

**CITY OF RAYTOWN
BOARD OF ZONING ADJUSTMENT
MEETING
April 14, 2016
7:00 P.M.**

**Raytown City Hall
10000 East 59th Street
Raytown, MO 64133**

MEETING

1. Open Meeting

2. Roll Call

Clatanoff _____ Cook _____ Riehle _____
Aprill _____ White _____ Wilson (Alt) _____
Tush (Alt) _____

3. Approval of February 11, 2016 Meeting Minutes

- A. Changes: _____
- B. Motion: _____
- C. Second: _____
- D. Vote: For: _____ Against: _____

4. Old Business – None

5. New Business:

A. Case #: BZA-2016-002
Request: Variance to thirty (30) foot front yard setback requirement of the Low Density Residential (R-1) zoning district specified in Section 50-129 of the Code of Ordinances of the City of Raytown
Applicant: Tamara Kagarice
Location: 5509 Blue Ridge Boulevard

- (1) Introduce application
- (2) Open Public Hearing

- (3) Swearing in of any person who may wish to speak for or against the application
- (4) Explanation of any exparte' communication from Board of Zoning Adjustment members regarding the application.
- (5) Entering of exhibits into the record:
 - a. Application for Variance submitted by applicant
 - b. Notice of Public Hearing in the Daily Record newspaper
 - c. Notice of Public Hearing Mailed to Neighboring Property Owners,
 - d. City of Raytown Zoning Ordinance as provided in Chapter 50 of the Raytown Code of Ordinances
 - e. City of Raytown Comprehensive Plan
- (6) Presentation of requested variance by applicant
- (7) Request for public comment
- (8) Rebuttal, if necessary, by the applicant.
- (9) Summary of additional information by staff
- (10) Board discussion
- (11) Close public hearing
- (12) Board decision to approve, conditionally approve or deny the application.
 - a. Motion
 - b. Second
 - c. Additional Board Discussion
 - d. Vote

5. Other Business

6. Set Tentative Future Meeting Date – May 12, 2016

7. Adjourn

**CITY OF RAYTOWN
BOARD OF ZONING ADJUSTMENT
MEETING
SEPTEMBER 10, 2015
6:00 P.M.**

**Raytown City Hall
10000 East 59th Street
Raytown, MO 64133**

MEETING

1. Open Meeting

2. Roll Call

Clatanoff: Present Cook: Present Riehle: Absent
Aprill: Present White: Present Wilson (Alt):
Tush (Alt):

3. Approval of May 14, 2015

- A. Changes: None
- B. Motion: Ms. White made a motion to approve the minutes.
- C. Second: Ms. Clatanoff made a second on Ms. White's motion.
- D. Vote: For: 4 Against: 0

4. Old Business – None

5. New Business:

- A. Case #: BZA-2015-003**
 - Request: Application for a variance to the following regulations:**
 - 1. Maximum number of accessory buildings allowed in an R-1 (Low Density Residential) District as adopted by Ordinance No 5181-07 of the City of Raytown; and**
 - 2. Maximum building coverage requirements specified in Section 50-129 of the Code of Ordinances of the City of Raytown.**
 - Applicant: Andrew & Marie Pickard**
 - Location: 10806 E. 83rd street**

(1) Introduce application

Mr. Cook introduced BZA -2015-003 to the board

(2) Open Public Hearing

Mr. Cook opened the public hearing.

(3) Swearing in of any person who may wish to speak for or against the application

The City Attorney swore in members of the public wishing to speak in regards to the application.

(4) Explanation of any exparte' communication from Board of Zoning Adjustment members regarding the application.

None

(5) Entering of exhibits into the record:

Mr. Cook exhibits a-f in to the record.

- a. Variance Application
- b. Notice of Public Hearing in the Daily Record
- c. Notice of Public Hearing Mailed to Neighboring Property Owners,
- d. City of Raytown Zoning Ordinance as provided in Chapter 50 of the Raytown Code of Ordinances
- e. City of Raytown Comprehensive Plan
- f. Staff Report for September 10, 2014 Board of Zoning Adjustment meeting
- g. Pictures of the antique trailer

(6) Presentation of application by applicant

Mr. Pickard introduced himself to the board. The variance application all started with the camper I know you have pictures in your packets. We started refurbishing it last year. The year before that I built the firewood shed. So that building was in place before I started this camper project. The hail storm of last year made me really decide that I would like to keep the camper under cover so it would not be destroyed. So we wanted to put a car port in the parking area for the camper and the van.

(7) Request for Public Comment

None

(8) Rebuttal, if necessary, by the Applicant.

None

(9) Summary of additional information by staff

(10) Board Discussion

Mr. Apprill stated given the fact that we have the ordinance on the number of accessory buildings but given the fact that he has the wood shed it is rather small and doesn't house a vehicle or anything but it is quiet unique.

Mr. Cook feels this is in keeping the intent of the ordinance.

(11) Close Public Hearing

Mr. Cook closed the public hearing.

(12) Board Decision to Approve, Conditionally Approve or Deny the application.

- a. Motion- Mr. White made a motion to approve the application
- b. Second- Ms. Apprill seconded Ms. White's motion.
- c. Additional Board Discussion- None.
- d. Vote: Motion passed unanimously.

6. Other Business

None

7. Set Tentative Future Meeting Date – October 8, 2015

8. Adjourn

STAFF REPORT

To: Board of Zoning Adjustment
From: Community Development Department
Date: April 14, 2016
Subject: Agenda Item No. 5.A - Case No. BZA-2016-002: Variance to thirty (30) foot front yard setback requirement of the Low Density Residential (R-1) zoning district specified in Section 50-129 of the Code of Ordinances of the City of Raytown

BACKGROUND

Tamara Kagarice is seeking approval of her application for a variance to the thirty foot front yard setback requirement of the Low Density Residential (R-1) District. The property to which the application applies is located at 5509 Blue Ridge Boulevard, which is on the southeast corner of the intersection of Blue Ridge Boulevard and Sterling Avenue. Ms. Kagarice is seeking the variance as she would like to install a car port over a portion of her existing driveway that extends into the front yard setback adjacent to Blue Ridge Boulevard as well as Sterling Avenue.



FACTORS TO CONSIDER

The Zoning Ordinance states that a request for a variance may be approved upon a finding that all of the following conditions have been met:

- 1. Uniqueness:** *(The variance requested arises from such condition that is unique to the property in question and that is not ordinarily found in the same zoning district and is not created by an action or actions of the property owner or the applicant.)*

The applicant states that the concrete pad was in place when she purchased the property. Also, the property is abutted by streets on three sides – Blue Ridge Boulevard on the north, Sterling Avenue on the west, and 55th Terrace on the south. The garage is on the west side of the house and faces Sterling Avenue.

- 2. Effects on Adjacent Properties:** *(The granting of the variance will not adversely affect the rights of adjacent property owners or residents.)*

According to the submitted application, the variance will not impact any adjacent properties as Blue Ridge Boulevard and Sterling Avenue are adjacent to the location of the proposed car port. The car port is open on the sides which will not hinder the view of drivers or pedestrians. In addition, there are existing trees to the south and north of the location where the car port is proposed to be located which will help to screen it from the street and neighboring properties.

- 3. Hardship:** *(The strict application of the provisions of these regulations of which the variance is requested will constitute an unnecessary hardship upon the property owner represented in the application.)*

Denial of the variance will result in the applicant not having covered parking for her 2013 Dodge Ram as it will not fit into her existing garage.

- 4. Spirit and Intent:** *(The variance desired will not be opposed to the general spirit and intent of the zoning regulations and will not adversely affect the public health, safety, morals, order, convenience, prosperity or general welfare.)*

According to the applicant, the proposed variance will not be contrary to the general spirit and intent of the zoning ordinance as it will not hinder traffic or pedestrians who walk in the area.

- 5. Minimum Variance:** *(The amount or size of the variance requested is the minimum amount or size needed to achieve the purpose for which the variance is requested.)*

According to the applicant the variance is the minimum necessary as it would cover the existing concrete pad where she parks her vehicle now and the concrete pad will not be increased in size.

POSSIBLE FINDINGS OF FACT

After considering the above factors, the Board will need to decide if the variance request should be:

- ◆ Approved,
- ◆ Approved with conditions, or
- ◆ Denied.

The following are two sets of POSSIBLE findings of fact based upon the information submitted as part of the application, which is contained in this staff report. The set of possible findings of fact provided in the middle column support the approval of the variance requested while the second set of possible findings provided in the column on the right side of the table below provide facts supporting denial of the variance request. The Board should accept a set of findings of fact they deem most appropriate for either approval or denial based upon the information provided in this staff report and at the public hearing. Please note, however, that in order to approve a variance, ALL of the factors described in the middle column must be met. If one or more of the findings in the middle column are not found to be true then the application cannot legally be approved. It should be noted, that the following possible findings of fact are solely based upon the information contained in this staff report. Additional information could be presented at the public hearing, which may alter the following findings of fact. If additional information is presented at the public hearing, which alters the findings contained below, the applicable set of findings of fact need to be modified at the meeting to reflect the additional information presented so that the Board may use it as a basis in making a decision on the variance application.

FACTORS	POSSIBLE FINDINGS OF FACT FOR APPROVAL OF THE REQUESTED VARIANCE	POSSIBLE FINDINGS OF FACT FOR DENIAL OF THE REQUESTED VARIANCE
<p><u>Uniqueness</u> <i>(The variance requested arises from such condition that is unique to the property in question, is not ordinarily found in the same zoning district and is not created by an action of the property owner / applicant).</i></p>	<p>The variance is unique as the property is abutted by streets on three sides and the garage and driveway are located on the west side of the property in close proximity to each of the three streets.</p>	<p>The variance is not unique as the applicant is creating the need for the variance through their desire to install a carport on their property.</p>
<p><u>Effects on Adjacent Properties</u> <i>(The granting of the variance will not adversely affect the rights of adjacent property owners or residents.)</i></p>	<p>The variance will not impact any adjacent properties as Blue Ridge Boulevard and Sterling Avenue are adjacent to the location of the proposed car port.</p>	<p>The car port will be located in close proximity to the intersection of Blue Ridge Boulevard and Sterling Avenue.</p>

<p><u>Hardship</u> <i>(The strict application of the provisions of these regulations of which the variance is requested will constitute an unnecessary hardship upon the property owner represented in the application.)</i></p>	<p>Denial of the variance will result in the applicant not having covered parking for her 2013 Dodge Ram as it will not fit into her existing garage.</p>	<p>The applicant selected / purchased the vehicle knowing the size of the garage. Therefore the applicant created her own hardship.</p>
<p><u>Spirit and Intent of the Zoning Ordinance</u> <i>(The variance desired will not be opposed to the general spirit and intent of the zoning regulations and will not adversely affect the public health, safety, morals, order, convenience, prosperity or general welfare.)</i></p>	<p>The proposed variance will not be contrary to the general spirit and intent of the zoning ordinance as it will not hinder traffic or pedestrians who walk in the area.</p>	<p>The proposed variance will be contrary to the general spirit and intent of the zoning ordinance as the car port will be located adjacent to the intersection of Blue Ridge Boulevard and Sterling Avenue.</p>
<p><u>Minimum Amount / Size of Variance Necessary</u> <i>(The amount or size of the variance requested is the minimum amount or size needed to achieve the purpose for which the variance is requested.)</i></p>	<p>The variance is the minimum necessary as it would cover the existing concrete pad where she parks her vehicle now and the concrete pad will not be increased in size.</p>	<p>.</p>



239'

130'

139'

170'M

55TH TER

23.03 ft

Proposed Location of Car Port

5509



74'

55'M

70'

BLADE RIDGE BLVD

STERNOW

Construction Permit Application Submittal Information

CITY OF RAYTOWN, MO
Community Development Department
10000 E. 59 Street, Raytown, Missouri 64133
Phone:(816) 737-6011 Fax: (816) 737-6164

Project Name: _____

Project Address: _____

Property Owner Information:

Name: TAMARA KAGARICE
Address: 5509 Blue Ridge Blvd Raytown Mo 64133
Phone: 816 935 7167
Driver's License: _____

Contractor Information:

Name: Self Carolina Carports
Address: _____
City/State: _____
Phone: _____
Driver's License: _____

Craftsman Information:

Company Name: _____
Master Electrician: _____
Address: _____
Phone: _____

Company Name: _____
Master Mechanical: _____
Address: _____
Phone: _____

Company Name: _____
Master Plumber: _____
Address: _____
Phone: _____

Type of Work: Single Family X Duplex _____
3 or 4 Family _____ Other _____ Commercial _____
Multi-Family Residential _____
New _____ Addition _____ Alteration _____ Repair _____
Move _____ Demolition _____

Project Description: Car Port Installation on Parking Pad on West Side of Drive way

Main Occ. Group _____ Occ. Load _____
Type of Construction: _____
Sprinkler Required: Yes _____ No _____
Sidewalk Required: Yes _____ No _____
Sidewalk Location: _____

Total Project Valuation (Plus Moch, Plbg, Elec, Sprklr, Etc., excluding site improvements and property): \$ 125.73

Approved By: _____
Date: _____



Development & Public Affairs Department
 Building Inspections Division
 10000 E. 59th Street
 Raytown, MO 64133
 Office (816) 737-6011 Fax (816) 737-6164

VARIANCE PERMIT

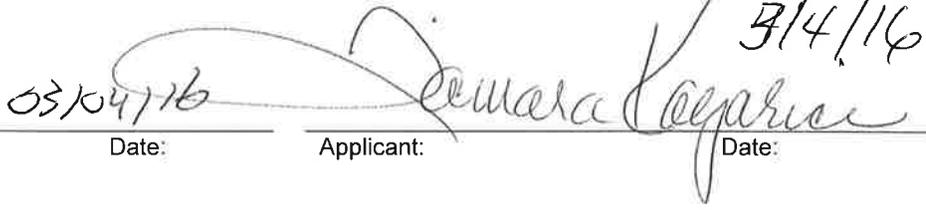
PERMIT #: 20160211	DATE ISSUED: 3/04/2016
	MUST COMMENCE BY: 3/04/2017
JOB ADDRESS: 5509 BLUE RIDGE BLVD	LOT #:
	BLK #:
SUBDIVISION:	
OWNER: TAMARA KAGARICE	CONTRACTOR: TAMARA KAGARICE
ADDRESS: 5509 BLUE RIDGE BLVD	ADDRESS: 5509 BLUE RIDGE BLVD
CITY, STATE ZIP: RAYTOWN MO 64133-2935	CITY, STATE ZIP: RAYTOWN MO 64133-2935
PHONE:	PHONE:
VALUATION: \$ 0.00	
SQ FT: 0.00	
OCCP TYPE:	
CNST TYPE:	
DESCRIPTION OF WORK: APPLICATION TO ALLOW CARPORT WITHIN BIULDING SETBACK LINES	

FEE CODE	DESCRIPTION	AMOUNT
PZ-08	VARIANCE	\$ 250.00
TOTAL		\$ 250.00

Inspection Information

- All inspections require one working day (24 hours) advance notice.
- Inspections must be scheduled and approved before covering any work.
- APPROVED PLANS AND SITE PLAN MUST BE ONSITE FOR INSPECTIONS!

This permit is issued in reliance upon information submitted by the applicant. The Building Official may suspend or revoke a permit whenever the permit is issued in error, on the basis of incorrect information supplied, or in violation of the adopted code, city ordinance or regulations. This permit shall become null and void if the work authorized by this permit is suspended for a period of 180 days or is not commenced within 180 days. Approval of the plans or any inspections of this project shall not be construed as an approval of a violation of the codes or ordinances of the City of Raytown.

Issued By: _____ Date: 03/04/16 Applicant: _____ Date: 3/4/16

STERLING AVE

STERLING AVE

BLUE RIDGE BLVD

70'

55'M

74'



7'

514' ALT.
10' ALT.
310'

5509

9

139'

170'M

130'

239'

WDC-34F

55TH TER

25,169 sq ft lot



RICHARD RONALD BRADLEY
11217 E 55TH TERRACE
KANSAS CITY, MO 64133

MADISON HAYMAN
11209 E 55TH TERRACE
RAYTOWN, MO 64133

CYNTHIA HAGGARD-TRUSTEE
11201 E 55TH TERRACE
RAYTOWN, MO 64133

FLECIA JOHNSTON
11300 E 55TH TERRACE
RAYTOWN, MO 64133

TAMARA KAGARICE
5509 BLUE RIDGE BLVD
RAYTOWN, MO 64133

ROBERT J. LOCKETT III
1318 NW 47TH STREET
KANSAS CITY, MO 64116

THEDRAL ROMANE HARDRIGE
5504 STERLING AVE
RAYTOWN, MO 64133

JOE & JAMIE DAWN HENDRIX
5500 BLUE RIDGE BLVD
RAYTOWN, MO 64133

MARTIN & CARLA BROGDON
5525 BLUE RIDGE BLVD
RAYTOWN, MO 64133

JANICE HERMERDING
5520 BLUE RIDGE BLVD.
RAYTOWN, MO 64133

Case Number: _____

Date Received: _____

Fee Paid: _____

**CITY OF RAYTOWN
APPLICATION TO BOARD OF ZONING ADJUSTMENT
FILING FEE \$250.00**

1. I hereby apply for:

Appeal from an administrative decision

Variance from any specific requirement

(Specify Section) 9-4

2. Name of Property Owner (as appears on deed): TAMARA L. KAGARICE

3. Phone Number: 816 935 7167

4. Address of Property Owner: 5509 Blue Ridge Blvd
Raytown Mo 64133

5. Email: N/A

6. Signature of Owner: Tamara L. Kagarice

7. I appoint the following person as my agent during consideration of my request.

Name: _____

Phone: _____

Address _____

8. The property to which this application applies is located at: 55th Ter & Blue Ridge
Blvd. and Sterling (5509 Blue Ridge Blvd Raytown Mo 64133)

Approximate Address (If address is currently unassigned): _____

9. Deed with Legal Description: (Please attach separate sheet).

For each of the following questions, please attach additional sheets if necessary.

10. Please describe what you wish to do that the Zoning Ordinance prohibits: _____

Place a carport on western Parking Pad ~~side~~ which
is at Property Line but Closer than 30 feet to Street.

11. The proposed variance (or exception) would not be contrary to public health, safety and the public interest because: _____

Carport is open sided. it will
Not Hinder and Views of traffic or Pedestrians walking in
the Area.

12. The literal enforcement of the zoning regulations will result in the following unnecessary hardships: _____

I will Not Have ANY Covered PARKING
on My Property for My Auto. My 2013 Dodge Ram
will Not fit in garage on Property.
Car Port will aid in Keeping the Elements off of
Vehicle, which will help it Retain its Value.

13. The following condition(s), which were not created by the owner's actions, are unique to this parcel and are not commonly found on parcels used in similar ways:

Location in Relation to Intersection. Pad
was in place when Property was Purchased.

14. The proposed development or variance would not adversely affect the rights of adjacent property owners because:

there are none on that
side of Property.

15. The proposed development would not be contrary to the general spirit and intent of the zoning ordinance because:

Car Port will Not Hinder traffic
at the Intersections or the Pedestrians who walk in
the area.

16. The variance (or exception) requested is the minimum needed to make possible the reasonable use of the land or structure because:

Due Placement of
Existing Parking Pad.

I understand that in filing my application with the City of Raytown I am responsible for paying the costs incurred in the processing of my application and agree to pay the City of Raytown for such costs, which include but are not limited to the following:

- Postage
- Published notice in the newspaper

I further understand these costs are estimates. In the event the legal costs exceed the amount paid, payment for the additional charges will be required prior to further departmental action on my case.



Property Information



32-740-01-19-00-0-00-000 06/02/2005

Parcel ID: 32-740-01-19-00-0-00-000

Address on this Parcel:
5509 BLUE RIDGE BLVD
RAYTOWN, MO 64133

Owner Information:
KAGARICE TAMARA L
5509 BLUE RIDGE BLVD
RAYTOWN, MO 64133

Mortgage Holder Information:

Property Characteristics:

Year Built: 1940
Living Area (Approx. sq. ft.): 1328
Tax Neighborhood Code: 5200
Parcel Area (Approx.): 0.59 (acres), 25,653.01 (SqFt)

Property Class (PCA Code): Single Family Residential Improved (code: 1010)

Land Use Type: Single Family Residence (code: 1110)

Tax Code Area:

Code: 22
City: Raytown
Fire: Raytown F2
Library: Mid Continent
School: Raytown C-2
Water: NA

Assessment Information:

Tax Year: 2015
Market Value: \$96,717
Assessed Value: \$18,376
Taxable Value: \$18,376
[Where are my tax dollars going?](#)

Exemptions and Abatements Status (2014):

No exemptions or abatements.

Community Improvement District (CID):

Property is not in a CID for which Jackson County collects a tax or assessment.

TIF Information:

Property is not in a TIF Plan area or TIF Project area known to Jackson County.



Property Tax Account Summary

[Direct Link to Jackson County Assessment Profile](#)

Parcel Number 32-740-01-19-00-0-00-000 Property Address 5509 BLUE RIDGE BLVD , RAYTOWN, MO 64133

General Information						
Property Description	MILTON HEIGHTS LOT 11 (EX TH E 90') & VAC ROW 55TH ST TER LY SWLY & ADJ					
Property Category	Land and Improvements					
Status	Active, Host Other Property, Locally Assessed					
Tax Code Area	022					
Property Characteristics						
Property Class	1010					
Parties						
Role	Percent	Name	Address			
Taxpayer	100	KAGARICE TAMARA L	5509 BLUE RIDGE BLVD, RAYTOWN, MO 64133			
Owner	100	KAGARICE TAMARA L	5509 BLUE RIDGE BLVD, RAYTOWN, MO 64133			
Property Values						
Value Type		Tax Year	Tax Year	Tax Year	Tax Year	Tax Year
		2015	2014	2013	2012	2011
Market Value Total		96,717	93,900	93,900	93,900	93,900
Taxable Value Total		18,376	17,841	17,841	17,841	17,841
Assessed Value Total		18,376	17,841	17,841	17,841	17,841

No Charges are currently due.

No Charge Amounts are currently due for this property. If you believe this is incorrect, please contact the Taxpayer Services Unit at (816) 881-3232.

NOTICE: Telephones are staffed during regular business hours (8am to 5pm, Monday through Friday, excluding holidays observed by Jackson County).

Distribution of Current Taxes	
District	Amount
BOARD OF DISABLED SERVICES	13.560000
CITY - RAYTOWN	97.300000
FIRE DISTRICT - RAYTOWN	184.940000
JACKSON COUNTY	91.070000
MENTAL HEALTH	22.010000
METRO JUNIOR COLLEGE	43.050000
MID-CONTINENT LIBRARY	57.810000
RAYTOWN SCHOOL C-II	1,161.360000
STATE BLIND PENSION	5.530000

Receipts					
Date	Receipt No.	Amount Applied	Amount Due	Tendered	Change
12/09/2015 00:00	9363948	1,676.63	1,676.63	1,676.63	0.00
12/11/2014 00:00	8817090	1,641.55	1,641.55	1,641.55	0.00
12/12/2013 00:00	8249437	1,642.66	1,642.66	1,642.66	0.00
12/10/2012 00:00	7688184	1,640.52	1,640.52	1,640.52	0.00
12/13/2011 00:00	7155944	1,639.41	1,639.41	1,639.41	0.00

REMINDER: Occasionally, the parcel number for a real estate parcel changes, due to a parcel segregation or merge. In such a case, a search of the new parcel number may not reflect tax delinquency or a full tax history concerning that parcel. You may wish to contact us to obtain that information. Or, you may wish to search all relevant parcel numbers of parcels involved in such a segregation or merge. [Click here](#) to begin a search on this website to see if a parcel was involved in a segregation or merge occurring within the past five years and to see a list of parent parcel(s) and child parcel(s) involved. **NOTE:** Information concerning a segregation or merge occurring more than five years prior to the search is not available on this website.

ATTENTION: This website will close at 11:00 p.m. on December 31. Taxes paid online after the website reopens in the New Year will accrue interest, penalties and fees.

Content in Property Account Summary Developed by Manatron, Inc.
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 Version 1.0.5228.20119

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An error occurred retrieving the segregation & merge information. Please try again later.

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Elected Officials

Jackson County

County Executive:

Name: Mike Sanders (D)
Email: msanders@jacksongov.org
[View Website](#)

Individual Legislator:

Name: Scott Burnett (D)
District: 1
Email: sburnett@jacksongov.org
[View Website](#)

At-Large Legislator:

Name: Crystal Williams (D)
District: 2
Email: crystalwilliams@jacksongov.org
[View Website](#)

State of Missouri

Representative:

Tom McDonald (D)
District: 28
[View Website](#)

Senator:

Paul LeVota (D)
District: 11
[View Website](#)

United States

Representative: Emanuel Cleaver II (D)

District: 5
[View Website](#)

Senator: Roy Blunt (R)

[View Website](#)

Senator: Claire McCaskill (D)

[View Website](#)

Property Photographs



32-740-01-19-00-0-00-000 06/02/2005

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LOAN #: 150344161

[Space Above This Line For Recording Data]

DEED OF TRUST

FHA Case No.
291-5195722-702

MIN: 1002882-0000341782-8
MERS PHONE #: 1-888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 15.

(A) "Security Instrument" means this document, which is dated **December 23, 2015**, together with all Riders to this document.

(B) "Borrower" is **TAMARA L. KAGARICE, SINGLE WOMAN.**

Borrower is the trustor under this Security Instrument.

(C) "Lender" is **HomeBridge Financial Services, Inc..**

Lender is a **Corporation**,
under the laws of **New Jersey**.

Lender's address is **194 Wood Ave. South, 9th Floor, Iselin, NJ 08830.**

organized and existing



(D) "Trustee" is Alliant National Title Insurance Company.

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated December 23, 2015. The Note states that Borrower owes Lender EIGHTY NINE THOUSAND EIGHT HUNDRED FORTY SEVEN AND NO/100***** Dollars (U.S. \$89,847.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than January 1, 2046.

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(H) "Loan" means the debt evidenced by the Note, plus interest, late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider
- Condominium Rider
- Planned Unit Development Rider
- Other(s) [specify]
 - Rehabilitation Rider

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) "Escrow Items" means those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

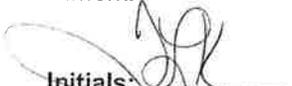
(O) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(R) "Secretary" means the Secretary of the United States Department of Housing and Urban Development or his designee.

(S) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

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TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants, bargains, sells, conveys and confirms to Trustee, in trust, with power of sale, the following described property located in the COUNTY of Jackson

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]:

See attached legal description as Exhibit "A"

APN #: 32-740-01-19-00-0-00-000

which currently has the address of 5509 Blue Ridge Boulevard, Raytown,

[Street] [City]

Missouri 64133 ("Property Address"):

[Zip Code]

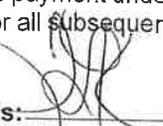
TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent

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payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 14. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority:

First, to the Mortgage Insurance premiums to be paid by Lender to the Secretary or the monthly charge by the Secretary instead of the monthly mortgage insurance premiums;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note; and,

Fifth, to late charges due under the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums to be paid by Lender to the Secretary or the monthly charge by the Secretary instead of the monthly Mortgage Insurance premiums. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 14 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.



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Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower,



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Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 24 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that this requirement shall cause undue hardship for the Borrower or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed.



If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

If condemnation proceeds are paid in connection with the taking of the property, Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts, and then to payment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments or change the amount of such payments.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

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In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

12. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 17, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and



agreements of this Security Instrument shall bind (except as provided in Section 19) and benefit the successors and assigns of Lender.

13. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. Lender may collect fees and charges authorized by the Secretary. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment with no changes in the due date or in the monthly payment amount unless the Note holder agrees in writing to those changes. Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

14. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

15. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

16. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 17, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 14 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the



expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to reinstatement of a mortgage. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. However, Lender is not required to reinstate if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceedings; (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 17.

19. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

20. Borrower Not Third-Party Beneficiary to Contract of Insurance. Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower acknowledges and agrees that the Borrower is not a third party beneficiary to the contract of insurance between the Secretary and Lender, nor is Borrower entitled to enforce any agreement between Lender and the Secretary, unless explicitly authorized to do so by Applicable Law.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous



Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

22. Grounds for Acceleration of Debt.

(a) Default. Lender may, except as limited by regulations issued by the Secretary, in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) Sale Without Credit Approval. Lender shall, if permitted by applicable law (including Section 341(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and
- (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) No Waiver. If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) Regulations of HUD Secretary. In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) Mortgage Not Insured. Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

23. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.



Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this Section 23.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

24. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 17 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 24, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender or Trustee shall mail copies of a notice of sale in the manner prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give notice of sale by public advertisement for the time and in the manner prescribed by Applicable Law. Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder for cash at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property to any later time on the same date by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Section 22, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Section 24 or applicable law.

25. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

26. Substitute Trustee. Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the county in which this Security Instrument is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

27. Lease of the Property. Trustee hereby leases the Property to Borrower until this Security Instrument is either satisfied and released or until there is a default under the provisions of this Security Instrument. The Property is leased upon the following terms and conditions: Borrower, and every person claiming an interest in or possessing the Property or any part thereof, shall pay rent during the term of the lease in the amount of one cent



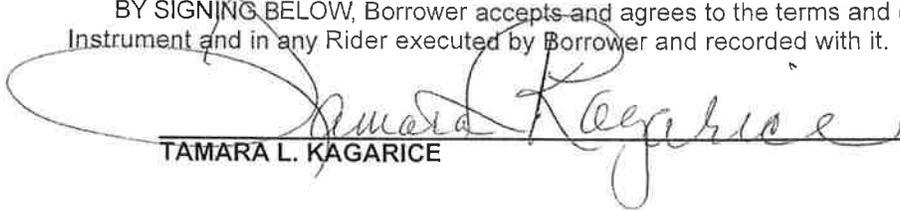
LOAN #: 150344161

per month, payable on demand, and without notice or demand shall and will surrender peaceable possession of the Property to Trustee upon default or to the purchaser of the Property at the foreclosure sale.

28. Homestead Exemption. Borrower hereby waives all homestead exemptions in the Property to which Borrowers would otherwise be entitled under Applicable Law.

29. Notice. Oral agreements or commitments to loan money, extend credit or to forebear from enforcing repayment of debt including promises to extend or renew such debt are not enforceable. To protect you (Borrower(s)) and us (Creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.


TAMARA L. KAGARICE 12-23-15 (Seal)
DATE

STATE OF MISSOURI

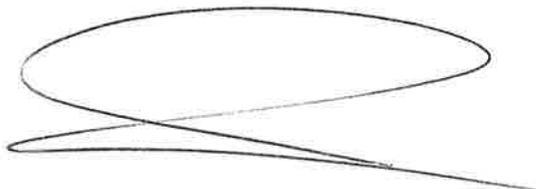
JACKSON County ss:

On this 23 day of December in the year 15, before me, the undersigned notary public, personally appeared TAMARA L. KAGARICE, known to me to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that he/she/they executed the same for the purposes therein contained.

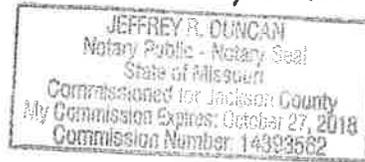
In witness whereof, I hereunto set my hand and official seal.

My Term Expires:

10-27-18



Notary Public Jeffrey R Duncan



Lender: HomeBridge Financial Services, Inc.
NMLS ID: 6521
Loan Originator: Penny Barreto
NMLS ID: 343254



GARAGE

← 10' 2.5" →

50

51' 10"

792

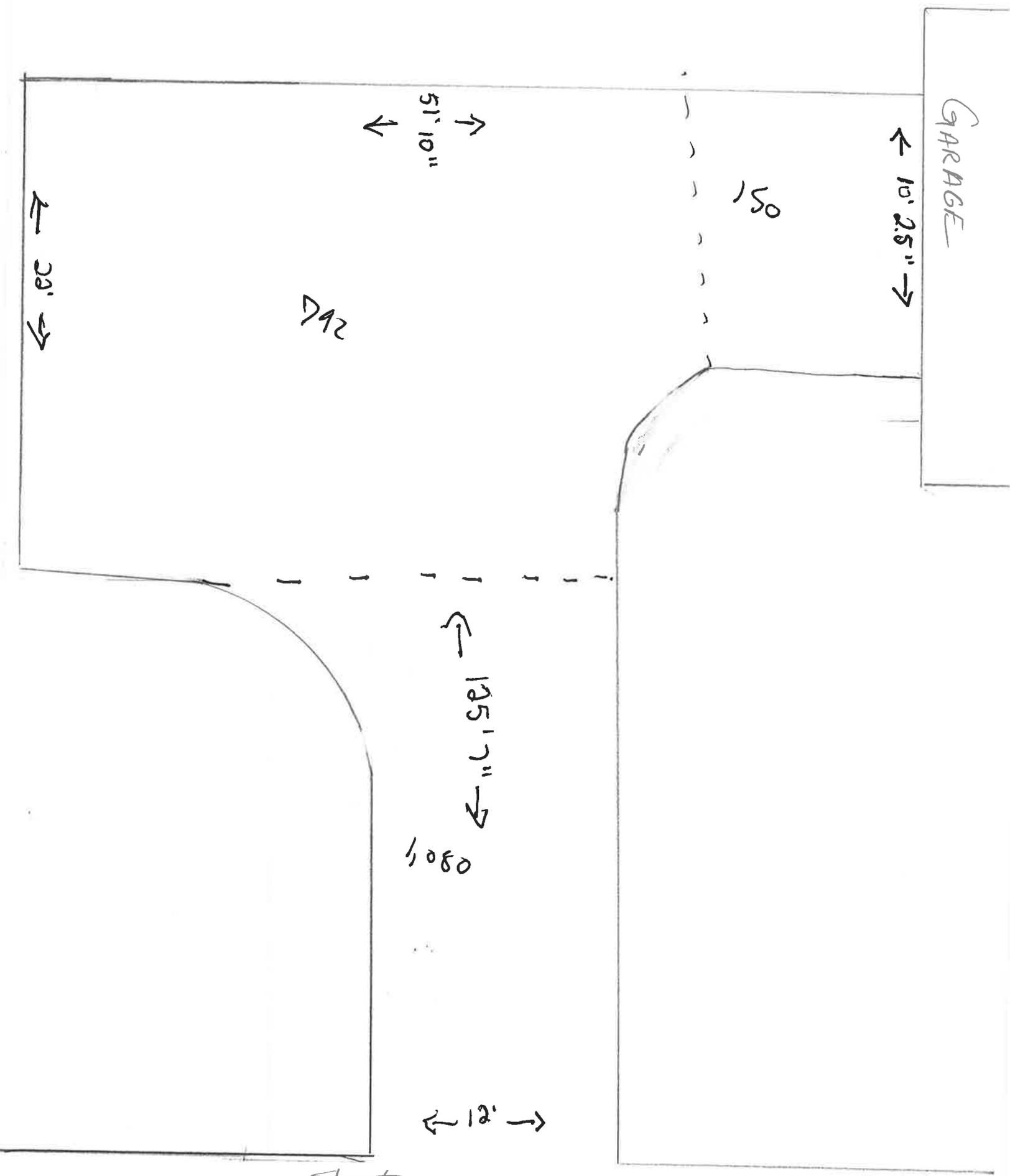
← 125' 7" →

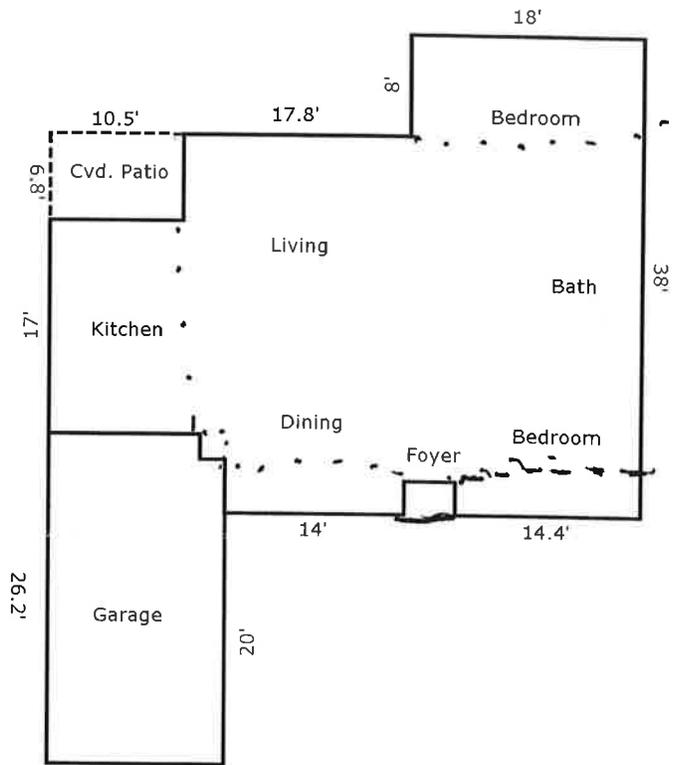
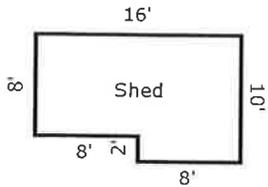
1080

← 12' →

← 20' →

Street





Carport 21x18
 ~26,200 sq ft.
 308 = 7,860 ~~sq ft~~
 652 = 17,030 ~~sq ft~~ ok

1369
 + 71.4
 + 144
 + 360.18

 1620.58
 + 808
 2622.4020.58

carport 18x21

TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		Calculation Details
First Floor	1369.02 Sq ft	$17 \times 10.5 = 178.5$ $18 \times 8 = 144$ $35.8 \times 23.8 = 852.04$ $3 \times 2 = 4$ $6.2 \times 14 = 86.8$ $3.6 \times 4 = 14.4$ $14.4 \times 6.2 = 89.28$
Total Living Area (Rounded):	1369 Sq ft	
Non-living Area		
1 Car Attached	360.18 Sq ft	$13.9 \times 24.2 = 336.38$ $11.9 \times 2 = 23.8$
Covered Patio	71.4 Sq ft	$6.8 \times 10.5 = 71.4$
Shed	144 Sq ft	$8 \times 8 = 64$

METAL CARPORT INSTALLATION PLANS AND DETAILS
AND
FRAMING AND FASTENER SPECIFICATIONS



CAROLINA CARPORTS INC.
P.O. BOX 1263
DOBSON, NC 27017
TOLL FREE 1-800-670-4262
LOCAL 336-367-6400
FAX 336-367-6410

PREPARED FOR:
CAROLINA CARPORTS, INC.
P.O. BOX 1263
DOBSON, NORTH CAROLINA 27017

GENERAL NOTES:

- ALL STEEL TUBING SHALL BE 50 KSI STEEL OR BETTER.
- GROUND SNOW LOAD 30 PSF.
- LOCATE ANCHORS AT EACH END OF BOW FRAME.
- FASTEN METAL ROOF PANELS TO BOW FRAME WITH $\frac{1}{4}$ "x1" SELF DRILLING FASTENERS (SDF) WITH CONTROL SEAL WASHERS AT 8" O.C. MAX. (SEE TABLE 1 AND TABLE 2 FOR FASTENER SPACINGS AND SPECIFICATIONS.)
- ALL FIELD CONNECTIONS SHALL BE $\frac{1}{4}$ "x1" SELF DRILLING SCREWS, UNLESS NOTED OTHERWISE.
- ALL SHOP CONNECTIONS SHALL BE WELDED.
- ALL PLANS ARE VALID UNTIL THE NEXT REVISION OF THE INTERNATIONAL BUILDING CODE.
- THE OWNER IS RESPONSIBLE FOR COMPLYING WITH LOCAL BUILDING CODE REQUIREMENTS.

THIS IS TO CERTIFY THAT THE CALCULATIONS AND SPECIFICATIONS HEREIN HAVE BEEN PREPARED BY THE UNDERSIGNED PROFESSIONAL ENGINEER, AND ARE IN ACCORDANCE WITH THE 2009, 2012 & 2015 INTERNATIONAL BUILDING CODES AND INTERNATIONAL RESIDENTIAL CODES.



TABLE 1 – BOW FRAME AND PANEL FASTENER SPACING SPECIFICATIONS

WIND EXPOSURE CATEGORY	BASIC WIND SPEED 3 SECOND GUST (MPH)	MAXIMUM BOW SPACING (FEET)	AVERAGE FASTENER SPACING ON-CENTERS ALONG BOWS RAFTERS AND POSTS (INCHES)	
			INTERIOR BOWS	END BOWS
B OR C	100 TO 130	5.0	6	6
	130 TO 150	4.0	6	6

TABLE 2 – END POST AND END WALL PANEL FASTENER SPACING SPECIFICATIONS

WIND EXPOSURE CATEGORY	BASIC WIND SPEED 3 SECOND GUST (MPH)	MAXIMUM BOW SPACING (FEET)	AVERAGE FASTENER SPACING ON-CENTERS ALONG BOWS RAFTERS AND POSTS (INCHES)
B OR C	100 TO 150	5.0	6

NOTES: 1. Specifications applicable to 29 gauge (100 to 130 mph) and 26 gauge (130 to 150) metal panels fastened directly to 12 or 14 gauge steel tube bow frames.
 2. Fasteners consist of $\frac{1}{4}$ "-14x1" self-drilling screws (SDF) with control seal washer.
 3. Specifications applicable only for mean roof height of 20 feet or less and roof slopes of 15 degrees (3:12) pitch. Spacing requirements for other roof heights and/or slopes may vary.

WINDOW AND DOOR NOTES

EXTERIOR WINDOWS AND GLASS DOORS SHALL BE TESTED BY AN APPROVED INDEPENDENT TESTING LABORATORY, AND BEAR AN AAMA OR WDMA OR OTHER APPROVED LABEL IDENTIFYING THE MANUFACTURER, PERFORMANCE CHARACTERISTICS AND APPROVED PRODUCT EVALUATION ENTITY TO INDICATE COMPLIANCE WITH THE REQUIREMENTS OF THE FOLLOWING SPECIFICATION:

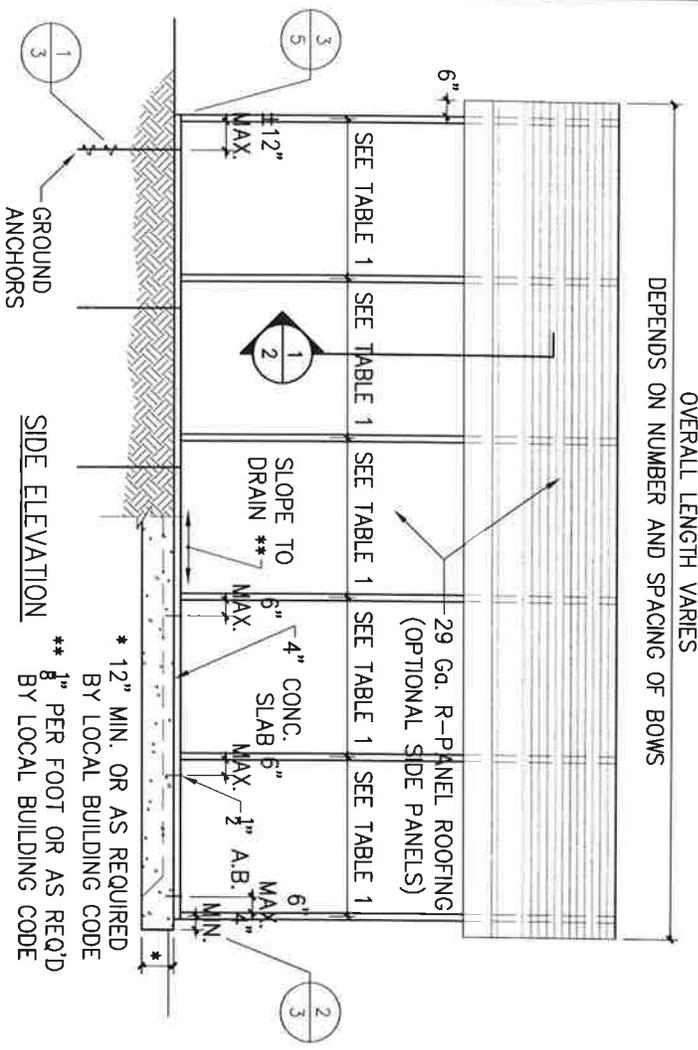
ANSI/AAMA/NWDA 101/IS2 2/97

THE CONSTRUCTION SHALL BE TESTED IN ACCORDANCE WITH ASTM E 330, STANDARD TEST METHODS FOR STRUCTURAL PERFORMANCE OF EXTERIOR WINDOWS, CURTAIN WALLS, AND DOORS BY UNIFORM STATIC AIR PRESSURE.

	CARPORT WIDTH	MAX DOOR WIDTH
	12'	8'
	18' TO 20'	12'
	22' TO 24'	16'
	26' TO 30'	20'
	32' TO 36'	24'
	38' TO 40'	30'



OVERALL LENGTH VARIES
DEPENDS ON NUMBER AND SPACING OF BOWS



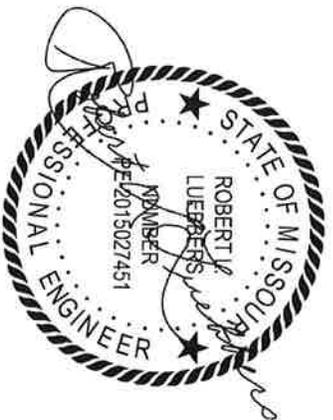
NOTE:
THIS STRUCTURE IS IN COMPLIANCE WITH THE 2009, 2012 & 2015 INTERNATIONAL BUILDING CODES AND INTERNATIONAL RESIDENTIAL CODES. LOADS ARE IN ACCORDANCE WITH ASCE/SEI 7-05 and 7-10.

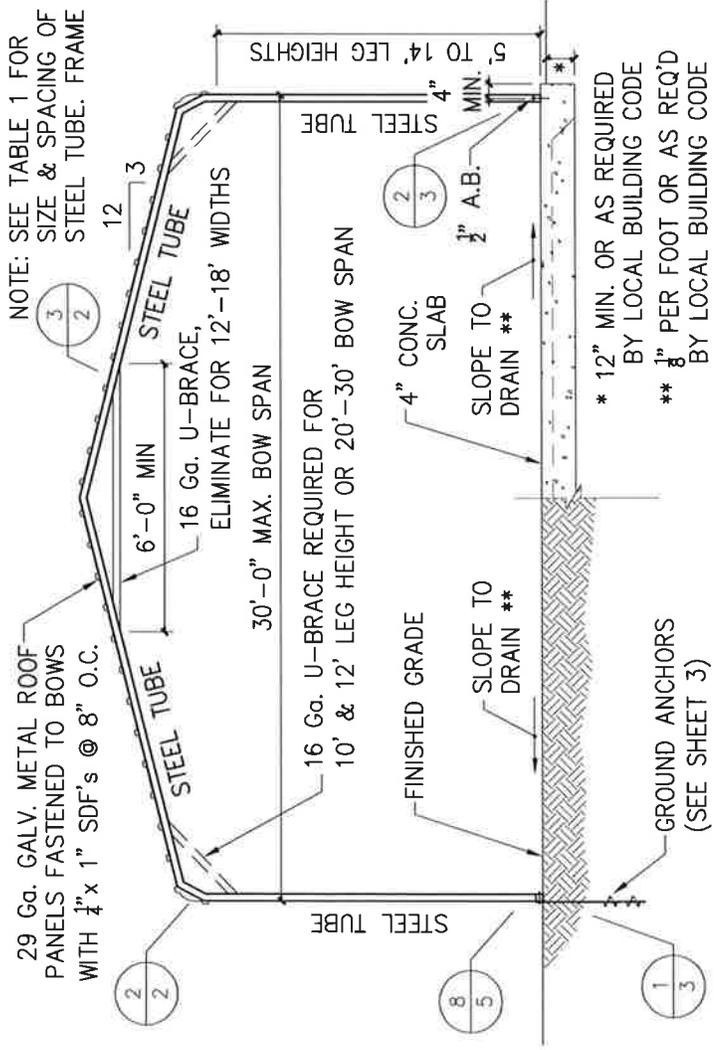
WIND SPEED* (3 SECOND WIND GUST)	120 MPH	130 MPH	
IMPORTANCE FACTOR	WIND	0.77	
	SNOW	0.8	
	SEISMIC	1.0	
BUILDING CATEGORY	I	I	
EXPOSURE	C	C	
INTERNAL PRESSURE COEFFICIENT	±0.55	±0.55	
COMPONENT AND CLADDING PRESSURE	WALLS	+32.2/-40.5 PSF	+37.8/-47.5 PSF
	ROOF	+21.8/-65.4 PSF	+25.6/-76.8 PSF
STRUCTURE TYPE	ENCLOSED	ENCLOSED	
ROOF LIVE LOAD	20 PSF	20 PSF	
GROUND SNOW LOAD	30 PSF	30 PSF	
SITE CLASS	D	D	
SEISMIC DESIGN CATEGORY	D2	D2	

NOTES:
METAL ACCESSORIES FOR USE IN EXTERIOR WALL CONSTRUCTION AND NOT DIRECTLY EXPOSED TO THE WEATHER SHALL BE GALVANIZED IN ACCORDANCE WITH ASTM A 153, CLASS B-2. METAL PLATE CONNECTORS, SCREWS, BOLTS, AND NAILS EXPOSED TO THE WEATHER SHALL BE STAINLESS STEEL OR HOT DIPPED GALVANIZED.

* WIND SPEED:
 $V_{\text{red}} = V_{\text{ult}} \times \sqrt{0.6}$
ASCE 7-05 USES WIND SPEED WITH 3 SECOND GUST FACTOR, ASCE 7-10 USES ULTIMATE WIND SPEED.

CORNER BRACE REQUIRED FOR ALL 10' & 12' POSTS AND FOR ALL 20'-30' SPANS





NOTE: SEE TABLE 1 FOR SIZE & SPACING OF STEEL TUBE FRAME

30'-0" MAX. BOW SPAN

16 Ga. U-BRACE, ELIMINATE FOR 12'-18' WIDTHS

16 Ga. U-BRACE REQUIRED FOR 10' & 12' LEG HEIGHT OR 20'-30' BOW SPAN

4" CONC. SLAB

SLOPE TO DRAIN **

FINISHED GRADE

SLOPE TO DRAIN **

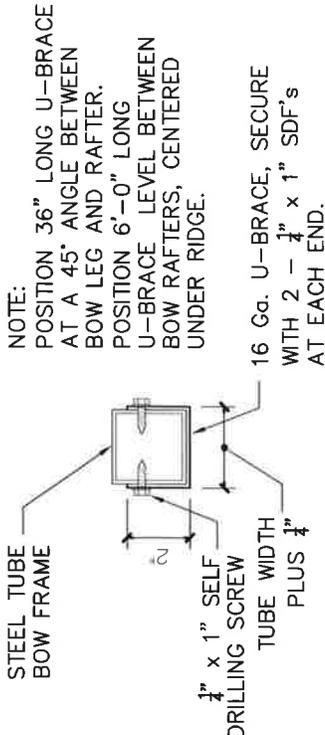
GROUND ANCHORS (SEE SHEET 3)

* 12" MIN. OR AS REQUIRED BY LOCAL BUILDING CODE

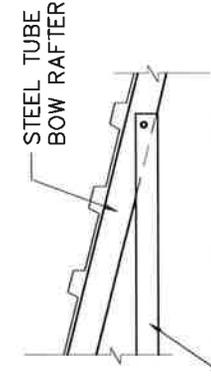
** 1/8" PER FOOT OR AS REQ'D BY LOCAL BUILDING CODE

5" TO 14" LEG HEIGHTS

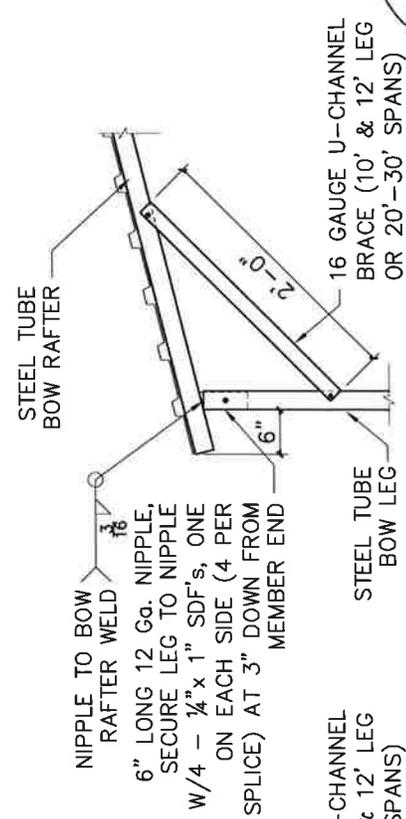
1 TYPICAL BOW SECTION



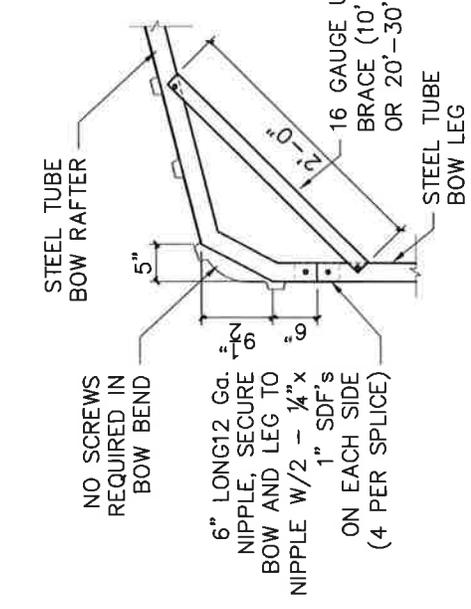
BRACE SECTION



2 RIDGE BRACE DETAIL



2 BOW/LEG DETAIL (OPTIONAL BOXED EAVE)



2 BOW/LEG DETAIL

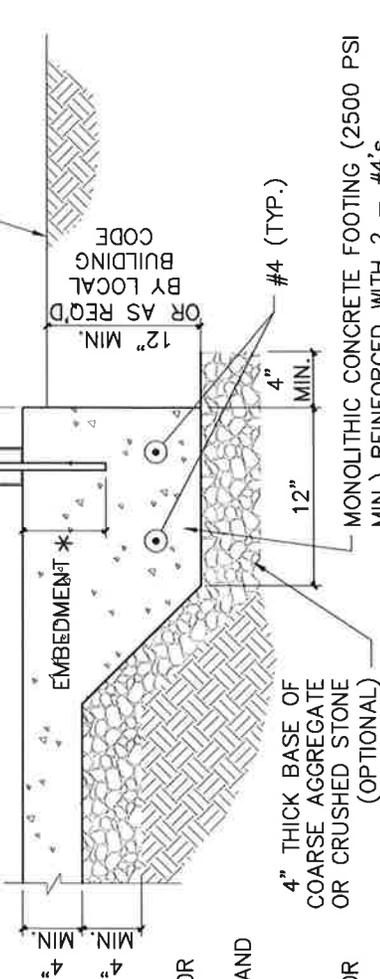


DRILL $\frac{3}{8}$ " HOLE THROUGH THE BASE RAIL AND SECURE TO ANCHOR EYE WITH $\frac{1}{2}$ " DIAMETER THROUGH BOLT

12 Ga. STEEL TUBE BASE RAIL
2" WASHERS

INSTALL $\frac{1}{2}$ " ϕ ITW/RAMSET REDHEAD MECHANICAL ANCHOR OR $\frac{1}{2}$ " ϕ SIMPSON EPOXY ADHESIVE ANCHOR (OR APPROVED EQUAL) THROUGH BASE RAIL WITHIN 6" OF EACH BOW

* PROVIDE MINIMUM EMBEDMENT IN ACCORDANCE WITH MANUFACTURER'S RECOMMENDATIONS



GROUND ANCHOR
 $\frac{3}{4}$ " x 30" WITH
2 - 4" HELIX AND
 $\frac{3}{4}$ " EYE BOLT
OR OTHER
APPROVED
HELICAL ANCHOR
(THE MAXIMUM
ALLOWABLE
LOAD IS
3,150 LBS
PER ANCHOR)

SOIL CLASSIFICATIONS *

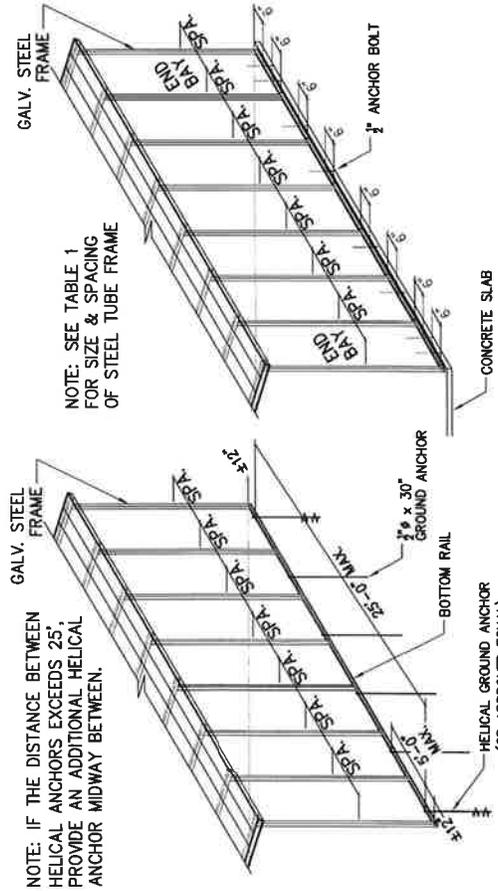
SOIL CLASS SOIL DESCRIPTION

- 2 Very dense &/or cemented sands, coarse gravel and cobbles, caliche, preloaded silts, and clays.
- 3 Medium dense coarse sands, sandy gravels, very stiff silts, and clays.
- 4 Loose to medium dense sands, firm to stiff clays and silts alluvial fill and VERY loose to medium dense sands, firm to stiff clays and silts, alluvial fill.

THE HELICAL ANCHOR SHALL BE APPROVED FOR USE IN SOIL CLASSIFICATIONS 2, 3, AND 4.

* Taken from HUD "Standard for Installation of Mobile Homes"

1 3 SOIL BASE RAIL ANCHOR DETAIL



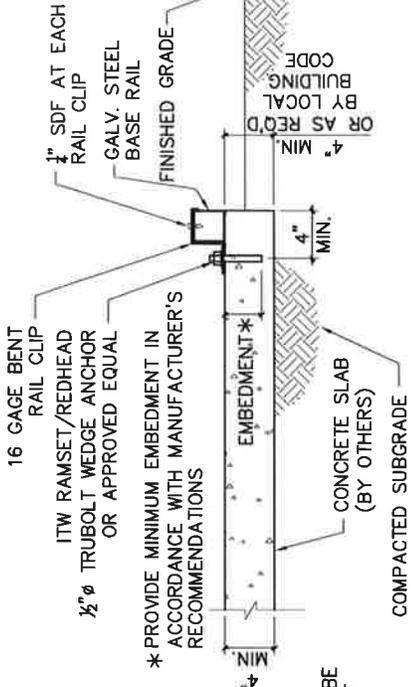
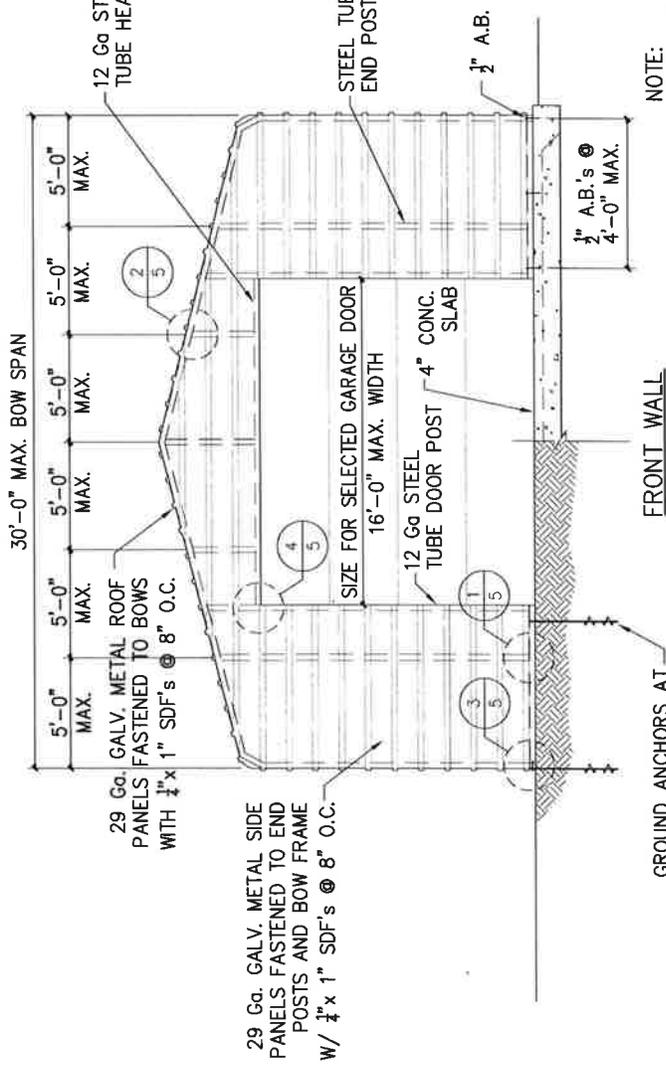
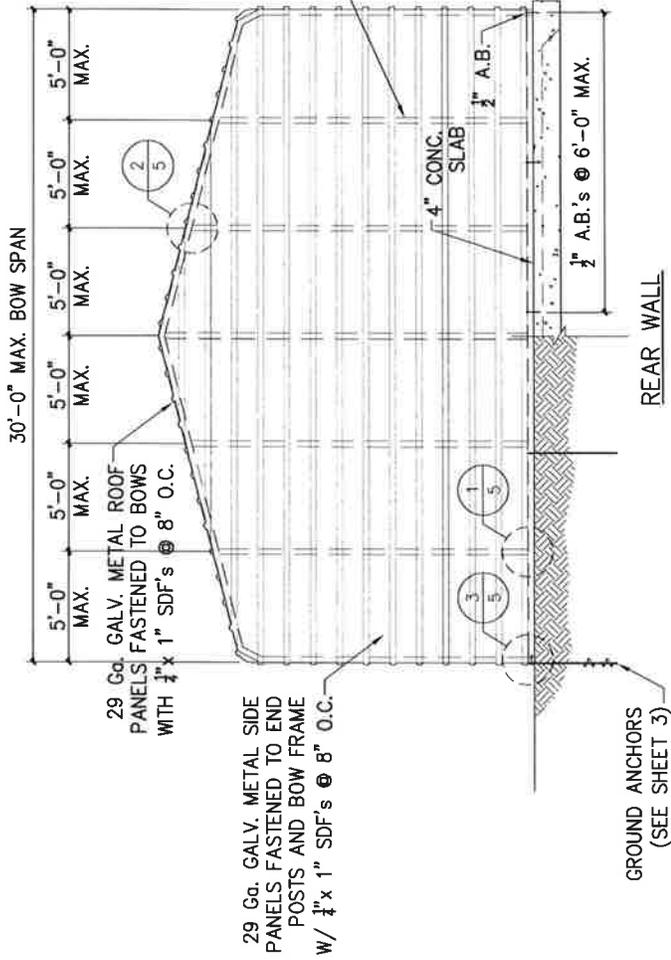
CONCRETE SHALL HAVE A MINIMUM SPECIFIED COMPRESSIVE STRENGTH (F_c) OF 2500 PSI AT 28 DAYS

MINIMUM CONCRETE COVER OVER REINFORCING BARS SHALL BE 3 INCHES FOR FOUNDATION WHERE CONCRETE IS CAST AGAINST AND PERMANENTLY IN CONTACT WITH THE EARTH OR EXPOSED TO THE WEATHER AND 1 1/2 INCHES ELSEWHERE. REINFORCING BARS EMBEDDED IN GROUTED CELLS SHALL HAVE A MINIMUM CLEAR DISTANCE OF 1/4 INCH FOR FINE GROUT AND 1/2 INCH FOR COARSE GROUT BETWEEN REINFORCING BARS AND ANY FACE OF A CELL. REINFORCING BARS USED IN MASONRY WALLS SHALL HAVE A MASONRY COVER (INCLUDING GROUT) OF NOT LESS THAN 2 INCHES FOR MASONRY UNITS WITH FACE EXPOSED TO EARTH OR WEATHER AND 1 1/2 INCHES ELSEWHERE.

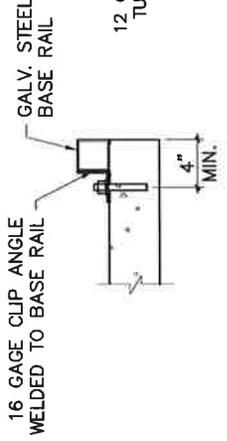
THE REINFORCING STEEL SHALL BE MINIMUM GRADE 40 REINFORCEMENT MAY BE BENT IN THE SHOP OR THE FIELD PROVIDED: ALL REINFORCEMENT IS COLD BENT; THE DIAMETER OF THE BEND MEASURED ON THE INSIDE OF THE BAR IS NOT LESS THAN SIX BAR DIAMETERS; AND REINFORCEMENT PARTIALLY EMBEDDED IS CONCRETE SHALL NOT BE FIELD BENT EXCEPT WHERE BENDING IS NECESSARY TO ALIGN DOWEL BARS WITH A VERTICAL CELL. BARS PARTIALLY EMBEDDED IN CONCRETE MAY BE BENT AT A SLOPE OF NOT MORE THAN 1 INCH OF HORIZONTAL DISPLACEMENT TO 6 INCHES OF VERTICAL BAR LENGTH.

2 3 CONCRETE BASE RAIL ANCHORAGE

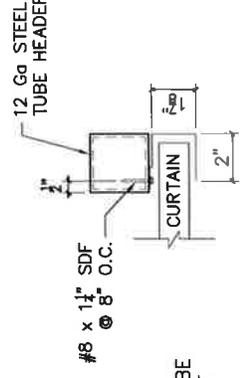




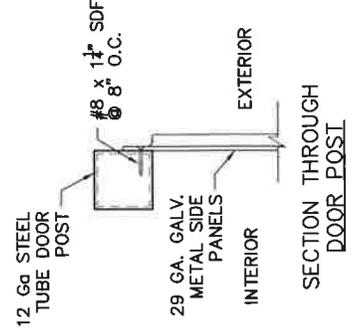
2 ALTERNATE BASE RAIL ANCHORAGE



3 ALTERNATE BASE RAIL CLIP



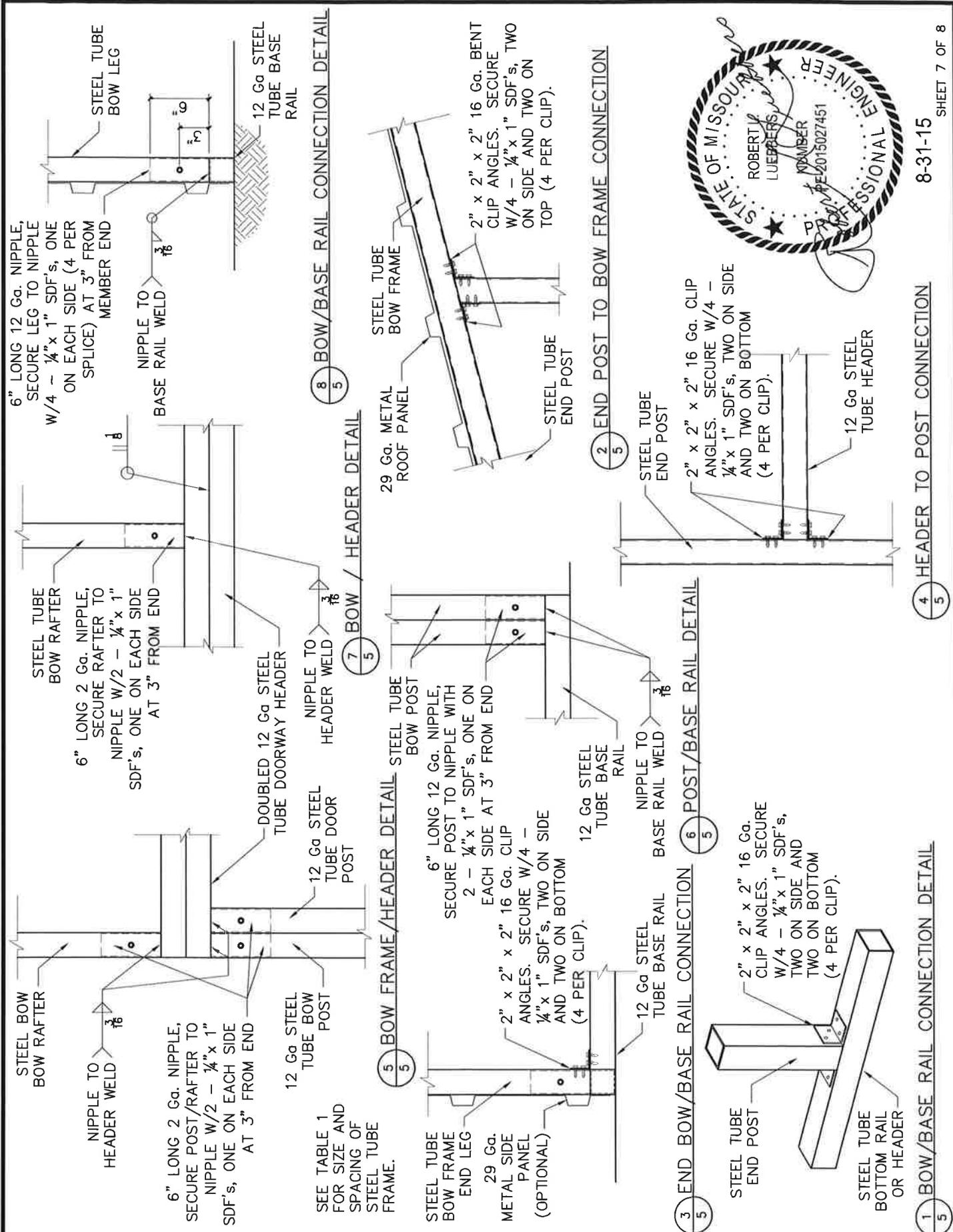
SECTION THROUGH ROLL-UP DOOR HEADER



SECTION THROUGH DOOR POST



NOTE:
ALL WINDOWS AND DOORS SHALL HAVE A MINIMUM DESIGN PRESSURE RATING OF ±35 PSF.



6" LONG 12 Ga. NIPPLE, SECURE LEG TO NIPPLE W/4 - 1/4" x 1" SDF's, ONE ON EACH SIDE (4 PER SPLICE) AT 3" FROM MEMBER END

STEEL TUBE BOW RAFTER
6" LONG 2 Ga. NIPPLE, SECURE RAFTER TO NIPPLE W/2 - 1/4" x 1" SDF's, ONE ON EACH SIDE AT 3" FROM END

6" LONG 2 Ga. NIPPLE, SECURE POST/RAFTER TO NIPPLE W/2 - 1/4" x 1" SDF's, ONE ON EACH SIDE AT 3" FROM END

SEE TABLE 1 FOR SIZE AND SPACING OF STEEL TUBE FRAME.

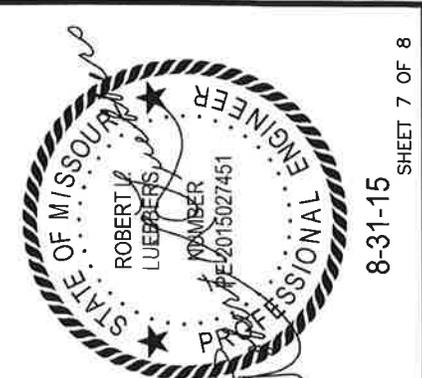
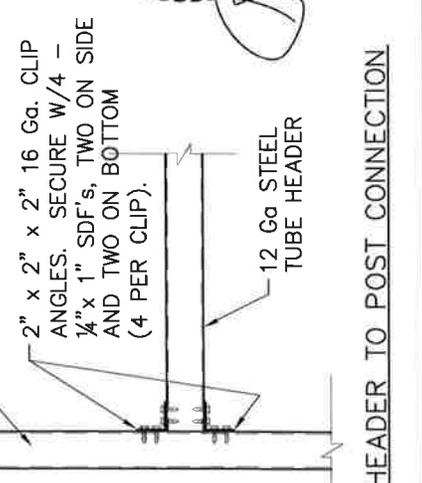
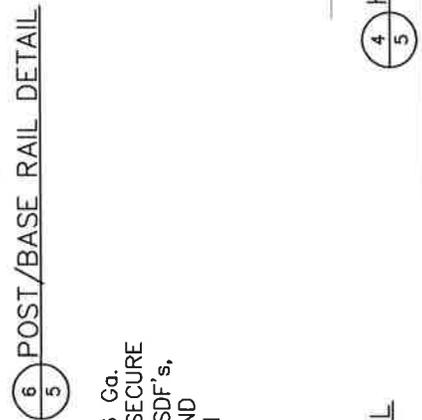
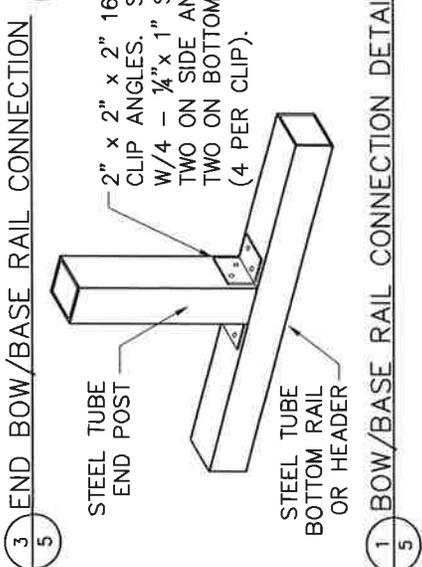
6" LONG 12 Ga. NIPPLE, SECURE POST TO NIPPLE WITH 2 - 1/4" x 1" SDF's, ONE ON EACH SIDE AT 3" FROM END

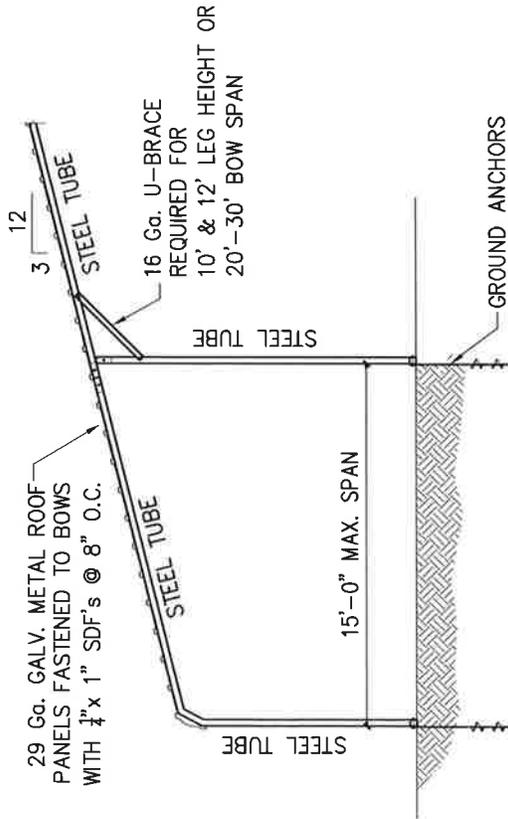
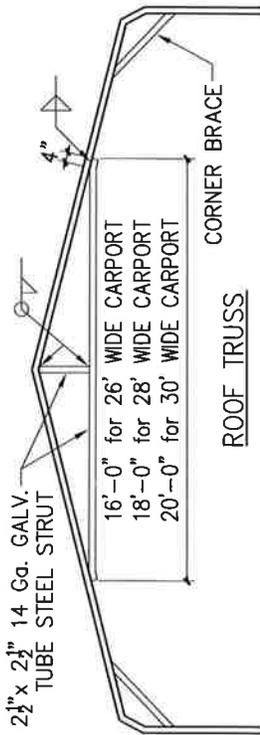
2" x 2" x 2" 16 Ga. CLIP ANGLES. SECURE W/4 - 1/4" x 1" SDF's, TWO ON SIDE AND TWO ON BOTTOM (4 PER CLIP).

2" x 2" x 2" 16 Ga. CLIP ANGLES. SECURE W/4 - 1/4" x 1" SDF's, TWO ON SIDE AND TWO ON BOTTOM (4 PER CLIP).

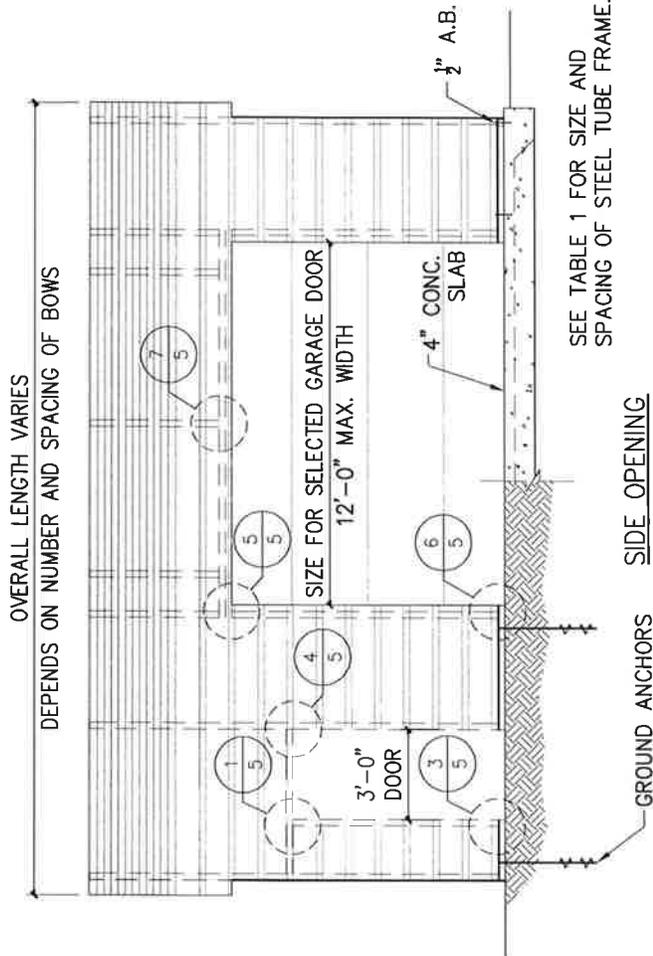
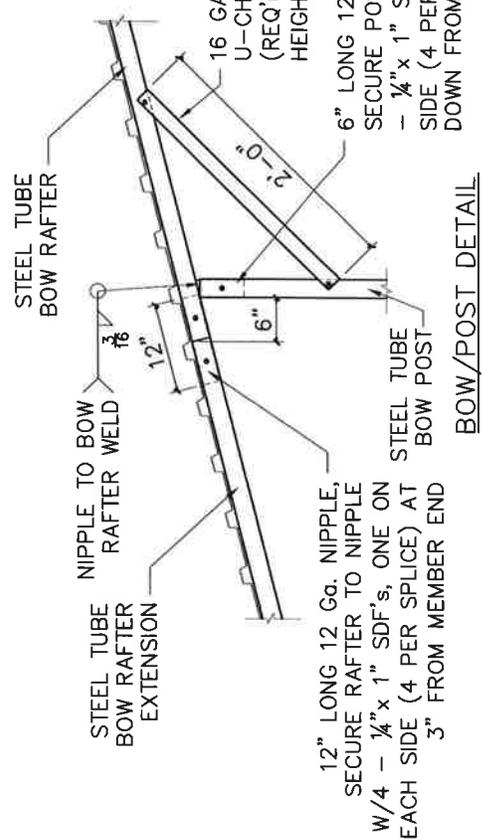
2" x 2" x 2" 16 Ga. BENT CLIP ANGLES. SECURE W/4 - 1/4" x 1" SDF's, TWO ON SIDE AND TWO ON TOP (4 PER CLIP).

2" x 2" x 2" 16 Ga. CLIP ANGLES. SECURE W/4 - 1/4" x 1" SDF's, TWO ON SIDE AND TWO ON BOTTOM (4 PER CLIP).



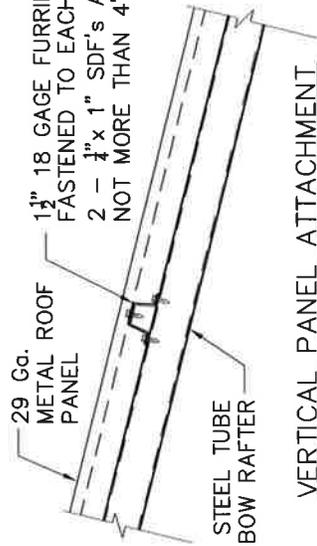


TYPICAL SIDE EXTENSION SECTION



SEE TABLE 1 FOR SIZE AND SPACING OF STEEL TUBE FRAME.

1 1/2" 18 GAGE FURRING CHANNEL FASTENED TO EACH BOW WITH 2 - 3/4" x 1" SDF's AND SPACED NOT MORE THAN 4'-0" O.C.



NOTICE OF PUBLIC HEARING

Application: Request for a variance to the thirty (30) foot front yard setback requirement in the Low Density Residential (R-1) Zoning District specified in Section 50-129 of the Code of Ordinances of the City of Raytown to allow for construction of a carport on the property within the front setback area.

Location: 5509 Blue Ridge Boulevard, Raytown, MO 64133

Notice is hereby given that the City of Raytown Board of Zoning Adjustment will hold a public hearing regarding the above-described application on Thursday, April 14, 2016 at 7:00 p.m., at Raytown City Hall located at 10000 East 59th Street, Raytown, Missouri.

The public is hereby invited to attend the public hearing and be heard.

Certified for publication this 28th day of March 2016.



Development & Public Affairs Department
10000 East 59th Street
Raytown, Missouri 64133
(816) 737-6014
www.raytown.mo.us

March 28, 2016

**Notice of Public Hearing
to be held by the
City of Raytown Board of Zoning Adjustment
On April 14, 2016 at 7:00 pm**

Notice is hereby given that the City of Raytown Board of Zoning Adjustment will hold a public hearing to consider an application for a variance to the thirty (30) foot front yard setback requirement of the Low Density Residential (R-1) zoning district specified in Section 50-129 of the Code of Ordinances of the City of Raytown. The property to which the variance applies is located at 5509 Blue Ridge Boulevard in Raytown, MO and contains a single-family home.

The variance is being requested as the property owner is proposing to construct a car port on the property that, as proposed, would be located within the front yard setback area adjacent to Blue Ridge Boulevard and Sterling Avenue.

The public hearing before the City of Raytown Board of Zoning Adjustment to consider the proposed application will be held on Thursday, April 14, 2016 at 7:00 p.m. in the Council Chambers at Raytown City Hall located at 10000 East 59th Street in Raytown, Missouri. You are invited to attend the public hearing to provide input and / or ask questions regarding the application.

If, prior to the public hearing on this application, you would like additional information regarding this application, you may contact the City of Raytown Development and Public Affairs Department located in the Raytown City Hall at 10000 East 59th Street by e-mail at jbenson@raytown.mo.us or by telephone at (816) 737-6011

Sincerely,

John Benson, MPA, AICP
Director of Development & Public Affairs Department
City of Raytown

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FLECIA JOHNSTON
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RAYTOWN, MO 64133

TAMARA KAGARICE
5509 BLUE RIDGE BLVD
RAYTOWN, MO 64133

ROBERT J. LOCKETT III
1318 NW 47TH STREET
KANSAS CITY, MO 64116

THEDRAL ROMANE HARDRIGE
5504 STERLING AVE
RAYTOWN, MO 64133

JOE & JAMIE DAWN HENDRIX
5500 BLUE RIDGE BLVD
RAYTOWN, MO 64133

MARTIN & CARLA BROGDON
5525 BLUE RIDGE BLVD
RAYTOWN, MO 64133

JANICE HERMERDING
5520 BLUE RIDGE BLVD.
RAYTOWN, MO 64133

