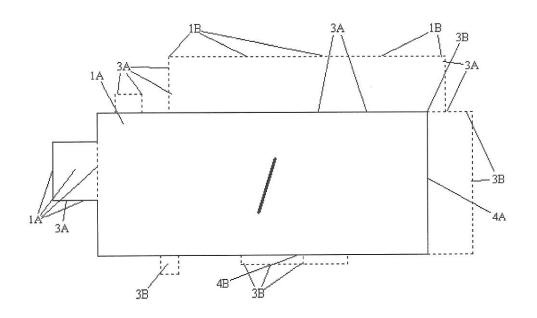
WOOD DESTROYING PESTS AND ORGANISMS INSPECTION REPORT

BUILDING NO.	STREET, CITY, STATE, ZIP			Date of Inspection	No. of Pages	
2200	Camp Nauvoo Road,	Placerville CA 95667		7/14/2011	7	
FOOTHILL PROPERTY SERVICES, INC. P.O. Box 294, Camino, CA 95709 Ph: (530) 647-1027 or (916) 349-2837 (530) 647-1204 Fax						
Firm Registration N	No. PR 4607	Report No. 10015		Escrow No.		
Ordered By: Golden Empire Cou Boy Scouts of Ame Attn: Anthony Scot	erica	Property Owner/Party of Interest LDS 2200 Camp Nauvoo Road Placerville, CA 95667		Report Sent To: Golden Empire Council Boy Scouts of America Attn: Anthony Scotch		
COMPLETE REPORT ☑ LIMITED REPORT ☐ SUPPLEMENTAL REPORT ☐ REINSPECTION REPORT ☐						
General Description: One story, wood frame, and wood siding structure.			Inspection Tag Posted: Water Heater Room			
Other Inspection Tags:						
An inspection has been made to the structure(s) shown on the diagram in accordance with the Structural Pest Control Act. Detached porches, detached steps, detached decks and any other structures not on the diagram were not inspected.						
Subterranean Termites Drywood Termites Fungus/Dryrot Other Findings Further Inspection Fungus/Dryrot solve boxes are checked, it indicates that there were visible problems in accessible areas. Read the report for details on checked items.						



Inspected by	Matt Bird	License No.	OPR 8478	Signature	
You are entitled to ob	tain copies of all reports and comple	etion notices on this property reported to mento, California 95815-3831.	the Structural Pest Control Boar	d during the preceeding two years.	To obtain copies contact: Structural Pest

NOTE: Questions or problems concerning the above report should be directed to the manager of the company. Unresolved questions or problems with services performed may be directed to the Structural Pest Control board at (916) 561-8708, or (800) 737-8188 or www.pestboard.ca.gov.

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A. Certain areas are recognized by the industry as inaccessible and/or for other reasons not inspected. These include but are not limited to: inaccessible and/or insulated attics or portions thereof, attics with less than 18" clear crawl space, and the interior of hollow walls; spaces between a floor or porch deck and the ceiling below; area where there is no access without defacing or tearing out lumber, masonry or finished work; areas behind stoves, refrigerators or beneath floor coverings, and furnishings; and areas where encumbrances and storage, conditions or locks make inspection impractical, portions of the sub-area concealed or made inaccessible by ducting or insulation, area beneath wood floors over concrete, and areas concealed by heavy vegetation. Areas or timbers around eaves were visually inspected from ground level only. Although we make visual examinations, we do not deface or probe window/door frames or decorative trims. Unless otherwise specified in this report, we do not inspect fences, sheds, dog houses, detached patios, detached wood decks, wood retaining walls or wood walkways. We assume no responsibility for work done by anyone else, for damage to structure or contents during our inspection, or for infestation, infection, adverse conditions or damage undetected due to inaccessibility or non-disclosure by owner/agent/tenant.

- B. Slab floor construction has become more prevalent in recent years. Floor covering may conceal cracks in the slab that will allow infestation to enter. Infestations in the walls may be concealed by plaster so that a diligent inspection may not disclose the true condition. These areas are not practical to inspect because of health hazards, damage to the structure, or inconvenience. They were not inspected unless described in this report. We recommend further inspection if there is any question about the above noted areas. Ref: Structural Pest Control Act, Article 6, Section 8516(b), paragraph 1990(i). Amended effective March 1, 1974. Inspection is limited to disclosure of wood destroying pests or organisms as set forth in the Structural Pest Control Act, Article 6, Section 8516(b), Paragraph 1990-1991.
- C. A re-inspection will be performed, if requested within four (4) months from date of original inspection, on any corrective work that we are regularly in the business of performing. If CERTIFICATION is required, then any work performed by others must be CERTIFIED by them. There is a re-inspection fee.
- D. This company is not responsible for work completed by others, recommended or not, including by Owner. Contractor bills should be submitted to Escrow as certification of work completed by others.
- E. This report includes findings related to the presence/non-presence of wood destroying organisms and/or visible signs of leaks in the accessible portions of the roof. The inspector did not go onto the roof surface due to possible physical damage to the roof, or personal injury. No opinion is rendered nor guarantee implied concerning the water-tight integrity of the roof or the condition of the roof and roofing materials. If interested parties desire further information on the condition of the roof, we recommend that they engage the services of a licensed roofing contractor.
- F. Second story stall showers are inspected but not water tested unless there is evidence of leaks in ceiling below. Ref: Structural Pest Control Rules and Regulations, Sec. 8516G. Sunken or below grade showers or tubs are not water tested due to their construction.
- G. During the course of/or after opening walls or any previously concealed areas, should any further damage or infestation be found, a supplementary report will be issued. Any work completed in these areas would be at Owner's direction and additional expense.
- H. During the process of treatment or replacement, it may be necessary to drill holes through ceramic tiles or other floor coverings. These holes will then be sealed with concrete. We will exercise due care but assume no responsibility for cracks, chipping or other damage to floor coverings. We do not re-lay carpeting.
- I. We assume no responsibility for damage to any Plumbing, Gas or Electrical lines, etc., in the process of pressure treatment of concrete slabs or replacement of concrete or structural timbers.
- J. Foothill Property Services, Inc. is not responsible for damage to items covered over which may be damaged while opening such areas, nor is Foothill Property Services, Inc. responsible for damage caused by removal of age-fused or rusted parts, piping, TV antenna, guide wires, inoperative windows, toilets, seals, tubs and shower enclosures, tile, fixtures, appliances or any item covered over, fastened down or secured which may be damaged while opening inaccessible areas, opening areas to create work space or making repairs.
- K. Foothill Property Services, Inc. does not re-paint or seal repaired surfaces.
- L. Any ceramic tile, linoleum, floor tile, wood flooring, carpeting, wall board, wood trim, acoustical ceiling, exterior siding, roofing or any other items repaired will be repaired with material to match as closely as possible. No guarantee is given for exact match of color, texture

PAGE OF STANDARD INSPECTION REPORT ON PROPERTY AT:

2200

Camp Nauvoo Road, Placerville CA 95667

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or configuration of material.

- M. I agree to pay reasonable attorney's fees if suit is required by this COMPANY to enforce any terms of this contract, together with the costs of such action, whether or not suit proceeds to judgement.
- N. This report does not include inspection of electrical, plumbing, heating, and other mechanical systems of the structure. This inspection will NOT detect building code violations. We recommend the owner/agent engage the services of a reputable "Home Inspection" company.
- O. If this report is used for escrow purposes then it is agreed that this inspection report and Completion, if any, is part of the ESCROW TRANSACTION. However, if you received written or verbal instructions from any interested parties involved in this escrow (agents, principals, etc.) to not pay our invoice at close of escrow, you are instructed by us not to use these documents to satisfy any conditions or terms of your escrow for purposes of closing the escrow. Furthermore, you are instructed to return all of our documents and the most current mailing address you have on file for the property owner.
- P. Owner/agent/tenant acknowledges and agrees that inspection of the premises will not include any type of inspection for the presence or non-presence of asbestos and that this report will not include any findings or opinions regarding the presence or non-presence of asbestos in, upon or about the premises, we recommend that you contact a contractor specifically licensed to engage in asbestos related work.

 Furthermore, should we discover the presence of asbestos during our inspection of the premises or should our inspection of the premises cause a release of asbestos dust or particles, owner/agent/tenant shall be solely responsible for the clean-up, removal and disposal of the asbestos and the cost thereof. Owner/agent/tenant hereby agrees to waive any and all claims against this Company which are in any way related to the presence of asbestos on the premises and further agrees to indemnify and hold this company harmless from any and all claims of any nature asserted by any third party, including this Company's employees, which is in any way related to the presence of asbestos on the premises.
- Q. Except as otherwise reported, no visible indications of adverse conditions were noted on the visible surfaces of the inaccessible areas. Since no such evidence was found to warrant removal of floor coverings, furniture and/or opening of hollow walls; spaces between floors and ceilings; soffits; porte cocheres; enclosed bay windows; buttresses; built-in cabinet work; and other finished segments of structure, an inspection of these areas in not considered practical and is, therefore, not recommended in this report.

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NOTICE: ...Reports on this structure prepared by various registered companies should list the same findings (i.e. termite infestations, termite damage, fungus damage, etc.). However, recommendations to correct these findings may vary from company to company...You...have a right to seek a second opinion...from another company.

THE EXTERIOR SURFACE OF THE ROOF WILL NOT BE INSPECTED. IF YOU WANT THE WATER TIGHTNESS OF THE ROOF DETERMINED, YOU SHOULD CONTACT A ROOFING CONTRACTOR WHO IS LICENSED BY THE CONTRACTORS STATE LICENSE BOARD.

THIS IS A SEPERATED REPORT WHICH IS DEFINED AS SECTION I/SECTION II CONDITIONS EVIDENT ON THE DATE OF THE INSPECTION. SECTION I CONTAINS ITEMS WHERE THERE IS VISIBLE EVIDENCE OF ACTIVE INFESTATION, INFECTION OR CONDITIONS THAT HAVE RESULTED IN OR FROM INFESTATION OR INFECTION. SECTION II ITEMS ARE CONDITIONS DEEMED LIKELY TO LEAD TO INFESTATION OR INFECTION BUT WHERE NO VISIBLE EVIDENCE OF SUCH WAS FOUND. FURTHER INSPECTION ITEMS ARE DEFINED AS RECOMMENDATIONS TO INSPECT AREA(S) WHICH DURING THE ORIGINAL INSPECTION DID NOT ALLOW THE INSPECTOR ACCESS TO COMPLETE THE INSPECTION AND CANNOT BE DEFINED AS SECTION I OR SECTION II.

Mold Policy Statement

Molds, sometimes called mildew, are not wood-destroying organisms. Branch 3 licensees do not have a duty under the Structural Pest Control Act and related regulations to classify molds as harmful to human health or not harmful to human health.

This does not modify the Structural Pest Control Act or related regulations.

NOTE: UNLESS SPECIFIED OTHERWISE THE ATTIC WAS INSPECTED FROM THE ACCESS OPENING DUE TO DIMINISHED CLEARANCE AND INSULATION. NO VISIBLE INFESTATION OR INFECTION WAS NOTED ON THE VISIBLE SURFACES AT THIS TIME. NO RECOMMENDATIONS ARE MADE.

"This company will re-inspect repairs done by others within four months of the original inspection. A charge, if any, can be no greater than the original inspection fee for each re-inspection (approx. \$75.00). The re-inspection must be done within ten (10) working days of request. The re-inspection is a visual inspection and if inspection of concealed areas is desired, inspection of work in progress will be necessary. Any guarantees must be received from parties performing repairs."

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Subterranean Termites:

Subterranean Termites have damaged attached cold box at floors, walls, and exterior siding; and interior door jamb (1).

RECOMMENDATION: Remove the damaged wood members for further inspection. If no further damage is exposed, re-support/replace with new material. Scrape down any termite tubes. (\$2,417.00)

RECOMMENDATION: Chemically treat the areas of infestation with I MaxxPro, using the appropriate method, for the control of Subterranean Termites. One year guarantee for immediate area treated only. (\$795.00)

NOTE: SHOULD THE CHEMICAL TREATMENT REQUIRE THE DRILLING OF SLAB FOR THE INJECTION OF TERMICIDE, NO LIABILITY IS ASSUMED FOR DAMAGE TO ANY UTILITIES BENEATH SLAB (I.E., PLUMBING, CONDUIT, HVAC, ETC.). DAMAGE TO BE REPAIRED AT ADDITIONAL COST TO OWNER. ALSO, NO LIABILITY WILL BE ASSUMED FOR ANY MOISTURE PERCOLATION AT DRILL HOLES.

***** This is a Section 1 Item *****

ITEM 1B Subterranean Termites and fungus have damaged the base of nine patio cover posts.

RECOMMENDATION: Remove the damaged wood members for further inspection. If no further damage is exposed, replace with new material. Primer seal only. (\$383.00)

RECOMMENDATION: Chemically treat the area of infestation with I MaxxPro, using the appropriate method, for the control of Subterranean Termites. One year guarantee for immediate area treated only. (See 1A, second recommendation for chemical cost.)

NOTE: SHOULD THE CHEMICAL TREATMENT REQUIRE THE DRILLING OF SLAB FOR THE INJECTION OF TERMICIDE, NO LIABILITY IS ASSUMED FOR DAMAGE TO ANY UTILITIES BENEATH SLAB (I.E., PLUMBING, CONDUIT, HVAC, ETC.). DAMAGE TO BE REPAIRED AT ADDITIONAL COST TO OWNER. ALSO, NO LIABILITY WILL BE ASSUMED FOR ANY MOISTURE PERCOLATION AT DRILL HOLES.

***** This is a Section 1 Item *****

Fungus/Dryrot:

ITEM 3A Fungus damage was found in the patio beam ends (2-cut back), rafter tails, and patio cover roof sheeting.

RECOMMENDATION: Remove enough roof covering to allow for the removal of the damaged sheathing for further inspection. If no further damage is exposed, replace with new material. Primer seal only. Repair, re-install, and/or replace the roofing material as needed.

******* This is a Section 1 Item *******

ITEM 3B Fungus damage was found at porch cover posts (2), trim (1), wood storage "cover" (remove) and swamp cooler stand.

RECOMMENDATION: Remove the damaged wood members for further inspection. If no further damage is exposed, replace with new material. Primer seal only.

******* This is a Section 1 Item *******

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Other Findings:

ITEM 4A Moisture damage was found at entry doors.

RECOMMENDATION: Replace door with one of similar quality. Primer seal only. Bid upon request.

****** This is a Section 2 Item ******

ITEM 4B Earth to wood contact was found where wood pile abuts the structure.

RECOMMENDATION: Move wood pile away from the structure to break the earth to wood contact.

****** This is a Section 2 Item ******

NOTE: NO LIABILITY IS ASSUMED FOR EXTERIOR SINKS/PLUMBING.

NOTE: THE GUTTERS ARE NOT INCLUDED IN THIS REPORT UNLESS OTHERWISE SPECIFIED.

NOTE: PLUMBING WAS TESTED EXCEPT DISHWASHER AND GARBAGE DISPOSAL AT THE TIME OF THE INSPECTION UNLESS OTHERWISE SPECIFIED. WE CANNOT BE RESPONSIBLE FOR ANY LEAKS THAT DEVELOP AFTER INSPECTION IS MADE.

NOTE: Local treatment is not intended to be an entire structure treatment method. If infestations of wood-destroying pests extend or exist beyond the area(s) of local treatment, they may not be exterminated.

Camp Nauvoo Road, Placerville CA 95667

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OCCUPANTS CHEMICAL NOTICE

Foothill Property Services, Inc. will use pesticide chemical(s) specified below for the control of wood destroying pests or organisms in locations identified in the Structural Pest Control report as indicated above.

(1) The pest(s) to be controlled:
SUBTERRANEAN TERMITES FUNGUS or DRYROT
BEETLES DRY-WOOD TERMITES OTHER
(2) The pesticide(s) proposed to be used and the active ingredient(s).
A. Premise: Active ingredients: Imidacloprid [(6-Chloro-3-pyridinyl)methyl]-N-nitro-2-imidazolidinimine
B. COPPER NAPHTHENATE: Active ingredients: Copper Naphthenate 20%; Inert ingredients 80%
1 c. other: I Maxx Pro
(3) "State Law requires that you be given the following information: CAUTION-PESTICIDES ARE TOXIC CHEMICALS. Structural Pest Control Operators are licensed and regulated by the Structural Pest Control Board, and apply pesticides which are registered and approved for use by the California Department of Food and Agriculture and the United States Environmental Protection Agency. Registration is granted when the State finds that based on existing scientific evidence there are no appreciable risks if proper use conditions are followed or that the risks are outweighed by the benefits. The degree of risk depends upon the degree of exposure, so exposure should be minimized."
"If within 24 hours following application you experience symptoms similar to common seasonal illness comparable to the flu, contact your physician or Poison Control Center and your pest operator immediately. (This statement shall be modified to include any other symptoms of over exposure which are not typical of influenza.)"
For further information, contact any of the following: Poison Control Center
Persons with respiratory or allergic conditions, or others who may be concerned about their health relative to this chemical treatment, should contact their physician concerning occupancy during and after chemical treatment prior to signing this NOTICE.
NO CHEMICAL APPLICATION WILL BE PERFORMED UNTIL SUCH TIME THAT THIS NOTICE IS RETURNED. HAVING READ THE INSTRUCTIONS, I, THE UNDERSIGNED, WILL ACCEPT RESPONSIBILITY FOR ALL THE AFOREMENTIONED.
OWNER/OCCUPANT DATE
OWNER/OCCUPANT DATE

FOOTHILL PROPERTY SERVICES, INC.

P.O. Box 294, Camino, CA 95709

Ph: (530) 647-1027 or (916) 349-2837

(530) 647-1204 Fax

Page: 1 of 2

WORK AUTHORIZATION CONTRACT

Address	of	Property:	2200	Camp	Nauvoo	Road,	Placerville	CA	95667	

7/14/2011 Inspection Date: 10015 Report #: Title Co. & Escrow #: Escrow #

FURTHER INSPECTION SECTION 2 SECTION 1 0.00 4A \$ 3212.00 1A \$ 4B \$ 0.00 \$ 383.00 **1B** 1874.00 3A \$ 3B \$ 498.00

We Authorized the Following Section 1 Items to be Performed.	We Authorized the Following Section 2 Items to be Performed.	We Authorized the Following Items for Further Inspection.
1A,1B,3A,3B	4A,4B	
Proposed Cost Section 1: \$5,967.00		0.00 Proposed Cost Fur.Insp.: \$0.00
	Total - All Sections: \$5,967	7.00

MOLD DISCLAIMER

There may be health related issues associated with the structural repairs reflected in the inspection report referenced by this Work Authorization Contract. These health issues include but are not limited to the possible release of mold spores during the course of repairs. We are not qualified to and do not render any opinion concerning such health issues or any special precautions. Any questions concerning health issues or any special precautions to be taken prior to or during the course of such repairs should be directed to a Certified Industrial Hygienist before any such repairs are undertaken.

BY EXECUTING THIS WORK AUTHORIZATION CONTRACT, CUSTOMER ACKNOWLEDGES THAT HE OR SHE HAS BEEN ADVISED OF THE FOREGOING AND HAS HAD THE OPPORTUNITY TO CONSULT WITH A QUALIFIED PROFESSIONAL.

I have read this Work Authorization Cont SIGNED WORK AUTHORIZATION CONTR I have read and understand the terms of	RACT MUST BE RECEIVE	n Report it refers to. ED BEFORE WORK WILL BE SCHEDULED. Contract and hereby agree to all terms there	of.
TOPALED AND DEAD BY.	DATE	ACCEPTED FOR:	DATE

APPROVED AND READ BY:

DATE

FOOTHILL PROPERTY SERVICES, INC.

P.O. Box 294, Camino, CA 95709

Ph: (530) 647-1027

or (916) 349-2837

(530) 647-1204 Fax

WORK AUTHORIZATION CONTRACT

Address of Property: 2200 Camp Nauvoo Road, Placerville CA 95667

Inspection Date:

7/14/2011

Report #:

10015

Title Co. & Escrow #: Escrow #

CUSTOMER INFORMATION

The total amount of this contract is due and payable upon completion of the work listed above unless otherwise specified. Only the work specified in the contract is being done at this time due to owners wishes. ANY WORK PERFORMED AGAINST AN EXISTING TITLE ESCROW WILL BE THE FINANCIAL RESPONSIBILITY OF THE PARTY ORDERING THE INSPECTION REPORT, IN THE EVENT OF A CANCELLED TITLE ESCROW.

Work completed (LABOR) by operator shall be guaranteed for a period of one year from completion. Toilet plumbing (parts supplied by this firm), showers, floors or any measures for the control of moisture are guaranteed for thirty (30) days only. Chemical treats are guaranteed for one year. Only the areas treated are guaranteed.

Customer agrees to hold company harmless for any damage which may occur to plant life, wiring, trees, vines, pets, tile roofs, plumbing leaks, or changes beyond control of the company which may occur during the performance of this work. In case of non-payment by owner, reasonable attorney's fees and costs of collection shall be paid by the owner, whether suit be filled or not. A SERVICE CHARGE OF 1-1/2 PERCENT, PER MONTH WILL BE CHARGED ON ALL BALANCES OVER THIRTY (30) DAYS. THE 1-1/2 PERCENT, PER MONTH, EQUALS 18 PERCENT PER ANNUM ON THE UNPAID BALANCES.

Any additional damage found while work is being performed will be supplemented by a report as to additional findings and costs.

All repairs performed by others must be re-inspected by Foothill Property Services, Inc. before a CERTIFICATION will be issued. We do not guarantee work completed by others. It is the responsibility of the agents/owners to obtain any guarantees for work done by others and also to verify if laborers are licensed/bonded. This firm does not make statements concerning workmanship. Workmanship is only determinable by those paying for or receiving those services.

If at the time of repairs to decks, the damage is found to be more extensive, a Supplemental Report will be given along with a bid for any other corrections that may be necessary.

A re-inspection of specific items on the report or of any other conditions pertaining to this structure can be done at an ADDITIONAL COST PER TRIP. The re-inspection must be done within four (4) months of the original inspection.

ITEM BIDS BELOW \$75.00 ARE SUBJECT TO INCREASE IF ALL ITEMS BID (ABOVE) ARE NOT CONTRACTED FOR.

NOTICE TO PROPERTY OWNERS: Section 7018 of the California Contractors License Law, Business & Professional Code, Div. 3, Chap. 9, provides under the Mechanic's Lien Law that any contractor, subcontractor, laborer, supplier or other person who helps to improve your property but is not paid for his work or supplies has a right to enforce a claim against your property. This means that, after a court hearing, your property could be sold by the court officer and the proceeds of the sale used to satisfy the indebtedness. This can happen even if you have paid your own contractor in full, if the subcontractor, laborer, or supplier remains unpaid.

NOTE: Inspection fee is billed separately above any work costs.

SHOULD CONCERNED PARTIES DESIRE A PERMIT PRIOR TO COMMENCEMENT OF WORK, PARTIES MAY EITHER REQUEST A PERMIT THROUGH FOOTHILL PROPERTY SERVICES, INC. FOR AN ADDITIONAL FEE, OF ACQUIRE A PERMIT THEMSELVES.

INVOICE

FOOTHILL PROPERTY SERVICES, INC.

P.O. Box 294, Camino, CA 95709

Ph: (530) 647-1027 or (916) 349-2837

(530) 647-1204 Fax

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\$200.00

Date: 07/18/2011

TO:

Golden Empire Council **Boy Scouts of America**

ATTN: Anthony Scotch

10015

10016

2200 Camp Nauvoo Road, Placerville CA 95667

	07/14/2011	Inspection	\$150.00				
	CALL PROPERTY OF THE PROPERTY	Balance Due:	\$150.00				
2200 Camp Nau	2200 Camp Nauvoo Road, Placerville CA 95667						
	07/14/2011	Inspection	\$50.00				
2		Balance Due:	\$50.00				

Total Balance Due:

RETAIN THIS COPY FOR YOUR RECORDS

DUE AND PAYABLE WITHIN 10 DAYS

1.5% per month charged on all past due accounts. This is an annual percentage rate of 18%.

(Interest charged pursuant to the Robinson-Patman Act.)

NOTICE: "Under the Mechanic's Lien Law, any contractor, subcontractor, laborer, supplier or other person who helps to improve your property but is not paid for his work or supplies, has the right to enforce a claim against your property. This means that after a court hearing, your property could be sold by a court officer and the proceeds of the sale used to satisfy the indebtedness. This can happen even if you have paid your own contractor in full, if the subcontractor, laborer, or supplier remains unpaid."

INCLUDE PROPERTY ADDRESS W/ PAYMENT

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FOOTHILL PROPERTY SERVICES, INC.

P.O. Box 294, Camino, CA 95709

Ph: (530) 647-1027 or (916) 349-2837

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\$200.00

Date: 07/18/2011

TO:

Golden Empire Council **Boy Scouts of America**

ATTN: Anthony Scotch

10015

10016

2200 Camp Nauvoo Road, Placerville CA 95667

07/14/2011	Inspection	\$150.00				
	Balance Due:	\$150.00				
2200 Camp Nauvoo Road, Placerville CA 95667						
07/14/2011	Inspection	\$50.00				
	Balance Due:	\$50.00				

Total Balance Due:

RETURN THIS COPY WITH REMITTANCE

DUE AND PAYABLE WITHIN 10 DAYS

1.5% per month charged on all past due accounts. This is an annual percentage rate of 18%.

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INCLUDE PROPERTY ADDRESS W/ PAYMENT