

BOARD OF DIRECTORS

Eric Schertzing Chair Mark Grebner VICE CHAIR Bryan Crenshaw TREASURER Derrell Slaughter SECRETARY Sharon Frischman DIRECTOR

THE LAND BANK BOARD WILL MEET ON MONDAY JUNE 21, 2021 AT 5:00 P.M. VIRTUALLY THROUGH ZOOM, IN ACCORDANCE WITH PUBLIC ACT 228 OF 2020 AMENDING THE OPEN MEETINGS ACT, AND IN ACCORDANCE WITH THE STATE OF EMERGENCY DECLARED BY THE BOARD OF COMMISSIONERS FOR INGHAM COUNTY

Topic: Ingham County Land Bank Board of Directors Mtg – June 2021 Time: June 21, 2021 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting

https://us02web.zoom.us/j/84904401020?pwd=cllidDZ5bEltWU9vQXA4WElwRkJKUT09

Meeting ID: 849 0440 1020

Passcode: 113395

Dial by your location

+1 929 205 6099 US (New York) +1 301 715 8592 US (Germantown) +1 312 626 6799 US (Chicago) +1 669 900 6833 US (San Jose) +1 346 248 7799 US (Houston) +1 253 215 8782 US (Tacoma)

Agenda

Amended, 6/18/21

Call to order
Roll Call
Approve of the minutes from May 17, 2021
Additions to the agenda
Limited public comment - Mike McKissic of Mikey23 Foundation

- 1. Commercial Multi-Family
 - A. Sale Status report
- Residential
 - A. List of Properties May 2021
 - B. Resolution to Authorize a Sale of 1821 S Rundle Ave, Lansing to Mickey23 Foundation
- 3. Administration
 - A. Accounts Payable May 2021
 - B. Communications Narrative / Executive Director's Report
 - C. Legal
- 4. Limited public comment
- 5. Announcements, Comments, or other Questions
- 6. Adjournment
 - Next meeting July 19, 2021, at 5pm.

INGHAM COUNTY LAND BANK FAST TRACK AUTHORITY

Creating place. Creating community. Creating opportunity.



3024 Turner Street Lansing MI 48906 517.267.5221 www.inghamlandbank.org



MAY 17, 2021 REGULAR MEETING

Ingham County Land Bank Zoom Meeting

Virtually Meeting held via Zoom

https://us02web.zoom.us/j/81448334895?pwd=Zm8ra05jcVNwVGx4RHJWbVI5V3Yydz09

By Phone: 1 929 205 6099 US (New York)

Meeting ID: 814 4833 4895

Passcode: 000873

May 17, 2021 – 5:00 p.m.

CALL TO ORDER

Chairperson Schertzing called the May 17, 2021 Regular Meeting of the Ingham County Land Bank to order at 5:00 p.m., held virtually in accordance with the Open Meetings Act and the Ingham County Health Department's Declaration of Emergency and Policies of Social Distancing and Preventing the Spread of Covid-19.

Roll Call: Chairperson Schertzing in East Lansing, Ingham County; Commissioner Grebner in East Lansing, Ingham County; Commissioner Crenshaw in City of Lansing, Ingham County; Commissioner Slaughter in City of Lansing, Ingham County; Director Frischman in Ingham County

Others Present: Tim Perrone, Alan Fox, David Burns, Roxanne Case

APPROVAL OF THE MINUTES

MINUTES OF APRIL 19, 2021 ACCEPTED AND STANDS AS PRESENTED.

ADDITIONS TO THE AGENDA

None

LIMITED PUBLIC COMMENT

None

- Commercial Multi-Family
 - A. Sale Status report

David Burns explained about the previous dropped sale of the Weatherhill Court properties. Thanks to Cinnaire for catching the scam. There are a couple corrections to the Resolution. The buyer is not from Eaton Rapids, but instead based out of Troy, Michigan, and David stated that the total price is \$25,000 as noted in the Commercial Report, not \$50,000.

MAY 17, 2021 REGULAR MEETING

Commissioner Crenshaw asked about the leasing price for the properties near the Grand River bridge, near the former bottling plant. David Burns stated that the properties are being leased for \$750 per month, on a month-to-month basis.

2. Residential

A. List of Properties - Sold & In Progress, April 2021

Director Frischman asked how the Land Bank is coming up with the vacant lot values. David Burns stated that many of the lots are based off of cost due to grant funding used on the property. Director Case stated that we request appraisals and broker price opinions to obtain the sales price.

Director Frischman confirmed that there is a lower tax rate for those properties that are in the floodplain and that also have deed restrictions. She also stated that there is a qualified Ag exemption that exempts agricultural land from school taxes, and that land is typically 20% of the total market value on an improved structure property.

Director Frischman specified that the Lansing City Assessor's Office completed an analysis and found that 85% of the housing in Lansing is over 50 years old.

Director Case stated that a few of the demolitions on the list have been completed, and we're moving forward.

B. Resolution to Authorize the Sale of 4 Parcels at 1418-1420 and 1428-1430 Weatherhill Ct, East Lansing to Ravichand Kolli

COMMISSIONER GREBNER MOVED THE RESOLUTION. SUPPORTED BY COMMISSIONER SLAUGHTER.

Adopted May 17, 2021 Agenda item #2.B.

INGHAM COUNTY LAND BANK FAST TRACK AUTHORITY

RESOLUTION TO AUTHORIZE THE SALE OF FOUR (4) VACANT LOT CONDOMINIUM PARCELS ON WEATHERHILL CT, EAST LANSING, TO RAVICHAND KOLLI

RESOLUTION 21-11

WHEREAS, the Land Bank Fast Track Act, 2003 PA 258, being MCL 124.751 *et seq.*, ("the Act") establishes the State Land Bank Fast Track Authority; and

WHEREAS, the Act allows a foreclosing governmental unit, such as the Ingham County Treasurer, to enter into an intergovernmental agreement with the State Land Bank Fast Track Authority providing for the exercise of the powers, duties, functions, and responsibilities of an authority under the Act, and for the creation of a County Land Bank Fast Track Authority (the "Authority") to exercise those functions; and

WHEREAS, the Ingham County Treasurer, with Ingham County Board of Commissioners approval, has entered into such an intergovernmental agreement under the Act; and established the Ingham County Land Bank Fast Track Authority (the "Land Bank") in 2005; and

WHEREAS, the Ingham County Land Bank Fast Track Authority (the "Land Bank"), in its Priorities, Policies, and Procedures document, indicates in Section 7.B.2. that sale of three (3) or more properties to the same buyer within a twelve month period must be approved by the Land Bank Board; and

WHEREAS, no member of the Land Bank Board of Directors nor Land Bank staff has disclosed any direct or indirect personal or financial interest in this matter, and the Land Bank management is unaware of any such conflict of interest.

WHEREAS, the Land Bank purchased the residential vacant parcels at 1428-1430 Weatherhill Court, East Lansing, (#33-20-01-12-118-104 and 33-20-01-12-118-103) in 2009 through the tax foreclosure process, and acquired the vacant parcels at 1418-1420 Weatherhill Court, East Lansing, (#33-20-01-12-118-106 and 33-20-01-12-118-105) in 2014 through local unit rejection; and

WHEREAS, the Mr. Ravichand Kolli who lives in Troy, MI would like to purchase these four (4) condominium parcels, with the intent to build market-rate for-sale condominiums. Mr. Kolli's plans to start construction as soon as possible, if all permits, approvals, and condominium association bylaws are accepted; and

THEREFORE, BE IT RESOLVED, the Land Bank authorizes its Chairperson or Executive Director to negotiate and execute the transaction of these four (4) condominium parcels to Ravichand Kolli, with the price of \$12,500 for each set, for a total rate of \$25,000, plus closing costs.

FURTHER, BE IT RESOLVED, property conveyances shall prohibit the property's use of any sexually oriented business as defined by law, medical marijuana business or dispensary, or casino.

AYE: Schertzing, Grebner, Crenshaw, Slaughter, Frischman NAY: None

Approved as amended 5/17/2021

THE MOTION CARRIED UNANIMOUSLY.

MAY 17, 2021 REGULAR MEETING

3. Administration

A. Accounts Payable - April 2021

Accepted and on file.

B. Communications Narrative / Executive Director's Report

Hosanna House is changing their situation and may be opening some type of new division. Hosanna House bought all the materials, cabinets, everything, and then their contractor backed out. They struggled to find another contractor; COVID hit and it took them over the edge.

David Burns stated that a young man bought the 1700 Illinois St, and we don't want to revert on the property if we don't have to. We've sent them a letter and waiting to hear. Director Case stated that we don't want to take back properties if buyers can move forward. Our goal is to create housing, not prevent it.

Commissioner Crenshaw asked about the termination of the 401(k) and how many of the staff were rolling over their funds. Director Case stated that it is taking 10 business days for the process to go through. So far, it appears that out of the 5, 4 staff are rolling over funds, and 1 person may be taking a cash-out from their Roth IRA. Also, Paychex is charging a \$75 per account processing fee, which the Land Bank will be reimbursing, since this wasn't staff's undertaking.

C. Legal

Tim Perrone stated that he has helped the Land Bank update a land contract and accept a quit claim deed at 530 Pacific Ave.

4. Limited public comment

None

5. Adjournment

Accepted.

THE MOTION CARRIED UNANIMOUSLY.

Chairperson Schertzing adjourned the meeting at 5:29pm.

Next meeting on June 21, 2021, at 5pm.

	Commercial / Mu	<u> Iti-Family Properties - Sale Status</u>	Report	6/9/2021		
	Parcel Number	Address	City	Market List Price	Status & Date (On Market, Pending, Sold)	
1	33-01-01-08-427-021	W Willow (715)	Lansing	Recommended list price \$459,000	Considering how to market/price/develop property. Will begin putting together an RFQ for potential developers. Received boundary survey for the property. Connected with the Principal of MMLA who wants to purchase some of the property. Contacted by a developer who wants to option property and pursue a residential cluster type development.	
2	33-01-01-09-127-022	0 W North St	Lansing	Will revise list price when we relist	Property leased short term to Hoffman (\$750/mon) during underground construction.	
3	33-01-01-09-177-003 33-01-01-09-176-062 33-01-01-09-176-073 33-01-01-09-176-082	1611 N. Capitol Ave.	Lansing Lansing Lansing Lansing	\$100,000	PA/DA signed with NXT Commercial. ALTA survey/topo survey received. Phase II study underway. Site, building and unit plans are being developed. MEDC grant money is being used by developer for these activities, therefore Land Bank will share ownership. Property is being leased to Davis Construction (\$750/mo) during bridge construction.	
4	33-01-01-29-305-122	2130 W Holmes (Pleasant Grove School)	Lansing	\$400,000	Signed PA with Ferguson Development for \$100,000. Developer is working on Phase II environmental study, building plans, end users, brownfield Due-Care Plan. Extension to PA in August is based upon performance. Projected closing by end of year.	
5	33-01-01-21-203-003	E Malcolm X (112) (Deluxe Inn site)	Lansing	\$50,000	Property sold, developer working towards a construction start.	
6	33-17-14-21-301-012 33-17-14-21-329-010 33-17-14-21-329-011	Doty .50 acres	Leslie Leslie	\$75,840	Property is on the market. City Manager has sent some information/plans/costs about their desired plans to build a new water tower, roadway and underground utilities through these parcels. Meeting will/is scheduled to discuss.	
7	33-17-14-21-351-019	104 Worthington Place Dr.	Leslie	\$69,125	Property is on the market. City Manager has sent some information/plans/costs about their desired plans to build a new water tower, roadway and underground utilities through these parcels. Meeting will/is scheduled to discuss.	
8	33-17-14-28-126-016	112 Woodworth (old Leslie High School)	Leslie	199,000	Demo funds are not available, Listed property with NAI.	
9	33-01-01-20-128-132	1811 W Malcolm X St	Lansing	\$9,700	Listed, no current offers.	
10	33-01-01-08-481-451	1000 W Saginaw St	Lansing	\$50,000	Listed, no current offers.	
11	33-21-01-07-352-005	3600 W Saginaw St (billboard lot)	Lansing	\$99,000	No funds from EGLE to remove tanks. Selling as is.	
12	33-01-01-17-226-262	923 W Saginaw	Lansing	\$7,000	Working with LEAP and a buyer who has adjacent building under contract to purchase. They need this parcel for their project.	
13	33-25-05-14-151-015	E Norwood Ave (12.9 acres)	Holt	\$99,900	Listed, no current offers.	

Residential or Vacant Properties Sold List

May 2021 Sales

Parcel Number	Address1	City	Property Class	Sold Amount	Sold Date
33-01-01-15-378-191	1119 Bement St	Lansing	Residential Improved	22,000	05/21/2021
33-01-01-21-483-080	LINVAL ST (1812)	LANSING	Residential Vacant	1,000	05/04/2021
33-01-01-22-254-026	MCCULLOUGH ST	Lansing	Residential Vacant	600	05/07/2021
33-01-01-29-202-241	W Mt Hope (1121)	Lansing	Residential Vacant	1,200	05/05/2021
33-01-01-29-202-251	W Mt Hope (1125)	Lansing	Residential Vacant	1,300	05/05/2021
33-01-01-34-157-111	Jessop (815)	Lansing	Residential Vacant	1,100	05/05/2021
33-20-01-12-118-103	1430 Weatherhill	East Lansing	Residential Vacant	6,250	05/26/2021
33-20-01-12-118-104	1428 Weatherhill	East Lansing	Residential Vacant	6,250	05/26/2021
33-20-01-12-118-105	1420 Weatherhill	East Lansing	Residential Vacant	6,250	05/26/2021
33-20-01-12-118-106	1418 Weatherhill	East Lansing	Residential Vacant	6,250	05/26/2021
				\$52,200.00	

Residential Properties - in progress

Parcel #	Address	Project type	Listing \$	Notes
33-01-01-10-354-291	914 May St	Sell as is		Sell w/possible large developmt
33-01-01-08-481-021	744 N MLK Jr Blvd	Sell as is		Buyer: Mr William Walker
33-01-05-10-227-045	1746 Maisonette Dr	Listed	74,900	Have 2 offers pending.
33-01-05-10-227-062	1735 Maisonette Dr	Sell as is	50,000	Goal to sell in August 2021
33-01-01-08-407-171	1138 W Maple St	Listed	115,000	Have 2 offers pending.
33-01-01-20-489-051	1821 S Rundle Ave	Sell as is		Sell to a non-profit

Residential Properties - Scheduled for Demolition in April-May 2021

CDBG City of Lansir	Demo Date	
33-01-01-09-278-331	412 PEARL ST	5/14/2021
33-01-01-14-381-172	636 S MIFFLIN AVE	
33-01-01-16-478-051	607 HELEN ST	5/12/2021
33-01-01-20-451-011	1637 PATTENGILL AVE	5/13/2021
33-01-01-21-480-030	1723 RAY ST	
33-01-01-21-480-070	547 NORMAN ST	5/27/2021
33-01-01-28-334-131	3006 STABLER ST	5/28/2021
Treasurer Funded		
33-01-01-14-304-051	135 S MAGNOLIA AVE	5/26/2021
33-01-01-10-157-001	1414 BALLARD ST	
33-01-01-27-156-091	2330 S PENNSYI VANIA AVE	

Residential Properties - Slated for Demolition

33-01-01-10-377-231 819 Cleveland St 33-01-01-14-380-141 642 S Francis Ave 33-01-01-23-105-052 725 S Hayford Ave 33-01-01-23-105-061 729 S Hayford Ave

INGHAM COUNTY LAND BANK FAST TRACK AUTHORITY

RESOLUTION TO AUTHORIZE THE SALE OF 1821 S RUNDLE AVE, LANSING TO MICKEY23 FOUNDATION

RESOLUTION 21-XX

WHEREAS, the Land Bank Fast Track Act, 2003 PA 258, being MCL 124.751 *et seq.*, ("the Act") establishes the State Land Bank Fast Track Authority; and

WHEREAS, the Act allows a foreclosing governmental unit, such as the Ingham County Treasurer, to enter into an intergovernmental agreement with the State Land Bank Fast Track Authority providing for the exercise of the powers, duties, functions, and responsibilities of an authority under the Act, and for the creation of a County Land Bank Fast Track Authority (the "Authority") to exercise those functions; and

WHEREAS, the Ingham County Treasurer, with Ingham County Board of Commissioners approval, has entered into such an intergovernmental agreement under the Act; and established the Ingham County Land Bank Fast Track Authority (the "Land Bank") in 2005; and

WHEREAS, no member of the Land Bank Board of Directors nor Land Bank staff has disclosed any direct or indirect personal or financial interest in this matter, and the Land Bank management is unaware of any such conflict of interest.

WHEREAS, the Land Bank acquired the residential improved property at 1821 S Rundle Ave, Lansing, (#33-01-01-20-489-051) in 2021 through local unit rejection. This property is in an eligible historic district of Lansing; and

WHEREAS, the Mickey23 Foundation would like to purchase the property, with the intent to renovate and sell the property. Mickey23 Foundation is a non-profit 501(c)(3) organization and its mission is to improve the lives of young people through innovative education and training in the area of skilled trades. Led by licensed builders, electricians, plumbers, heating, ventilation and air conditioning contractors, the Foundation will provide hands-on opportunities for self-development and growth, thereby empowering young people to reach their full potential. Renovation plans are expected to start immediately.

THEREFORE, BE IT RESOLVED, the Land Bank authorizes its Chairperson or Executive Director to negotiate and execute the transaction of this property to Mickey23 Foundation for a total of \$7,500, plus closing costs.

FURTHER, BE IT RESOLVED, property conveyances shall prohibit the property's use of any sexually oriented business as defined by law, medical marijuana business or dispensary, or casino.

AYE:	NAY:
AIE.	INA I.

06/10/2021 CHECK REGISTER FOR INGHAM COUNTY LAND BANK CHECK DATE FROM 05/01/2021 - 05/31/2021

Check Date	Bank	Check	Vendor	Vendor Name	Amount
Bank GEN PNC					
05/14/2021	GEN	18674	AC & E	AC & E RENTALS, INC	1,683.17
05/14/2021	GEN	18675	BWL	BOARD OF WATER & LIGHT	390.00
05/14/2021	GEN	18676	CAP EQUIP	CAPITAL EQUIPMENT & SUPPLY	268.30
05/14/2021	GEN	18677	CINNAIRE	CINNAIRE TITLE SERVICES, LLC	60.00
05/14/2021	GEN	18678	LANSING CI	CITY OF LANSING	32,477.50
05/14/2021	GEN	18679	BURNS	DAVID BURNS	101.20
05/14/2021	GEN	18680	EATON CONS	EATON CONSERVATION DISTRICT	200.00
05/14/2021	GEN	18681	EDEN	EDEN GLEN CONDO ASSOCIATION	2,365.00
05/14/2021	GEN	18682	FELDPAUSCH	FELDPAUSCH CLEANING SERVICES, LLC	245.00
05/14/2021	GEN	18683	FRITZY	FRITZY'S LAWN & SNOW	3,750.00
05/14/2021	GEN	18684	GRANGER	GRANGER	101.00
05/14/2021	GEN	18685	G & L PROC	INGHAM COUNTY SHERIFF'S OFFICE	1,054.18
05/14/2021	GEN	18686	KWIK	KWIK REPO INC	9,050.00
05/14/2021	GEN	18687	LAKE	LAKE STATE LAWN-LANDSCAPING & SNOW	2,370.00
05/14/2021	GEN	18688	MCKISSIC	MCKISSIC CONSTRUCTION	1,935.00
05/14/2021	GEN	18689	MI FLEET	MICHIGAN FLEET FUELING SOLUTIONS LL	170.52
05/14/2021	GEN	18690	MPC	MPC CASH-WAY LUMBER	3,267.20
05/14/2021	GEN	18691	MYERS	MYERS PLUMBING & HEATING, INC	159.00
05/14/2021	GEN	18692	PLANTE	PLANTE & MORAN, PLLC	9,500.00
05/14/2021	GEN	18693	ROBIN	ROBIN WRIGHT	405.00
05/14/2021	GEN	18694	STATE FARM	STATE FARM INSURANCE	492.00
05/14/2021	GEN	18695	GARCIA-	VERONICA GRACIA-WING, LLC	250.00
05/28/2021	GEN	18696	ALL STAR	ALL STAR SNOW REMOVAL	2,490.00
05/28/2021	GEN	18697	OLIVAREZA	ANTHONY OLIVAREZ	75.00
05/28/2021	GEN	18698	BB CONTRAC	BB CONTRACTING	3,960.00
05/28/2021	GEN	18699	BWL	BOARD OF WATER & LIGHT	1,300.00
05/28/2021	GEN	18700	BWL	BOARD OF WATER & LIGHT	137.37
05/28/2021	GEN	18701	BWL	BOARD OF WATER & LIGHT	146.12
05/28/2021	GEN	18702	BWL	BOARD OF WATER & LIGHT	640.00
05/28/2021	GEN	18703	BWL	BOARD OF WATER & LIGHT	640.00
05/28/2021	GEN	18704	BWB CLEANI	BWB CLEANING	200.00
05/28/2021	GEN	18705	COHL	COHL, STOKER & TOSKEY, P.C.	1,135.15
05/28/2021	GEN	18706	BURNS	DAVID BURNS	75.00
05/28/2021	GEN	18707	EDEN	EDEN GLEN CONDO ASSOCIATION	1,670.00
05/28/2021	GEN	18708	HAMMOND	HAMMOND FARMS LANDSCAPE SUPPLY INC	2,354.10
05/28/2021	GEN	18709	HYACINTH	HYACINTH HOUSE	2,659.50
05/28/2021	GEN	18710	INGHAM	INGHAM COUNTY TREASURER	5,284.66
05/28/2021	GEN	18711	JCEHR	J.C. EHRLICH	1,500.00

Check Date	Bank	Check	Vendor	Vendor Name	Amount	
05/28/2021	GEN	18712	KROHN	JOHN KROHN	375.00	
05/28/2021	GEN	18713	KROHN	JOHN KROHN	75.00	
05/28/2021	GEN	18714	MCKISSIC	MCKISSIC CONSTRUCTION	1,185.00	
05/28/2021	GEN	18715	ANDRICK	MICHAEL ANDRICK	75.00	
05/28/2021	GEN	18716	PITNEY	PITNEY BOWES PURCHASE POWER	50.00	
05/28/2021	GEN	18717	CASE	ROXANNE CASE	75.00	
05/28/2021	GEN	18718	TURNER	TURNER-DODGE DEVELOPMENT LLC	9,100.00	
05/28/2021	GEN	18719	VERIZON	VERIZON WIRELESS	109.27	
05/28/2021	GEN	18720	WE'RE	WE'RE DIFFERENT LAWNS & MORE	1,350.00	
05/28/2021	GEN	18721	WILDTYPE	WILDTYPE	1,436.49	
GEN TOTALS:						
Total of 48 Ch	ecks:				108,391.73	
Less 0 Void Ch	necks:				0.00	
Total of 48 Di	sbursem	ents:			108,391.73	
Bank PR PNC				_		
05/14/2021	PR	171(E)	BWL	BOARD OF WATER & LIGHT	415.43	
05/14/2021	PR	172(E)	COMCAST	COMCAST	138.40	
05/14/2021	PR	173(E)	CONSUMERS	CONSUMERS ENERGY	37.52	
05/14/2021	PR	174(E)	PNC	PNC BANK, NA	445.44	
05/28/2021	PR	175(E)	BWL	BOARD OF WATER & LIGHT	53.46	
05/28/2021	PR	176(E)	CONSUMERS	CONSUMERS ENERGY	81.90	
PR TOTALS:						
Total of 6 Che	cks:				1,172.15	
Less 0 Void Ch	necks:				0.00	
Total of 6 Dish	1,172.15					
REPORT TOTALS:						
Total of 54 Ch	109,563.88					
Less 0 Void Ch	0.00					
Total of 54 Dis	109,563.88					
103,303.66						

- ➤ Working with Plante Moran on the 2020 Audit. Audit will report on 2 issues:
 - o Inventory cost wasn't taken out after a few vacant lot properties were sold.
 - This was missed during a transitional time between accountants.
 - o Increase for Construction Manager wasn't processed; \$832.
 - This was an error, which has already been corrected. There is a double check now with the Accountant and the Director through Paychex reports.
- ➤ Reviewing close outs of CDBG Rehab Grant for 734 Princeton Ave (2016-2019) and HOME Grant for new construction on Marywood and Samantha (2018-2019).
- Preparing a proposal to help support the County for the American Rescue Plan funds.
- ➤ Terminated the 401(k) Plan. Working with staff to rollover or cash out of their funds.
- > Staff inspecting foreclosures that could potentially be purchased to renovate and sell.
- Land Bank server is permanently down. We will be purchasing a new server.
- Land Bank staff is no longer working remotely.
- Next Board meeting, July 19th, 5pm, will be in person at the Land Bank office.