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| Improvement Description |

**Property Name:** ${property\_name}

**General Description:** Single‑level, bank branch with good quality, wood-frame construction and a brick veneer exterior in good condition and built in ${yearb}.

**Building Area:**

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|  | **Gross**  **Building** | **Gross**  **Leasable** |
| **Building Component** | **Area (SF)** | **Area (SF)** |
| **TOTAL GBA / GLA:** | **${gba}** | **${nra}** |
| Excluded from GBA:  - Drive-thru Island w/Canopy | 1,050 SF | 1,050 |

The building area calculations are based on our physical inspection of the subject premises, augmented by the construction plans and appraiser sketch provided at the end of this subsection.

**Site Layout:** The bank branch is situated in the center of the site with the drive-thru canopy on the northeast and additional parking on the south side.

**Interior Configuration:** The generally rectangular building is located in the northwest corner of the site with the parking area on the south side of the building and the drive-thru lanes on the north side of the building.

The majority of the building is comprised of an open lobby area, cubicle offices and a 3-window teller line. A double-door, entry air lock provides the main access, with the remaining build-out consisting of a private manager’s office and conference room along the west wall. Also, on this wall is a short corridor that leads to the men's and women's restrooms, the lunchroom with kitchen and the janitor's closet / mechanical-electrical room. Along the north wall of the building is the teller line, drive-through window and the safe. The safe is divided into two rooms with the main vault and the cash room. Along the east wall is a storage room and telephone room, then a glass enclosed office and a three-sided office and finally, adjacent to the entry doors, there is a small room previously used for servicing the ATM machine, but now a storage room.

**Exterior Finish:** Wood-frame construction covered with brick veneer / dryvit and aggregate stone wainscoting. The roof has a multi-slope design assumed supported by wood trusses with concrete shingles. The main entrance to the building is inset into the southeast corner of the building and leads into an air lock (11’ x 7’) with a double set of double metal-frame, glass doors. Other exterior doors are solid core metal. Windows are tinted thermo-pane. Reinforced concrete slab on spread footings.

**Interior Finish:** Flooring is generally commercial grade carpeting in the lobby and office areas with sheet vinyl in the restroom, supply room, storage areas and in front of the kitchen counter. Tile entry and walkway from the entrance to the end of the teller line. Walls are all painted textured drywall except for the restrooms which have vinyl wallpaper. Ceilings are drop acoustic tile with flush parabolic fluorescent fixtures in most areas, except for the main lobby which has vaulted ceilings to the roof. Ceiling height is 10 to 18 feet in the lobby and 8.5 feet in the office areas. HVAC consists of gas fired heat and electric air conditioning units mounted on the roof.

Plumbing consists of men's and women's restrooms with both having one sink and two toilets, although one of the men's room toilets is a urinal. The break room has a sink and the janitor's closet has a floor sink.

**Special Features:** Bank fixtures include a secure vault with steel door and timed lock, a three station tellers’ row/line, and three covered drive-through lanes with a vacuum tube system. Note that the equipment is not included in this appraisal

**Site Improvements**

**and Landscaping:** An asphalt paved parking area is located on the south side of the property, with a driveway around the building to the drive-through window on the north side of the building. The driveway is one-way with traffic flow in a counterclockwise direction. The parking improvements are in good condition.

The subject includes extensive good quality landscaping (ground cover, deciduous / coniferous trees and shrubbery, with an automatic irrigation system) surrounding the building improvements, along the street frontages, and within the parking areas.

**Interior and**

**Exterior Condition:** Overall, the subject building is in generally good well-maintained condition. The landscaping is in excellent condition, in part due to its location within Amberglen which takes care of all landscaping between the building and the sidewalk.

**Year Built (Remodeled):** ${yearbuilt}

**Actual age/Effective Age:** 24 years / Effective age estimated at 15 years, with remaining economic life estimated at ±35 years with regular maintenance.

**Land-to-Bldg. Ratio:** ${landprim} to 1 (${primsf} SF Site Area ${gba} SF GBA)

**Site Coverage Ratio:** ${siteprim} (${footprint} SF Footprint ${primsf} SF Site Area)

**Parking:** The subject has a total of ${pspaces} parking spaces. Based on the subject’s 5,286 SF of GLA*,* this equates to a parking ratio of ${pratio}, which falls within the typical market standard of 4.0 to 6.0 spaces per 1,000 SF for newer financial services properties.

**Utility:** The subject site has a good secondary corner location along a primary thoroughfare amid a newer, established commercial retail activity center that continues to experience incremental new development. Overall, the subject has good access and exposure. Thus, the subject has good functional utility in terms of size and available utilities for its existing financial services use.

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| **Site Plan** |
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| **Floor Plan** |
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| **Elevations** |
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| **Appraiser Sketch** |
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