

Bloomington Urban Enterprise Association Board Meeting

August 14, 2024

Noon.

In-Person CityHall-1-McCloskey Conference Room

Join Zoom Meeting

<https://bloomington.zoom.us/j/84576005312?pwd=SERpaXRLenV0U0J6dXICNTVGVMNPUT09>

Meeting ID: 845 7600 5312

Passcode: 953182

- **Roll Call**
 - Approval of minutes from June 2024
- **Director's Report**
- **Financial Report**
 - Approval of statements from March, April, and May 2024
- **New Business**
 - Catalent EZID 2024 - update
 - Business Building Improvement Grant
 - Monroe Oil Grant Proposal - Kay Fields
- **Unfinished Business**
 - Business Building Improvement Grant
 - Second Baptist Church Grant Proposal
- **General Discussion**
- **Adjournment**

The next BUEA Meeting is a Special Session on August 27, 2024 at 11 am.

Auxiliary aids for people with disabilities are available upon request with adequate notice.

Please call 812-349-3429 or e-mail human.rights@bloomington.in.gov.

Bloomington Urban Enterprise Association Board Meeting

June 12, 2024

Noon.

MINUTES

Roll Call: The meeting called to order at 12:00 pm

Mary Morgan, Phil Amerson, Heather Robinson, Chris Cockerham, Felisa Spinelli, Jane Kupersmith, Kate Rosenbarger, Virginia Githiri

Staff: De de la Rosa, Holly Warren, Noah Sandweiss, Anurag Bhat

- **Minutes:** May 8. Mary moves. Felisa seconds. Unanimously approved
- **Director's Report**
 - Snapshot of RRF loan program through May 1. The total amount paid on loans is \$182,000. \$344k was loaned out. Five nonpaying or severely behind accounts. Note that a header should be added to a spreadsheet for clarity.
 -
- **Financial Report :**
 - Financials for February and March 2024 are reviewed. There is currently \$136,900 in income. All EZIDs are paid to date, except Cook Pharmica / Catalent. ESD is working with the Auditor's office to verify numbers before issuing a final invoice to Catalent. There may be one 2023 fee outstanding. YTD expenses total \$50785.99. The total grantmaking budget out is \$152,461.94. Total expenditures are \$203,247.93.
- **New Business**
 - Anurag Bhat, McKinney Climate Fellow, presents information on the City's HeatWatch Campaign, which seeks to mitigate the impacts of extreme heat. ESD seeks volunteers to assist in the heat mapping campaign that will take place between July 26-August 8. A driver and navigator will drive 30-minute routes, and a sensor on the car will capture heat data. Mr. Bhat also describes the Bloomington Community Heat Survey.
 - TENTATIVE - Holly Warren, Assistant Director for the Arts, presents an update on OT 987, the 1% for the Arts installation in the Trades District. Ms. Warren describes increases in costs since 2020 and participant changes that have contributed to increased costs. The artist had to bring in a new fabricator and a new light designer. While this has driven costs, it has also improved the quality of work. Ms. Warren requests \$50,000 of BUEA Arts funding for 2024 to cover the \$50,000 gap in funding for the project. \$35,000 of the balance will go to the fabricator. \$15,000 will go to the light designer, Karsten Schul.
 - Historic Facade Grant Applications, Noah Sandweiss, Historic Preservation, presents an overview of each project.

- Second Missionary Baptist Church, 321 N Rogers Street, requests a facade grant to restore the building's roof with in-kind materials. It did not require COA from Historic Pres because it replaces the shingles with the like materials. It includes a 50-year manufacturer's warranty. The Board discussed Historic Facade and Building Improvement grant funding together to support a more significant percentage of the \$47,000 cost.
- Felisa moves approval of \$10k from the Historic Facade Grant budget line for Second Missionary Baptist Church to do the work described in their grant application. Jane Kupersmith seconds.
- Amethyst House has applied for business improvement and historic facade grants. Windows in dorms were original 120+ year old windows. Residents are going through addiction recovery. Emergency egress is the primary concern.
- 322 W 2nd St. is across from Hopewell community at 2nd and Madison. The building has a preservation covenant with BRI. The covenant was entered into around 2000 before anyone presently was on staff. The building was individually listed as a local historic district, and the standards applied to this application are that if historic features can be repaired, they should be. Last year's app to replace windows was denied COA. This year, they are working to repair existing windows. Cost is comparable. Amethyst hired a consultant to do an objective assessment to evaluate the windows. Scores indicated that windows were good enough to be replaced. Sandweiss describes the importance of quality of work in repairing windows—they could potentially last even longer. This is the cost of replacement versus the cost of repair. Sandweiss notes that this conversation is at the national level.
- The board discusses the budget for the grant.
- Jane moves approval of \$10k from the Historic Facade Grant budget line and \$5k from the Business Building Improvement grant line for Amethyst House to do the work described in their grant application. Chris Cockerham seconds.

●—~~Unfinished Business~~

●—~~General Discussion~~

- **Adjournment: The meeting adjourned at 01:10**

Outgoing payments as of 8/1/2024

BUDGET LINE	AMOUNT
Office supplies	\$ 39.99
Insurance	\$ 3,246.00
Bank Fees	\$ 30.00
Sponsorships	\$ 49,500.00
Grants	\$ 74,811.94
Staff agreement	\$ 47,500.00
	\$ 175,127.93

RECEIVED	\$	161,617.35
OUTGOING	\$	175,127.93
	\$	(13,510.58)

Received payments as of 8/1/2024

BUDGET LINE	AMOUNT
RRF	\$ 29,390.08
RRF Loan Interest	\$ 1,243.53
EZID	\$ 108,951.59
EZID Loan Interest Program	\$ 20,921.03
Loans	\$ 1,111.12
	\$ 161,617.35

Type of entity	Original Amount	Total amount paid	Total Principal amount Paid	Total Interest Paid	Last Payment Date	Loan Balance w/ Late Fees (Total pay-off amount due as of JUNE 2024)	Total Principal amount Paid IN 2024	Total INTEREST Paid IN 2024	TOTAL PAYMENTS IN 2024
LLC	\$ 12,000.00	\$ 520.68	\$ 481.08	\$ 39.60	7/4/2022	\$ 12,072.07	\$ -	\$ -	\$ -
LLC	\$ 7,000.00	\$ 911.22	\$ 844.74	\$ 66.48	11/7/2022	\$ 6,467.01	\$ -	\$ -	\$ -
LLC	\$ 50,000.00	\$ 15,186.64	\$ 14,172.88	\$ 1,013.76	7/1/2023	\$ 37,128.73	\$ -	\$ -	\$ -
LLC	\$ 15,000.00	\$ 6,201.57	\$ 5,842.50	\$ 342.80	9/13/2023	\$ 10,331.12	\$ -	\$ -	\$ -
sole-proprietorship	\$ 5,000.00	\$ 1,865.58	\$ 1,741.31	\$ 118.75	10/1/2023	\$ 3,319.22	\$ -	\$ -	\$ -
NON PROFIT	\$ 25,000.00	\$ 15,186.64	\$ 14,373.82	\$ 812.82	8/1/2024	\$ 10,653.30	\$ 4,165.68	\$ 173.36	\$ 4,339.04
LLC	\$ 25,000.00	\$ 13,559.50	\$ 12,767.53	\$ 791.97	7/8/2024	\$ 12,585.03	\$ 3,632.60	\$ 164.06	\$ 3,796.66
NON PROFIT	\$ 10,000.00	\$ 5,640.70	\$ 5,314.54	\$ 326.16	7/1/2024	\$ 4,804.80	\$ 1,453.15	\$ 73.51	\$ 1,526.66
sole-proprietorship	\$ 20,000.00	\$ 10,847.50	\$ 10,214.16	\$ 633.34	7/1/2024	\$ 10,067.94	\$ 2,906.06	\$ 131.24	\$ 3,037.30
LLC	\$ 5,170.00	\$ 2,928.28	\$ 2,761.13	\$ 167.15	7/1/2024	\$ 2,440.74	\$ 859.68	\$ 37.42	\$ 918.00
NON PROFIT	\$ 25,000.00	\$ 10,943.54	\$ 10,171.64	\$ 771.90	7/23/2024	\$ 13,215.82	\$ 3,631.68	\$ 164.98	\$ 3,796.66
sole-proprietorship	\$ 19,000.00	\$ 9,940.02	\$ 9,309.11	\$ 630.91	8/1/2024	\$ 8,604.29	\$ 3,159.44	\$ 138.24	\$ 3,297.68
S-CORP	\$ 50,000.00	\$ 29,288.52	\$ 27,632.60	\$ 1,655.92	8/1/2024	\$ 22,367.40	\$ 8,317.36	\$ 360.72	\$ 8,678.08
LLC	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00	\$ -	PAID OFF	\$ -	\$ -	\$ -	\$ -
LLC	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ -	PAID OFF	\$ -	\$ -	\$ -	\$ -
LLC	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ -	PAID OFF	\$ -	\$ -	\$ -	\$ -
	\$344,170.00	\$199,020.39	\$191,627.04	\$7,371.56		\$154,057.47	\$28,125.65	\$1,243.53	\$29,390.08

2024 BUEA

INCOME	2023				2024	as of
	Budget	as of 10/2023	var.	Carryover	Budget	8/14/2024
Refunded AIEZ fee	\$18,500.00	\$19,355.30	-\$855.30	\$0.00	\$21,451.21	\$3,426.00
Business Loan Interest Income	\$1,600.00	\$982.52	\$617.48	\$0.00	\$1,500.00	\$0.00
EZID loan program interest	\$60,000.00	\$0.00	\$60,000.00	\$0.00	\$0.00	\$20,921.03
EZID Income (zone membership fees)	\$500,000.00	\$256,265.75	\$243,734.25	\$0.00	\$429,012.20	\$108,951.59
RRF Loan Interest	\$3,904.00	\$2,131.35	\$1,772.65	\$0.00	\$2,606.12	\$1,243.53
Late Fees - RRF Loans	\$0.00	\$25.57	-\$25.57	\$0.00	\$0.00	\$0.00
Late Fees - Zone Loans	\$0.00	\$255.98	-\$255.98	\$0.00	\$0.00	\$0.00
Uncategorized Income	\$0.00	\$23.53	-\$23.53	\$0.00	\$0.00	\$2,918.06
Banking Interest Income	\$1,240.00	\$38,135.60	-\$36,895.60	\$0.00	\$84,000.00	\$38,964.56
Sub-Total	\$585,244.00	\$317,175.60	\$268,068.40	\$0.00	\$538,569.53	\$176,424.77

Awaiting Catalent/Cook amended filing approval (235,231.77)

This may be a mistake. Payment may need to go to another department.

as of May 2024

2024 BUEA

	<u>2023</u>				<u>2024</u>	<u>as of</u>
	<u>Budget</u>	<u>as of 10/2023</u>	<u>var.</u>	<u>Carryover</u>	<u>Budget</u>	<u>8/14/2024</u>
EXPENSE						
ADMINISTRATIVE						
Bank Service charges	\$80.00	\$24,040.41	-\$23,960.41	\$0.00	\$0.00	\$0.00
Professional Services- Management	\$45,000.00	\$45,000.00	\$0.00	\$0.00	\$47,500.00	\$47,500.00
Insurance Expense	\$3,500.00	\$3,033.00	\$467.00	\$0.00	\$3,500.00	\$3,246.00
Accounting & Tax Services	\$2,500.00	\$781.02	\$1,718.98	\$0.00	\$1,500.00	\$0.00
Marketing Consultant	\$10,000.00	\$0.00	\$10,000.00	\$0.00	\$5,000.00	\$0.00
Professional Bonds	\$3,500.00	\$0.00	\$3,500.00	\$0.00	\$3,500.00	\$0.00
Project administration	\$12,210.00	\$0.00	\$12,210.00	\$0.00	\$12,000.00	\$0.00
Advertising/Marketing	\$1,500.00	\$0.00	\$1,500.00	\$0.00	\$1,500.00	\$0.00
Miscellaneous Expenses	\$2,500.00	\$39.99	\$2,460.01	\$0.00	\$2,500.00	\$39.99
Postage/Printing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Subscriptions/Dues	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sub-Total	\$80,790.00	\$72,894.42	\$7,895.58	\$0.00	\$77,000.00	\$50,785.99

2024 BUEA

	<u>2023</u>				<u>2024</u>	<u>as of</u>
	<u>Budget</u>	<u>as of 10/2023</u>	<u>var.</u>	<u>Carryover</u>	<u>Budget</u>	<u>8/14/2024</u>
GRANTMAKING						
Education:						
School Grants (MCCSC)	\$50,000.00	\$50,000.00	\$0.00	\$0.00	\$50,000.00	\$50,000.00
Resident Economic Independence Scholarships	\$15,000.00	\$8,595.00	\$6,405.00	\$0.00	\$15,000.00	\$1,000.00
Lemonade Day	\$2,500.00	\$2,500.00	\$0.00	\$0.00	\$2,500.00	\$2,500.00
Sub-Total	\$67,500.00	\$61,095.00	\$6,405.00	\$0.00	\$67,500.00	\$53,500.00

Education and						
Business Economic Enhancement Scholarship	\$10,000.00	\$3,511.00	\$6,489.00	\$0.00	\$10,000.00	\$1,000.00
Ivy Tech/SBDC/Cook Center	\$45,000.00	\$45,000.00	\$0.00	\$0.00	\$45,000.00	\$45,000.00
Dimension Mill Zone day	\$1,000.00	\$1,000.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
DEI Scholarship	\$15,000.00	\$3,500.00	\$11,500.00	\$0.00	\$10,000.00	\$0.00
Unbudgeted Grants	\$20,000.00	\$0.00	\$20,000.00	\$0.00	\$15,000.00	\$0.00
Sub-Total	\$91,000.00	\$53,011.00	\$31,500.00	\$0.00	\$81,000.00	\$47,000.00

two payments pending total of 2500

Arts and Culture:						
City Art Program	\$20,000.00	\$0.00	\$20,000.00	\$20,000.00	\$40,000.00	\$0.00
Zone Art Grants	\$40,000.00	\$26,800.00	\$13,200.00	\$0.00	\$50,000.00	\$21,950.00
Historic Façade Grant	\$50,000.00	\$0.00	\$50,000.00	\$0.00	\$40,000.00	\$0.00
Unbudgeted Grants	\$20,000.00	\$0.00	\$20,000.00	\$0.00	\$20,000.00	\$0.00
Sub-Total	\$130,000.00	\$26,800.00	\$83,200.00	\$0.00	\$150,000.00	\$21,950.00

approved for OT 987. Payment pending (40k)

3 grant approved. payment pending (30k)

approved for OT 987. Payment pending (20k)

2024 BUEA

	2023			2024		as of 8/14/2024
	Budget	as of 10/2023	var.	Carryover	Budget	
Implemented Zone						
Small Business Safety & Business Building	\$20,000.00	\$2,091.90	\$17,908.10	\$0.00	\$25,000.00	\$5,011.94
Business Building	\$20,000.00	\$6,111.00	\$13,889.00	\$0.00	\$25,000.00	\$5,000.00
Business Accessability	\$15,000.00	\$6,111.00	\$8,889.00	\$0.00	\$25,000.00	\$0.00
Sub-Total	\$55,000.00	\$14,313.90	\$40,686.10	\$0.00	\$75,000.00	\$10,011.94
Prospective Zone						
Home Improvement & Resident Child Care Grant	\$15,000.00	\$0.00	\$15,000.00	\$0.00	\$30,000.00	\$0.00
Environmental	\$30,000.00	\$0.00	\$30,000.00	\$0.00	\$30,000.00	\$0.00
Tech Modernization &	\$15,000.00	\$0.00	\$15,000.00	\$0.00	\$0.00	\$0.00
Sub-Total	\$20,000.00	\$0.00	\$20,000.00	\$0.00	\$0.00	\$0.00
Sub-Total	\$80,000.00	\$0.00	\$80,000.00	\$0.00	\$60,000.00	\$0.00
Grant Making Budget	\$423,500.00	\$140,906.00	\$121,105.00	\$0.00	\$358,500.00	\$132,461.94

Summary

Total income	\$585,244.00	\$317,175.60	\$268,068.40	\$0.00	\$538,569.53	\$176,424.77
other assets/ long term					\$69,816.00	\$22,413.80
Total expenditures	\$504,290.00	\$213,800.42	\$129,000.58	\$0.00	\$510,500.00	\$183,247.93
Net income	\$80,954.00	\$103,375.18	\$12,210.00	\$0.00	\$97,885.53	\$15,590.64

PAID	NAME (C7)	2024 BUEA Participation Fee (C26)	2024 RDC Participation Fee (if located in TIF) (C28)	BUEA+RDC DUES=	AIEZ DUES (C32)
<input type="checkbox"/>	Catalent Indiana LLC (LAYER 1)	\$ 7,735.19	\$ -	\$ 7,735.19	\$ 386.76
<input type="checkbox"/>	Catalent Indiana LLC (LAYER 2)	\$ 78,836.68	\$ -	\$ 78,836.68	\$ 3,941.83
<input type="checkbox"/>	Catalent Indiana LLC (LAYER 3)	\$33,899.99	\$0.00	\$ 33,899.99	\$ 1,695.00
<input type="checkbox"/>	Cook Pharmica LLC	\$ 114,759.91	\$ 51,641.96	\$ 166,401.87	\$ 5,738.00
<input checked="" type="checkbox"/>	Fox 415 LLC	\$ 4,181.41	\$ -	\$ 4,181.41	\$ 209.07
<input checked="" type="checkbox"/>	Fox Lair Development LLC	\$ 7,145.22	\$ -	\$ 7,145.22	\$ 357.26
<input checked="" type="checkbox"/>	The National Bank of Indidnapolis	\$ 1,492.00	\$ -	\$ 1,492.00	\$ 75.00
<input checked="" type="checkbox"/>	German American Bank	\$ 13,893.00		\$ 13,893.00	\$ 695.00
<input checked="" type="checkbox"/>	AJL - 703 LLC	\$ 2,530.10	\$ 1,138.55	\$ 3,668.65	\$ 126.51
<input checked="" type="checkbox"/>	Dwellings III, LLC (2)	\$ 8,615.84	\$ -	\$ 8,615.84	\$ 430.79
<input checked="" type="checkbox"/>	ERL-14 LLC	\$ 26,682.53	\$ 12,007.14	\$ 38,689.67	\$ 1,334.13
<input checked="" type="checkbox"/>	GMS-Pavilion Properties LLC (Walnut St)	\$ 4,987.65	\$ 2,244.44	\$ 7,232.09	\$ 249.38
<input checked="" type="checkbox"/>	Hays Building LLC	\$ 3,060.05	\$ -	\$ 3,060.05	\$ 153.00
<input checked="" type="checkbox"/>	HAT Living LLC	\$ 264.09	\$ -	\$ 264.09	\$ 13.20
<input checked="" type="checkbox"/>	Hillside Manors Oz LLC	\$ 6,634.82	\$ -	\$ 6,634.82	\$ 331.74
<input checked="" type="checkbox"/>	Nathan Simon	\$ 467.23	\$ -	\$ 467.23	\$ 23.36
<input checked="" type="checkbox"/>	Olaf Lava 933 LLC	\$ 4,333.80	\$ 1,950.21	\$ 6,284.01	\$ 216.69
<input checked="" type="checkbox"/>	SCP 9 North College LLC/9 North Holdings LLC	\$ 8,763.49	\$ 3,943.57	\$ 12,707.06	\$ 438.17
<input checked="" type="checkbox"/>	Indiana University Credit Union	\$ 1,376.00	\$ -	\$ 1,376.00	\$ 69.00
<input checked="" type="checkbox"/>	First Financial Coroporation	\$ 38.85	\$ -	\$ 38.85	\$ 1.94
<input checked="" type="checkbox"/>	Park South LLC	\$ 21,065.35	\$ -	\$ 21,065.35	\$ 1,053.27
<input checked="" type="checkbox"/>	Bloomington Iron and Metal Inc	\$ 771.50	\$ -	\$ 771.50	\$ 38.58
		\$ 351,534.72	\$ 21,283.91	\$ 137,586.85	\$ 5,816.09

Bloomington Urban Enterprise Association

Balance Sheet

08/13/24

As of February 29, 2024

Accrual Basis

	Feb 29, 24
ASSETS	
Current Assets	
Checking/Savings	
Cash & Cash Equivalents	
First Financial Bank	
FFB - Checking	-18,690.29
FFB - Money Market	2,344,448.59
Total First Financial Bank	2,325,758.30
German American Bank	218,172.22
IU Credit Union	204,429.34
Peoples State Bank	104,941.27
Total Cash & Cash Equivalents	2,853,301.13
Total Checking/Savings	2,853,301.13
Total Current Assets	2,853,301.13
Other Assets	
Notes Receivable - Long Term	
Big Brothers Big Sisters	13,270.33
Big Time Trading	15,397.80
Blooming Pets Alive	5,790.18
BTown Beauty Supply	9,234.33
Gaian Hands	5,594.91
KC Designs	11,470.13
Lash Envy	3,061.54
Michael's Uptown Cafe	4,722.06
My Fin, The Tap	8,251.89
My Sport's Locker	35,827.12
PALS	13,817.18
Red Tire Cab	11,518.92
Sew Secret	3,364.57
Spiral Bodies	10,134.37
Vanishing Aesthetics	27,741.97
Total Notes Receivable - Long Term	179,197.30
Total Other Assets	179,197.30
TOTAL ASSETS	3,032,498.43
LIABILITIES & EQUITY	
Equity	
Opening Balance Equity	1,565,019.23
Unrestricted Net Assets	1,504,224.94
Net Income	-36,745.74
Total Equity	3,032,498.43
TOTAL LIABILITIES & EQUITY	3,032,498.43

Bloomington Urban Enterprise Association

Profit & Loss

February 2024

	<u>Feb 24</u>
Ordinary Income/Expense	
Income	
Banking Interest	7,520.59
Late Fees - RRF Loans	5.61
RRF Loan Interest	205.47
	<hr/>
Total Income	7,731.67
Expense	
Grants	
School Grants	50,000.00
	<hr/>
Total Grants	50,000.00
Insurance Expense	3,246.00
Miscellaneous Expense	30.00
	<hr/>
Total Expense	53,276.00
Net Ordinary Income	-45,544.33
Other Income/Expense	
Other Income	
Interest Income	203.64
	<hr/>
Total Other Income	203.64
Net Other Income	203.64
Net Income	<hr/> <hr/> -45,340.69

Bloomington Urban Enterprise Association Profit & Loss Budget vs. Actual

Accrual Basis

January through February 2024

	Jan - Feb 24	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
AIEZ Fees Refunded	0.00	21,451.00	-21,451.00	0.0%
Banking Interest	15,566.15	84,000.00	-68,433.85	18.5%
Business Zone Loan Interest	0.00	1,500.00	-1,500.00	0.0%
Late Fees - RRF Loans	107.77	0.00	107.77	100.0%
RDC Participation Fee	0.00	0.00	0.00	0.0%
RRF Loan Interest	449.25	2,606.00	-2,156.75	17.2%
Uncategorized Income	0.00	0.00	0.00	0.0%
Zone Membership Fees	0.00	429,012.00	-429,012.00	0.0%
Total Income	16,123.17	538,569.00	-522,445.83	3.0%
Expense				
Accounting & Tax Services	0.00	1,500.00	-1,500.00	0.0%
Advertising and Promotion	0.00	1,500.00	-1,500.00	0.0%
Dues & Subscriptions	0.00	0.00	0.00	0.0%
Grants				
City Art Program	0.00	40,000.00	-40,000.00	0.0%
Dimension Mill Zone Day Passes	0.00	1,000.00	-1,000.00	0.0%
Facade Grants	0.00	50,000.00	-50,000.00	0.0%
Grants-Miscellaneous				
SBDC	0.00	45,000.00	-45,000.00	0.0%
Grants-Miscellaneous - Other	0.00	20,000.00	-20,000.00	0.0%
Total Grants-Miscellaneous	0.00	65,000.00	-65,000.00	0.0%
Lemonade Day	0.00	2,500.00	-2,500.00	0.0%
School Grants	50,000.00	50,000.00	0.00	100.0%
Unbudgeted Grants	0.00	15,000.00	-15,000.00	0.0%
Zone Arts Grants				
Bloomington Creative Glass	0.00	0.00	0.00	0.0%
The Overlook Community Center	0.00	0.00	0.00	0.0%
Zone Arts Grants - Other	0.00	40,000.00	-40,000.00	0.0%
Total Zone Arts Grants	0.00	40,000.00	-40,000.00	0.0%
Zone Improvement Grants				
Business Accessibility	0.00	25,000.00	-25,000.00	0.0%
Business Building Improvement	0.00	25,000.00	-25,000.00	0.0%
Home Improvement	0.00	30,000.00	-30,000.00	0.0%
Resident Child Care Grant	0.00	30,000.00	-30,000.00	0.0%
Small Business Safety/Security	0.00	25,000.00	-25,000.00	0.0%
Total Zone Improvement Grants	0.00	135,000.00	-135,000.00	0.0%
Total Grants	50,000.00	398,500.00	-348,500.00	12.5%
Insurance Expense	3,246.00	3,500.00	-254.00	92.7%
Marketing Consultant	0.00	5,000.00	-5,000.00	0.0%
Miscellaneous Expense	30.00	2,500.00	-2,470.00	1.2%
Professional Bonds	0.00	3,500.00	-3,500.00	0.0%
Professional Fees				
Management	0.00	47,500.00	-47,500.00	0.0%
Project Administration	0.00	12,000.00	-12,000.00	0.0%
Total Professional Fees	0.00	59,500.00	-59,500.00	0.0%
RDC TIF Zone Participation Fee	0.00	0.00	0.00	0.0%
Scholarships				
Business Scholarships	0.00	10,000.00	-10,000.00	0.0%
DEI Training Scholarships	0.00	10,000.00	-10,000.00	0.0%
Resident Scholarships	0.00	15,000.00	-15,000.00	0.0%
Total Scholarships	0.00	35,000.00	-35,000.00	0.0%
Total Expense	53,276.00	510,500.00	-457,224.00	10.4%
Net Ordinary Income	-37,152.83	28,069.00	-65,221.83	-132.4%
Other Income/Expense				
Other Income				
Interest Income	407.09	0.00	407.09	100.0%
Total Other Income	407.09	0.00	407.09	100.0%
Net Other Income	407.09	0.00	407.09	100.0%
Net Income	-36,745.74	28,069.00	-64,814.74	-130.9%

Bloomington Urban Enterprise Association

08/13/24

Balance Sheet

Accrual Basis

As of March 31, 2024

	Mar 31, 24
ASSETS	
Current Assets	
Checking/Savings	
Cash & Cash Equivalents	
First Financial Bank	
FFB - Checking	-21,190.29
FFB - Money Market	2,357,760.39
Total First Financial Bank	2,336,570.10
German American Bank	218,518.90
IU Credit Union	204,429.34
Peoples State Bank	104,941.27
Total Cash & Cash Equivalents	2,864,459.61
Total Checking/Savings	2,864,459.61
Total Current Assets	2,864,459.61
Other Assets	
Notes Receivable - Long Term	
Big Brothers Big Sisters	12,750.06
Big Time Trading	14,881.31
Blooming Pets Alive	5,582.93
BTown Beauty Supply	9,234.33
Gaian Hands	5,594.91
KC Designs	11,470.13
Lash Envy	2,957.26
Michael's Uptown Cafe	4,583.17
My Fin, The Tap	8,251.89
My Sport's Locker	35,827.12
PALS	13,299.19
Red Tire Cab	11,518.92
Sew Secret	3,364.57
Spiral Bodies	10,134.37
Vanishing Aesthetics	27,741.97
Total Notes Receivable - Long Term	177,192.13
Total Other Assets	177,192.13
TOTAL ASSETS	3,041,651.74
LIABILITIES & EQUITY	
Equity	
Opening Balance Equity	1,565,019.23
Unrestricted Net Assets	1,504,224.94
Net Income	-27,592.43
Total Equity	3,041,651.74
TOTAL LIABILITIES & EQUITY	3,041,651.74

Bloomington Urban Enterprise Association

Profit & Loss

March 2024

	<u>Mar 24</u>
Ordinary Income/Expense	
Income	
Banking Interest	7,422.50
Late Fees - RRF Loans	5.61
RRF Loan Interest	87.20
Zone Membership Fees	3,791.32
	<hr/>
Total Income	11,306.63
Expense	
Grants	
Lemonade Day	2,500.00
	<hr/>
Total Grants	2,500.00
Total Expense	2,500.00
	<hr/>
Net Ordinary Income	8,806.63
Other Income/Expense	
Other Income	
Interest Income	346.68
	<hr/>
Total Other Income	346.68
	<hr/>
Net Other Income	346.68
	<hr/>
Net Income	9,153.31
	<hr/> <hr/>

Bloomington Urban Enterprise Association Profit & Loss Budget vs. Actual

Accrual Basis

January through March 2024

	Jan - Mar 24	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
AIEZ Fees Refunded	0.00	21,451.00	-21,451.00	0.0%
Banking Interest	22,988.65	84,000.00	-61,011.35	27.4%
Business Zone Loan Interest	0.00	1,500.00	-1,500.00	0.0%
Late Fees - RRF Loans	113.38	0.00	113.38	100.0%
RDC Participation Fee	0.00	0.00	0.00	0.0%
RRF Loan Interest	536.45	2,606.00	-2,069.55	20.6%
Uncategorized Income	0.00	0.00	0.00	0.0%
Zone Membership Fees	3,791.32	429,012.00	-425,220.68	0.9%
Total Income	27,429.80	538,569.00	-511,139.20	5.1%
Expense				
Accounting & Tax Services	0.00	1,500.00	-1,500.00	0.0%
Advertising and Promotion	0.00	1,500.00	-1,500.00	0.0%
Dues & Subscriptions	0.00	0.00	0.00	0.0%
Grants				
City Art Program	0.00	40,000.00	-40,000.00	0.0%
Dimension Mill Zone Day Passes	0.00	1,000.00	-1,000.00	0.0%
Facade Grants	0.00	50,000.00	-50,000.00	0.0%
Grants-Miscellaneous				
SBDC	0.00	45,000.00	-45,000.00	0.0%
Grants-Miscellaneous - Other	0.00	20,000.00	-20,000.00	0.0%
Total Grants-Miscellaneous	0.00	65,000.00	-65,000.00	0.0%
Lemonade Day	2,500.00	2,500.00	0.00	100.0%
School Grants	50,000.00	50,000.00	0.00	100.0%
Unbudgeted Grants	0.00	15,000.00	-15,000.00	0.0%
Zone Arts Grants				
Bloomington Creative Glass	0.00	0.00	0.00	0.0%
The Overlook Community Center	0.00	0.00	0.00	0.0%
Zone Arts Grants - Other	0.00	40,000.00	-40,000.00	0.0%
Total Zone Arts Grants	0.00	40,000.00	-40,000.00	0.0%
Zone Improvement Grants				
Business Accessibility	0.00	25,000.00	-25,000.00	0.0%
Business Building Improvement	0.00	25,000.00	-25,000.00	0.0%
Home Improvement	0.00	30,000.00	-30,000.00	0.0%
Resident Child Care Grant	0.00	30,000.00	-30,000.00	0.0%
Small Business Safety/Security	0.00	25,000.00	-25,000.00	0.0%
Total Zone Improvement Grants	0.00	135,000.00	-135,000.00	0.0%
Total Grants	52,500.00	398,500.00	-346,000.00	13.2%
Insurance Expense	3,246.00	3,500.00	-254.00	92.7%
Marketing Consultant	0.00	5,000.00	-5,000.00	0.0%
Miscellaneous Expense	30.00	2,500.00	-2,470.00	1.2%
Professional Bonds	0.00	3,500.00	-3,500.00	0.0%
Professional Fees				
Management	0.00	47,500.00	-47,500.00	0.0%
Project Administration	0.00	12,000.00	-12,000.00	0.0%
Total Professional Fees	0.00	59,500.00	-59,500.00	0.0%
RDC TIF Zone Participation Fee	0.00	0.00	0.00	0.0%
Scholarships				
Business Scholarships	0.00	10,000.00	-10,000.00	0.0%
DEI Training Scholarships	0.00	10,000.00	-10,000.00	0.0%
Resident Scholarships	0.00	15,000.00	-15,000.00	0.0%
Total Scholarships	0.00	35,000.00	-35,000.00	0.0%
Total Expense	55,776.00	510,500.00	-454,724.00	10.9%
Net Ordinary Income	-28,346.20	28,069.00	-56,415.20	-101.0%
Other Income/Expense				
Other Income				
Interest Income	753.77	0.00	753.77	100.0%
Total Other Income	753.77	0.00	753.77	100.0%
Net Other Income	753.77	0.00	753.77	100.0%
Net Income	-27,592.43	28,069.00	-55,661.43	-98.3%

Bloomington Urban Enterprise Association

Balance Sheet

As of April 30, 2024

	Apr 30, 24
ASSETS	
Current Assets	
Checking/Savings	
Cash & Cash Equivalents	
First Financial Bank	
FFB - Checking	-25,426.23
FFB - Money Market	2,393,276.44
Total First Financial Bank	2,367,850.21
German American Bank	218,518.90
IU Credit Union	204,429.34
Peoples State Bank	104,941.27
Total Cash & Cash Equivalents	2,895,739.72
Total Checking/Savings	2,895,739.72
Total Current Assets	2,895,739.72
Other Assets	
Notes Receivable - Long Term	
Big Brothers Big Sisters	12,228.92
Big Time Trading	14,364.00
Blooming Pets Alive	5,375.34
BTown Beauty Supply	9,234.33
Gaian Hands	5,594.91
KC Designs	10,640.49
Lash Envy	2,850.04
Michael's Uptown Cafe	4,583.17
My Fin, The Tap	8,251.89
My Sport's Locker	35,827.12
PALS	12,780.39
Red Tire Cab	11,518.92
Sew Secret	3,364.57
Spiral Bodies	9,739.80
Vanishing Aesthetics	25,662.64
Total Notes Receivable - Long Term	172,016.53
Total Other Assets	172,016.53
TOTAL ASSETS	3,067,756.25
LIABILITIES & EQUITY	
Equity	
Opening Balance Equity	1,565,019.23
Unrestricted Net Assets	1,504,224.94
Net Income	-1,487.92
Total Equity	3,067,756.25
TOTAL LIABILITIES & EQUITY	3,067,756.25

Bloomington Urban Enterprise Association

Profit & Loss

08/13/24

April 2024

Accrual Basis

	<u>Apr 24</u>
Ordinary Income/Expense	
Income	
Banking Interest	7,771.83
Late Fees - RRF Loans	2.84
RDC Participation Fee	2,244.44
RRF Loan Interest	230.18
Zone Membership Fees	25,867.16
	<hr/>
Total Income	36,116.45
Expense	
Grants	
Zone Improvement Grants	
Business Building Improvement	5,000.00
Small Business Safety/Security	5,011.94
	<hr/>
Total Zone Improvement Grants	10,011.94
	<hr/>
Total Grants	10,011.94
	<hr/>
Total Expense	10,011.94
	<hr/>
Net Ordinary Income	26,104.51
	<hr/>
Net Income	26,104.51

Bloomington Urban Enterprise Association Profit & Loss Budget vs. Actual

Accrual Basis

January through April 2024

	Jan - Apr 24	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
AIEZ Fees Refunded	0.00	21,451.00	-21,451.00	0.0%
Banking Interest	30,760.48	84,000.00	-53,239.52	36.6%
Business Zone Loan Interest	0.00	1,500.00	-1,500.00	0.0%
Late Fees - RRF Loans	116.22	0.00	116.22	100.0%
RDC Participation Fee	2,244.44	0.00	2,244.44	100.0%
RRF Loan Interest	766.63	2,606.00	-1,839.37	29.4%
Uncategorized Income	0.00	0.00	0.00	0.0%
Zone Membership Fees	29,658.48	429,012.00	-399,353.52	6.9%
Total Income	63,546.25	538,569.00	-475,022.75	11.8%
Expense				
Accounting & Tax Services	0.00	1,500.00	-1,500.00	0.0%
Advertising and Promotion	0.00	1,500.00	-1,500.00	0.0%
Dues & Subscriptions	0.00	0.00	0.00	0.0%
Grants				
City Art Program	0.00	40,000.00	-40,000.00	0.0%
Dimension Mill Zone Day Passes	0.00	1,000.00	-1,000.00	0.0%
Facade Grants	0.00	50,000.00	-50,000.00	0.0%
Grants-Miscellaneous				
SBDC	0.00	45,000.00	-45,000.00	0.0%
Grants-Miscellaneous - Other	0.00	20,000.00	-20,000.00	0.0%
Total Grants-Miscellaneous	0.00	65,000.00	-65,000.00	0.0%
Lemonade Day	2,500.00	2,500.00	0.00	100.0%
School Grants	50,000.00	50,000.00	0.00	100.0%
Unbudgeted Grants	0.00	15,000.00	-15,000.00	0.0%
Zone Arts Grants				
Bloomington Creative Glass	0.00	0.00	0.00	0.0%
The Overlook Community Center	0.00	0.00	0.00	0.0%
Zone Arts Grants - Other	0.00	40,000.00	-40,000.00	0.0%
Total Zone Arts Grants	0.00	40,000.00	-40,000.00	0.0%
Zone Improvement Grants				
Business Accessibility	0.00	25,000.00	-25,000.00	0.0%
Business Building Improvement	5,000.00	25,000.00	-20,000.00	20.0%
Home Improvement	0.00	30,000.00	-30,000.00	0.0%
Resident Child Care Grant	0.00	30,000.00	-30,000.00	0.0%
Small Business Safety/Security	5,011.94	25,000.00	-19,988.06	20.0%
Total Zone Improvement Grants	10,011.94	135,000.00	-124,988.06	7.4%
Total Grants	62,511.94	398,500.00	-335,988.06	15.7%
Insurance Expense	3,246.00	3,500.00	-254.00	92.7%
Marketing Consultant	0.00	5,000.00	-5,000.00	0.0%
Miscellaneous Expense	30.00	2,500.00	-2,470.00	1.2%
Professional Bonds	0.00	3,500.00	-3,500.00	0.0%
Professional Fees				
Management	0.00	47,500.00	-47,500.00	0.0%
Project Administration	0.00	12,000.00	-12,000.00	0.0%
Total Professional Fees	0.00	59,500.00	-59,500.00	0.0%
RDC TIF Zone Participation Fee	0.00	0.00	0.00	0.0%
Scholarships				
Business Scholarships	0.00	10,000.00	-10,000.00	0.0%
DEI Training Scholarships	0.00	10,000.00	-10,000.00	0.0%
Resident Scholarships	0.00	15,000.00	-15,000.00	0.0%
Total Scholarships	0.00	35,000.00	-35,000.00	0.0%
Total Expense	65,787.94	510,500.00	-444,712.06	12.9%
Net Ordinary Income	-2,241.69	28,069.00	-30,310.69	-8.0%
Other Income/Expense				
Other Income				
Interest Income	753.77	0.00	753.77	100.0%
Total Other Income	753.77	0.00	753.77	100.0%
Net Other Income	753.77	0.00	753.77	100.0%
Net Income	-1,487.92	28,069.00	-29,556.92	-5.3%

Bloomington Urban Enterprise Association

08/13/24

Balance Sheet

Accrual Basis

As of May 31, 2024

	May 31, 24
ASSETS	
Current Assets	
Checking/Savings	
Cash & Cash Equivalents	
First Financial Bank	
FFB - Checking	-20,414.29
FFB - Money Market	2,439,306.29
Total First Financial Bank	2,418,892.00
German American Bank	218,518.90
IU Credit Union	204,429.34
Peoples State Bank	104,941.27
Total Cash & Cash Equivalents	2,946,781.51
Total Checking/Savings	2,946,781.51
Total Current Assets	2,946,781.51
Other Assets	
Notes Receivable - Long Term	
Big Brothers Big Sisters	12,228.92
Big Time Trading	13,845.88
Blooming Pets Alive	5,167.40
BTown Beauty Supply	9,234.33
Gaian Hands	5,594.91
KC Designs	10,640.49
Lash Envy	2,742.64
Michael's Uptown Cafe	4,444.28
My Fin, The Tap	8,251.89
My Sport's Locker	35,827.12
PALS	12,780.39
Red Tire Cab	11,518.92
Sew Secret	3,364.57
Spiral Bodies	9,344.57
Vanishing Aesthetics	25,662.64
Total Notes Receivable - Long Term	170,648.95
Total Other Assets	170,648.95
TOTAL ASSETS	3,117,430.46
LIABILITIES & EQUITY	
Equity	
Opening Balance Equity	1,565,019.23
Unrestricted Net Assets	1,504,224.94
Net Income	48,186.29
Total Equity	3,117,430.46
TOTAL LIABILITIES & EQUITY	3,117,430.46

Bloomington Urban Enterprise Association

Profit & Loss

May 2024

	<u>May 24</u>
Ordinary Income/Expense	
Income	
Banking Interest	8,204.08
Late Fees - RRF Loans	0.84
RDC Participation Fee	3,943.57
RRF Loan Interest	55.01
Zone Membership Fees	38,470.71
	<hr/>
Total Income	50,674.21
Expense	
Scholarships	
Resident Scholarships	1,000.00
	<hr/>
Total Scholarships	1,000.00
Total Expense	1,000.00
Net Ordinary Income	49,674.21
Net Income	<hr/> <hr/> 49,674.21

Bloomington Urban Enterprise Association Profit & Loss Budget vs. Actual

Accrual Basis

January through May 2024

	Jan - May 24	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
AIEZ Fees Refunded	0.00	21,451.00	-21,451.00	0.0%
Banking Interest	38,964.56	84,000.00	-45,035.44	46.4%
Business Zone Loan Interest	0.00	1,500.00	-1,500.00	0.0%
Late Fees - RRF Loans	117.06	0.00	117.06	100.0%
RDC Participation Fee	6,188.01	0.00	6,188.01	100.0%
RRF Loan Interest	821.64	2,606.00	-1,784.36	31.5%
Uncategorized Income	0.00	0.00	0.00	0.0%
Zone Membership Fees	68,129.19	429,012.00	-360,882.81	15.9%
Total Income	114,220.46	538,569.00	-424,348.54	21.2%
Expense				
Accounting & Tax Services	0.00	1,500.00	-1,500.00	0.0%
Advertising and Promotion	0.00	1,500.00	-1,500.00	0.0%
Dues & Subscriptions	0.00	0.00	0.00	0.0%
Grants				
City Art Program	0.00	40,000.00	-40,000.00	0.0%
Dimension Mill Zone Day Passes	0.00	1,000.00	-1,000.00	0.0%
Facade Grants	0.00	50,000.00	-50,000.00	0.0%
Grants-Miscellaneous				
SBDC	0.00	45,000.00	-45,000.00	0.0%
Grants-Miscellaneous - Other	0.00	20,000.00	-20,000.00	0.0%
Total Grants-Miscellaneous	0.00	65,000.00	-65,000.00	0.0%
Lemonade Day	2,500.00	2,500.00	0.00	100.0%
School Grants	50,000.00	50,000.00	0.00	100.0%
Unbudgeted Grants	0.00	15,000.00	-15,000.00	0.0%
Zone Arts Grants				
Bloomington Creative Glass	0.00	0.00	0.00	0.0%
The Overlook Community Center	0.00	0.00	0.00	0.0%
Zone Arts Grants - Other	0.00	40,000.00	-40,000.00	0.0%
Total Zone Arts Grants	0.00	40,000.00	-40,000.00	0.0%
Zone Improvement Grants				
Business Accessibility	0.00	25,000.00	-25,000.00	0.0%
Business Building Improvement	5,000.00	25,000.00	-20,000.00	20.0%
Home Improvement	0.00	30,000.00	-30,000.00	0.0%
Resident Child Care Grant	0.00	30,000.00	-30,000.00	0.0%
Small Business Safety/Security	5,011.94	25,000.00	-19,988.06	20.0%
Total Zone Improvement Grants	10,011.94	135,000.00	-124,988.06	7.4%
Total Grants	62,511.94	398,500.00	-335,988.06	15.7%
Insurance Expense	3,246.00	3,500.00	-254.00	92.7%
Marketing Consultant	0.00	5,000.00	-5,000.00	0.0%
Miscellaneous Expense	30.00	2,500.00	-2,470.00	1.2%
Professional Bonds	0.00	3,500.00	-3,500.00	0.0%
Professional Fees				
Management	0.00	47,500.00	-47,500.00	0.0%
Project Administration	0.00	12,000.00	-12,000.00	0.0%
Total Professional Fees	0.00	59,500.00	-59,500.00	0.0%
RDC TIF Zone Participation Fee	0.00	0.00	0.00	0.0%
Scholarships				
Business Scholarships	0.00	10,000.00	-10,000.00	0.0%
DEI Training Scholarships	0.00	10,000.00	-10,000.00	0.0%
Resident Scholarships	1,000.00	15,000.00	-14,000.00	6.7%
Total Scholarships	1,000.00	35,000.00	-34,000.00	2.9%
Total Expense	66,787.94	510,500.00	-443,712.06	13.1%
Net Ordinary Income	47,432.52	28,069.00	19,363.52	169.0%
Other Income/Expense				
Other Income				
Interest Income	753.77	0.00	753.77	100.0%
Total Other Income	753.77	0.00	753.77	100.0%
Net Other Income	753.77	0.00	753.77	100.0%
Net Income	48,186.29	28,069.00	20,117.29	171.7%



Greetings!

We are excited to share that the City of Bloomington has partnered with Retail Strategies to provide virtual, on-demand Small Business Support training for locally-owned businesses in our community. The Small Business Support program features training videos, downloadable resources, and a chat forum focused on five (5) learning paths that will assist your business in modernizing and improving. The learning paths include:

- Business Modernization
- Omni-channel Retail Strategies
- Restaurant Resilience
- Property Owner Training
- Holiday Trends & Outlook

Learners can earn customized certificates for completing each learning path, and badges and other incentives can be earned for daily log-in, downloading resources, and completing individual courses.

This self-led learning management system will deliver all courses and materials on demand. The City of Bloomington has invested in this program on your behalf, so there is no fee for your business to participate in these training courses. Your business will have access to these courses and resources for 12 months from enrollment.

To enroll, please click the following link, enter your email address, and create your unique password to access the resources on this platform:

https://smallbusinesssupport.learnupon.com/users/sign_up

After you create your password, you will be prompted to answer a few short questions about your business (such as business name, sector, and community name,) which will promptly enroll you in our customized learning platform.

Once enrolled, you can access the platform on a desktop, tablet, or mobile device. We encourage you to bookmark the platform URL on your desktop for easy access. Additionally, if desired, you may download an app to quickly access your unique account on the learning platform from a mobile device. The app information is provided below.

Be sure to check out the Forum on the platform, an internal message board where you can communicate with instructors and other learners to share questions, wins, challenges, or how you plan to use the training information in your business. The Retail Strategies team monitors the platform daily to connect you to the proper instructor if you have questions about the content. A library of resources for easy downloading is found in the Resources tab.





Finally, the Retail Strategies team acts as the Customer Support team, so if you have a question about your account, need to reset your password, or need assistance navigating the platform, you can contact them directly. Their contact information is provided below.

Please contact me or the Retail Strategies team if you have additional questions or wish to opt out of this program and subsequent emails.

We are excited to bring you this opportunity!

Link to Enroll in Small Business Support (no cost)

https://smallbusinesssupport.learnupon.com/users/sign_up

App Login Instructions

- Go to iOS App Store or Google Play to download the LearnUpon mobile app
- Open the app and enter the URL for the portal you would like to access:
 - retailstrategies.learnupon.com
- Enter your Email ID and Password (must be enrolled in the platform to log in on the app)
- Once you have entered the portal, you can access your Dashboard and the learning paths that you have been enrolled in.

Customer Support

Taylor Turner, Client Services Manager

Retail Strategies

tturner@retailstrategies.com

Warm Regards,

Andrea "De" de la Rosa

Assistant Director for Small Business Development,

Department of Economic & Sustainable Development

City of Bloomington

Executive Director, Bloomington Urban Enterprise Association

o: 812.349.3419

c: 312.325.8381



Business Building Improvement Grant BUEA August 14, 2024

The Monroe Oil Building at 229 W. 1st has been a part of Bloomington landscape since 1921. It then functioned as a petroleum product distribution center for Standard Oil of Indiana. Community members would come to this facility to get oil for their cars because oil was not yet packaged in quarts to be sold in stores. Petroleum products were delivered from Monroe Oil to fuel homes, farms and businesses all over Bloomington and Monroe County. It is for this reason that we believe this building needs to be restored and utilized as a gathering place for the Bloomington community once again.

Monroe Oil's location is prime. On the corner of 1st and Morton Streets, it is adjacent to the B-Line trail and the McDoel Gardens Neighborhood. Just 4 blocks south of the square and just 4 blocks north of Switchyard Park. It is the southeast gateway to Bloomington's newest neighborhood, Hopewell.

Rudy and Kay Fields, the owners of this property, purchased Monroe Oil at the Monroe County Tax Sale in 2011. Environmental issues have been resolved, receiving a No Further Action (NFA) letter from IDEM, Brownfields Section in 2015. A new structural steel and roof system was installed in 2022 totaling over \$550,000. The site plan is complete, and we have obtained the grading permit for site development through the City of Bloomington Planning Department. The 1st Street redevelopment is active and will provide the building with a new driveway location and updated utility stubs. Money has been paid to the City of Bloomington for the installation of the driveway cut, curbs and sidewalks along the improved 1st Street.

We are requesting monies from the BUEA, Business Building Improvement Grant. If received, these funds will be used to assist with paying for windows and doors for the Monroe Oil building. The replacement windows we have selected are reproductions of the current window style keeping the building true to its heritage as requested by the McDoel Gardens Neighborhood Association years ago. The new windows will be black aluminum frames with double glazed low-E glass instead of single pane steel windows. There are 5 overhead garage doors in the building. These are being replaced with glass overhead doors, 4 functioning and 1 stationery. The total cost of both the windows and doors \$195,000.

We envision this site being a new vintage gathering place for Bloomington. It could be as a brew pub, tap room, restaurant/bar/distillery, music or event venue. Receiving funds from BUEA would allow this project to come to fruition in a timelier manner. Replacing the windows and doors will beautify this corner of the newly reconstructed 1st Street and will help others to see our vision, make a more secure property and help us find that most important end user.

Attachments

MONROE OIL

229 WEST 1ST STREET, BLOOMINGTON, INDIANA 47401

Monroe Oil is a remarkably cool 100-year-old historic building located in downtown Bloomington, Indiana four blocks south of the city square along the B-Line trail. Currently being refurbished and looking for that end user! Built in 1922 as a petroleum products distribution facility for Standard Oil of Indiana, Monroe Oil served the Bloomington community until 2005. The 1-acre site has gone through an environmental clean up and has a No Further Action (NFA) from the Indiana Department of Environmental Management (IDEM), Brownfields Program. The building has over 9,500 square foot of floor space on multiple levels to include a large 2 bay garage area with 14 ft ceilings, large main level area with multiple south facing windows, a sunken pit area off main level thought to be great for a music area, speakeasy basement under main level and a small attached area perfect for walk up service. Additionally, the roof has been re-constructed to support a roof top deck where patrons will be able to see the Monroe County Courthouse, Indiana University, the B-Line Trail to Switchyard Park and the McDoel and Hopewell Neighbors. Monroe Oil is the anchor on the southeast corner of the City of Bloomington's Hopewell Neighborhood Project Phase 1 where affordable workforce housing will be built.

<http://www.wbiw.com/2022/11/01/progress-on-hopewell-neighborhood>

City Glass of Bloomington, Inc.

**719 W. 17th Street
Bloomington, IN 47404
Phone: (812) 331-2988
Fax: (812) 335-7627**

Proposal

**Project: Monroe Oil Building
To: Kay Fields
Date: July 19, 2024**

City Glass, Inc. hereby submits a quotation to furnish and install the following:

St. Cloud 3060 Fixed Aluminum Windows

- (15) 62" x 56"**
- (8) 38" x 56"**
- (1) 82" x 56"**

St. Cloud 4500 Series Storefront Entrance System

- (1) 60" x 84" w/ 3'0" x 6'10" single door**
- (1) 120" x 87" w/ 6'0" x 7'0" pair of doors**

All Includes:

- Standard dark bronze anodized finish**
- Perimeter caulking of our frame**
- 1" Clear tempered insulated glass**
- Std manufactures offset pivots, push/pull, panic bar
Closer, threshold and sweep**

Excludes:

- Final cleaning**
- Anything not listed above**
- Interior finish trim to brick**

Bid: \$155,500.00

Contact Jason Zehr if you have any questions regarding this proposal



INDIANA DEPARTMENT OF ENVIRONMENTAL MANAGEMENT

We Protect Hoosiers and Our Environment.

100 N. Senate Avenue • Indianapolis, IN 46204
(800) 451-6027 • (317) 232-8603 • www.idem.IN.gov

Michael R. Pence
Governor

Thomas W. Easterly
Commissioner

May 6, 2015

Rudy Fields
Brownfields IV, LLC
220 East Wylie Road
Bloomington, Indiana 47408

Re: **No Further Action Determination
Pursuant to Remediation Closure Guide**
Monroe Oil Company
229 West 1st Street
Bloomington, Monroe County
State Cleanup #200306062
Brownfield Site #4121209

Dear Mr. Fields:

Indiana Department of Environmental Management (IDEM) Brownfields staff has reviewed the following reports documenting environmental activities conducted at the subject property located at 229 West 1st Street in Bloomington, Monroe County (Site):

- *Site Spill Remediation Report*, prepared by Spill Recovery of Indiana, Inc. (SRI) dated June 2003
- *Subsurface Investigation Report*, prepared by Astbury Environmental Engineering, Inc. (Astbury) dated February 1, 2008
- *Further Site Investigation Report*, prepared by Astbury dated January 30, 2009
- *Geophysical Survey Report*, prepared by Prism Geolmaging, Inc. (Prism) dated September 12, 2011
- *Further Site Investigation II*, prepared by Astbury dated September 16, 2011
- *Additional Site Characterization*, prepared by Acuity Environmental Solutions (Acuity) dated August 24, 2012
- *Further Site Investigation and Proposed Further Site Investigation*, prepared by Fields dated April 29, 2014
- *Response to Comments*, prepared by Fields dated July 7, 2014
- *Further Site Investigation and Request for No Further Action*, prepared by Fields dated November 21, 2014



Site Description and History

The approximate 0.98-acre Site is comprised of two rectangle shaped parcels identified by the county by parcel numbers #53-08-04-200-112.000-009 and #53-08-04-200-113.000-009. The Site contains one 12,060 square foot building which was built in the late 1920s. The Site was used for residential purposes from at least 1907 and was developed into a bulk oil storage/distribution facility by Standard Oil of Indiana in the early 1920s. The Site operated as a bulk oil/distribution facility with numerous owners until 2005 and contained at least sixteen aboveground storage tanks (ASTs) and two underground storage tanks (USTs), identified below in Table 1, which have been removed from the Site. The Site contains gravel parking areas, with the remaining areas occupied by undeveloped land and landscaped areas. The Site has been vacant since 2005 and was purchased by Brownfields IV, LLC in 2011. Preliminary redevelopment plans include commercial uses.

**TABLE 1
 Former Storage Tank Summary**

Tank	Size (Gallons)	Contents	Date Installed	Date Last Used	Date Removed	Location	
AST	1	20,000	1922	4/1/2005	6/2012	Northern Tank Farm Area	
	2	20,000					
	3	20,000					
	4	20,000					
	5	20,000					
	6	20,000					
	7	15,000					Stoddard Solvent
	8	12,000	Unknown	Unknown	4/1/2005	6/2012	Northern Tank Farm Area
	9	20,000	Motor Oil/Fuel Oil	Unknown	4/1/2005	6/2012	Inside Building
	10	20,000					
	11	550	Heating Oil	Unknown	4/1/2005	Unknown	NE Corner of Building
	12	550	Motor Oil				
	13	550	Kerosene				
	14	1,000	Diesel	Unknown	Unknown	Unknown	South of AST Loading Rack
	15	1,000	Diesel				
	16	1,000	Diesel	Unknown	Unknown	Unknown	North of Concrete Pad
UST	1	Gasoline	Unknown	4/1/2005	10/ 2013	South of AST Loading Rack	
	2	1,000	Diesel, Gasoline, and/or Kerosene	Unknown	4/1/2005	10/2013	North of Former Pump House

Notes: AST = Aboveground Storage Tank UST = Underground Storage Tank

The Site is bound immediately to the north by West 1st Street followed by followed by a Kroger grocery store and a restaurant; to the west by the B-Line recreational trail followed by South Morton Street and commercial/residential properties; to the east by a commercial building (Bloomington Podiatry Center) followed by South College Avenue; and, to the south by a commercial building followed by commercial properties.

Historical Site Investigations

For purposes of determining closure, sample analytical results were compared to IDEM's Remediation Closure Guide (RCG) (March 22, 2012 and applicable revisions) screening levels as follows: soil samples collected at depths between 0 and 10 feet below ground surface (bgs) were compared to RCG residential and commercial/industrial direct contact screening levels (RDCSLs and IDCSLs, respectively); soil samples collected between 0 and 18 feet bgs were compared to the excavation worker direct contact screening level (EX DC SL); and, soil samples collected at depths greater than 18 feet were not evaluated for purposes of closure because of the unlikely risk of exposure to soil at that depth. Ground water samples were compared to both residential tap ground water screening levels (Res TAP GWSLs) and residential/commercial industrial vapor exposure ground water screening levels (Res VE GWSLs and Indus VE GWSLs).

In June 2003, a diesel fuel release was reported to IDEM (incident #2003-06-062). A fuel hose failure occurred during petroleum loading operations and the spill was estimated at approximately 40 to 50 gallons. The spill was contained with absorbent material and the contaminated gravel/soils were excavated and disposed off-Site. Three soil samples were collected and submitted for laboratory analysis of total petroleum hydrocarbons (TPH).¹ Soil samples taken subsequent to remedial activities indicated that petroleum contamination existed on the Site prior to the documented spill.

Between January 2008 and June 2011, Astbury conducted several subsurface investigations at the Site, which consisted of advancing 26 soil borings (B-1 through B-26), two hand auger borings (HA-1 and HA-2), and installing nine monitoring wells (MW-1 through MW-9) to a maximum depth of 21 feet bgs across the Site. Soil and ground water samples were collected and submitted for laboratory analysis of one or more of the following: TPH, benzene, toluene, ethylbenzene, total xylenes/methyl tertiary butyl ether (BTEX/MTBE), polynuclear aromatic hydrocarbons (PAHs), and lead.

All of the soil analytical results were below their respective RDCSLs. Benzene, MTBE, benzo(a)anthracene, benzo(a)pyrene, benzo(b)fluoranthene, dibenz(a,h)anthracene, and 2-methylnaphthalene were detected in ground water at

¹ As of March 22, 2012, IDEM no longer evaluates TPH contamination in soil when determining closure of environmental conditions on the Site under the RCG. Therefore, data on TPH detected in soil is presented for informational purposes only.

levels above their respective Res TAP GWSLs. All other ground water analytical results were below their respective Res TAP GWSLs. Refer to Table 2, below, for the ground water analytical results above applicable RCG screening levels during Astbury's sampling events.

TABLE 2
Ground Water Samples Exceeding Applicable RCG Screening Levels

Sample Location ID	Sample Date	Contaminant & Results (parts per billion (ppb))					
		Benzene	MTBE	Benzo(a)pyrene	2-Methyl-naphthalene	Benzo(a)fluoranthene	Dibenz(a,h)anthracene
B-1	1/16/2008	<u>1,600</u>	220	NA	NA	NA	NA
B-2	1/16/2008	84	<5	NA	NA	NA	NA
MW-2	6/30/2011	<u>171*</u>	<40*	0.44*	959*	0.32*	<0.11*
		<u>173</u>	<40	0.64	1,240	0.46	0.11
Res Tap GWSL (ppb)		5	120	0.21	27	0.29	0.029
RCG Res VE GWSL		24	NE				
RCG Indus VE GWSL		120	NE				

Notes: *italic* = RCG Residential Tap Ground Water Screening Level
bold = RCG Residential Ground Water Vapor Intrusion Screening Level
Underlined = RCG Industrial Ground Water Vapor Intrusion Screening Level
 NE = Not Established
 NA = Not Analyzed
 * = Duplicate

A geophysical survey was conducted by Prism at the Site in 2011 and 2014, which estimated the bedrock depths from 10 to 25 feet bgs. Based on resistivity anomalies, Prism identified seven possible subsurface anomalies and/or UST locations as well as several regions where bedrock fractures and/or voids may exist. The second subsurface survey identified an additional four subsurface anomalies as well as locations where subsurface product piping may still have been present.

In July 2012, Acuity advanced 14 soil borings (AB-1 through AB-14) to a maximum depth of 16 feet below ground surface (bgs) across the Site. Boring locations were selected based on historical soil and ground water data and the evaluation of the

geophysical survey data. Soil samples were collected and submitted for laboratory analysis of BTEX/MTBE and PAHs. Ground water samples were collected from borings ABW-1, ABW-2, AB-7/ABW-7, and AB-10/ABW-10 and monitoring wells MW-1, MW-3, MW-5, and MW-9 and analyzed for BTEX/MTBE, naphthalene, and PAHs. The remaining monitoring wells were dry and therefore not sampled.

All of the soil analytical results were below their respective RDCSLs. Refer to Table 3, below, for the ground water analytical results above applicable RCG screening levels during the July 2012 sampling event. All other ground water analytical results were below applicable RCG screening levels.

TABLE 3
Ground Water Samples Exceeding Applicable RCG Screening Levels

Sample Location ID	Sample Date	Contaminant & Results (parts per billion (ppb))						
		Benzene	Naphthalene	Benzo(a)anthracene	Benzo(a)pyrene	Benzo(b)fluoranthene	1-Methyl-naphthalene	2-Methyl-naphthalene
ABW-2	7/17/2012	<u>260</u>	<5	<0.05	<0.05	<0.05	<0.25	<0.25
ABW-7	7/17/2012	<u>160</u>	12	0.96	<i>0.36</i>	<i>0.43</i>	830	1,200
Res Tap GWSL		5	1.4	0.29	0.2	0.29	9.7	27
RCG Res VE GWSL		24	61	NE				
RCG Indus VE GWSL		120	460					

Notes: *italic* = RCG Residential Tap Ground Water Screening Level
bold = RCG Residential Ground Water Vapor Intrusion Screening Level
Underlined = RCG Industrial Ground Water Vapor Intrusion Screening Level
 NE = Not Established

Acuity also conducted exploratory test trenching to investigate the geophysical anomalies identified during the various geophysical surveys. The extent of product piping runs, utility conduits, and suspect UST locations were identified and excavated to confirm the contents and depth. One UST, associated product piping, and two damaged 55-gallon drums were identified in the northwest corner of the Site. The two drums were excavated and disposed off-Site while the UST and piping were left in place.

Fields Environmental Site Investigations & Remedial Activities

Site investigation activities were initiated in October 2013 by Fields in order to further investigate and potentially remediate the unknown geophysical anomalies, three of which were identified as containing subsurface material. Anomaly BF-1 contained sheet metal and a log, anomaly BF-2 contained a 1,000-gallon UST (UST #1), anomaly BF-3 contained a 1,000-gallon UST (UST #2), and the suspected product piping runs were excavated and identified. All of the product piping and USTs were removed and approximately 252 tons of petroleum contaminated soil were excavated and disposed off-Site. Soil samples were collected from each anomaly area and submitted for laboratory analysis of VOCs, PAHs, and lead. Naphthalene was detected above its RDCSL of 50 ppm in soil sample BF-10 at a concentration of 59 ppm. The remaining soil analytical results were below their respective RDCSLs.

Fields conducted three groundwater sampling events of the monitoring well network (MW-1 through MW-9) in December 2013, March 2014, and June 2014. Several wells were dry during each sampling event and were unable to be sampled. Benzene and 1-methylnaphthalene were detected above their respective Res TAP GWSL in monitoring well MW-2 during the June 2014 sampling event. Fields proposed additional quarterly monitoring and the collection of additional soil samples through 14 test trenches in areas of the Site which had not been adequately investigated. Based on a review of the investigations to date, IDEM requested additional soil and groundwater samples be collected including a bedrock groundwater investigation in areas identified as having possible fractures and/or voids during the geophysical surveys.

The October 2014 investigations included the advancement of eight test pits (HA-3 to HA-10) to four feet bgs, eight soil borings (FB-1 to FB-8) to the bedrock interface, and the installation of four epikarst monitoring wells (FB-1/MW-10 to FB-4/MW-13) within the fractured bedrock at depths of 21 feet, 20 feet, 29.7 feet, and 18 feet bgs respectively across the Site. The test trenches were dug along the southern portions of the former AST area and near the former concrete loading dock area to approximately four feet bgs. Soil and ground water samples were collected and analyzed for VOCs, PAHs, and lead. The sample results showed benzo(a)pyrene detections in soil above its RDCSL of 0.21 ppm at HA-8 at a concentration of 0.38 ppm. The remaining soil analytical results were below their respective RDCSLs.

In October 2014, after a storm/rainfall event, the monitoring well network was sampled. Benzene, 1-methylnaphthalene, and 2-methylnaphthalene were detected at levels above their respective Res TAP GWSLs. Benzene was detected at levels above its respective RCG Indus VE GWSL. All other ground water analytical results were below their respective Res TAP GWSLs. Refer to Table 4, below, for ground water analytical results from the October 2014 sampling event that exceeded RCG screening levels.

TABLE 4
October 2014 Ground Water Samples
Exceeding Applicable RCG Screening Levels

Sample Location ID	Sample Date	Contaminant & Results (parts per billion (ppb))		
		Benzene	1-Methyl naphthalene	2-Methyl naphthalene
MW-2	10/14/2014	<u>200</u>	43	<0.36
MW-12	10/15/2014	<u>700</u>	150	160
MW-13	10/15/2014	30	39	12
Res Tap GWSL (ppb)		5	9.7	27
RCG Res VE GWSL		24	NE	
RCG Indus VE GWSL		120		

Notes: *italic* = RCG Residential Tap Ground Water Screening Level
bold = RCG Residential Ground Water Vapor Intrusion Screening Level
Underlined = RCG Industrial Ground Water Vapor Intrusion Screening Level
 NE = Not Established

Fields has proposed the installation of a sub-slab depressurization system (SSDS) on any building constructed in the vicinity of monitoring wells MW-2 and MW-12. Please note that in RCG Section 5.4.3- *Preliminary Screening Process: Petroleum Chemicals*, IDEM recognizes that the presence of five feet (in the horizontal and vertical directions) of clean, unsaturated soil with an oxygen content greater than five percent between the petroleum contamination and a building generally rules out the intrusion of petroleum vapors into indoor air. A SSDS may be required if new development contains a subsurface structure, such as a basement, which would bring a building vertically within five feet of the ground water petroleum contamination exceeding the Indus VE GWSL. As building construction with a basement in the area in which contaminated ground water was detected is still highly speculative, Fields may elect to voluntarily install a SSDS on any building constructed in the future in the vicinity of monitoring wells MW-2 and MW-12 as has been proposed.

Conclusion

Notwithstanding the contaminants detected in Site soil and groundwater samples above applicable RCG screening levels, IDEM can approve a conditional commercial/industrial closure of environmental conditions at the Site under the RCG because:

- Benzene-contaminated groundwater, although above the Indus VE GWSL in five locations, was detected approximately 10 feet bgs and not located within five feet horizontally or vertically of the building foundation on the Site.

- Groundwater contamination has been delineated and determined not to go off-Site.
- The exposure pathway to groundwater is not complete because drinking water at the Site is municipally-supplied and groundwater access can be controlled through land use controls.
- While naphthalene and benzo(a)pyrene were detected in two soil sample locations at levels above their respective RCG RDCSLs, soil contamination has been delineated on-Site and contaminant concentrations detected in all other soil samples were below their respective RCG RDCSLs. The two soil sample locations containing naphthalene and benzo(a)pyrene above their respective RDCSLs are immediately adjacent to the building on the Site and will be covered with pavement. Therefore, the detected contamination is not considered to be an exposure risk.
- Planned site reuse remains commercial in nature.

So long as the Site is maintained to uphold the land use controls discussed below, current Site conditions satisfy the RCG for commercial/industrial land use.

Since levels of contaminants in soil and groundwater on-Site were detected above their respective residential RCG screening levels, an environmental restrictive covenant (ERC) is required to be recorded on the deed for the Site. IDEM is requiring a deed restriction via the enclosed ERC with the following provisions, summarized below:

- Prohibit the potable use of groundwater at the Site.
- Not use or allow the use of the Site for residential purposes, including, but not limited to, daily child care facilities or educational facilities for children (e.g., daycare centers or K-12 schools).

Based on the information of known contaminant levels submitted to or otherwise reviewed by IDEM, IDEM concludes that current Site conditions do not warrant a response action at this time and does not plan to take a response action at the Site at this time. If IDEM later discovers that the above-referenced reports or other information submitted to IDEM was inaccurate, or if any activities undertaken by an owner or operator exacerbate the Site contamination, then IDEM reserves the right to revoke this letter and pursue any responsible parties. Additionally, this letter does not constitute an assurance that the Site is safe or fit for any particular use.

Please be advised that any work performed at the Site must be done in accordance with all applicable environmental laws. Operation and redevelopment of this Site in a manner consistent with the restrictions discussed above will lessen the possibility that environmental conditions at the Site could deteriorate in the future.

Monroe Oil - Bloomington, No Further Action Letter
BFD #4121206
May 6, 2015
Page 9 of 9

In order for IDEM to consider this letter effective, the enclosed ERC, which includes a copy of this No Further Action letter, must be recorded on the deed for the Site in the Monroe County Recorder's Office. Please return a certified copy of the filed document to the address listed below:

Indiana Brownfields Program
100 North Senate Avenue, Room 1275
Indianapolis, Indiana, 46204
ATTN: John Morris

IDEM and the Indiana Brownfields Program are pleased to assist Brownfields IV, LLC with a determination regarding environmental conditions at this Site. Should you have any questions, please contact John Morris of the Indiana Brownfields Program at 317-234-8099 or toll-free at 1(800) 451-6027, extension 4-8099 or by e-mail at jomorris1@ifa.in.gov.

Sincerely,



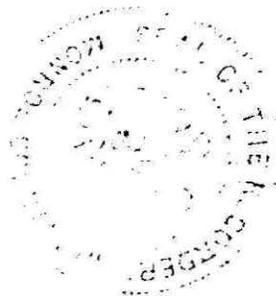
Kevin D. Davis
Technical Review Coordinator
Indiana Brownfields Program

Enclosure

cc: Jan Pels, U.S. EPA Region 5 (*electronic*)
Meredith Gramelspacher, Indiana Brownfields Program (*electronic*)
John Morris, Indiana Brownfields Program (*electronic*)
Tim Veatch, IDEM Leaking Underground Storage Tank Program (*electronic*)
Dave Gillay, Barnes & Thornburg, LLP (*electronic*)

This is to certify that the above is a true and exact copy of the original document in file in the office of the Recorder, Monroe County, Indiana. Inst. No. 2015005709

Eric Schmitz 5/7/15
Recorder Date



2015005709 MIS \$59.00
05/07/2015 12:41:36P 24 PGS
Eric Schmitz
Monroe County Recorder IN
Recorded as Presented



Environmental Restrictive Covenant

THIS ENVIRONMENTAL RESTRICTIVE COVENANT is made this 7th day of May, 2015, by Brownfields IV, LLC ("Owner").

WHEREAS: Owner is the fee owner of certain real estate in the County of Monroe, Indiana, which is located at 229 West 1st Street in Bloomington and more particularly described in the attached **Exhibit "A"** ("Real Estate"), which is hereby incorporated and made a part hereof. The Real Estate was acquired by deed on November 16, 2011, and recorded on November 16, 2011, as Deed Record #2011016177, in the Office of the Recorder of Monroe County, Indiana. The Real Estate consists of two parcel(s) on approximately 0.98 acres identified by the county by parcel identification numbers 53-08-04-200-112.000-009 and 53-08-04-200-113.000-009. The Real Estate to which this Covenant applies is depicted on a map attached hereto as **Exhibit "B"**.

WHEREAS: A No Further Action ("NFA") Letter, a copy of which is attached hereto as **Exhibit "C"**, was prepared and issued by the Indiana Department of Environmental Management ("the Department" or "IDEM") pursuant to the Indiana Brownfields Program's ("Program") recommendation to address the redevelopment potential of the Real Estate which is a brownfield site resulting from a release of petroleum contamination relating to historic operations on the Real Estate, Program site number BFD #4121209, State Cleanup Program #200306062.

WHEREAS: The NFA Letter, as approved by the Department, provides that certain contaminants of concern ("COCs") were detected in soil and/or ground water on the Real Estate following remediation activities but will not pose an unacceptable risk to human health at the detected concentrations provided that the land use restrictions contained herein are implemented and maintained to ensure the protection of public health, safety, or welfare, and the environment. The COCs are benzene, naphthalene, methyl tertiary butyl ether ("MTBE"), benzo(a)anthracene, benzo(a)pyrene, benzo(b)fluoranthene, 1-methylnaphthalene, and 2-methylnaphthalene.

WHEREAS: Soil and ground water on the Real Estate were sampled for total petroleum hydrocarbons ("TPH"), volatile organic compounds ("VOCs"), polynuclear aromatic hydrocarbons ("PAHs"), benzene, toluene, ethylbenzene, and xylenes ("BTEX"), MTBE, naphthalene, and lead. Investigations detected levels of naphthalene and benzo(a)pyrene in soil above their respective residential direct contact screening levels ("RDCSLs"). Investigations also detected levels of benzene, naphthalene, methyl tertiary butyl ether ("MTBE"), benzo(a)anthracene, benzo(a)pyrene, benzo(b)fluoranthene, 1-methylnaphthalene, and 2-methylnaphthalene in ground water above their applicable RCG residential tap ground water screening levels ("Res TAP

GWSLs”) established by IDEM in the Remediation Closure Guide (“RCG”) (March 22, 2012 and applicable revisions). In addition, benzene was detected at levels above its residential ground water vapor intrusion screening level (“Res VE GWSL”) and its industrial ground water vapor intrusion screening level (“Indus VE GWSL”). Soil and ground water analytical results above applicable RCG screening levels are summarized on Table 1 and Table 2, attached hereto as **Exhibit “D”**. A site map, attached hereto as **“Exhibit E”**, depicts sample locations on the Real Estate at which the COCs were detected in soil and ground water above applicable RCG screening levels.

WHEREAS: Notwithstanding the detection of COCs at levels above applicable RCG screening levels, IDEM approved a conditional commercial/industrial closure of environmental conditions on the Real Estate under the RCG because 1) benzene-contaminated ground water, although detected at a level above the Indus VE GWSL in five locations, was located approximately 10 feet bgs and not within five feet horizontally or vertically of the building foundation on the Real Estate, 2) ground water contamination has been delineated and determined not to go off-site, 3) the exposure pathway to ground water is not complete because drinking water at the Real Estate is municipally-supplied and ground water access can be controlled through an institutional control, 4) although levels of naphthalene and benzo(a)pyrene were detected in two soil sample locations above their respective RCG RDCSLs, the contaminants are delineated on-site and concentrations detected in all other soil samples were below their respective RCG RDCSLs, and, 5) the two soil sample locations containing naphthalene and benzo(a)pyrene above their respective RDCSLs are immediately adjacent to the building and will be covered with pavement. Therefore, environmental conditions on the Real Estate meet applicable commercial/industrial cleanup criteria in the RCG so long as the land use restrictions required by this Covenant are maintained.

WHEREAS: Environmental reports and other documents related to the Real Estate are hereby incorporated by reference and may be examined at the Public File Room of the Department, which is located in the Indiana Government Center North at 100 N. Senate Avenue, 12th Floor East, Indianapolis, Indiana. The documents may also be viewed electronically by searching the Department’s Virtual File Cabinet on the Web at: <http://www.in.gov/idem/4101.htm>.

NOW THEREFORE, Brownfields IV, LLC subjects the Real Estate to the following restrictions and provisions, which shall be binding on Brownfields IV, LLC and all future owners:

I. RESTRICTIONS

1. Restrictions. The Owner and all future owners shall:
 - (a) Not use or allow the use of the Real Estate for residential purposes, including, but not limited to, daily child care facilities or educational facilities for children (e.g., daycare centers or K-12 schools).

- (b) Not use or allow the use or extraction of ground water at the Real Estate for any purpose, including, but not limited to, human or animal consumption, gardening, industrial processes, or agriculture, without prior Department approval, except that ground water may be extracted in conjunction with environmental investigation and/or remediation activities.

II. GENERAL PROVISIONS

2. Restrictions to Run with the Land. The restrictions and other requirements described in this Covenant shall run with the land and be binding upon, and inure to the benefit of the Owner of the Real Estate and the Owner's successors, assignees, heirs and lessees or their authorized agents, employees, contractors, representatives, agents, lessees, licensees, invitees, guests, or persons acting under their direction or control ("Related Parties") and shall continue as a servitude running in perpetuity with the Real Estate. No transfer, mortgage, lease, license, easement, or other conveyance of any interest in all or any part of the Real Estate by any person shall limit the restrictions set forth herein. This Covenant is imposed upon the entire Real Estate unless expressly stated as applicable only to a specific portion thereof.
3. Binding upon Future Owners. By taking title to an interest in or occupancy of the Real Estate, any subsequent owner or Related Party agrees to comply with all of the restrictions set forth in paragraph 1 above and with all other terms of this Covenant.
4. Access for Department. The Owner shall grant to the Department and its designated representatives the right to enter upon the Real Estate at reasonable times for the purpose of determining whether the land use restrictions set forth in paragraph 1 above are being properly maintained (and operated, if applicable) in a manner that ensures the protection of public health, safety, or welfare and the environment. This right of entry includes the right to take samples, monitor compliance with the remediation work plan (if applicable), and inspect records.
5. Written Notice of the Presence of Contamination. Owner agrees to include in any instrument conveying any interest in any portion of the Real Estate, including but not limited to deeds, leases and subleases (excluding mortgages, liens, similar financing interests, and other non-possessory encumbrances) the following notice provision (with blanks to be filled in):

NOTICE: THE INTEREST CONVEYED HEREBY IS SUBJECT TO AN ENVIRONMENTAL RESTRICTIVE COVENANT, DATED _____ 20__, RECORDED IN THE OFFICE OF THE RECORDER OF MONROE COUNTY ON _____, 20__, INSTRUMENT NUMBER (or other identifying reference) _____ IN FAVOR OF AND ENFORCEABLE BY THE INDIANA DEPARTMENT OF ENVIRONMENTAL MANAGEMENT.

6. Notice to Department of the Conveyance of Property. Owner agrees to provide notice to the Department of any conveyance (voluntary or involuntary) of any ownership interest in the Real Estate (excluding mortgages, liens, similar financing interests, and other non-possessory encumbrances). Owner must provide the Department with the notice within thirty (30) days of the conveyance and include (a) a certified copy of the instrument conveying any interest in any portion of the Real Estate, and (b) if the instrument has been recorded, its recording reference(s), and (c) the name and business address of the transferee.
7. Indiana Law. This Covenant shall be governed by, and shall be construed and enforced according to, the laws of the State of Indiana.

III. ENFORCEMENT

8. Enforcement. Pursuant to IC 13-14-2-6 and other applicable law, the Department may proceed in court by appropriate action to enforce this Covenant. Damages alone are insufficient to compensate the Department if any owner of the Real Estate or its Related Parties breach this Covenant or otherwise default hereunder. As a result, if any owner of the Real Estate, or any owner's Related Parties, breach this Covenant or otherwise default hereunder, the Department shall have the right to request specific performance and/or immediate injunctive relief to enforce this Covenant in addition to any other remedies it may have at law or at equity. Owner agrees that the provisions of this Covenant are enforceable and agrees not to challenge the provisions or the appropriate court's jurisdiction.

IV. TERM, MODIFICATION AND TERMINATION

9. Term. The restrictions shall apply until the Department determines that contaminants of concern on the Real Estate no longer present an unacceptable risk to the public health, safety, or welfare, or to the environment.
10. Modification and Termination. This Covenant shall not be amended, modified, or terminated without the Department's prior written approval. Within thirty (30) days of executing an amendment, modification, or termination of the Covenant, Owner shall record such amendment, modification, or termination with the Office of the Recorder of Monroe County and within thirty (30) days after recording, provide a true copy of the recorded amendment, modification, or termination to the Department.

V. MISCELLANEOUS

11. Waiver. No failure on the part of the Department at any time to require performance by any person of any term of this Covenant shall be taken or held to be a waiver of such term or in any way affect the Department's right to enforce such term, and no waiver on the part of the Department of any term hereof shall be taken or held to be a waiver of any other term hereof or the breach thereof.
12. Conflict of and Compliance with Laws. If any provision of this Covenant is also the subject of any law or regulation established by any federal, state, or local government, the strictest standard or requirement shall apply. Compliance with this Covenant does not relieve the Owner from complying with any other applicable laws.
13. Change in Law, Policy or Regulation. In no event shall this Covenant be rendered unenforceable if Indiana's laws, regulations, guidelines, or remediation policies (including those concerning environmental restrictive covenants, or institutional or engineering controls) change as to form or content. All statutory references include any successor provisions.
14. Notices. Any notice, demand, request, consent, approval or communication that either party desires or is required to give to the other pursuant to this Covenant shall be in writing and shall either be served personally or sent by first class mail, postage prepaid, addressed as follows:

To Owner:

Brownfields, IV, LLC
220 East Wylie Road
Bloomington, Indiana 47408
ATTN: Rudy Fields

To Department:

Indiana Brownfields Program
100 N. Senate Avenue, Rm. 1275
Indianapolis, Indiana 46204
ATTN: John Morris

Any party may change its address or the individual to whose attention a notice is to be sent by giving written notice in compliance with this paragraph.

15. Severability. If any portion of this Covenant or other term set forth herein is determined by a court of competent jurisdiction to be invalid for any reason, the surviving portions or terms of this Covenant shall remain in full force and effect as if such portion found invalid had not been included herein.
16. Authority to Execute and Record. The undersigned person executing this Covenant represents that he or she is the current fee Owner of the Real Estate or is the authorized representative of the Owner, and further represents and certifies that he or she is duly authorized and fully empowered to execute and record, or have recorded, this Covenant.

EXHIBIT A

Tax Title Deed for the Real Estate

DULY ENTERED
FOR TAXATION

NOV 16 2011

AG
Auditor Monroe County, Indiana

Tax Title Card

2011016177 TX TITLE \$16.00
11/16/2011 02:22:17P 1 PGS
Jim Pindler
Monroe County Recorder IN
Recorded as Presented

Whereas Brownfields IV LLC of Indiana did, the 16th day of November, 2011 produce to the undersigned, Amy Gerstman Auditor of Monroe County in the State of Indiana, a certificate of sale dated the 4th day of October 2010, signed by Amy Gerstman who, at the date of sale, was Auditor of the county, from which it appears that Brownfields IV LLC of Indiana on the 4th day of October, 2010 purchased at public auction, held pursuant to law, the real property described in this indenture of the sum of \$38,115 dollars and 53cents, being the amount due on the real property for taxes, special assessments, penalties and costs for the years 2009 and 2010, namely:

Seminary Pt Lot 5 53-08-04-200-113.000-009 (015-37140-00)
Seminary Pt Lot 6 53-08-04-200-112.000-009 (015-37150-00)
Formerly in The Name Of: Stuart Moore Oil Corporation

Such real property has been recorded in the office of Monroe County Auditor as delinquent for the nonpayment of taxes, and proper notice of the sale has been given. It appearing that Brownfields IV LLC of Indiana are the owner of the Certificates of Sale, that the time for redeeming such real property has expired, that the property has not been redeemed, that the undersigned has received a court order for the issuance of a deed for the real property described in the Certificate of Sale, that the records of the Monroe County Auditor's Office state that the real property was legally liable for taxation, and that the real property has been duly assessed and property charged on the duplicates with the taxes and special assessments due in the years 2009 and 2010.

Therefore, this indenture, made this 16th day of November, 2011, between the State of Indiana, by Amy Gerstman, Auditor of Monroe County, of the first part, and Brownfields IV LLC of Indiana of the second part, witnesseth: That the party of the first part, for and in consideration of the premises, has granted and bargained and sold to the party of the second part, the real property described in the Certificate of Sale, situated in the County of Monroe, and State of Indiana, namely and more particularly described as follows:

Seminary Pt Lot 5 53-08-04-200-113.000-009 (015-37140-00)
Seminary Pt Lot 6 53-08-04-200-112.000-009 (015-37150-00)

To have and to hold such real property, with the appurtenances belonging thereto, in as full and ample a manner as the Auditor of said county is empowered by law to convey the same.

In testimony where of, Amy Gerstman, Auditor of Monroe County, has hereunto set her hand, and affixed the seal of the Board of the County Commissioners, the day and year last above mentioned.

WITNESS:

Amy Gerstman
Auditor of Monroe County

STATE OF INDIANA COUNTY OF MONROE) SS:

Before me, the undersigned, Linda K Robbins, in and for said county, this day, of 2011, the above named Amy Gerstman, Auditor of said county, and acknowledge that she is the author of the foregoing deed for the uses and purposes therein mentioned.

In witness where of, I have hereunto set my hand and seal this 16th day of November, 2011.

Linda K Robbins
Clerk Monroe Circuit

Mail tax bills to
Brownfields IV LLC
220 E Wylie Rd
Bloomington In 47408

I affirm, under penalties of perjury, that I have taken reasonable care to reflect each social security number in this document, unless required by law.

Prepared by: Susan K Floyd *Susan Floyd*

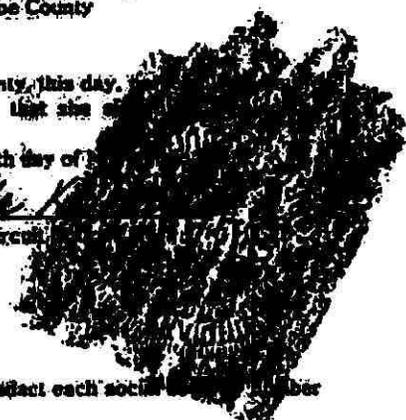


EXHIBIT B

Map of the Real Estate

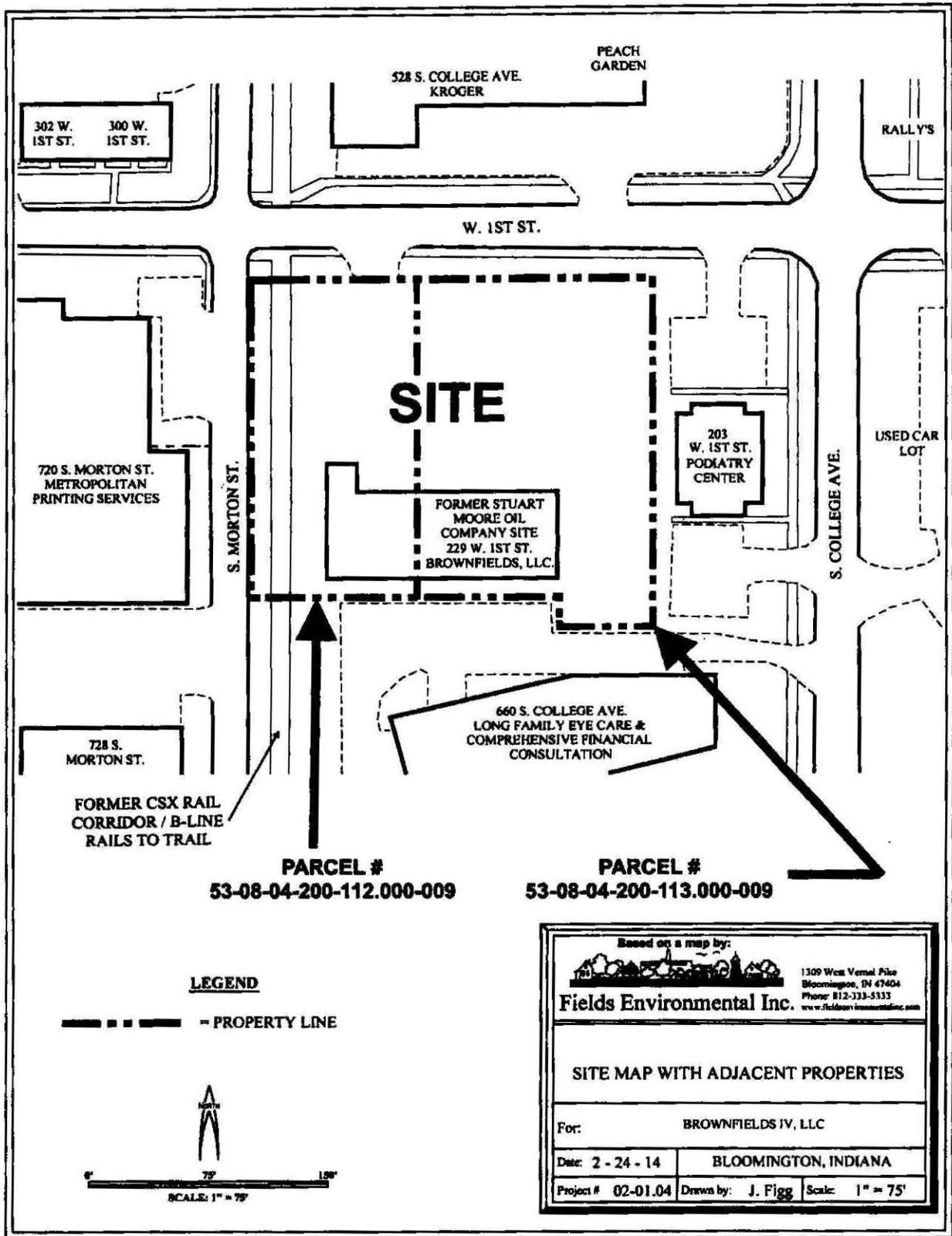


EXHIBIT C

Copy of No Further Action Letter



INDIANA DEPARTMENT OF ENVIRONMENTAL MANAGEMENT

We Protect Hoosiers and Our Environment.

100 N. Senate Avenue • Indianapolis, IN 46204

(800) 451-6027 • (317) 232-8603 • www.idem.IN.gov

Michael R. Pence
Governor

Thomas W. Easterly
Commissioner

May 6, 2015

Rudy Fields
Brownfields IV, LLC
220 East Wylie Road
Bloomington, Indiana 47408

Re: **No Further Action Determination
Pursuant to Remediation Closure Guide
Monroe Oil Company
229 West 1st Street
Bloomington, Monroe County
State Cleanup #200306062
Brownfield Site #4121209**

Dear Mr. Fields:

Indiana Department of Environmental Management (IDEM) Brownfields staff has reviewed the following reports documenting environmental activities conducted at the subject property located at 229 West 1st Street in Bloomington, Monroe County (Site):

- *Site Spill Remediation Report*, prepared by Spill Recovery of Indiana, Inc. (SRI) dated June 2003
- *Subsurface Investigation Report*, prepared by Astbury Environmental Engineering, Inc. (Astbury) dated February 1, 2008
- *Further Site Investigation Report*, prepared by Astbury dated January 30, 2009
- *Geophysical Survey Report*, prepared by Prism Geolmaging, Inc. (Prism) dated September 12, 2011
- *Further Site Investigation II*, prepared by Astbury dated September 16, 2011
- *Additional Site Characterization*, prepared by Acuity Environmental Solutions (Acuity) dated August 24, 2012
- *Further Site Investigation and Proposed Further Site Investigation*, prepared by Fields dated April 29, 2014
- *Response to Comments*, prepared by Fields dated July 7, 2014
- *Further Site Investigation and Request for No Further Action*, prepared by Fields dated November 21, 2014



Site Description and History

The approximate 0.98-acre Site is comprised of two rectangle shaped parcels identified by the county by parcel numbers #53-08-04-200-112.000-009 and #53-08-04-200-113.000-009. The Site contains one 12,060 square foot building which was built in the late 1920s. The Site was used for residential purposes from at least 1907 and was developed into a bulk oil storage/distribution facility by Standard Oil of Indiana in the early 1920s. The Site operated as a bulk oil/distribution facility with numerous owners until 2005 and contained at least sixteen aboveground storage tanks (ASTs) and two underground storage tanks (USTs), identified below in Table 1, which have been removed from the Site. The Site contains gravel parking areas, with the remaining areas occupied by undeveloped land and landscaped areas. The Site has been vacant since 2005 and was purchased by Brownfields IV, LLC in 2011. Preliminary redevelopment plans include commercial uses.

**TABLE 1
 Former Storage Tank Summary**

Tank	Size (Gallons)	Contents	Date Installed	Date Last Used	Date Removed	Location	
AST	1	20,000	1922	4/1/2005	6/2012	Northern Tank Farm Area	
	2	20,000					
	3	20,000					
	4	20,000					
	5	20,000					
	6	20,000					
	7	15,000	Stoddard Solvent				
	8	12,000	Unknown	Unknown	4/1/2005	6/2012	Northern Tank Farm Area
	9	20,000	Motor Oil/Fuel Oil	Unknown	4/1/2005	6/2012	Inside Building
	10	20,000					
	11	550	Heating Oil	Unknown	4/1/2005	Unknown	NE Corner of Building
	12	550	Motor Oil				
	13	550	Kerosene				
	14	1,000	Diesel	Unknown	Unknown	Unknown	South of AST Loading Rack
	15	1,000	Diesel				
	16	1,000	Diesel	Unknown	Unknown	Unknown	North of Concrete Pad
UST	1	Gasoline	Unknown	4/1/2005	10/ 2013	South of AST Loading Rack	
	2	1,000	Diesel, Gasoline, and/or Kerosene	Unknown	4/1/2005	10/2013	North of Former Pump House

Notes: AST = Aboveground Storage Tank UST = Underground Storage Tank

The Site is bound immediately to the north by West 1st Street followed by followed by a Kroger grocery store and a restaurant; to the west by the B-Line recreational trail followed by South Morton Street and commercial/residential properties; to the east by a commercial building (Bloomington Podiatry Center) followed by South College Avenue; and, to the south by a commercial building followed by commercial properties.

Historical Site Investigations

For purposes of determining closure, sample analytical results were compared to IDEM's Remediation Closure Guide (RCG) (March 22, 2012 and applicable revisions) screening levels as follows: soil samples collected at depths between 0 and 10 feet below ground surface (bgs) were compared to RCG residential and commercial/industrial direct contact screening levels (RDCSLs and IDCSLs, respectively); soil samples collected between 0 and 18 feet bgs were compared to the excavation worker direct contact screening level (EX DC SL); and, soil samples collected at depths greater than 18 feet were not evaluated for purposes of closure because of the unlikely risk of exposure to soil at that depth. Ground water samples were compared to both residential tap ground water screening levels (Res TAP GWSLs) and residential/commercial industrial vapor exposure ground water screening levels (Res VE GWSLs and Indus VE GWSLs).

In June 2003, a diesel fuel release was reported to IDEM (incident #2003-06-062). A fuel hose failure occurred during petroleum loading operations and the spill was estimated at approximately 40 to 50 gallons. The spill was contained with absorbent material and the contaminated gravel/soils were excavated and disposed off-Site. Three soil samples were collected and submitted for laboratory analysis of total petroleum hydrocarbons (TPH).¹ Soil samples taken subsequent to remedial activities indicated that petroleum contamination existed on the Site prior to the documented spill.

Between January 2008 and June 2011, Astbury conducted several subsurface investigations at the Site, which consisted of advancing 26 soil borings (B-1 through B-26), two hand auger borings (HA-1 and HA-2), and installing nine monitoring wells (MW-1 through MW-9) to a maximum depth of 21 feet bgs across the Site. Soil and ground water samples were collected and submitted for laboratory analysis of one or more of the following: TPH, benzene, toluene, ethylbenzene, total xylenes/methyl tertiary butyl ether (BTEX/MTBE), polynuclear aromatic hydrocarbons (PAHs), and lead.

All of the soil analytical results were below their respective RDCSLs. Benzene, MTBE, benzo(a)anthracene, benzo(a)pyrene, benzo(b)fluoranthene, dibenz(a,h)anthracene, and 2-methylnaphthalene were detected in ground water at

¹ As of March 22, 2012, IDEM no longer evaluates TPH contamination in soil when determining closure of environmental conditions on the Site under the RCG. Therefore, data on TPH detected in soil is presented for informational purposes only.

levels above their respective Res TAP GWSLs. All other ground water analytical results were below their respective Res TAP GWSLs. Refer to Table 2, below, for the ground water analytical results above applicable RCG screening levels during Astbury's sampling events.

TABLE 2
Ground Water Samples Exceeding Applicable RCG Screening Levels

Sample Location ID	Sample Date	Contaminant & Results (parts per billion (ppb))					
		Benzene	MTBE	Benzo(a)pyrene	2-Methyl-naphthalene	Benzo(a)fluoranthene	Dibenz(a,h)anthracene
B-1	1/16/2008	1,600	220	NA	NA	NA	NA
B-2	1/16/2008	84	<5				
MW-2	6/30/2011	<u>171*</u>	<40*	0.44*	959*	0.32*	<0.11*
		<u>173</u>	<40	0.64	1,240	0.46	0.11
Res Tap GWSL (ppb)		5	120	0.21	27	0.29	0.029
RCG Res VE GWSL		24	NE				
RCG Indus VE GWSL		120					

Notes: *italic* = RCG Residential Tap Ground Water Screening Level
bold = RCG Residential Ground Water Vapor Intrusion Screening Level
Underlined = RCG Industrial Ground Water Vapor Intrusion Screening Level
 NE = Not Established
 NA = Not Analyzed
 * = Duplicate

A geophysical survey was conducted by Prism at the Site in 2011 and 2014, which estimated the bedrock depths from 10 to 25 feet bgs. Based on resistivity anomalies, Prism identified seven possible subsurface anomalies and/or UST locations as well as several regions where bedrock fractures and/or voids may exist. The second subsurface survey identified an additional four subsurface anomalies as well as locations where subsurface product piping may still have been present.

In July 2012, Acuity advanced 14 soil borings (AB-1 through AB-14) to a maximum depth of 16 feet below ground surface (bgs) across the Site. Boring locations were selected based on historical soil and ground water data and the evaluation of the

geophysical survey data. Soil samples were collected and submitted for laboratory analysis of BTEX/MTBE and PAHs. Ground water samples were collected from borings ABW-1, ABW-2, AB-7/ABW-7, and AB-10/ABW-10 and monitoring wells MW-1, MW-3, MW-5, and MW-9 and analyzed for BTEX/MTBE, naphthalene, and PAHs. The remaining monitoring wells were dry and therefore not sampled.

All of the soil analytical results were below their respective RDCSLs. Refer to Table 3, below, for the ground water analytical results above applicable RCG screening levels during the July 2012 sampling event. All other ground water analytical results were below applicable RCG screening levels.

TABLE 3
Ground Water Samples Exceeding Applicable RCG Screening Levels

Sample Location ID	Sample Date	Contaminant & Results (parts per billion (ppb))						
		Benzene	Naphthalene	Benzo(a)anthracene	Benzo(a)pyrene	Benzo(b)fluoranthene	1-Methyl-naphthalene	2-Methyl-naphthalene
ABW-2	7/17/2012	<u>260</u>	<5	<0.05	<0.05	<0.05	<0.25	<0.25
ABW-7	7/17/2012	<u>160</u>	12	0.96	0.36	0.43	830	1,200
Res Tap GWSL		5	1.4	0.29	0.2	0.29	9.7	27
RCG Res VE GWSL		24	61	NE				
RCG Indus VE GWSL		120	460					

Notes: *italic* = RCG Residential Tap Ground Water Screening Level
bold = RCG Residential Ground Water Vapor Intrusion Screening Level
Underlined = RCG Industrial Ground Water Vapor Intrusion Screening Level
 NE = Not Established

Acuity also conducted exploratory test trenching to investigate the geophysical anomalies identified during the various geophysical surveys. The extent of product piping runs, utility conduits, and suspect UST locations were identified and excavated to confirm the contents and depth. One UST, associated product piping, and two damaged 55-gallon drums were identified in the northwest corner of the Site. The two drums were excavated and disposed off-Site while the UST and piping were left in place.

Fields Environmental Site Investigations & Remedial Activities

Site investigation activities were initiated in October 2013 by Fields in order to further investigate and potentially remediate the unknown geophysical anomalies, three of which were identified as containing subsurface material. Anomaly BF-1 contained sheet metal and a log, anomaly BF-2 contained a 1,000-gallon UST (UST #1), anomaly BF-3 contained a 1,000-gallon UST (UST #2), and the suspected product piping runs were excavated and identified. All of the product piping and USTs were removed and approximately 252 tons of petroleum contaminated soil were excavated and disposed off-Site. Soil samples were collected from each anomaly area and submitted for laboratory analysis of VOCs, PAHs, and lead. Naphthalene was detected above its RDCSL of 50 ppm in soil sample BF-10 at a concentration of 59 ppm. The remaining soil analytical results were below their respective RDCSLs.

Fields conducted three groundwater sampling events of the monitoring well network (MW-1 through MW-9) in December 2013, March 2014, and June 2014. Several wells were dry during each sampling event and were unable to be sampled. Benzene and 1-methylnaphthalene were detected above their respective Res TAP GWSL in monitoring well MW-2 during the June 2014 sampling event. Fields proposed additional quarterly monitoring and the collection of additional soil samples through 14 test trenches in areas of the Site which had not been adequately investigated. Based on a review of the investigations to date, IDEM requested additional soil and groundwater samples be collected including a bedrock groundwater investigation in areas identified as having possible fractures and/or voids during the geophysical surveys.

The October 2014 investigations included the advancement of eight test pits (HA-3 to HA-10) to four feet bgs, eight soil borings (FB-1 to FB-8) to the bedrock interface, and the installation of four epikarst monitoring wells (FB-1/MW-10 to FB-4/MW-13) within the fractured bedrock at depths of 21 feet, 20 feet, 29.7 feet, and 18 feet bgs respectively across the Site. The test trenches were dug along the southern portions of the former AST area and near the former concrete loading dock area to approximately four feet bgs. Soil and ground water samples were collected and analyzed for VOCs, PAHs, and lead. The sample results showed benzo(a)pyrene detections in soil above its RDCSL of 0.21 ppm at HA-8 at a concentration of 0.38 ppm. The remaining soil analytical results were below their respective RDCSLs.

In October 2014, after a storm/rainfall event, the monitoring well network was sampled. Benzene, 1-methylnaphthalene, and 2-methylnaphthalene were detected at levels above their respective Res TAP GWSLs. Benzene was detected at levels above its respective RCG Indus VE GWSL. All other ground water analytical results were below their respective Res TAP GWSLs. Refer to Table 4, below, for ground water analytical results from the October 2014 sampling event that exceeded RCG screening levels.

TABLE 4
October 2014 Ground Water Samples
Exceeding Applicable RCG Screening Levels

Sample Location ID	Sample Date	Contaminant & Results (parts per billion (ppb))		
		Benzene	1-Methyl naphthalene	2-Methyl naphthalene
MW-2	10/14/2014	200	43	<0.36
MW-12	10/15/2014	700	150	160
MW-13	10/15/2014	30	39	12
Res Tap GWSL (ppb)		5	9.7	27
RCG Res VE GWSL		24	NE	
RCG Indus VE GWSL		120		

Notes: *italic* = RCG Residential Tap Ground Water Screening Level
bold = RCG Residential Ground Water Vapor Intrusion Screening Level
Underlined = RCG Industrial Ground Water Vapor Intrusion Screening Level
 NE = Not Established

Fields has proposed the installation of a sub-slab depressurization system (SSDS) on any building constructed in the vicinity of monitoring wells MW-2 and MW-12. Please note that in RCG Section 5.4.3- *Preliminary Screening Process: Petroleum Chemicals*, IDEM recognizes that the presence of five feet (in the horizontal and vertical directions) of clean, unsaturated soil with an oxygen content greater than five percent between the petroleum contamination and a building generally rules out the intrusion of petroleum vapors into indoor air. A SSDS may be required if new development contains a subsurface structure, such as a basement, which would bring a building vertically within five feet of the ground water petroleum contamination exceeding the Indus VE GWSL. As building construction with a basement in the area in which contaminated ground water was detected is still highly speculative, Fields may elect to voluntarily install a SSDS on any building constructed in the future in the vicinity of monitoring wells MW-2 and MW-12 as has been proposed.

Conclusion

Notwithstanding the contaminants detected in Site soil and groundwater samples above applicable RCG screening levels, IDEM can approve a conditional commercial/industrial closure of environmental conditions at the Site under the RCG because:

- Benzene-contaminated groundwater, although above the Indus VE GWSL in five locations, was detected approximately 10 feet bgs and not located within five feet horizontally or vertically of the building foundation on the Site.

- Groundwater contamination has been delineated and determined not to go off-Site.
- The exposure pathway to groundwater is not complete because drinking water at the Site is municipally-supplied and groundwater access can be controlled through land use controls.
- While naphthalene and benzo(a)pyrene were detected in two soil sample locations at levels above their respective RCG RDCSLs, soil contamination has been delineated on-Site and contaminant concentrations detected in all other soil samples were below their respective RCG RDCSLs. The two soil sample locations containing naphthalene and benzo(a)pyrene above their respective RDCSLs are immediately adjacent to the building on the Site and will be covered with pavement. Therefore, the detected contamination is not considered to be an exposure risk.
- Planned site reuse remains commercial in nature.

So long as the Site is maintained to uphold the land use controls discussed below, current Site conditions satisfy the RCG for commercial/industrial land use.

Since levels of contaminants in soil and groundwater on-Site were detected above their respective residential RCG screening levels, an environmental restrictive covenant (ERC) is required to be recorded on the deed for the Site. IDEM is requiring a deed restriction via the enclosed ERC with the following provisions, summarized below:

- Prohibit the potable use of groundwater at the Site.
- Not use or allow the use of the Site for residential purposes, including, but not limited to, daily child care facilities or educational facilities for children (e.g., daycare centers or K-12 schools).

Based on the information of known contaminant levels submitted to or otherwise reviewed by IDEM, IDEM concludes that current Site conditions do not warrant a response action at this time and does not plan to take a response action at the Site at this time. If IDEM later discovers that the above-referenced reports or other information submitted to IDEM was inaccurate, or if any activities undertaken by an owner or operator exacerbate the Site contamination, then IDEM reserves the right to revoke this letter and pursue any responsible parties. Additionally, this letter does not constitute an assurance that the Site is safe or fit for any particular use.

Please be advised that any work performed at the Site must be done in accordance with all applicable environmental laws. Operation and redevelopment of this Site in a manner consistent with the restrictions discussed above will lessen the possibility that environmental conditions at the Site could deteriorate in the future.

Monroe Oil - Bloomington, No Further Action Letter
BFD #4121206
May 6, 2015
Page 9 of 9

In order for IDEM to consider this letter effective, the enclosed ERC, which includes a copy of this No Further Action letter, must be recorded on the deed for the Site in the Monroe County Recorder's Office. Please return a certified copy of the filed document to the address listed below:

Indiana Brownfields Program
100 North Senate Avenue, Room 1275
Indianapolis, Indiana, 46204
ATTN: John Morris

IDEM and the Indiana Brownfields Program are pleased to assist Brownfields IV, LLC with a determination regarding environmental conditions at this Site. Should you have any questions, please contact John Morris of the Indiana Brownfields Program at 317-234-8099 or toll-free at 1(800) 451-6027, extension 4-8099 or by e-mail at jomorris1@ifa.in.gov.

Sincerely,



Kevin D. Davis
Technical Review Coordinator
Indiana Brownfields Program

Enclosure

cc: Jan Pels, U.S. EPA Region 5 (*electronic*)
Meredith Gramelspacher, Indiana Brownfields Program (*electronic*)
John Morris, Indiana Brownfields Program (*electronic*)
Tim Veatch, IDEM Leaking Underground Storage Tank Program (*electronic*)
Dave Gillay, Barnes & Thornburg, LLP (*electronic*)

I affirm under penalties of perjury, that I have taken reasonable care to redact each social security number in this document, unless required by law.


Name

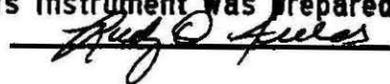
This instrument was prepared
by 

EXHIBIT D

TABLES

TABLE 1

Monroe Oil Company, Bloomington
Soil Samples Exceeding
Applicable RCG Residential Direct Contact Screening Levels

&

TABLE 2

Monroe Oil Company, Bloomington
Ground Water Samples Exceeding
Applicable RCG Residential Tap Ground Water Screening Levels

I affirm under penalties of perjury, that I have taken reasonable care to redact each social security number in this document, unless required by law.

Name

TABLE 1
Monroe Oil Company, Bloomington
Soil Samples Exceeding
Applicable RCG Residential Direct Contact Screening Levels

Sample Location ID	Sample Date	Contaminant & Results (parts per million (ppm))	
		Naphthalene	Benzo(a)pyrene
BF-10	10/23/2013	59	<2
HA-8	10/1/2014	0.077	0.38
RDCSL		50	0.21
IDCSL		180	21
Ex DC SL		1,000	1,300

Notes: *italic* = RCG Residential Direct Contact Screening Level
bold = RCG Industrial Direct Contact Screening Level
Underlined = RCG Excavation Worker Direct Contact Screening Level

TABLE 2
Monroe Oil Company, Bloomington
Ground Water Samples Exceeding
Applicable RCG Residential Tap Ground Water Screening Levels

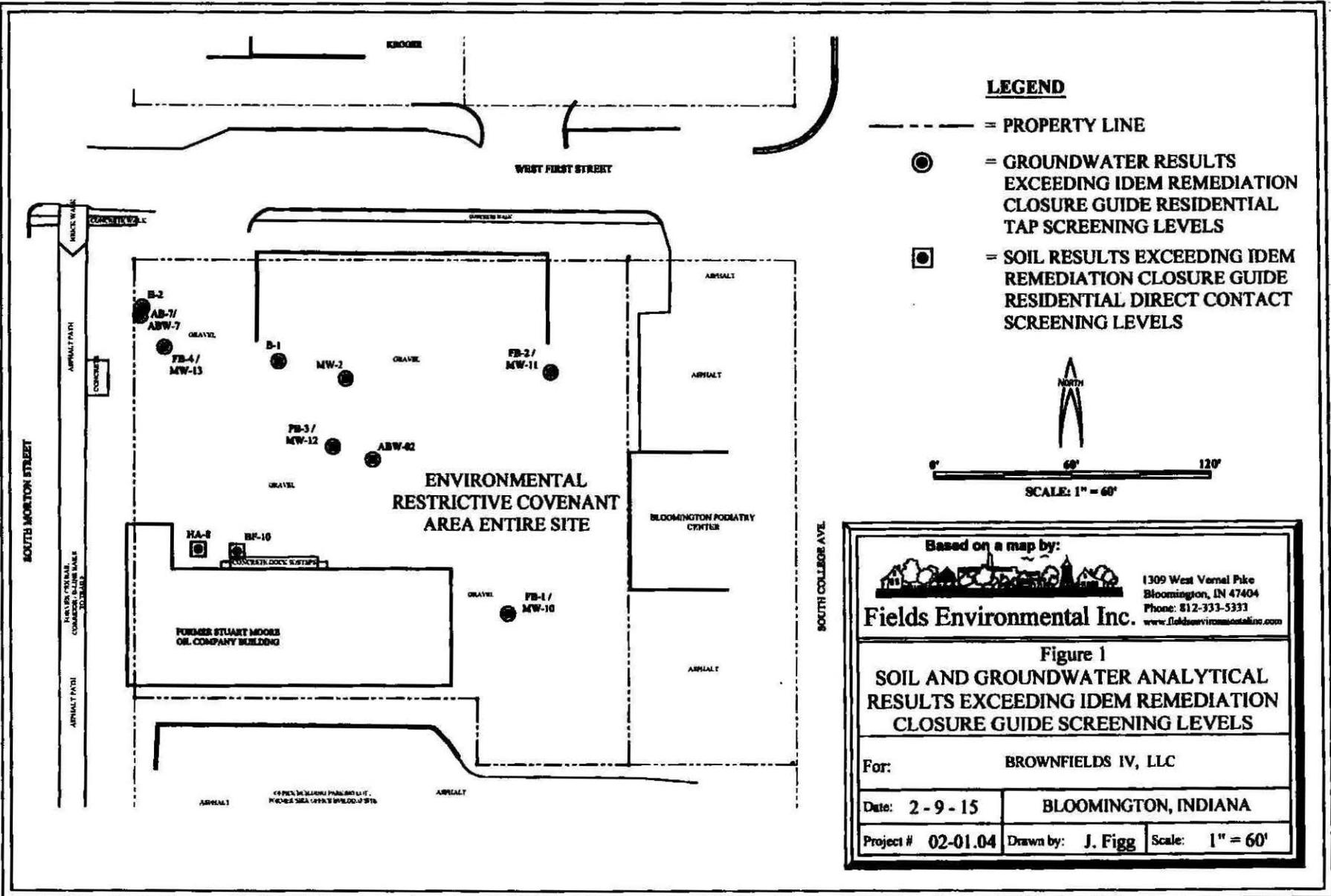
Sample Location ID	Sample Date	Contaminant & Results (parts per billion (ppb))							
		Benzene	Naphthalene	MTBE	Benzo(a)-anthracene	Benzo(a)pyrene	Benzo(b)-fluoranthene	1-Methyl-naphthalene	2-Methyl-naphthalene
B-1	1/16/2008	1,600	NA	220	NA	NA	NA	NA	NA
B-6	1/16/2008	84	NA	<5	NA	NA	NA	NA	NA
ABW-2	7/17/2012	260	<5	32	<0.05	<0.05	<0.05	<0.025	<0.025
ABW-7	7/17/2012	160	12	6.6	0.96	0.36	0.43	830	1,200
MW-2	10/14/2014	200	<0.73	<2	<0.15	<0.15	<0.15	43	<0.36
MW-12	10/15/2014	700	<0.73	27	<0.15	<0.15	<0.15	150	160
MW-13	10/15/2014	30	<0.73	100	<0.15	<0.15	<0.15	39	12
Res Tap GWSL		5	1.4	120	0.29	0.21	0.29	9.7	27
RCG Res VE GWSL		24	61	NE					
RCG Indus VE GWSL		120	460						

Notes: *italic* = RCG Residential Tap Ground Water Screening Level
bold = RCG Residential Ground Water Vapor Intrusion Screening Level
Underlined = RCG Industrial Ground Water Vapor Intrusion Screening Level
 NE = Not Established NA = Not Analyzed

EXHIBIT E

Site Map Depicting Sampling Locations At Which COCs Were Detected Above Applicable RCG Screening Levels

DISCLAIMER: Information on this map is being provided to depict environmental conditions on the Real Estate that are the subject of the land use restrictions contained in the Covenant to which this map is attached and incorporated. The land use restrictions contained in the Covenant were deemed appropriate by the Department based on information provided to the Department by the Owner or another party investigating and/or remediating the environmental conditions on the Real Estate. This map cannot be relied upon as a depiction of all current environmental conditions on the Real Estate, nor can it be relied upon in the future as depicting environmental conditions on the Real Estate.



Based on a map by:
 1309 West Vernal Pike
 Bloomington, IN 47404
 Phone: 812-333-5333
 www.fieldsenvironmentalinco.com

Fields Environmental Inc.

Figure 1
SOIL AND GROUNDWATER ANALYTICAL RESULTS EXCEEDING IDEM REMEDIATION CLOSURE GUIDE SCREENING LEVELS

For: **BROWNFIELDS IV, LLC**

Date: 2-9-15	BLOOMINGTON, INDIANA	
Project # 02-01.04	Drawn by: J. Figg	Scale: 1" = 60'

DULY ENTERED
FOR TAXATION

NOV 16 2011

MB
Auditor Monroe County, Indiana

Tax Title Deed

2011016177 TX TITLE \$16.00
11/16/2011 02:22:17P 1 PGS
Jim Fielder
Monroe County Recorder IN
Recorded as Presented

Whereas Brownfields IV LLC of Indiana did, the 16th day of November, 2011 produce to the undersigned, Amy Gerstman Auditor of Monroe County in the State of Indiana, a certificate of sale dated the 4th day of October 2010, signed by Amy Gerstman who, at the date of sale, was Auditor of the county, from which it appears that Brownfields IV LLC of Indiana on the 4th day of October, 2010 purchased at public auction, held pursuant to law, the real property described in this indenture of the sum of \$38,115 dollars and 53cents, being the amount due on the real property for taxes, special assessments, penalties and costs for the years 2009 and 2010, namely:

Seminary Pt Lot 5 53-08-04-200-113.000-009 (015-37140-00)
Seminary Pt Lot 6 53-08-04-200-112.000-009 (015-37150-00)
Formerly In The Name Of: Stuart Moore Oil Corporation

Such real property has been recorded in the office of Monroe County Auditor as delinquent for the nonpayment of taxes, and proper notice of the sale has been given. It appearing that Brownfields IV LLC of Indiana are the owner of the Certificates of Sale, that the time for redeeming such real property has expired, that the property has not been redeemed, that the undersigned has received a court order for the issuance of a deed for the real property described in the Certificate of Sale, that the records of the Monroe County Auditor's Office state that the real property was legally liable for taxation, and that the real property has been duly assessed and properly charged on the duplicate with the taxes and special assessments due in the years 2009 and 2010.

Therefore, this indenture, made this 16th day of November, 2011, between the State of Indiana, by Amy Gerstman, Auditor of Monroe County, of the first part, and Brownfields IV LLC of Indiana of the second part, witnesseth: That the party of the first part, for and in consideration of the premises, has granted and bargained and sold to the party of the second part, the real property described in the Certificate of Sale, situated in the County of Monroe, and State of Indiana, namely and more particularly described as follows:

Seminary Pt Lot 5 53-08-04-200-113.000-009 (015-37140-00)
Seminary Pt Lot 6 53-08-04-200-112.000-009 (015-37150-00)

To have and to hold such real property, with the appurtenances belonging thereto, in as full and ample a manner as the Auditor of said county is empowered by law to convey the same.

In testimony where of, Amy Gerstman, Auditor of Monroe County, has hereunto set her hand, and affixed the seal of the Board of the County Commissioners, the day and year last above mentioned.

WITNESS:

Amy Gerstman
Auditor of Monroe County

STATE OF INDIANA COUNTY OF MONROE) SS:

Before me, the undersigned, Linda K Robbins, in and for said county, this day, personally appeared above named Amy Gerstman, Auditor of said county, and acknowledge that she signed and acknowledged the foregoing deed for the uses and purposes therein mentioned.

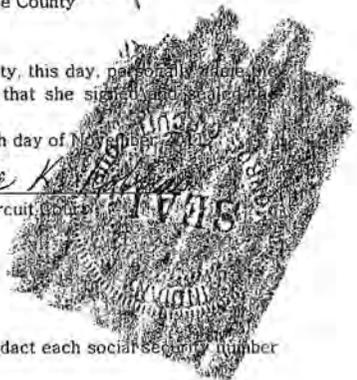
In witness where of, I have hereunto set my hand and seal this 16th day of November, 2011.

Linda K Robbins
Clerk Monroe Circuit Court

Mail tax bills to
Brownfields IV LLC
220 E Wylie Rd
Bloomington In 47408

I affirm, under penalties of perjury, that I have taken reasonable care to redact each social security number in this document, unless required by law.

Prepared by: Susan R Floyd *Susan Floyd*





Proposal



Overhead Door Company of Bloomington

3940 Farmer Ave
 Bloomington, IN 47403
 Ph (812) 336-5078
 Fax (812) 336-5218

Stacy Hutchens
 General Manager
 812-336-5078
stacyh@ohdcvg.com
Residential and Commercial
 Sectional Doors
 Rolling Steel Doors
 Operators

PROPOSAL SUBMITTED TO Kay Fields	PHONE	FAX	DATE 07/22/24
STREET 229 W 1st St	JOB NAME		
CITY, STATE, AND ZIP CODE Bloomington, IN	LOCATION		
ARCHITECT	DATE OF PLANS	CONTACT	Email Lkayfields@gmail.com

We hereby submit specifications and estimates to:

Furnish & Install

- 1- 15' x 10' 9"
- 1- 12' x 11'
- 1- 5' x 7' 6"
- 2- 5' x 7' (1 will be inoperable)

Series 521 black aluminum doors with 1/2" insulated glass, 2" track, perimeter seals, manual operation, remove existing doors and haul away

\$ 34,988.00

Option 2- Model RSX electric operators on 2 big doors

\$ 5,300.00

*** WILL NEED 50% DOWN PAYMENT TO ORDER**

We Propose hereby to furnish material and labor -- complete in accordance with above specifications, for the sum of:
 dollars

50% Deposit due for all Orders. Final Payment is to be made upon completion of the job, unless credit is extended in which the terms are: Net 30 days. Any payments received after 30 days may be subject to a 2% per month (24% annual) finance charge.

All material is guaranteed to be as specified. All work to be completed in a workmanlike manner in accordance to standard practices. Any alteration or deviation from above specifications involving extra costs will be executed only upon written orders, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents or delays beyond our control. Owner to carry fire, tornado, and other necessary insurance. Our workers are fully covered by workers compensation insurance.

Note: This proposal may be withdrawn if not accepted within 10 days.

Stacy Hutchens

ACCEPTANCE OF PROPOSAL

The above prices are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above.

Buyer's Right to Cancel

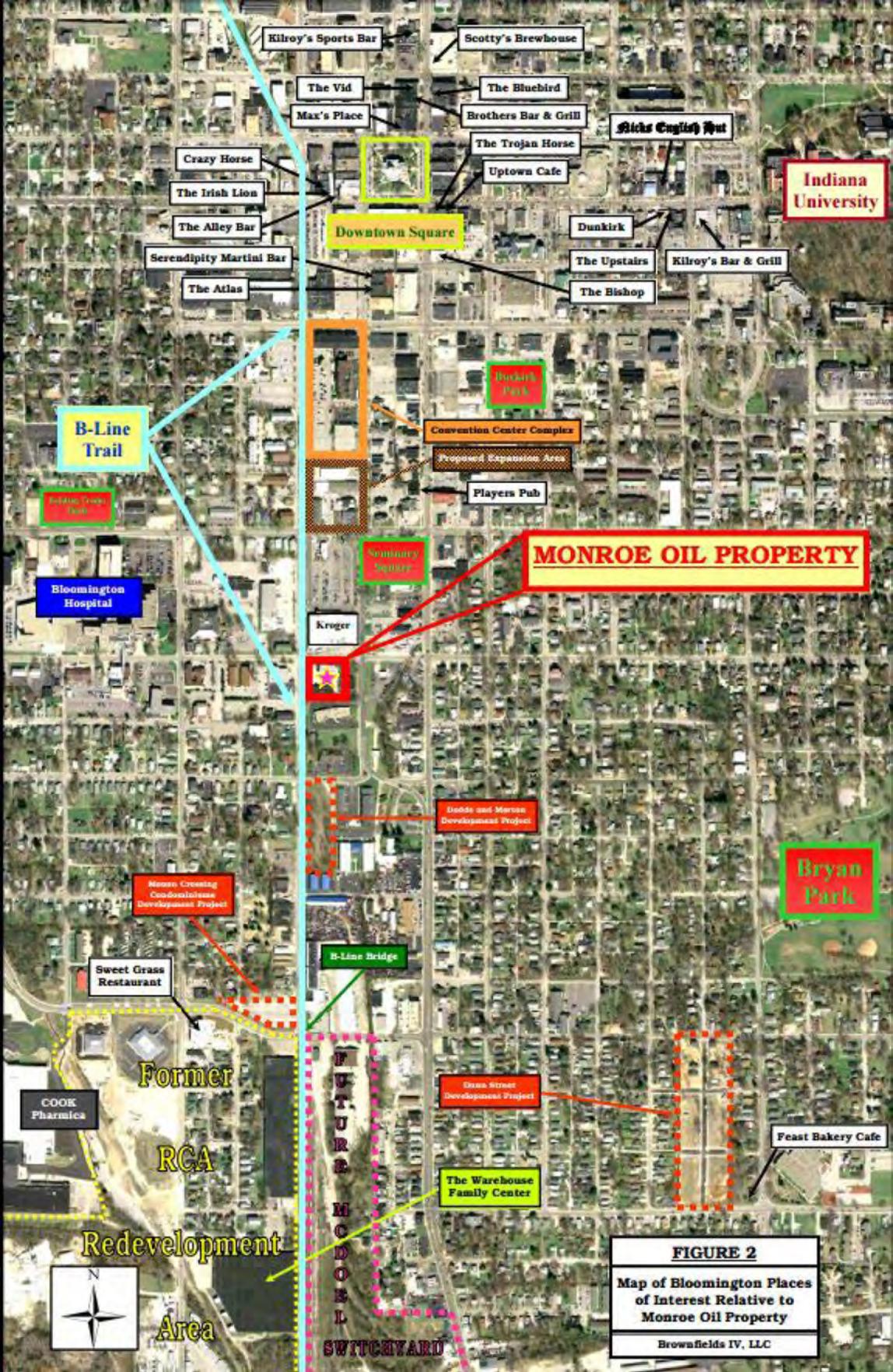
You, the buyer, may cancel this agreement. If this agreement was solicited to your residence and you do not want the goods or services, you may cancel this agreement by mailing a notice to the seller. The notice must say that you do not want the goods or services and must be mailed before midnight of the third business day after you sign this agreement. See attached Notice of Cancellation for an explanation of this right. The notice must be mailed to: 3940 W Farmer Ave, Bloomington, IN 47403.

Date of Acceptance X

By signing contract, I agree to pay for any and all collection and legal fees incurred by Overhead Door pertaining to the collection of monies owed on this contract.

Signature X





Kilroy's Sports Bar

Scotty's Brewhouse

The Vid

The Bluebird

Max's Place

Brothers Bar & Grill

Sicks Engine Pub

Crazy Horse

The Irish Lion

The Alley Bar

Downtown Square

The Trojan Horse

Uptown Cafe

Dunkirk

The Upstairs

Kilroy's Bar & Grill

The Bishop

Indiana University

B-Line Trail

Public Trust Park

Bloomington Hospital

Convention Center Complex

Proposed Expansion Area

Players Pub

MONROE OIL PROPERTY

Kroger

Community Center

Bryan Park

Monroe Creating Co-Development Project

Bricks and Monroes Development Project

Sweet Grass Restaurant

B-Line Bridge

COOK Pharmica

Former RCA

Redevelopment Area

Beam Street Development Project

Feast Bakery Cafe

FUTURE MONROE SWITCHYARD

The Warehouse Family Center

FIGURE 2

Map of Bloomington Places of Interest Relative to Monroe Oil Property

Brownfields IV, LLC







**FOR SALE
BY OWNER**
812-327-7881

RENTAL

ACAB

FUCK
COP
STREET

RENT STRIKE
APRIL 1

DISC

BHB

FUCK THE POL



LOSER 2021

NATE

LOSER 2021

LOSER 2021

5200 X



will you marry
me



Enjoy





FOR SALE
OR LEASE
813.827.7011

ANTST



B-LINE TRAIL

Date: August 6, 2024

To: Bloomington Urban Enterprise Association (BUEA) Board

From: Second Baptist Church, 321 N Rogers Street, Bloomington, IN 47404

RE: Business building improvement grant - \$5,000 requested amount

Second Baptist Church (SBC) learned the roof on our facilities needed replacement in March of 2024. Multiple roof replacement estimates were obtained from RCV Roofing, Siding & Gutters, B&L Sheet Metal & Roofing, and Koontz Construction. The estimates obtained ranged from \$44,000 to \$63,000 and we chose the lowest cost estimate based on references obtained. The church trustees and congregation decided to contract with RCV Roofing Siding & Gutters for the amount of approximately \$48,000.

Our church has a small active congregation of 50 or less members and any significant capital improvements place a hardship on the financial well being of the church. SBC secured a mortgage loan from the IU Credit Union to cover this capital expenditure and makes monthly payments towards this loan. Prior to obtaining this loan the church had been mortgage free for approximately 10 years.

Included with this request is the detailed project proposal from RCV Roofing Siding & Gutters and pictures prior to the repairs which were furnished by the contractor. The work was completed in April 2024 and we do not have pictures of the roof after the construction as we are not able to obtain those unless we contact the contractor if it is necessary for this grant request.

In addition to the proposal we have attached a copy of the ACH payment confirmation to RCV Roofing Siding & Gutters in the amount of \$47,684.10.

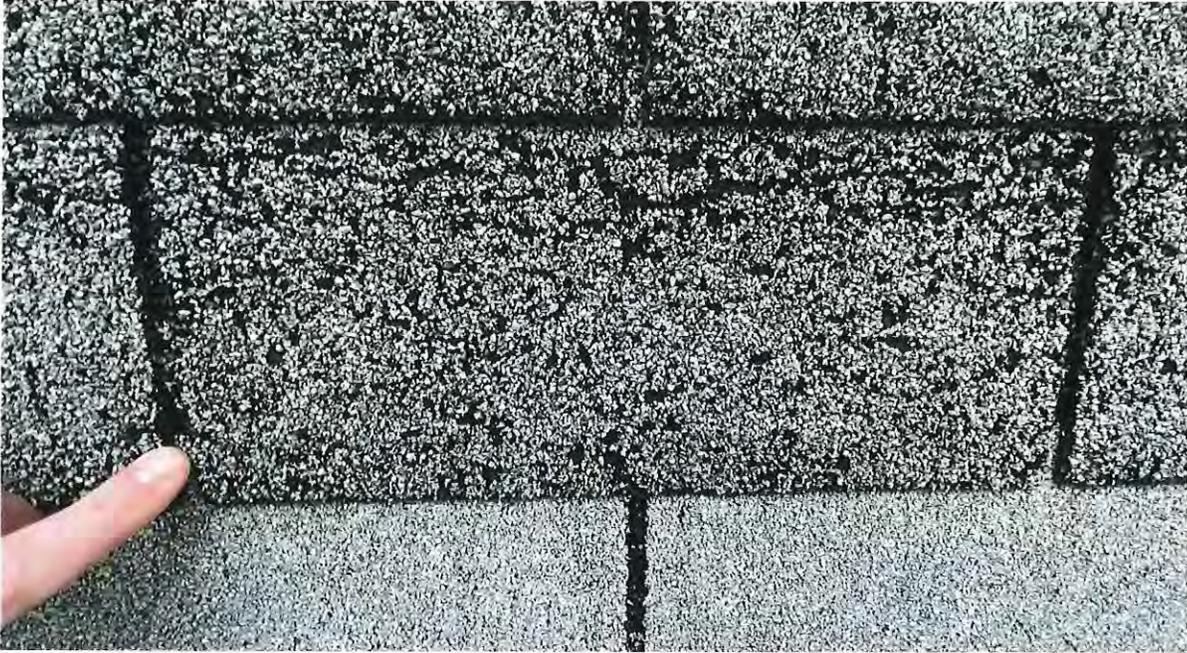
Please send any questions regarding this request to Martha Chamberlain – SBC Grants Chairperson at 812.327.5064 or via email at sbcbloomingtongrants@gmail.com .

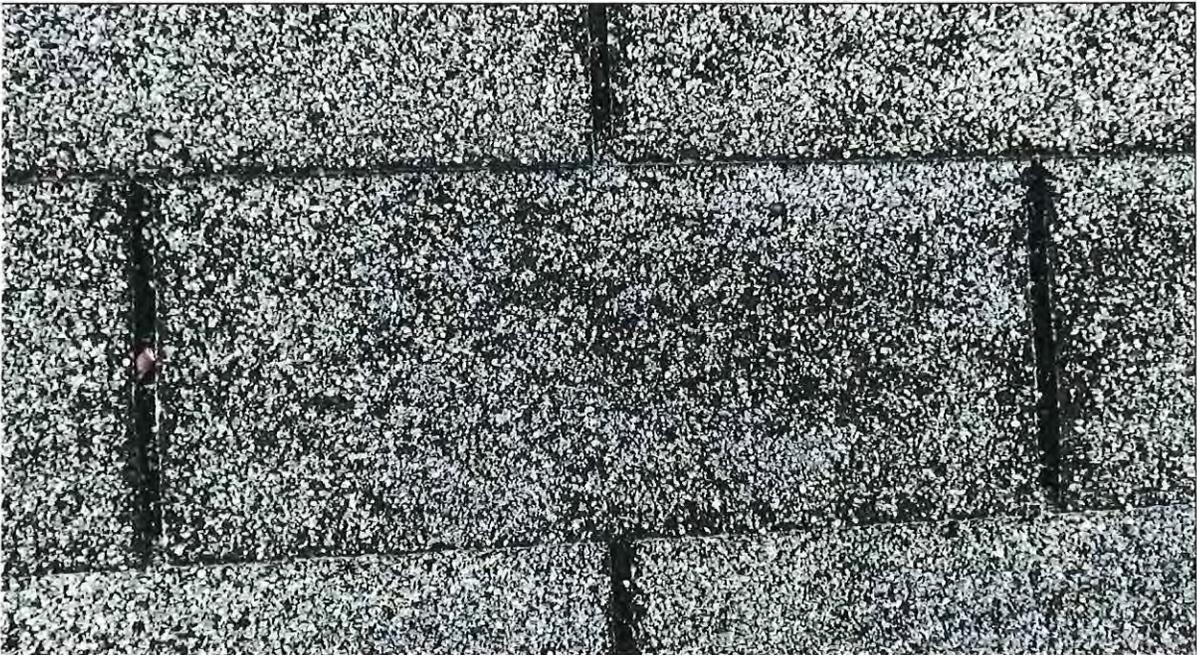


SECOND BAPTIST
CHURCH
1878
CELEBRATING
122
YEARS!











**DAMAGED DECKING
CAUSING THE
SHINGLES TO LIFT**



I N V O I C E

RCV Roofing, Siding & Gutters

rcvroofing.com

Voted #1 in Roofing, Siding and Customer Service - Best Of Btown

Office Phone/Text/Fax: 812-650-4301

5264 West Vernal Pike, Bloomington, IN 47404



Second Baptist Church
Job #BD-20158 - Second Baptist Church
321 North Rogers
Bloomington, IN 47404



Invoice #	BD-17607
Date	5/2/2024
Amount Due	\$0.00
Due Date	Due on Receipt

Item	Description	Qty	Amount
ROOF REPLACEMENT (Shingles) - Main Church and Brick Building Addition			
Remove Shingles	Tear off, haul and dispose of one layer of shingles, felt and all roofing components, required (per square)	79.10	\$3,753.30
7/12-9/12	Steep charge for 7/12-9/12, remove and replace (per square)	9.35	\$191.68
10/12-11/12	Steep charge for 10/12-11/12, remove and replace (per square)	21.99	\$566.24
12/12	Steep charge for 12/12, remove and replace (per square)	30.30	\$1,090.80
High Roof	Charge for roofing over 1 story, remove and replace (per square)	2.42	\$37.51
Install Gutter Apron	Install new gutter apron on all eaves.(per 10ft piece)	30.00	\$214.20
Ice & Water - Weatherlock	Install Owens Corning Weatherlock Mat Ice & Water Shield on all gutter lines, valleys, wall lines, around skylights, chimneys and penetrations (per roll)	16.00	\$2,249.44
Install Felt	Install Raptor Red Synthetic Felt (per roll)	6.00	\$447.06
Install Starter	Install Owens Corning Starter Strip Shingles (per bundle)	3.00	\$314.79
Install Shingles	Install Owens Corning, Limited Lifetime, Dimensional Shingles (per square)	91.33	\$23,694.66
Install Rolled Roofing	Install 2 ply rolled roofing system, per square (base sheet and cap sheet) Base covers 2sq per roll, cap covers 1sq per roll	2.00	\$1,079.00
Install Step Flashing	Install step flashing where needed (per bundle)	7.00	\$320.46
Install Ridge Cap	Install Owens Corning ProEdge Ridge Cap Shingles (per bundle)	11.00	\$1,530.21
Install Large Boot	Install large pipe jack boot, 3"-4"	1.00	\$7.50

Item	Description	Qty	Amount
Install Large Slip Collar	Install large pipe jack slip collar for additional protection, 3"-4"	1.00	\$7.94
DECK AIR VENT			\$4,825.38
Cut In Ridge Vent	Cut in DECK AIR VENT ALONG ALL EAVES DUE TO NO INTAKE VENTING, for non-existing or not adequate (per foot)	200.00	\$510.00
Deck Air Intake Vent	Install deck air intake ventilation along all eaves to allow intake ventilation of the roofing surface. Per 4 ft. piece.	50.00	\$2,755.00
Install Ridge Vent	Install new shingle over ridge vent, Owens Corning Sky Runner LTE (per roll)	6.00	\$688.86
Install Box Vent	Install 750 box vent	2.00	\$42.40
Install Large Broan Vent	Install large broan vent, each	4.00	\$236.20
Cap Nails	Cap nails for underlayment (per box)	6.00	\$110.70
Coil Nails	Coil nails for shingles, 1 1/4" (per box)	6.00	\$406.38
Caulk	Roofing caulk for ridge cap nails and counter flashing, geocel (per tube)	6.00	\$75.84
OTHER ITEMS			
Install Wall Counter Flashing	Install wall line counter flashing (per foot)	30.00	\$558.00
Delivery	Delivery charge for roofing materials and accessories	1.00	\$50.00
WARRANTY			
Upgrade - Platinum Warranty	Lifetime Workmanship (25 year non-prorated), 50 year manufacture warranty (Commercial is 20/20)	91.33	\$1,826.60
INCLUDED			
Included Decking/Planks	Included 2 sheets/planks of decking. RCV covers the first 2 used, additional is \$65 each (material and labor) *Not included in roof replacements with square counts under 10	2.00	\$0.00
Upgrade Discount	Discount for the Platinum Warranty and Duration Shingle Upgrade Charge.	1.00	(\$1,826.60)
Cash Discount	3.5% off the total estimate price for a full replacement, not including decking or upgrades. Cannot combine specials or coupons. Offer not valid with select financing plans or credit cards.	1.00	(\$1,348.39)
Upgrade - Flex Shingles	Install Owens Corning Duration FLEX shingles, Limited Lifetime, Dimensional Shingles (per square) CLASS 4 HAIL IMPACT SHINGLE	91.33	\$7,644.32
Replace Decking/Planks	Remove decking sheets or plank boards and replace with new.	6.00	\$390.00
Repairs	1- 2X4X10 (\$6 per foot)	1.00	\$60.00

PAYMENT OPTIONS

- **Cash Job:** Payment is due upon completion of each trade. We accept cash, check and online bank transfer (1% fee).
- **Insurance Claim:** Your first insurance check amount, deductible and any upgrade/additional work is expected upon completion of each trade.
- **Financing Job:** Upon immediate completion of the job, we will send your completion certificate to the finance company. All amounts over the financed amount will need to be paid in full upon completion of the job.
- **Credit/Debit Card Payments:** There will be a 3.5% fee added to the invoice amount. All major credit cards accepted.
- **Payment Due Upon Receipt.**

Sub Total	\$47,684.10
Total	\$47,684.10
Payment 5/7/2024	\$47,684.10
Amount Paid	\$47,684.10
Balance Due	\$0.00

T H A N K Y O U F O R Y O U R B U S I N E S S !

Used:
8 OSB
1 2X4X10
RCV Covers 2 OSB

CONNIE S ROBINSON

CHASE PERFORMANCE BUSINESS CHECKING (...4717)

Available balance Present balance Next statement closing date
██████████ ██████████ AUG 30, 2024

Showing results for: *Min Amount: \$47684.10, Max Amount: \$47684.10*

Posted	Description	Type	Amount
MAY 3, 2024	ORIG CO NAME:EXPPAY ORIG ID:4270465600 DESC DATE: CO ENTRY DESCR:RCV RoofinSEC:CCD TRACE#:111000028026307 EED:240503 IND ID:ST-S8X8I7J7C6P4 IND NAME:MORGAN GRIFFITH TRN: 1248026307TC	ACH	-\$47,684.10

JP Morgan Chase Bank, N.A
Walnut Station
2600 S Walnut St
Bloomington, IN 47401

"This is not your account statement and not the final record of your account activity or balance and should not be used as your sole basis for making financial decisions. This document may not include all transactions, fees, or interest. For a full review of transactions on your account, please reference your periodic statement(s)."