

About This Report

The Property Details Report provides comparative building analytics, key attributes of the building, along with photos and aerial imagery of the building, and other important information related to the property including the location and the business operations.

Verisk supplies individual property information based on an exterior on-site survey performed by highly trained field staff and complemented by other data sources.

Risk Id: **32 NC99 561845**

**990 CHURCH ST
CHARLOTTE NC 28349-2256**

MECKLENBURG COUNTY

Last Update: **3/1/2015**

On-Site Survey: **3/1/2015**



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BUILDING INFORMATION

Fire Protection Area: **CHARLOTTE**
Year Built: **1975**

PUBLIC PROTECTION CLASSIFICATION

Public Protection Class: **02**

ISO conducts detailed on-site assessments of municipal fire protection capabilities and collects information for more than 47,000 fire districts across the United States. ISO then analyzes the relevant data and assigns a PPC™ from 1 to 10. Class 1 represents exemplary public protection, and Class 10 indicates that the area's fire suppression program does not meet ISO's minimum evaluation criteria.

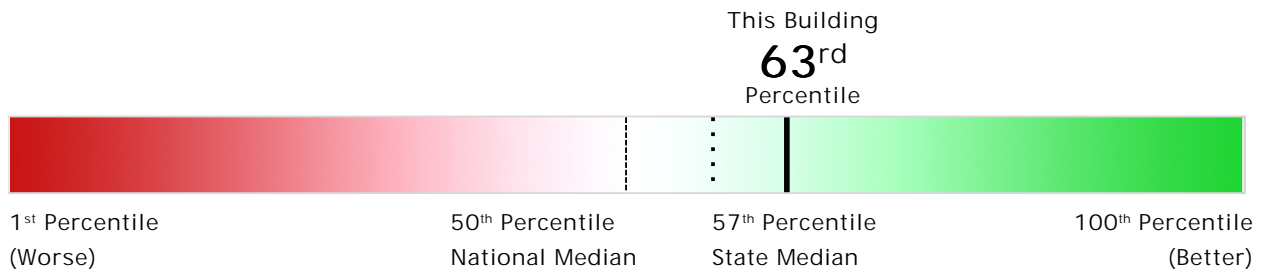
RELATIVE HAZARD PERCENTILE

RELATIVE HAZARD PERCENTILE

The Relative Hazard Percentile provides the reviewer a scaled insight on a building's existing risk characteristics compared to other buildings in the ProMetrix database and enables a more informed risk acceptance decision.

Relative Hazard Percentile uses a rank score of 0 to 100 to provide a basis of comparison to evaluate a building's Construction, Occupancy, Protection and Exposure features. A lower percentile score indicates the building has a greater number of deficiencies, and is quantitatively ranked by building occupancy and fire protection. The percentile score for the building is defined along with the score for the state and the national ProMetrix database. The state and national scores are developed from information for all buildings, and their unique characteristics including construction class, occupancy, hazards of occupancy and internal and external protection.

All risks within the occupancy grouping of **'Mercantile < 15,000 square feet'** and **'Not Receiving Sprinkler Credit'** across the entire ProMetrix® database.



The target risk is in the **63rd** percentile which indicates it has risk characteristics **more favorable** than 63% of the risks in the ProMetrix database.

PHOTOS



Front

12/3/2010



Rear

12/3/2010



Overhead

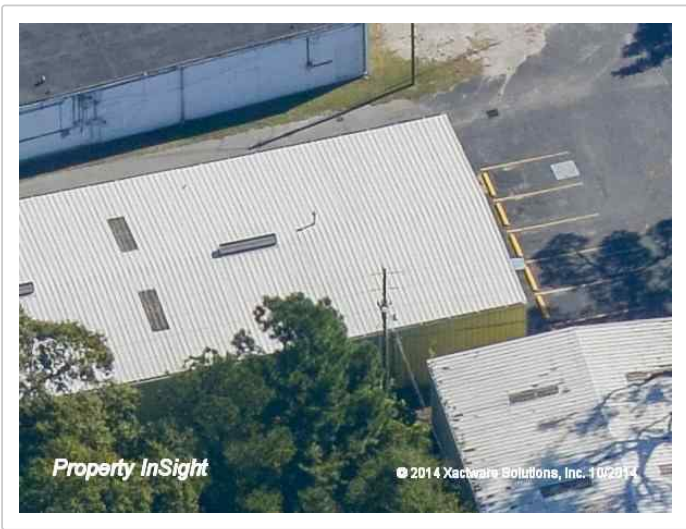
10/25/2014



North

10/25/2014

White Border Is The Parcel Boundary Of The Property



East

10/25/2014



South

10/25/2014



West

10/25/2014

BUILDING DETAILS

Construction Class:	3 - Non-Combustible
Construction Class Definition:	Buildings with 2/3 or more of the total wall area and 2/3 or more of the floor and roof area of noncombustible materials
Number Of Stories:	1
Number Of Basements:	N/A
Sprinkler Protection Present:	No
Evidence Of Testing:	No
Ground Floor Area:	6,250 Sq.Ft.
Roof Coverings:	N/A
Total Floor Area:	6,250 Sq.Ft.

OCCUPANCY

UPDATED: 12/01/2010

Overview

	Occupant Count	Percentage of Area
Habitational	-	-
Mercantile	1	100.0%
Resturants	-	-
Vacancies	-	-
Offices	-	-
Nonmanufacturing	-	-
Manufacturing	-	-
Building Services	-	-
Total	1	100%

Overall Combustibility

Overall Combustibility: **3 (Medium)**

Overall Combustibility		
1 (Low)	Noncombustible	The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment, which in permissible quantities do not in themselves constitute an active fuel for the spread of fire.
2 (Medium-Low)	Limited combustibility	The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment of low combustibility, with limited concentrations of combustible materials.
3 (Medium)	Combustible	The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment, of moderate combustibility.

4 (Medium-High)	Free burning	The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment, which burn freely, constituting an active fuel.
5 (High)	Rapid burning or flash burning	<p>The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment, which either:</p> <ul style="list-style-type: none"> • burn with a great intensity • spontaneously ignite and are difficult to extinguish • give off flammable or explosive vapors at ordinary temperatures or • as a result of an industrial processing, produce large quantities of dust or other finely divided debris subject to flash fire or explosion
Definition:		Combustible
Description:		The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment, of moderate combustibility.

Occupancy Details

Occupant	Occupancy Line Number	Combustibility	Susceptibility	Floor Level	Floor Area (sq.ft)
NAPA AUTO PARTS	15	3	3	Floor 1	6,250

*Susceptibility classifications measure the damage to merchandise or materials either from direct or resultant effects of fire, smoke, and water.

Level of Susceptibility	Definition	Examples
1 (Low)	Minimal damage	Cement, marble, heavy metals
2 (Medium-Low)	Slight damage	Sheet metal, crude rubber, unfinished leather
3 (Medium)	Moderate damage	Boots and shoes, household appliances, jewelry
4 (Medium-High)	Heavy damage	Books, wearing apparel other than furs, furniture, canned and sealed foods
5 (High)	Extreme loss	Includes the possibility of total loss, such as animals and birds, explosives, flowers, furs, and perishable foods

EXPOSURE DETAILS

UPDATED: 12/01/2010

Side	Occupant	No. of Stories	Construction	Distance to Risk
Front	WAREHOUSE	1	Non-Combustible	100 ft. or more
Back	VACANT BUILDING	1	Non-Combustible	Less than 100 ft.
Left	AUTO PARTS	1	Non-Combustible	Less than 100 ft.
Right	AUTO PARTS	1	Non-Combustible	Less than 100 ft.

DETAILED LOCATION® DATA

TERRITORY CODES

ISO Commercial Territory Code: **650**

ISO Group II Zone - Commercial: **TERRITORY III**

ISO Commercial Auto Territory Code: **017**

BUILDING CODE EFFECTIVENESS GRADING SCHEDULE (BCEGS®) - COMMERCIAL

Year	Jurisdiction	BCEGS Grade
1995	MECKLENBURG CO	05
1997	MECKLENBURG CO	05
2003	MECKLENBURG CO	06
2009	MECKLENBURG CO	07

WIND - DETAILED

Distance to Ocean or Gulf: **5 miles to less than 10 miles to Atlantic Ocean**

Distance to Nearest Body of Water: **3 miles to less than 4 miles to Cape Fear River (lcw)**

CRIME INFORMATION - COMMERCIAL

LOCATION® CAP Index® crime information helps you identify the potential risk of personal and commercial crimes for specific addresses anywhere in the United States. The reports reflect past, current, and forecasted crime indices for ten crime types, as well as an overall crime-risk score.

Crime scores are based on crimes reported in an area surrounding the risk. For personal crime scores, the area analyzed extends out one mile from the risk or - in densely populated areas - the distance required to include a population of 25,000. For commercial crime scores, the area analyzed extends out three miles from the risk location or the distance required to include a population of 100,000.

LOCATION® CAP Index® compares a location's potential risk of crime against the national average and then uses a scale — from 1 (safest) to 10 (worst) — to rank that location's scores. The scores are scaled so that a value of 5 is equal to the national average. Scores greater than 5 represent above-average predicted crime risks, while scores less than 5 indicate below-average risks.

Aggregate Crime Scores	Current	Past	Forecasted
CAP Index® <i>Weighted average of the homicide, rape, and robbery scores. We emphasize these three crimes because, in a business environment, they pose the greatest danger to employees and customers.</i>	8	7	7
Aggregate Crimes Against Person <i>This score represents a weighted average of homicide, rape, robbery, and aggravated assault.</i>	8	8	8
Aggregate Crimes Against Property <i>This score represents a weighted average of burglary, larceny, and motor vehicle theft.</i>	10	10	9

Individual Crime Scores	Current	Past	Forecasted
Arson	7	7	7
Auto Theft	7	7	7
Robbery	7	7	7
Aggravated Assault	9	8	9
Burglary	10	10	10
Homicide	7	7	7
Rape	8	8	8
Larceny	8	9	8

- Class 1 Less than 1/5 of the national average
- Class 2 1/5 to 1/4 of the national average
- Class 3 1/4 to 1/3 of the national average
- Class 4 1/3 to 1/2 of the national average
- Class 5 1/2 to 1 times the national average (midpoint)
- Class 6 1 to 2 times the national average
- Class 7 2 to 3 times the national average
- Class 8 3 to 4 times the national average
- Class 9 4 to 5 times the national average
- Class 10 More than 5 times the national average

PROPERTY CHARACTERISTICS

UPDATED: 2014

Owner Information

Owner Name: **DAB CORPORATION**
Mailing Address: **1234 MAIN ST, WILMINGTON, NC 28412-2350 N/A**
Phone Number: **N/A**
Vesting Codes:

LOCATION INFORMATION

Legal Description: **N/A**
County: **MECKLENBURG**
Census Tract/Block: **371290102.003012**
Township-Range-Sect: **N/A**
Legal Book/Page: **N/A**
Tract#: **N/A**
School District: **N/A**
Munic/Township: **N/A**
Assessor's Parcel Number: **R05411-004-006-000**
Alternate Assessor's Parcel No.: **N/A**

Subdivision: **SPOFFORD SUB**
Legal Lot: **N/A**
Legal Block: **N/A**
Market Area: **N/A**
Neighbor Code: **N/A**

LAST MARKET SALE INFORMATION

Recording - Sale Date: **08/09/2010**
Sale Price: **N/A**
Sale Type: **Price as "0", "None", "No Consideration"**
Document #: **N/A**
Deed Type: **N/A**
Transfer Document #: **2010021550**
New Construction: **N/A**
Multi/Split Sale: **N/A**
Cash Down Payment: **N/A**
Title Company: **N/A**
Lender: **N/A**
Seller Name: **WAIT, BEVERLY INGRAM; ESTATE OF ARCH C INGRAM,**
1st Mtg Amount/Type: **N/A**
1st Mtg Int. Rate/Type: **0**
1st Mtg Term: **N/A**
1st Mtg Document #: **N/A**
2nd Mtg Amount/Type: **N/A**
2nd Mtg Rate/Type: **N/A**
2nd Mtg Term: **N/A**
Price Per Sq Ft: **N/A**
Stamps Amount: **N/A**

PRIOR SALE INFORMATION

Prior Rec - Sale Date: **09/01/1973**
Prior Sale Price: **N/A**
Prior Sale Type: **Per Assessor Transaction History**
Prior Document #: **162207**
Prior Deed Type: **N/A**
Prior Lender: **N/A**
Prior 1st Mtg Amt - Type: **N/A**
Prior 1st Int Rate - Type: **N/A**
Prior Stamps Amount: **N/A**

SITE INFORMATION

Acres: **N/A**
State Use: **N/A**
Usable Lot: **N/A**
Lot Shape: **N/A**

Bldg Width/Depth:	N/A
Building Class:	N/A
County Use:	N/A
Lot Width/Depth:	N/A
Sewer Type:	N/A
Topography:	N/A
Water Type:	N/A
Water District:	N/A
Lot Area:	N/A
Site Influence:	N/A
Res/Comm Units:	0
# of Buildings:	0
Zoning:	CB,COMMUNITY BUSIN

TAX INFORMATION

Total Value:	\$77,800.00
Land Value:	\$20,800.00
Improvement Value:	\$57,000.00
Total Taxable Value:	N/A
Market Value:	\$77,800.00
Assessed Year:	2014
Improve %:	73%
District:	WM
Fire District:	N/A
Garbage District:	N/A
Property Tax:	N/A
Tax Area:	N/A
Tax Year:	2014
Tax Exemption:	N/A
Equal Rate:	N/A

PROPERTY CHARACTERISTICS

Total Rooms:	0
Exterior Wall:	Metal
Garage Capacity:	N/A
Bath(F/H):	0
Foundation:	N/A
Basement Type:	N/A
Year Built/Eff:	1975
Roof Type:	N/A
Porch Type:	N/A
Basement Description:	N/A
Roof Frame:	N/A
Pool:	N/A
Other Improvements:	N/A
Floor Type:	N/A

Heat Fuel:	N/A
Parcel Comments:	N/A
Style:	N/A
Condition:	N/A
Parking Type:	N/A
Bedrooms:	0
Interior Wall:	N/A
Parking Spaces:	0
Total Baths/Fixtures:	N/A
Air Cond:	Central
Attic Type:	N/A
Fireplace:	N/A
Roof Shape:	N/A
Patio Type:	N/A
Other Rooms:	N/A
Roof Material:	N/A
Heat Type:	Forced Air
Building Comments:	N/A
Floor Cover:	N/A
Parcel Fuel:	N/A
Quality:	N/A

POLICY#/INSURED: 543216789-AX2015

ORDERED BY: INSURANCE SERVICES OFFICE - ISO MARKETING SUPPORT (S. RAMAMURTHY)

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