

Residential Insurance Survey:



Prepared For: El Morocco Inn & Spa
66810 4th Street
Desert Hot Springs CA, 92240

Policy Number: PGP0729684

In Cooperation With: Old Line Insurance

By: Randall N. Carstensen
Castle Inspection Service
3216 Highland Drive
Suite 301
Salt Lake City, UT 84106

For: Old Line Insurance

On: 11/30/2009



12/9/2009

El Morocco Inn & Spa
66810 4th Street
Desert Hot Springs CA. 92240

RE: PGP0729684

Thank you for your courtesy during our recent visit to your home. After reviewing the information gathered, we are pleased to provide you with this Residential Insurance Survey. Enclosed you will find:

- An estimated replacement cost breakdown of your home
- Use of this report and definition of value
- Methods used to determine the replacement cost
- A diagram and square footage breakdown
- A description of the construction features of your home
- Photographs taken during our visit

Please keep this survey along with your other important documents. To be sure that your home remains adequately protected, please notify your agent if you make any additions or improvements to your home. We hope you will find this information useful.

Sincerely,

Castle Inspection Service



Residential Insurance Survey:

12/9/2009

The following report gives replacement cost of the above described dwelling, as of the date of inspection. This figure represents the cost of construction using materials of like kind and quality. The individual areas are listed below.

ESTIMATED REPLACEMENT COST:

	<u>SQ.FT.</u>	X	<u>\$/SQ.FT.</u>	=	<u>TOTAL</u>
Living Area	6851	X	224.57	=	\$ 1,538,529.07
Covered Porch	798	X	39.62	=	\$ 31,616.76
Pool - indoor	1	X	15000	=	\$15,000.00
TOTAL					\$ 1,585,146.00
ROUNDED TOTAL					\$ 1,585,000.00

USE OF REPORT AND DEFINITION OF VALUE:

This report is for insurance purposes only. It was prepared in order to establish the replacement cost of the described dwelling as of the date of inspection. The term "replacement cost" is defined as the total amount needed to rebuild this home, at current building costs, using materials of "like kind and quality". This value is then used to establish the amount of insurance coverage that will provide adequate financial coverage in the event of a loss. This value includes hard costs, approximate architects' fees and contractors' profit. Not included are excavation costs, utility hookup fees, detached structures, land value and property improvements.

METHODS USED:

The replacement value is formulated by using a "unit in place" method or other nationally recognized valuation service that has been approved by your insurance company. All methods used are realistically adjusted to reflect local market conditions. Adjustments are made on the basis of interviews with local contractors and architects to accurately reflect current building costs.

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Insured: El Morocco Inn & Spa
Address: 66810 4th Street
City, State, Zip: Desert Hot Springs, CA 92240

Inspection Date: 11/30/2009
Policy Number: PGP0729684

EXTERIOR FEATURES & CONSTRUCTION

Year Built: 1955
Exterior Wall Cover: True Stucco 100%
Roof Covering: Built-Up/ Tar & Gravel 95%
Concrete Tile 5%
Roof Style: Mansard 5%
Flat 95%
Foundation: Concrete Slab (10") 100%
Window Construction: Aluminum Frame 100%
Window Styles: Casement 100%
Window Glazing: Double Thermopane 90%
Single Glazing 10%
Exterior Doors: Custom Solid Core
Roof Insulation: Roof Insulation 100%
Exterior Wall Framing: Wood Frame w/ Plywood Sheathing 100%
Interior Wall Framing: Wood Frame 100%
Roof Framing: Wood Trusses & Sheathing 100%
Floor Structure: Floor Joists & Plywood Sheathing 25%
Concrete Slab (Exposed Foundation) 75%

INTERIOR CONSTRUCTION FEATURES

Floor Covering: High Quality Carpet 60%
Custom Ceramic Tile 40%
Wall Covering: High Quality Paint 100%
Wall Construction: Drywall w. Smooth Finish 100%
Ceiling Covering: High Quality Paint 100%
Ceiling Styles: Flat 100%
Ceiling Material: Drywall plus Smooth Coat 100%
Trim & Moldings: No Moldings
Interior Doors: High Quality Solid Core
Lighting Fixtures: High Quality Hanging Fixtures
Window Treatments: Curtains / Draperies
Staircase(s): Standard Staircase

HVAC

HVAC Units: Wall Heater / Cooler
HVAC Distribution: Ductwork & Registers
Radiant Heat- Electric
Electrical: Standard Residential System

FIREPLACES

Number of Fireplaces: Two - Medium
Face & Hearth: Custom Plaster
Mantle: No Mantle
Number of Chimneys: Two (1 Story- Non Masonry)

SPECIALTY ITEMS

Central Alarm
Built-in Bookcase

BATHROOMS

Full Baths: Ten
Half Baths: 0
Plumbing Fixtures: High Quality Chrome/ Brass
Cabinets: Pedestal Sink(s)
High Quality Hardwood Cabinets
Countertops: Ceramic Tile

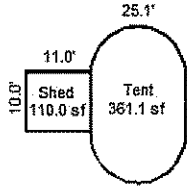
KITCHEN

Cabinets: High Quality Hardwood Cabinets
Countertops: Stainless Steel
Backsplashes: None
Built-in Appliances: High Quality Built-in Dishwasher

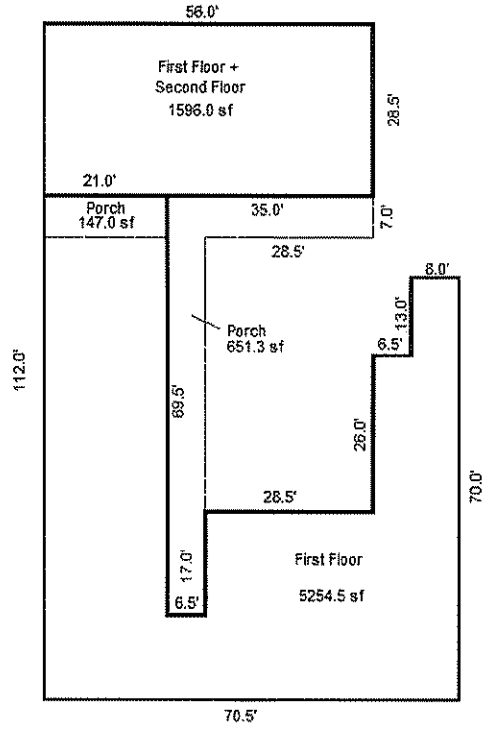
SPECIAL FEATURES

The special features of this residence include: custom interior paint and furnishings, two story section, wall unit air conditioning and heating.

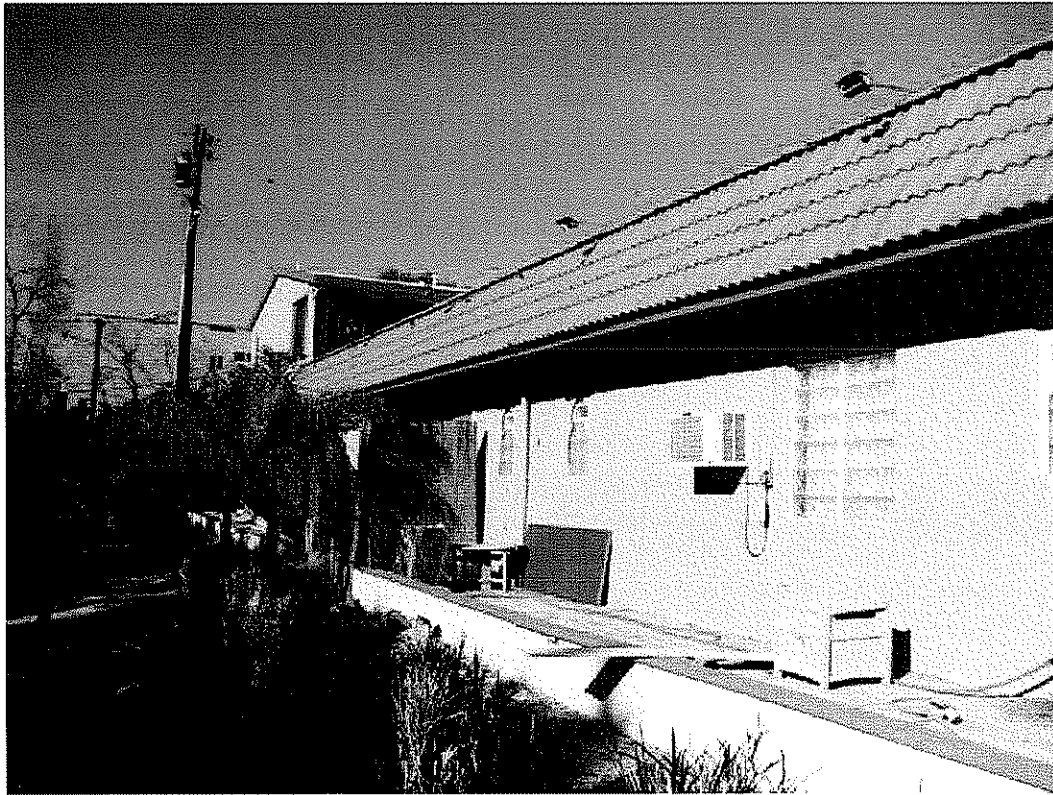
Sketch



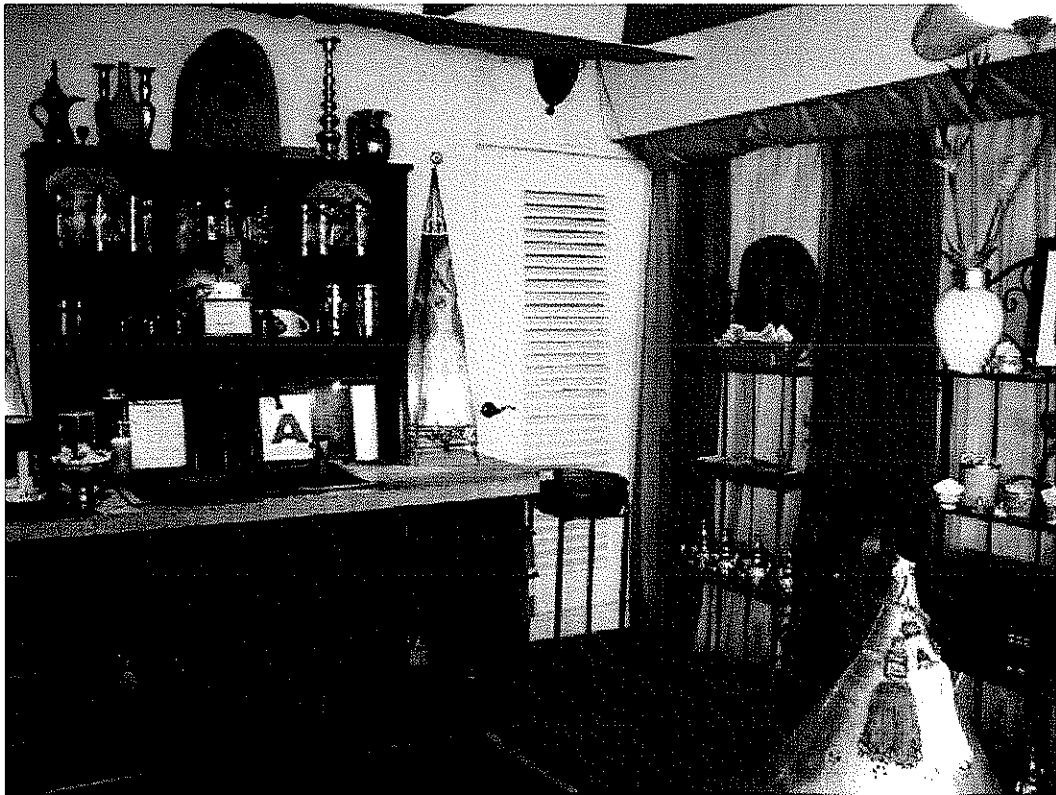
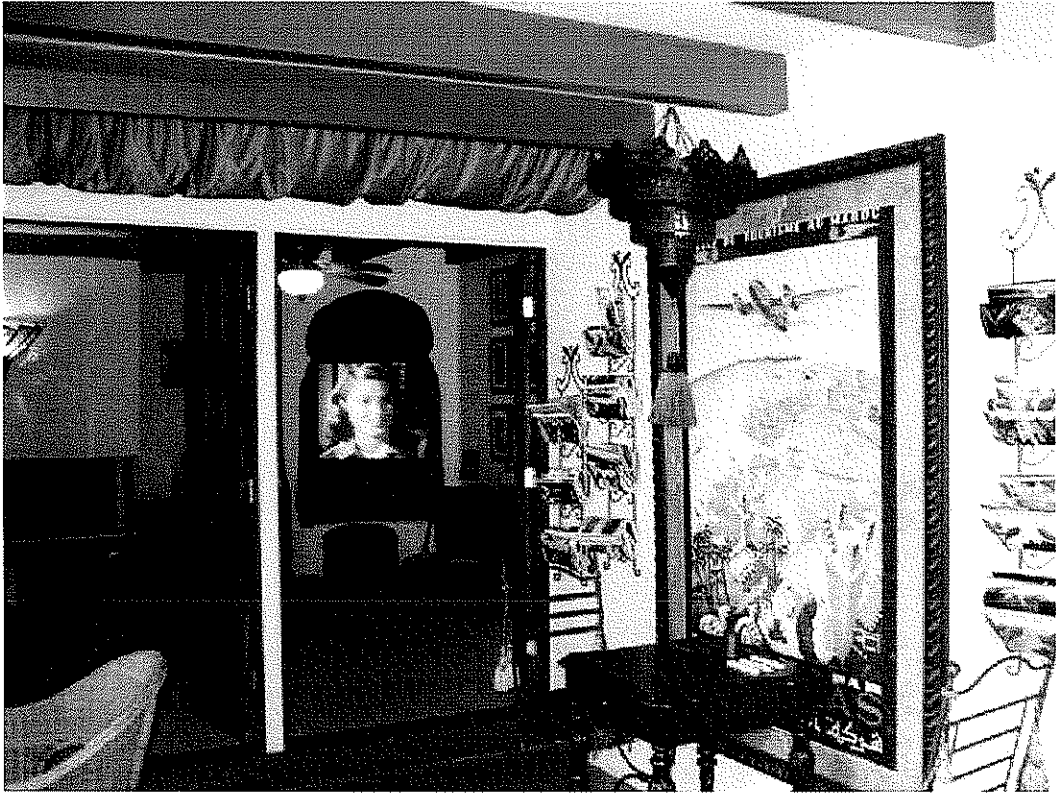
Sketch by Apex IV™

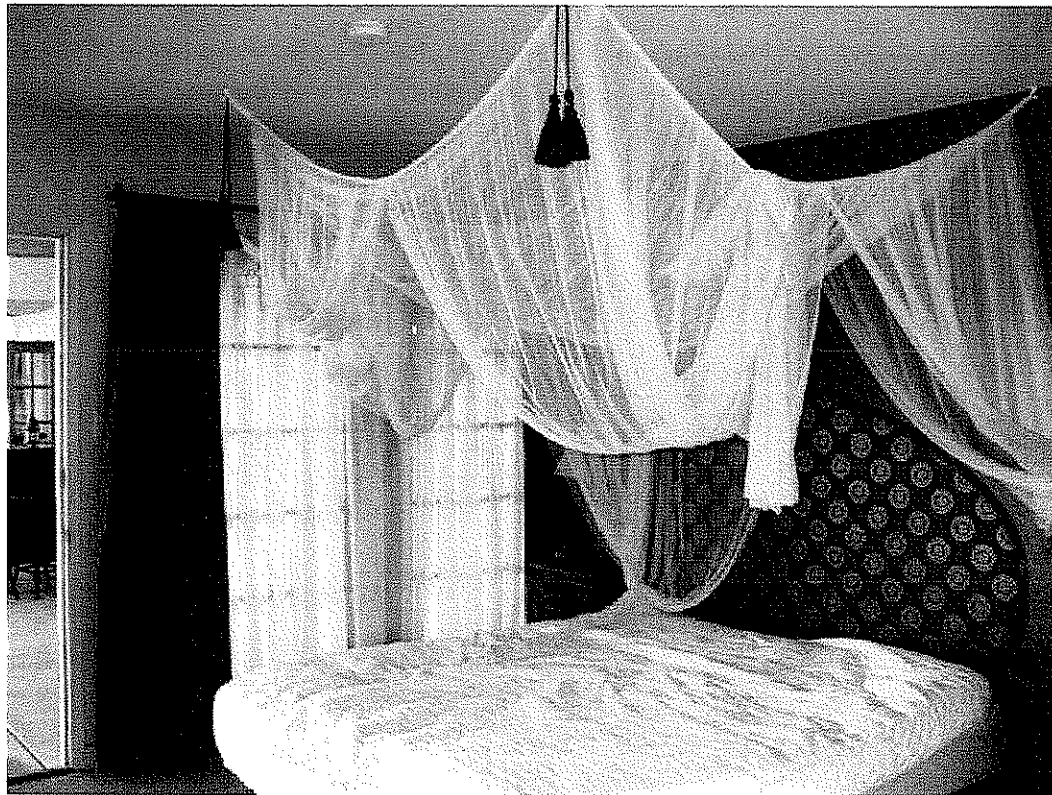
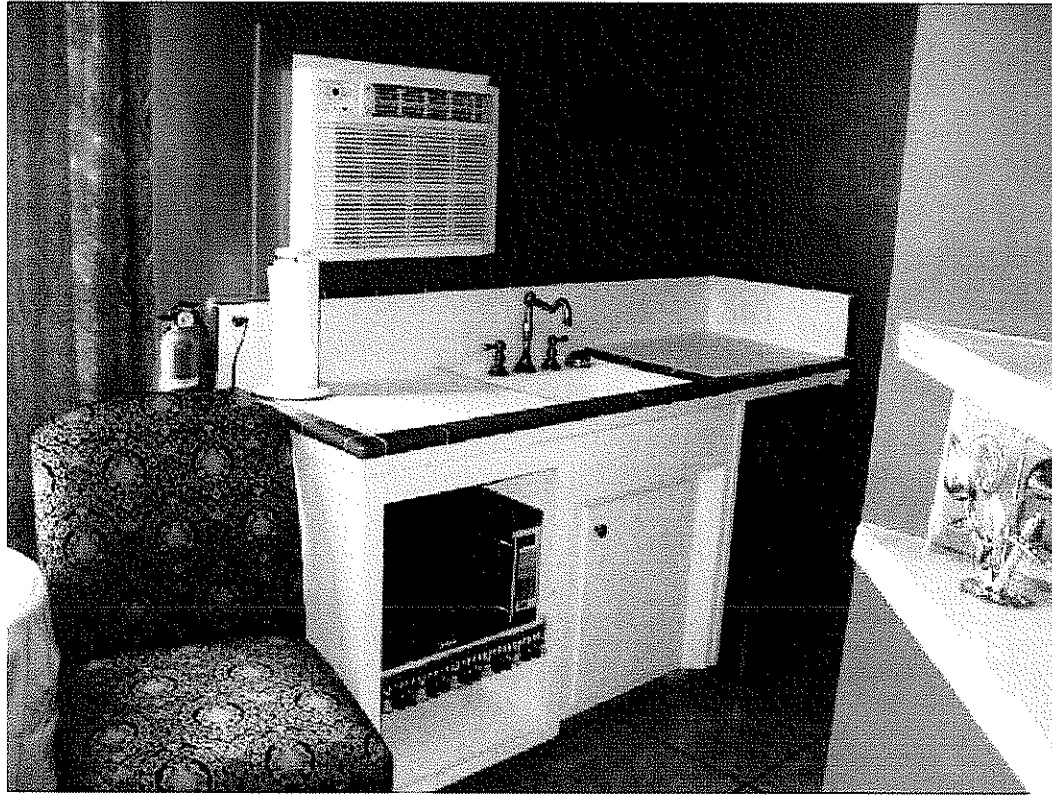


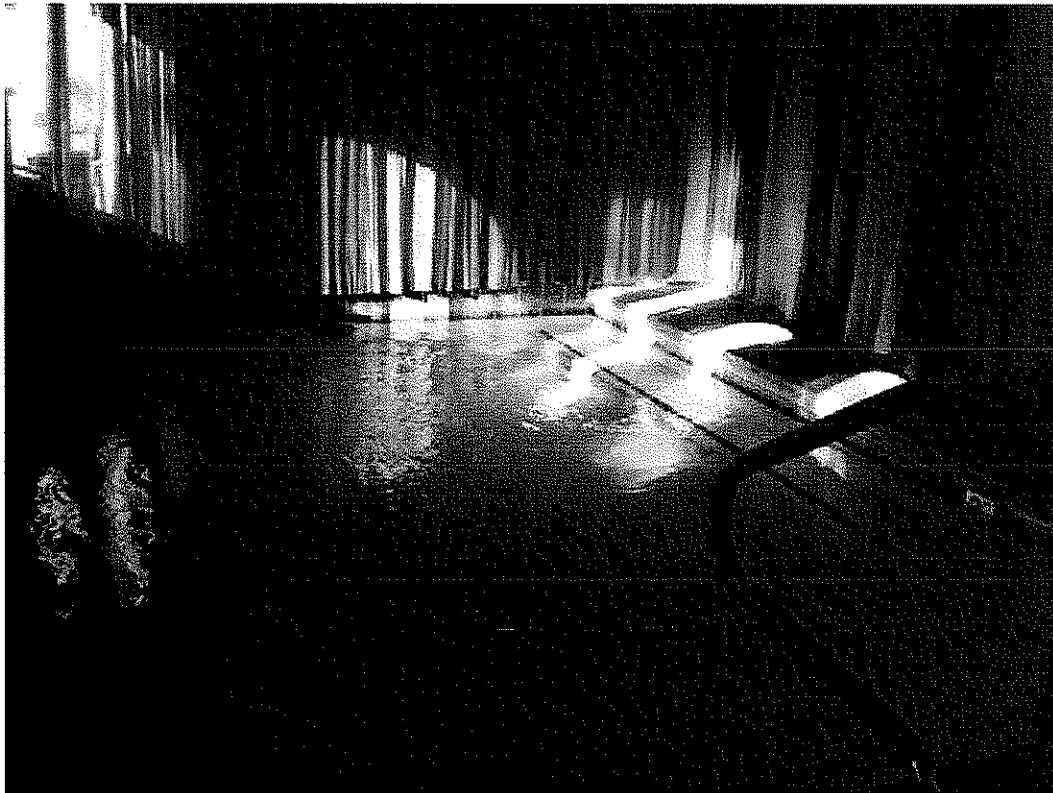
Home Photos









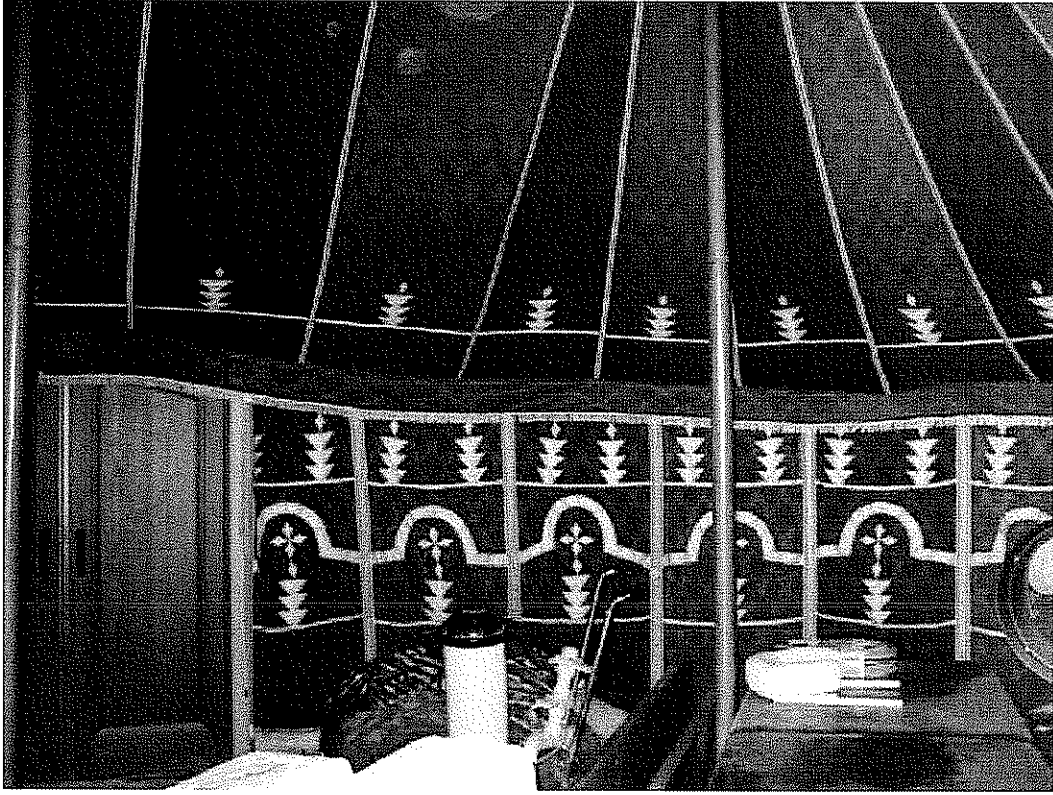


Detached Structure



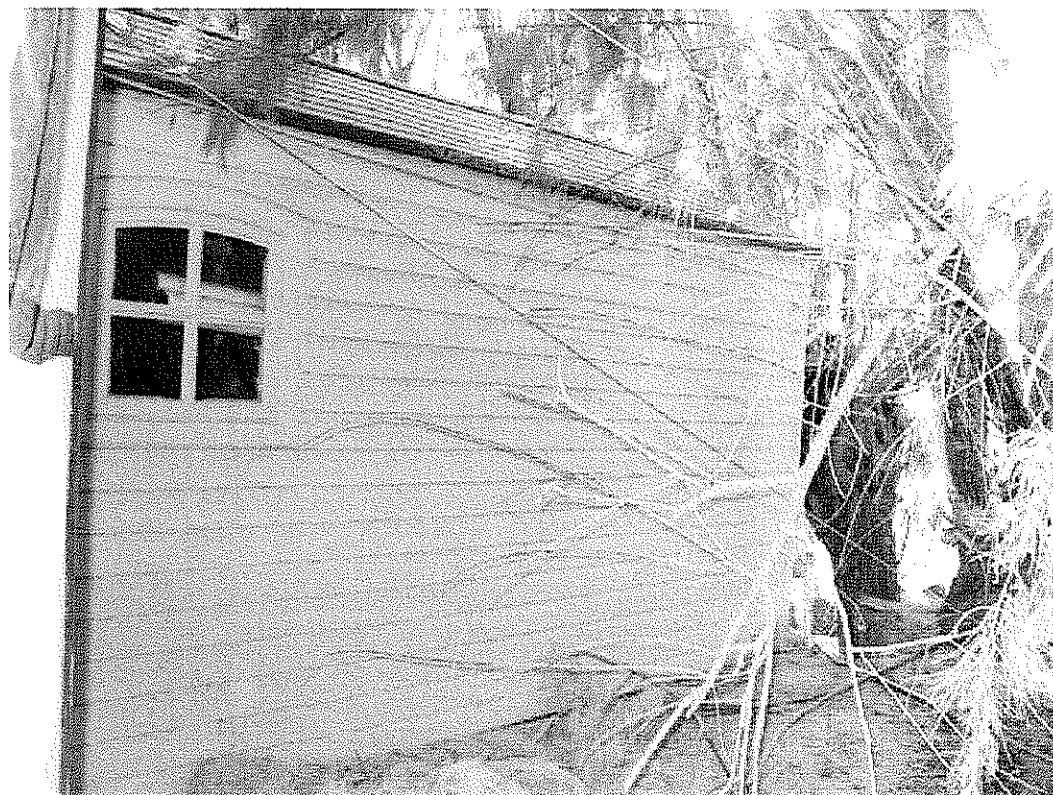
Comments

Tent



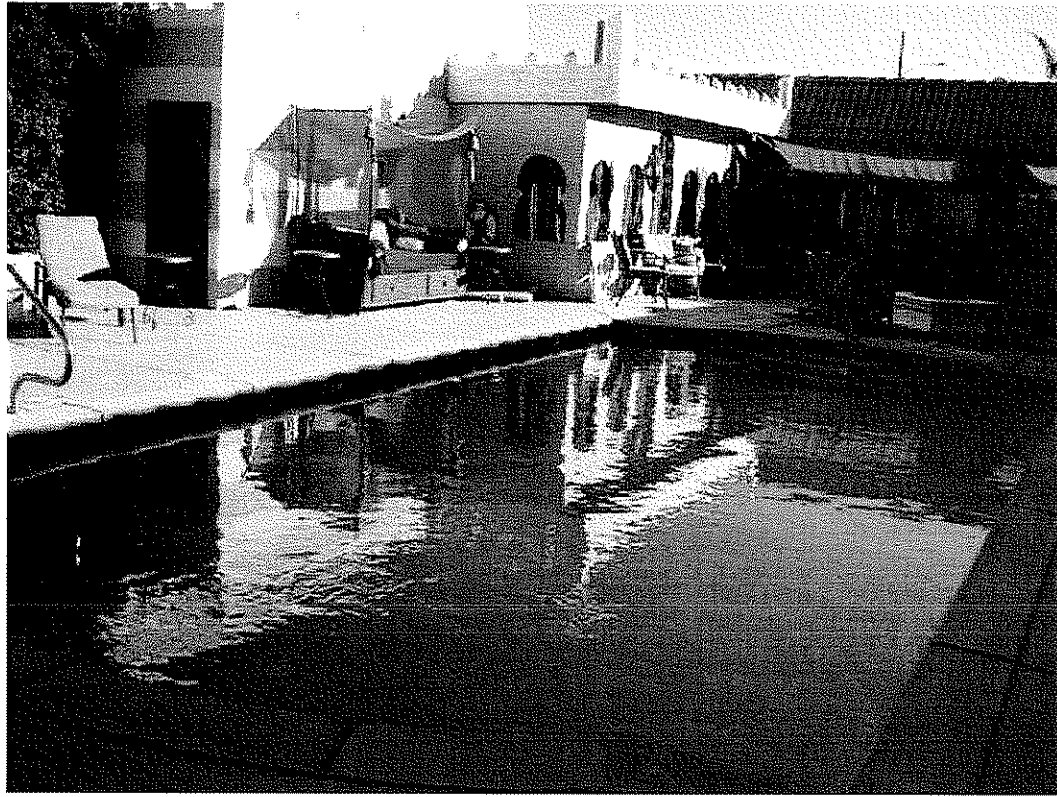
Comments

Inside Tent



Comments

Shed



Comments

Pool