

*De Smet Farm Mutual Insurance Company
of South Dakota*

P. O. Box 9
De Smet, South Dakota 57231

Phone: 605-854-3337

August 11, 2010

Dana Deville
109 Pine Dale Drive
Rapid City, SD 57702

Re: Our File No.: 11-51-79

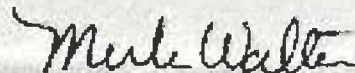
Dear Dana Deville:

We are writing to inform you that the shingles installed over your existing shingles are covered for the perils listed in your policy.

If you have questions, please feel free to contact me.

Sincerely,

DE SMET INSURANCE COMPANY
OF SOUTH DAKOTA



Merle Walter
Claims Manager

MW:geh



Hayman & Associates

The Gold Standard in Home Inspections

It has been brought to my attention by one of the veteran realtors in town that the City of Rapid City is stating that they no longer allow 2 layers of shingles on roofs in the city limits. As a home inspector in the area for over 8 years, this is the first I have heard of this.

Our inspections are not a code compliancy inspection, but we do state in our reports the number of layers that are on a roof and we have always stated that 3 layers have not been allowed by the city. So, I am curious when this went into affect and how is this enforced. As far as I know, you do not have to have a permit to roof a house and a home owner can do their own roofing job.

I would like clarification of this in writing so I am not relaying the fact that only one layer is allowed to my clients and this is not just one person at the city office stating that 2 layers are not allowed.

Scott Haskell
Home Inspector 10626