

Sept 7, 2012

To Whom It May Concern:

We would like to request a rezoning of the property located at 809 St Andrew St., Rapid City, SD 57701 otherwise known as West Boulevard, BLOCK 22, Lot 4-5. We are requesting that the property be changed from its current status as General Commercial back to its original status of Medium Density Residential: A change that we understand was made when the Mt Rushmore Road planning was put in place. It appears that our house is right on the dividing line where the house to the immediate west is in MDR and the one to the east is GC.

We purchased this property from April Palmer June 1st of this year. Three days before closing the appraisal came back stating that the home is in non-conforming use as a residence because it is zoned general commercial. That disqualified our purchase as a residential home with a 30 year mortgage and reasonable interest rate. At the last minute we managed to get a temporary in-house loan for a 5 year term with a 2% higher interest rate. This 'issue' on non-conforming use is something new in the last nine months because of the tightening of banking requirements.

This house has been and will continue to be used as residential housing and the current zoning creates a hardship, both as the owner having no way to get a 30 year term residential mortgage and as a potential seller because a new buyer would not be able to obtain a reasonable mortgage.

It is our goal to refinance this property once the zoning has been changed back to its primary purpose. We are asking for your help with this issue. Please feel free to contact us if you have any further questions.

Sincerely,

A handwritten signature in black ink that reads "Kelly Commet". The signature is written in a cursive style and is positioned above the typed name.

Kelly and Jim Commet

605-431-4770