

Peninsula Township Variance Application

Application Guidelines

13235 Center Road, Traverse City MI 49686

Ph: 231.223.7322 Fax: 231.223.7117

www.peninsulatownship.com

1. Zoning Board of Appeals (ZBA) applications are available from the Peninsula Township Planning & Zoning Department, 7:30 a.m. to 6:30 p.m., Monday, and 7:30 a.m. to 5:00 p.m. Tuesday through Thursday, or online at www.peninsulatownship.com/zoning.
2. **Applications must be submitted to the Planning & Zoning Department at least four (4) weeks prior to the ZBA meeting. Twelve (12) copies must be submitted.**
3. If the applicant is not the property owner, a letter signed by the owner agreeing to the variance must be included with the application.
4. It is the applicant's responsibility to review and address the appropriate sections of the Zoning Ordinance prior to submission.
5. It is the applicant's responsibility to ensure that the application is complete upon submission. **Planning and Zoning Department staff will determine and confirm with the applicant that the application is complete.** An incomplete application will not be considered for review by the ZBA.
6. The application will be forwarded to members of the ZBA for a public hearing.
7. A notice of the public hearing must be mailed to the property owners and occupants within three hundred (300) feet of the subject property not less than fifteen (15) days before the public hearing.
8. The applicant will receive a notice of the public hearing in the mail and is expected to attend the meeting.
9. ZBA meetings are held on the third Tuesday of every month, beginning at 7:00 p.m. in the Township Hall, 13235 Center Road, Traverse City, MI 49686.
10. If the variance(s) are granted, **construction authorized by such variance(s) must begin within six (6) months after the granting of the variance, and the occupancy of land, premises, or buildings authorized by the variance must take place within one (1) year after the granting of the variance.**
11. If the variance(s) are granted, construction authorized by such variance(s) must comply with all other necessary permits. **A variance is independent from, and does not substitute for, all other permits.**
12. No application for a variance which has been denied wholly or in part by the Board shall be resubmitted for a period of one (1) year from the date of the last denial, except on the grounds of newly discovered evidence or proof of changed conditions found upon inspection by the Board to be valid.

OFFICE USE ONLY		
Date Received:	Fee Received:	Board Action:
Date Complete:	Meeting Date:	

Peninsula Township Variance Application

General Information

A fully completed application form, fee, and all related documents must be submitted to the Planning & Zoning Department at least four (4) weeks prior to the Zoning Board of Appeals meeting. **12 copies are required.**

Applicant Information

Applicant: Name JML Architects
Address Line 1 225 E. 16th Street Suite B, Traverse City 49684
Address Line 2 _____
Phone 231 947 9019 Cell 231 883 3711
E-mail admin@jmlarchitects.com

Owner: Name Teri Helton Trust
Address Line 1 6456 E. Shore Rd., Traverse City
Address Line 2 _____
Phone 231 645 4428 Cell _____
E-mail info@coldwaterdevelopmenttc.com

(If the applicant is not the property owner, a letter signed by the owner agreeing to the variance must be included with the application.)

Property Information

Parcel ID 11-031-027-00 Zoning R-1C
Address Line 1 6456 E. Shore Rd., Traverse City
Address Line 2 _____

Type of Request

Indicate which Ordinance requirement(s) are the subject of the variance request:

- Front Yard Setback Side Yard Setback Rear Yard Setback
 Width to Depth Ratio Lot Coverage Off-Street Parking
 Signage Height/Width Non-Conformity Expansion
 Other: Please Describe: Repair/alteration of non-conforming structure. Existing deck is within ordinary high water setback and greater than 30 inches above finished grade.

Attachments

- \$1,200.00 application fee
 Basic Conditions Worksheet
 Site plan drawn to scale showing the following:
 a. Property boundaries; Shoreline properties must show the Ordinary High Water Mark on a certified survey, and the Flood Elevation Line (3 feet above OHWM) if any;
 b. All existing and proposed structures including decks and roof overhangs;
 c. Setbacks for existing and proposed structures (varies by zoning district).
 Front elevation diagram drawn to scale.

Peninsula Township Variance Application

Basic Conditions Worksheet

In order for a variance to be justified, the Applicant must meet **all of the Basic Conditions**, as defined in Section 5.7.3(1) of the Peninsula Township Zoning Ordinance. The Applicant must answer the following questions pertaining to the Basic Conditions in detail. Please attach a separate sheet if necessary and label comments on the attached sheet with corresponding number/letter on application.

Section 5.7.3(1) Basic Conditions: The Board shall have the power to authorize, upon an appeal specific variances from such requirements as lot area and width regulations, building height and bulk regulations, yard and depth regulations, and off-street parking and loading space requirements, **provided all of the Basic Conditions listed herein can be satisfied.**

(1) **BASIC CONDITIONS:** The applicant must meet ALL of the following Basic Conditions. That any variance from this Ordinance:

- a) **That the need for the variance is due to unique circumstances or physical conditions, such as narrowness, shallowness, shape, water or topography, of the property involved and that the practical difficulty is not due to the applicant's personal or economic hardship.**

Is this condition met? Please explain: Yes, the location of the existing structure is non-conforming and, therefore, is not due to the owners personal or economic hardship. The goal of the project is to construct a new deck in the same location and size, which requires ZBA approval because of the non-conforming nature.

- b) **The need for the variance is not the result of actions of the property owner (self-created) or previous property owners.**

Is this condition met? Please explain: Yes, the existing deck structure is in need of repair/replacing due to the harsh weather conditions of our region and being located directly adjacent to the east arm of Grand Traverse Bay

- c) **That strict compliance with area, setback, frontage, height, bulk, density or other dimension requirement will unreasonably prevent the property owner from using the property for a permitted purpose, or will render conformity with those regulations unnecessarily burdensome. (Because a property owner may incur additional costs in complying with this ordinance does not automatically make compliance unnecessarily burdensome.)**

Is this condition met? Please explain: Yes, the deck is existing in a non-conforming location and will be repaired/

replaced in the same location. The size of the deck will not increase. Not allowing the owner to reconstruct a deck would prevent the use of their property as it has been used since the home was purchased.

- d) That the variance will do substantial justice to the applicant as well as to other property owners in the district, or whether a lesser relaxation than applied for would give substantial relief to the owner of the property involved and be more consistent with justice to other property owners.**

Is this condition met? Please explain: Yes, allowing the repair/replacement of the existing deck provides continued safe use for the owner and improves visual aesthetics for neighbors and water using passersby.

The deck is not visible from the road and will not affect the public.

- e) That the variance will not cause adverse impacts on surrounding property, property values or the use and enjoyment of property in the neighborhood.**

Is this condition met? Please explain: Yes, allowing the existing deck to be recreated does not increase use or increase impact on neighboring properties as the structure will be located in the same place.

Property values will not decrease as a result of a new deck.

- f) That the variance shall not permit the establishment within a district of any use which is not permitted by right, or any use for which a conditional use or temporary use permit is required.**

Is this condition met? Please explain: Yes, the use of the deck remains unchanged and is allowed by right in the R-1C district.

PROPOSED DECK FOR THE HELTON RESIDENCE TRAVERSE CITY, MI.

ARCHITECT:

JML ARCHITECTS
225 E. 16TH STREET, SUITE B
TRAVERSE CITY, MI. 49684
PHONE: (231) 947-9019
EMAIL: admin@jmlarchitects.com

OWNER:

TERRI L. HELTON TRUST
6456 E. SHORE ROAD
TRAVERSE CITY, MI.
49686

LIST OF DRAWINGS:

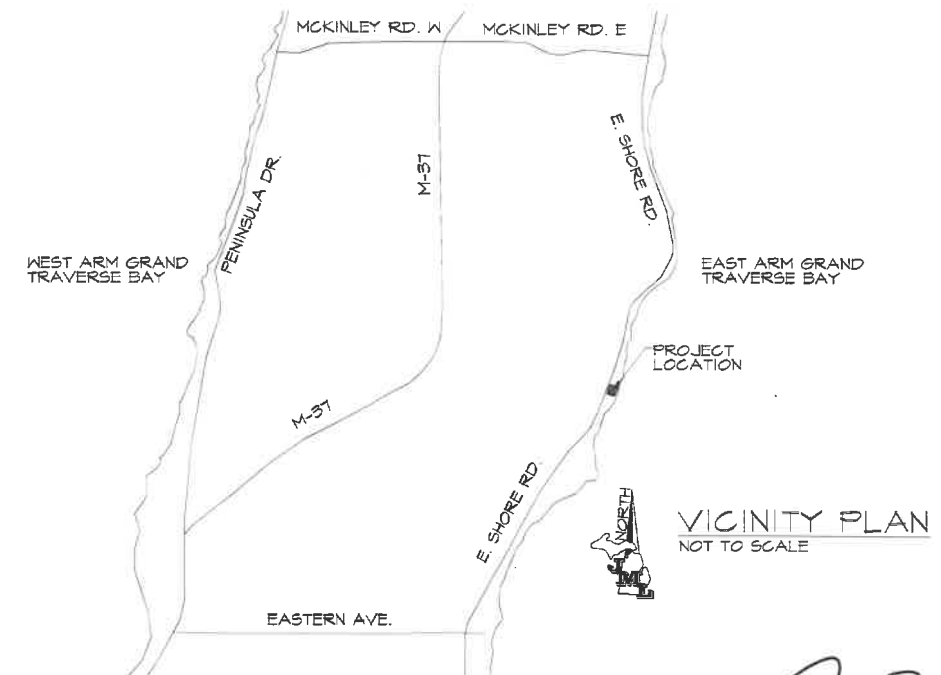
- | | |
|------|---------------------|
| CI.1 | COVER SHEET |
| AO.1 | SITE PLAN |
| AI.1 | DEMOLITION PLAN |
| AI.2 | FLOOR PLAN |
| AI.3 | EXTERIOR ELEVATIONS |
| | STRUCTURAL PLANS |

CONTACT:

JUSTAN HELTON
(231) 645-4428
info@coldwaterdevelopmenttc.com

BUILDING PLANNING

BUILDING CODE REQUIREMENTS
CONFORMS TO 2015 MICHIGAN RESIDENTIAL CODE



JML ARCHITECTS • 225 E. 16TH STREET, SUITE B • TRAVERSE CITY, MICHIGAN 49684 • (231) 947-9019



JML ARCHITECTS 225 E. 16TH STREET, SUITE B, TRAVERSE CITY, MICHIGAN 49684

architect:
CF CAMPBELL
phone: (231) 947-9019
e-mail: admin@jmlarchitects.com

revisions:
02/10/26 ISSUED FOR PERMITS/PRICING

owner information:
TERRI HELTON
6456 E. SHORE RD.
TRAVERSE CITY, MI.
49686

project location:
6456 E. SHORE RD.
TRAVERSE CITY, MI.
49686

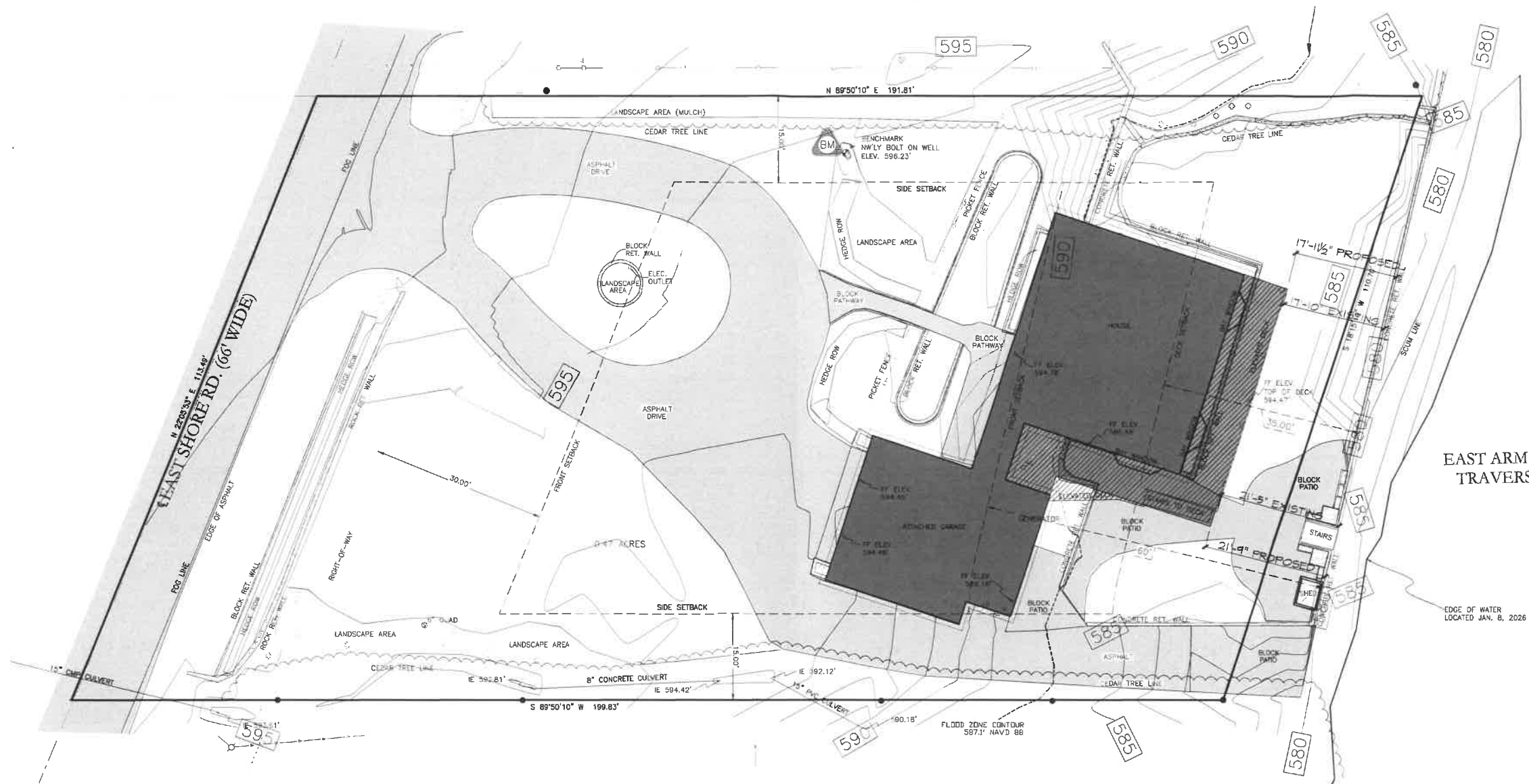
sheet title:
COVER SHEET
project name:
HELTON RESIDENCE DECK

preliminary construction

date:
08/05/25
sheet:

COVER

X:\Drawing\Helton\Helton\0206 E. Shore Road Deck_Mech\0206 COVER.dwg, 2/10/2026 2:07:54 PM



EAST ARM GRAND TRAVERSE BAY

ZONING INFORMATION		
PROPERTY ADDRESS	6456 E. SHORE RD. TRAVERSE CITY, MI. 49686	
PROPERTY ID NUMBER	11-031-027-00	
PROPERTY ZONED	R-1C: RESIDENTIAL; AIRPORT OVERLAY	
PROPERTY DESCRIPTION	COM CENTER SEC 31 TH ELY 17 FT TH S 04 DEG 17' W 101.34 FT TH S 13 DEG 15' W 102.73 FT TH S 28 DEG 48' W 222.62 FT TH E 229.16 FT TO POB & C/L E SHR RD TH E 191.81 FT TO SHR ST BAY TH S 18 DEG 25' W 110.70 FT ALG SHR TH W 194.83 FT TO C/L TH N 22 DEG 15' 43" E 113.44 FT ALG C/L TO POB SEC 31 T28N R10W	
DIMENSIONAL REQUIREMENTS	REQUIRED	PROVIDED
MINIMUM LOT AREA	20,000 SQ. FT.	15,246 SQ. FT.
MAXIMUM HEIGHT	38'-0"	
NUMBER OF STORIES	N/A	N/A
MINIMUM YARD SETBACKS		
FRONT YARD SETBACK	25'-0"	37'-6"
REAR YARD SETBACK	60'-0"	30'-5"
SIDE YARD SETBACK	15'-0"	11'-7"; 22'-1"
HWM. SETBACK	60'-0"	31'-5"; 17'-10"
MINIMUM SQUARE FOOTAGE	600 SF	
MAX. IMPERVIOUS SURFACE	25%	46.4%
MAX. BUILDING COVERAGE	N/A	N/A

EXISTING DECK AREA: 603 SF
 PROPOSED DECK AREA: 578 SF

SITE PLAN
 SCALE: 1" = 10'-0"



JML ARCHITECTS 225 E. 16TH STREET, SUITE B, TRAVERSE CITY MICHIGAN 49684

revisions: 02/10/26 ISSUED FOR PERMITS/FRICING

architect: CF CAMPBELL
 phone: (231) 947-9019
 e-mail: admin@jmlarchitects.com

owner information: TERRI HELTON
 6456 E. SHORE RD.
 TRAVERSE CITY, MI.
 49686

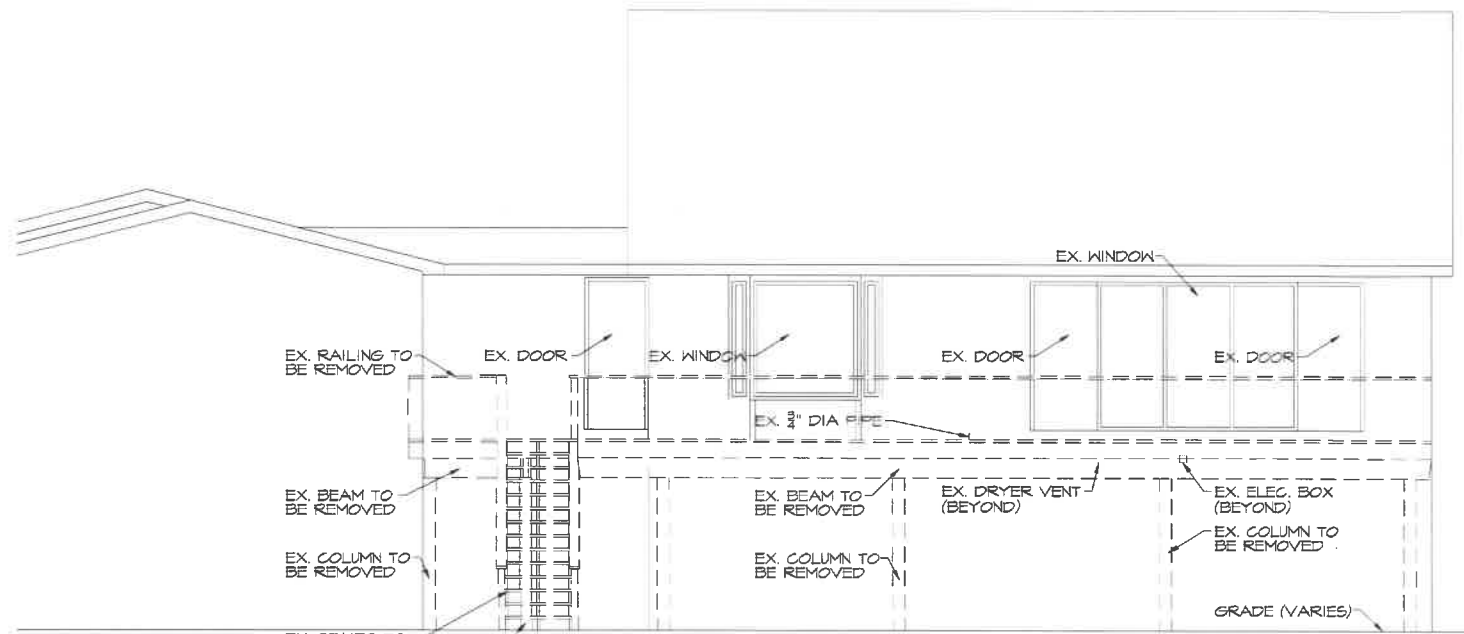
project location: 6456 E. SHORE RD.
 TRAVERSE CITY, MI.
 49686

sheet title: **SITE PLAN**
 project name: HELTON RESIDENCE DECK

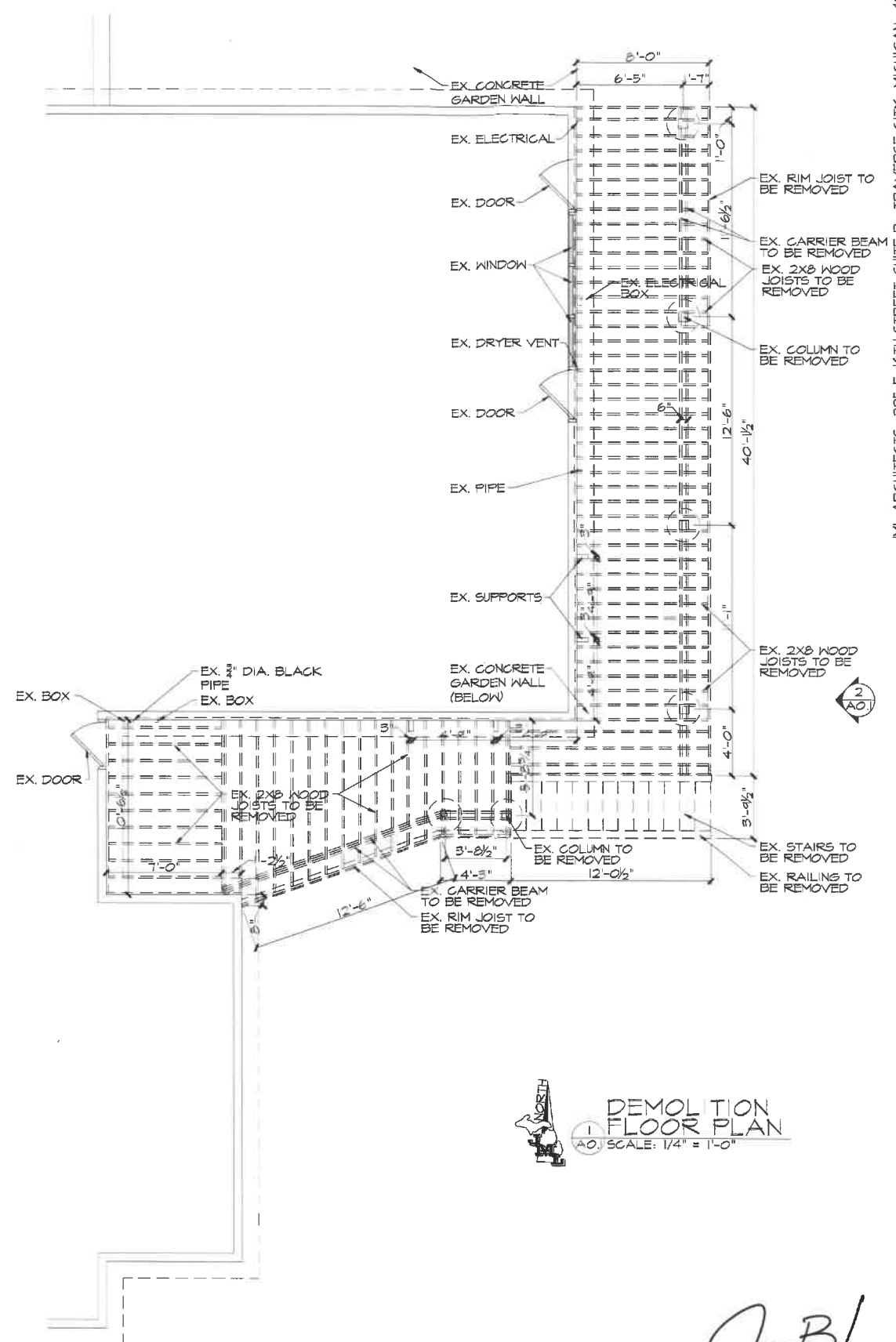
preliminary: preliminary construction

date: 08/05/25
 sheet: C1.1

X:\10 Camp Plans\Helton\Helton18 Eas Shore Deck.dwg, Mon 08/05/2025 2:05:58 PM, 2/10/2026 2:05:58 PM



2 EAST DEMOLITION ELEVATION
 AO SCALE: 1/4" = 1'-0"



1 DEMOLITION FLOOR PLAN
 AO SCALE: 1/4" = 1'-0"



JML ARCHITECTS 225 E. 16TH STREET, SUITE B, TRAVERSE CITY MICHIGAN 49684

drawn: CFC/CAMPBELL
 architect: CFC/CAMPBELL
 phone: (231) 947-4019
 e-mail: admin@jmlarchitects.com

revision: 02/10/26 ISSUED FOR PERMITS/PRICING

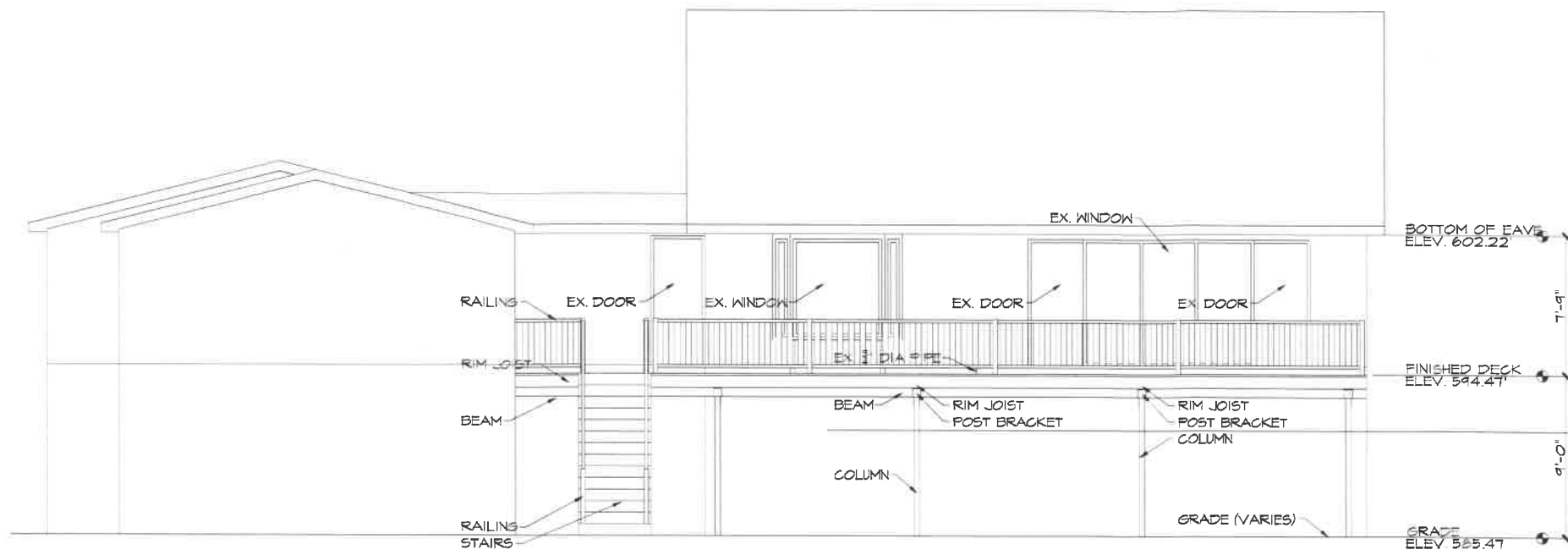
owner information:
 TERRI HELTON
 6456 E. SHORE RD.
 TRAVERSE CITY, MI.
 49686

project location:
 6456 E. SHORE RD.
 TRAVERSE CITY, MI.
 49686

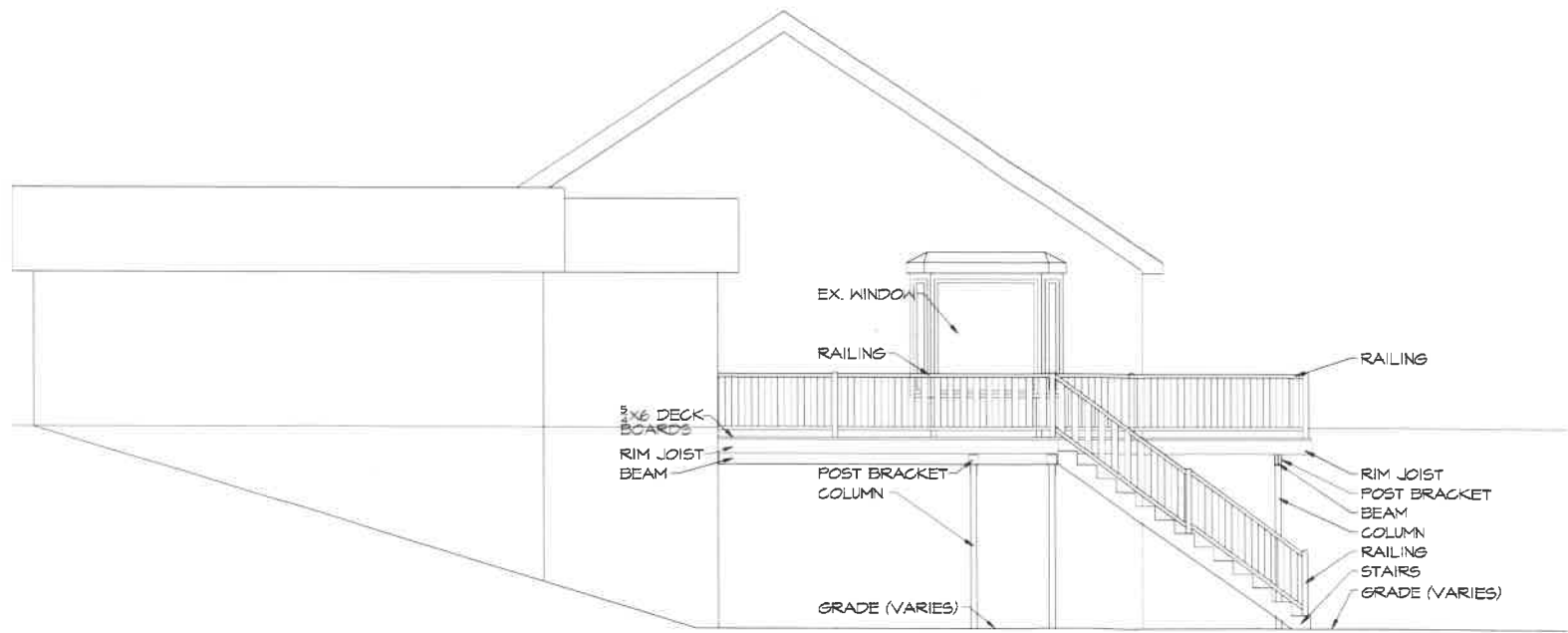
sheet title:
 DEMO PLANS
 project name:
 HELTON RESIDENCE DECK

preliminary construction

date: 08/05/25
 sheet: AO



EAST ELEVATION
 A1.2 SCALE: 1/4" = 1'-0"



SOUTH ELEVATION
 A1.2 SCALE: 1/4" = 1'-0"



JML ARCHITECTS 225 E. 16TH STREET, SUITE B, TRAVERSE CITY, MICHIGAN 49684

architect:
 C.F. CAMPBELL
 phone: (231) 947-9019
 e-mail: admin@jmlarchitects.com

issued:
 02/10/26 ISSUED FOR PERMITS/PRICING

owner information:
 TERRY HELTON
 6456 E. SHORE RD.
 TRAVERSE CITY, MI.
 49686

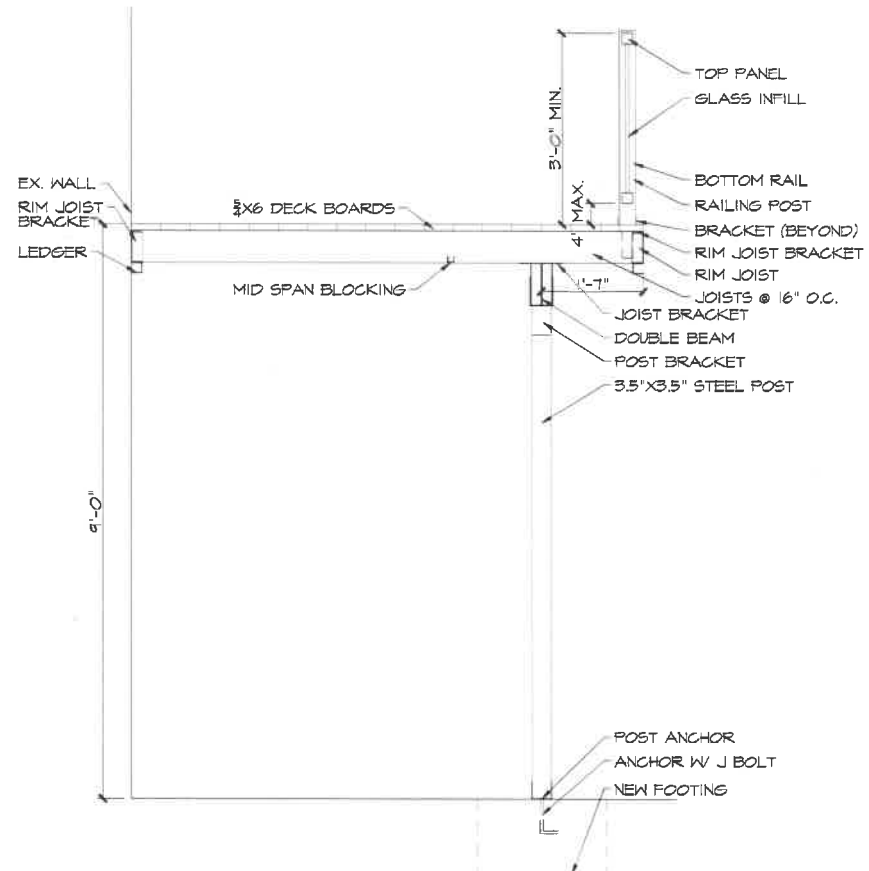
project location:
 6456 E. SHORE RD.
 TRAVERSE CITY, MI.
 49686

sheet title:
EXTERIOR ELEVATIONS
 project name:
HELTON RESIDENCE DECK

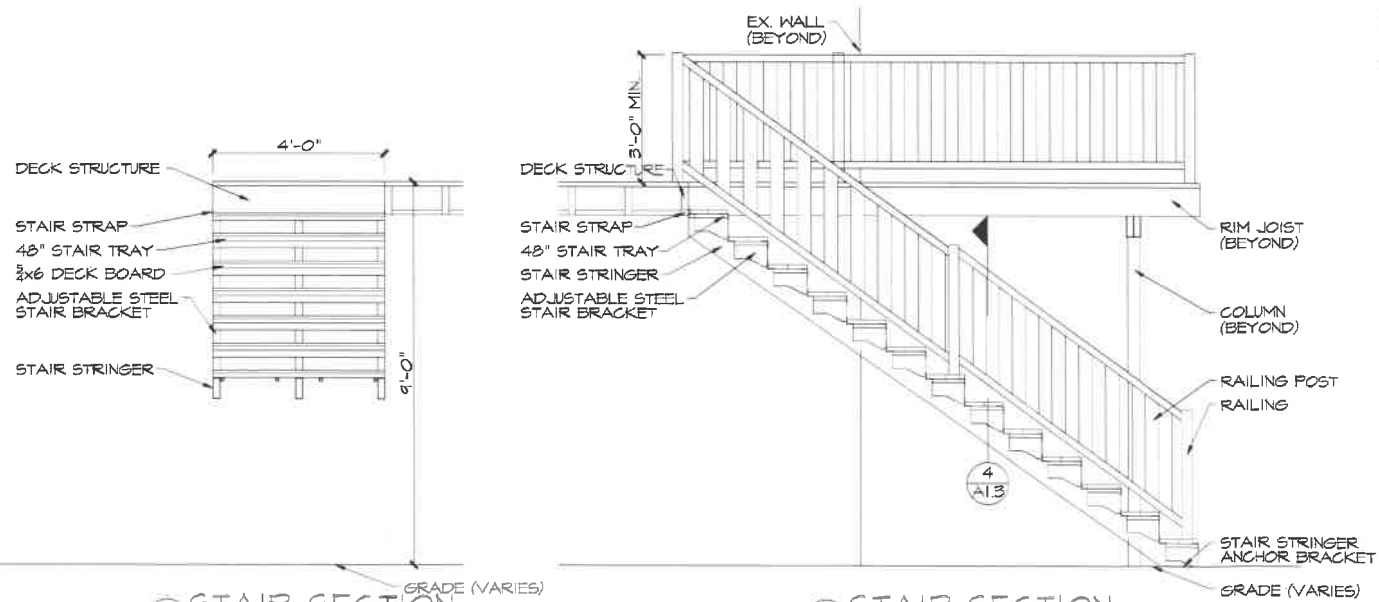
preliminary
 preliminary
 construction

date:
 08/05/25

sheet:
 A.2

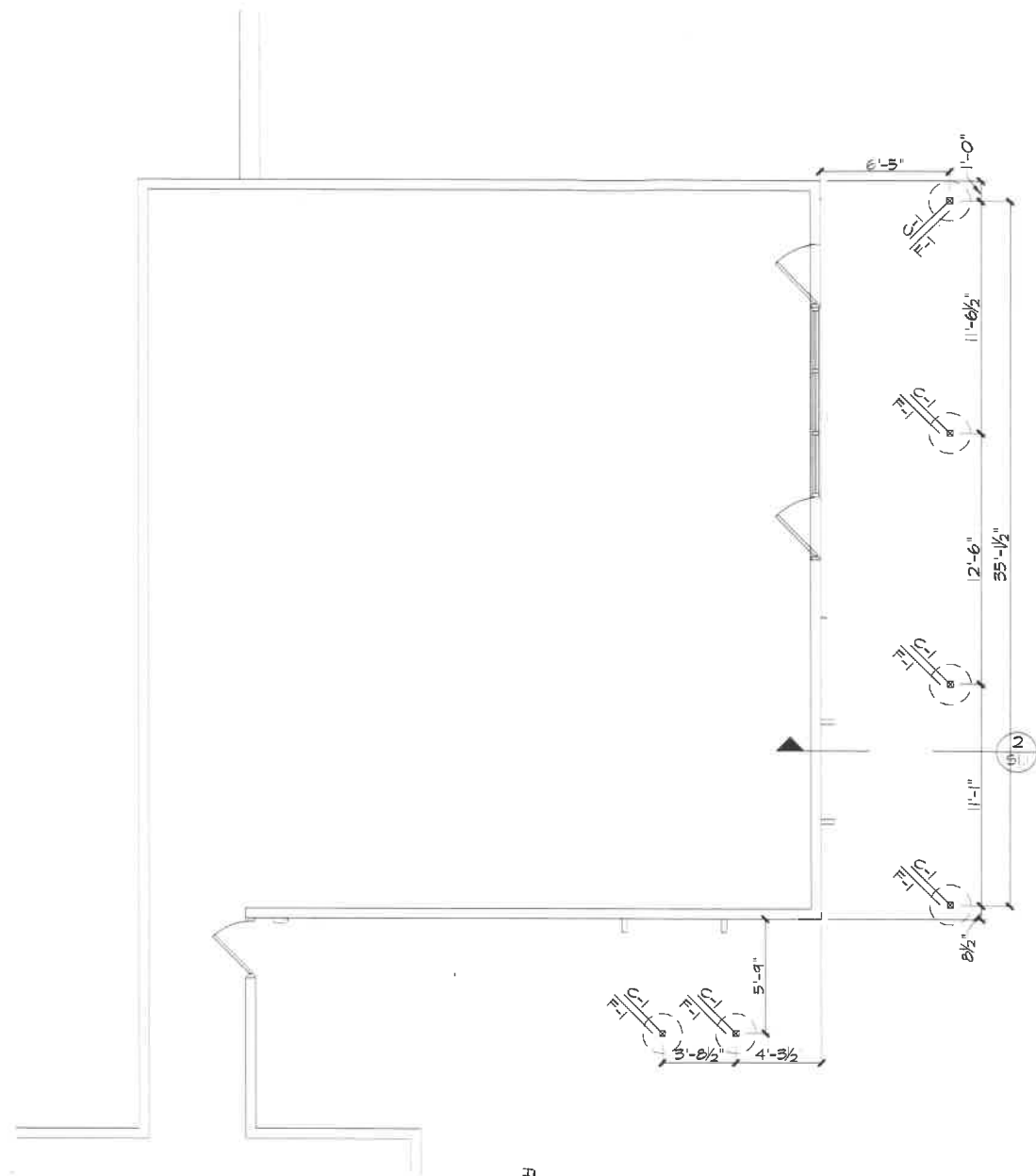


2 DECK SECTION
S.I.1 SCALE: 3/4" = 1'-0"



4 STAIR SECTION
S.I.1 SCALE: 1/2" = 1'-0"

3 STAIR SECTION
S.I.1 SCALE: 1/2" = 1'-0"



1 FOUNDATION PLAN
A1.3 SCALE: 1/4" = 1'-0"

FOOTING SCHEDULE		
SYM.	SIZE	NOTES
F-1	FOOTINGS TO BE 24"DIA.X42" CONCRETE FOOTINGS	VERIFY EXISTING FOOTINGS ON SITE



JML ARCHITECTS 225 E. 16TH STREET, SUITE B, TRAVERSE CITY, MICHIGAN 49684

architect:
CF CAMPBELL
phone: (231) 947-9019
e-mail: admin@jmlarchitects.com

resident:
02/10/26 ISSUED FOR PERMITS/PRICING

owner information:
TERRY HELTON
6456 E. SHORE RD.
TRAVERSE CITY, MI.
49686

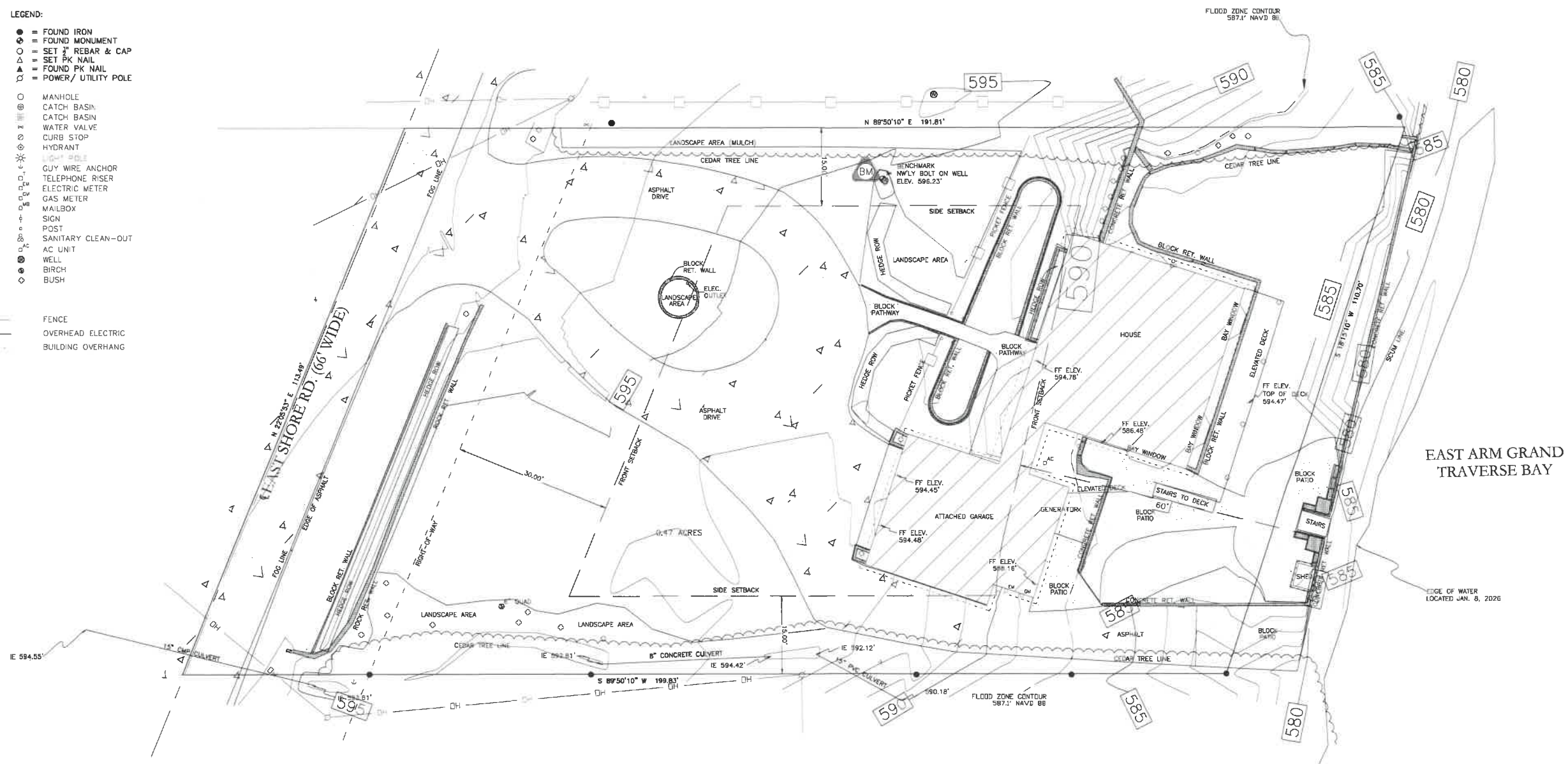
sheet title:
STRUCTURAL PLANS
project name:
HELTON RESIDENCE DECK

preliminary construction
date:
08/03/25
sheet:
5

- LEGEND:
- = FOUND IRON
 - ⊙ = FOUND MONUMENT
 - = SET 3" REBAR & CAP
 - △ = SET PK NAIL
 - ▲ = FOUND PK NAIL
 - ⊠ = POWER/UTILITY POLE

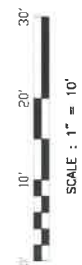
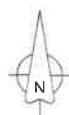
- = MANHOLE
- ⊙ = CATCH BASIN
- ⊙ = CATCH BASIN
- ⊙ = WATER VALVE
- ⊙ = CURB STOP
- ⊙ = HYDRANT
- ⊙ = LIGHT POLE
- ⊙ = GUY WIRE ANCHOR
- ⊙ = TELEPHONE RISER
- ⊙ = ELECTRIC METER
- ⊙ = GAS METER
- ⊙ = MAILBOX
- ⊙ = SIGN
- ⊙ = POST
- ⊙ = SANITARY CLEAN-OUT
- ⊙ = AC UNIT
- ⊙ = WELL
- ⊙ = BIRCH
- ⊙ = BUSH

- = FENCE
- = OVERHEAD ELECTRIC
- = BUILDING OVERHANG



ACTUAL ZONING REQUIREMENTS TO BE CONFIRMED WITH GOVERNING MUNICIPALITY.
 DRAWING SHOWN AS FEATURES WERE FOUND IN THE FIELD.
 HORIZONTAL DATUM BASED ON STATE PLANE COORD. MI CENTRAL PROJECTION, NAD 83.
 BOUNDARY DIMENSIONS ARE SHOWN AS MEASURED.
 ENTIRE SITE UNDER SNOW COVER AT THE TIME OF FIELD WORK.

ZONING: R-1C SUBURBAN RESIDENTIAL DEVELOPEMENT
 SETBACKS:
 30' FRONT
 15' SIDE
 30' REAR
 60' NORMAL HIGH WATER MARK



SIMMER
 LAND SURVEYING
 Kelly M. Simmer, P.S.
 Professional Land Surveyor
 404 W. Miesick Ave. • Miesick, MI 49688
 Cell: (231) 426-4914
 ksimmer@simmerlandsurvey.com

DATE: JANUARY 8, 2026
 PAGE 1 OF 1

DRAWN BY: IRA
 JOB #540825C

DESIGN SURVEY FOR:
 JML ARCHITECTS & DESIGN GROUP

THE SE&K, SEC. 31, T28N, R10W, PENINSULA TWP.,
 GRAND TRAVERSE CO., MICHIGAN

PN: 11-031-027-00
 6466 EAST SHORE RD.
 TRAVERSE CITY, MI 49686

EAST ARM GRAND TRAVERSE BAY


Peninsula Township Application for Land Use Permit and Required Materials

* All structures must meet setbacks & all structures of 25 square feet or greater require a Land Use Permit *

1. Parcel Tax # 28-11-031 -027 -00 Parcel Zoning R-1C
2. Property Address 6456 E Shore Road, Traverse City
(If an address has not been assigned it must be requested from the Grand Traverse County Equalization Dept.)
3. Type & Proposed use of structure Replacement of an Existing Residential Deck
4. Property Owner's Name and Address Terri L Helton Trust
6456 E Shore Road, Traverse City
5. Fees – Based on approved fee schedule
6. Evidence of Ownership if not in Township Files. (Recorded Deed or Land Contract).
7. Calculations related to lot, existing, and proposed structures (will be confirmed by staff):
 - a. 17,844 sf Area of the parcel excluding road rights-of-way. Measured to the Ordinary High Water Mark for shoreline properties.
 - b. 2,997 sf Total square footage of existing building footprint(s). (**Including roof overhangs**, garages, accessory structures, porches, decks & patios not flush with the ground).
 - c. 0 sf added Calculated square footage of proposed building/structure footprint (see instructions on line b).
 - d. 16.8 % of lot coverage (Line b & c divided by line a).
8. One (1) full set of construction plans for proposed structures including site plan and elevations
9. Exterior light fixture detail (See Section 7.14 of the Zoning Ordinance).
10. Copy of Site Plan **not greater than 11" x 17", drawn to scale** showing the following:
 - a. property boundaries; Shoreline properties must show the Ordinary High Water Mark on a certified survey, and the Flood Elevation Line.
 - b. All existing and proposed structures including decks and roof overhangs.
 - c. Setbacks for existing and proposed structures; (Varies by zoning, see Section 6.8 of the Zoning Ordinance).
11. Complete set of Building Elevation (not greater than 11" x 17") **drawn to scale**.
12. PDR Property Yes No
If Yes, Proposed Use & Section of PDR Agreement Where Allowed: _____
13. Health Department Permit for well and septic system (unless connected to a central sewer/water). n/a
14. Soil & Erosion Permit from G.T. County Soil Erosion - Sedimentation Office. submitted
15. Driveway Permit from County Road Commission or M.D.O.T. n/a
16. Written approval for construction from the Association's Architectural Committee (if applicable). n/a

The following may be required to receive a permit:

- Property boundaries to be located and marked by a registered land surveyor (if property corners are not marked). **(Include Ordinary High Water Mark and Flood Plane Elevation).**
- DNR permit for wetlands or critical erosion areas.
- Zoning Board of Appeals approval for filling within the Flood Plain, Extension of a non-conforming structure or Dimensional Variance. (See Planning & Zoning Department for requirements).
- Storm Water Review (**for properties within 500 ft. of OHWM**) \$850.00 additional fee. (See Planning & Zoning Department for requirements).


Applicant Signature
Jason Baker
Applicant Name (Printed)

02/10/2026
Date
231-947-9019
Phone Number

admin@jmlarchitects.com
Email

EPIC
SESC 25-0262



**GRAND TRAVERSE COUNTY ENVIRONMENTAL HEALTH
SOIL EROSION & SEDIMENTATION CONTROL
PERMIT WAIVER**

Part 91 of P.A. 451 and the Grand Traverse County Soil Erosion and Sedimentation Control Ordinance has a specific waiver for projects that are less than 1 acre, within 500 feet of the Waters of the State (WOS), and fall under one of the items listed below:

- Will disturb less than 225 square feet
- Less than 1 acre earth change, within 500 feet of regulated wetland or county drain and upon clear and convincing evidence, will not result in sedimentation of the WOS or county drain
- Will be completed with 24 hours

A waiver will only be granted if the SESC agent deems the earth change/project will not contribute sediment to Waters of the State or neighboring properties.

If your project is found to have contributed to sediment off site or into the waters of the state, or exceeds 225 square feet, this waiver is void and a permit will be required.

LANDOWNERS NAME: Teri Helton

PROPERTY ADDRESS: 6456 E. Shore Road CITY, STATE, ZIP: Traverse City, MI 49686

MAILING ADDRESS (IF DIFFERENT):

PHONE: 231-645-4428 EMAIL: info@coldwaterdevelopmenttc.com

PARCEL TAX ID: 11-031-027-00 TOWNSHIP: Peninsula SECTION:

REASON FOR EXEMPTION (CHECK ONE): DISTURB LESS THAN 225 SQ. FT. COMPLETE WITHIN 24 HRS.

<1 ACRE AND WILL NOT CAUSE SEDIMENTATION OF WETLAND or DRAIN

DESCRIPTION OF EARTH CHANGE/PROJECT:

Minimal dirt work required. Replacing an existing deck in the existing location.

AS THE LANDOWNER, I HEREBY STATE THAT MY EARTH CHANGE FALLS UNDER ONE OF THE ABOVE LISTED ITEMS, AND WILL NOT CONTRIBUTE SEDIMENT TO A LAKE, STREAM, REGULATED WETLAND OR ADJACENT PROPERTY.

SIGNATURE:  CF Campbell, Agent DATE: 11/24/2025

OFFICE USE ONLY	
REVIEWED BY: 	DATE: 11/25/25



225 E. 16th Street, Suite B
Traverse City, MI 49684
Phone: (231) 947-9019
admin@jmlarchitects.com

DESIGNATED AGENT AUTHORIZATION

Date:

To Whom It May Concern:

I/we: Teri Helton authorize: C.F. Campbell, JML Architects
as Agent in overseeing improvements relating to my property at:

6456 E Shore Rd. Traverse City, MI 49686

Sincerely,



Teri

From: Planning & Zoning Administrator <zoning@peninsulatownship.com>
Sent: Thursday, February 19, 2026 10:29 AM
To: Teri
Cc: Justan Helton
Subject: Re: 6456 E Shore Road - Deck



Hi Jason,

Please provide 1 copy of everything and the fee (check or cash) to the Township for processing. No need for 12 copies at this time.

Sara Kopriva, AICP
Zoning Administrator
Peninsula Township Zoning
13235 Center Road
Traverse City, MI 49686
(231) 223-7318 office

To schedule an appointment for land use permits, variance requests, or special use applications, please use [this link](#).

Zoning Office Appointment Hours:
Tuesday & Thursday 9:00 AM– 12:00 PM
Township Office Hours: Monday 7:30 am - 6:30 pm, Tuesday - Thursday 7:30 am - 5:00 pm

From: Teri <admin@jmlarchitects.com>
Sent: Tuesday, February 10, 2026 3:12 PM
To: Planning & Zoning Administrator <zoning@peninsulatownship.com>
Cc: Justan Helton <info@coldwaterdevelopmenttc.com>
Subject: 6456 E Shore Road - Deck

Hi Sara,

Please see the attached documents for the variance application on the above-mentioned site. We have met in person a couple of times regarding the project and I believe we are ready to formally submit. Please let me know if there is anything else needed with the application. If not, we will deliver the required 12 copies and a check to the township.

Please reach out if you have any questions.

Thank you,
Jason

C.F. Campbell
Architect

BUILDING & DESIGN GROUP, INC.
225 E 16TH ST STE B
TRAVERSE CITY, MI 49684

FIFTH THIRD BANK

8397

74-140/724

CHECK AGAINST
PAYEE'S ACCOUNT

2/24/2026

PAY TO THE
ORDER OF Peninsula Township

\$**1,200.00

One Thousand Two Hundred and 00/100*****

DOLLARS

Peninsula Township
13235 Center Rd
Traverse City, MI 49686

MEMO

application fee for 6456 E Shore



AUTHORIZED SIGNATURE

⑈008397⑈ ⑆072401404⑆ 7504779500⑈

Photo Safe Deposit
Details on Back

#931
Variance
App. Fee