUILDING CONDITION ANALYSIS-CONSULTANTS
			s	1,000.00	Electrical Engineering ETS ENGINEERING
			\$	1,500.00	Mechanical and Plumbing JRED
			\$	800.00	Structural Engineeer- IMEG
			\$	3,300.00	
			4	7 460 00	TOTAL EEE BABT 3 BLIII DING CONDITION ANALYSIS
			9	7,460.00	OTAL TEE PANT 3- BOILDING CONDITION ANALTSIS.
					OPTIONAL OR BY OWNER- ENVIRONMENTAL ASSESSMENTS

# REDSTONE ARCHITECTS, INC. HOURLY RATES

# **2020 STANDARD HOURLY RATES**

**CLASSIFICATION DESCRIPTION HOURLY RATE PRINCIPAL** Daniel Redstone FAIA \$200.00 TECHNICAL I Senior Project Architect /Sr. Manager \$125.00-\$160.00 TECHNICAL II Project Architect/Project Manager \$100.00-\$120.00 Senior Project Designer TECHNICAL III **Project Designer** \$75.00-\$90.00 Interior Designer Senior / CAD / REVIT Technician **TECHNICAL IV** CAD / REVIT Technician \$62.50-\$65.00 Junior Designer CLERICAL/ Clerical \$50.00

Rates listed shall be adjusted periodically in accordance with normal review practices of the Firm.

Accounting Manager

ACCOUNTING

# REDSTONE ARCHITECTS FIRM PROFILE



Redstone Architects, Inc. Public Safety - Law Enforcement -Justice

> A Michigan S-Corporation E.I.N. 38-1618558

2709 S. Telegraph Road Bloomfield Hills, MI 48302-1008 Telephone: (248) 418-0990 Facsimile: (248) 418-0999

Email: dredstone@redstonearchitects.com Website: www.redstonearchitects.com

Authorized Representative: Daniel A. Redstone, FAIA, NCARB, LEED AP, President and CEO

# Overview

For 80 years, the firm has understood the importance of providing design solutions that embrace functionality and client needs, as well as pleasing and appropriates aesthetics. We provide strong design leadership and technical expertise in a world where change is occurring at breakneck speed. We emphasize the importance of satisfying all of our clients' needs, including security, functionality & workflow, quality, sustainability, aesthetics, and budget.

The firm maintains open communications with our clients throughout our engagement, helping to insure a successful Project. We listen to our clients and to their users. Your buildings and facilities are a result of collaborate effort.

The firm was established in 1937, and was incorporated in Michigan in January, 1960. Daniel Redstone, FAIA, joined the firm in 1967, became President in 1987, and has been Chairman and Chief Executive Officer since 1996.

We established Redstone Public Safety Consulting Group to offer non-architectural consulting services to Public Safety agencies needing advice on consolidation and sharing of services with other agencies. Recent studies include the MRLEC and Monroe, MI.

We specialize in public safety, law enforcement, justice and municipal projects. We offer a full range traditional architectural and professional services, including master planning, programming and schematic design, as well as non-traditional consulting services such as strategic planning and financial planning.

Our firm has become an expert in its field by developing a thorough understanding of the specialized, operational needs of our clients. We regularly attend national conferences focusing on our specialties.

We develop state-of-the-art solutions for our clients, and help clients and agencies maximize their facilities while staying within budget.



Police Department, Troy, MI

Redstone Architects works directly with agencies and as consultants to architects throughout the United States.

By being a consultant to a local architect, local firms can continue to serve their commu-nity on specialized projects by augmenting their knowledge and use of local engineering consultants with our specialized expertise. Page 34 of 37

# **Select Market Expertise**

Redstone Architects provides specialized services to select markets, including:

- LAW ENFORCEMENT
- JUSTICE
- PUBLIC SAFETY
- MUNICIPAL
- PUBLIC SAFETY CONSOLIDATION

At Redstone Architects, we work with our clients throughout the programming, schematic design, contract documents and administration to achieve success.

We maintain a high level of expertise for new construction, renovation, adaptive re-use, historic rehabilitation and building additions. We understand the unique nature of our municipal clients' various needs. This enables us to provide our municipal clients with timely responses and solutions.



Police Department, Waterford, MI





Oklahoma City Public Safety

# **Professional Services**

We offer a full range of services, including:

- PROGRAM MANAGEMENT
- STRATEGIC PLANNING
- NEEDS ASSESSMENT
- PROGRAMMING & SPACE PLANNING
- SITE PLANNING
- ARCHITECTURAL SERVICES
- INTERIOR DESIGN SERVICES
- PUBLIC SAFETY CONSOLIDATION STUDIES
- PROJECT COST ESTIMATING
- DESIGN/BUILD PROJECT DELIVERY
- OTHER CONSULTING SERVICES

Our understanding of public safety related operational, procedural, and regulatory issues, combined with our specialized experience, creativity, imagination, and managerial skills, is your assurance that you may rely on Redstone Architects end Redstone Public Safety Consulting Group to make your Project a success.

# **Professional by Discipline**

Redstone Architects maintains a professional staff of between four and 10 employees. Our firm is in full compliance with the architectural registration statutes of the State of Michigan. Daniel Redstone is licensed in Michigan and 12 other states, and is NCARR certified.

NCARB certified.		
	Current Staff	LEED-AP & Green Assoc.
Licensed Architects	4	3
Designer/CAD	1	
Administrative/Cleric	cal 1	

# REDSTONE PUBLIC SAFETY REFERENCES

Battle Creek, MI-New Police Headquarters Building (2015-2018)

*Jim Blocker, Chief of Police* T: (269) 781-0911

jablocker@battlecreekmi.gov

# Oklahoma City, Oklahoma\* Police Headquarters (2010-2015)

Wade Gourley, Chief of Police

T: (405) 297-1106

Wade.gourley@okc.gov

\*with ADG Architects, Oklahoma City, OK

# <u>City of Novi, MI</u> – Firearms Training Center (2008-2009)

David Molloy, Chief of Police

T: (248) 347-0505

dmolloy@cityofnovi.org

# <u>Troy, Michigan – Police Dept. and Fire Admin. Building (2000-2004)</u>

Frank Natasi, Chief of Police

T: (248) 524-3424

# Gary Mayer, Chief of Police, Retired

T: (248) 885-1915 (cell)

mayergg@gmail.com

**Troy, Michigan** - Fire Station #4 Replacement Station (2013-2018)

# Dave Roberts, Fire Chief

T: (248) 524-3424

robertsdj@troymi.gov

<u>Monroe, MI - Central Fire Station Design (2006)</u>; Public Safety Department Needs Assessment & Planning (2013-2015); Fire Station #1 Replacement (2016-2019)

# Rob Wight, Fire Chief

T: (734) 564-9388

Robert.Wight@monroemi.gov

# Vince Pastue, City Manager

T: (734) 384-9144

Vincent.Pastue@monroemi.gov

# Cape Girardeau, MO, Police Department and Municipal Court (2016-2018)\*

# Wes Blair, Chief of Police

T: (573) 339-6735

wblair@cityofcapegirardeau.org

\*with Chiodini Associates

# **Lansing, MI,** 54-A District Court Study (2010-2012, 2018)

# Anethia O. Brewer

T: (517) 483-4538

Anethia.brewer@lansingmi.gov

# <u>Lincoln Park, MI</u>, Police Department and 25th District Court (2018-2020)

# Greg Clifton, Chief Judge, 25th District Court

T: (313) 382-8603

# <u>Marshall, MI - Marshall Regional Law Enforcement Center (2011-2015)</u> (Three Agency Shared Facility) Scott McDonald, Marshall Public Safety Director

T: (269) 781-2596

SMcDonald@cityofmarshall.com

# <u>Jacksonville, NC</u> Center for Public Safety (Police & Fire Departments)(2010-2014)\* Mike Yaniero, Chief of Police

T: (910) 938-6403

myaniero@ci.jacksonville.nc.us

\*with Gantt Huberman Architects

# <u>Warrington, PA Police Department-</u> Warrington, PA- New Police Facility (2018-2020)\* Daniel Friel, Chief of Police

T: (215) 343-3311

dfreil@warringtonpd.org

\*with GKO Architects

# <u>Ponca City, OK Police Department-</u> Ponca City, OK. New Police Facility (2019-2021)\* <u>Don Bohon, Chief of Police</u>

T: (580) 767-0375

bohondh@poncacityok.gov

With ADG Architects, Oklahoma City, OK

# <u>City of Orchard Lake Village Police Department-</u> MI Renovate Police Facility (2020) Joseph George, Chief of Police

T: (248) 682-2400