

David Nelson

Subject: FW: Fw: Questions Regarding Neighboring Coal Mine

This e-mail was created in 2008 regarding the underground coal mine at the subject property. The buyer should not rely on this information and must complete their own due diligence prior to purchasing the property.

From: Libby Nelson
Sent: Tuesday, December 16, 2008 4:45 PM
Subject: Re: Fw: Questions Regarding Neighboring Coal Mine

We have not closed yet. Answers are in blue.

Libby Nelson
Vice President and General Counsel
Kemin Industries, Inc.

Can you provide the answers to these? Have we closed yet?

Date: 12/16/2008 09:56 AM
Subject: Questions Regarding Neighboring Coal Mine

Jen,

The underwriter at Liberty has requested some additional information regarding the coal mines on the neighboring property to the new warehouse recently purchased. Please advise answers to the following:

#1. How far away from our insureds building is the adjacent property?

It is difficult to determine as we are working from coal lease maps from the late 1800's. The actual shafts are not marked on the map. When the building was constructed, no anomalies were discovered. Footings were put in at 6 feet depth according to the building permit on file with the city.

#2. What type of information has the insured been provided in regards to whether there are any of the coal mine shafts that would be underneath the building located at the 2111 E 17th Street, Des Moines Iowa location?

We have obtained coal lease maps of the area from DNR. DNR did a study of abandoned mines in the greater Des Moines area. We have also consulted with DNR staff. They are of the view that because there has been no movement in this area of Des Moines in over 100 years that the land is stable. The land has experienced significant periods of cold and heave in the 1930's, 1950's, late 90's, a 100 year flood in the 1990's and a 500 year flood in 2008. The coal mines were vertical shaft mines. One lease was worked for 8 months and the other lease was worked for a longer period of time but there is no end date on the second lease.

#3. Did the insured have any engineers take a look at the geology maps for this location? **No.**

Thank you for your assistance!!
Crystal Hanson, CISR
Client Service Associate
Risk Management Division
Holmes Murphy & Associates, Inc.

ph (515) 223 - 6801
fax (515) 221 - 8895
email - chanson@holmesmurphy.com

Please be advised: Coverage cannot be bound without first talking with a licensed staff member.

Notice to Recipient: This transmission including any attachments may contain confidential information that belongs to the sender and may be privileged by law. If you received this e-mail in error, any dissemination or copying of this e-mail is strictly prohibited. Unless explicitly designated as an electronic contract, this e-mail does not constitute a contract. The buyer should not rely on this information and must complete their own due diligence prior to purchasing the property.