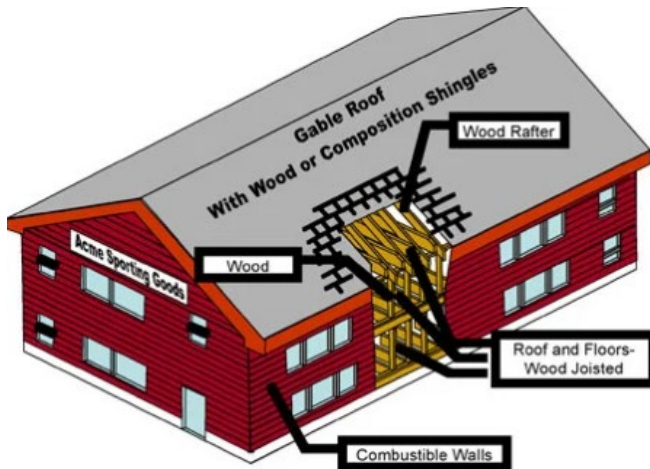
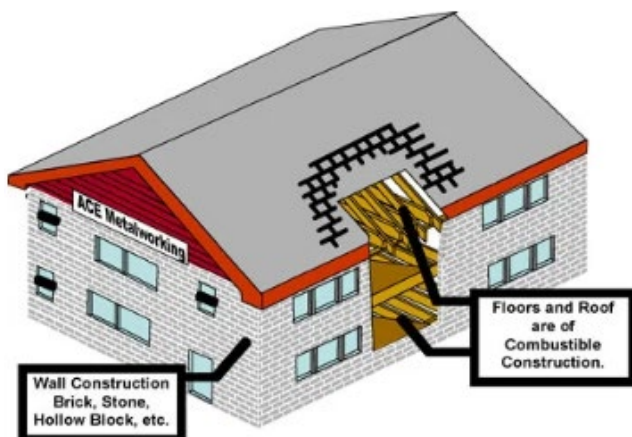


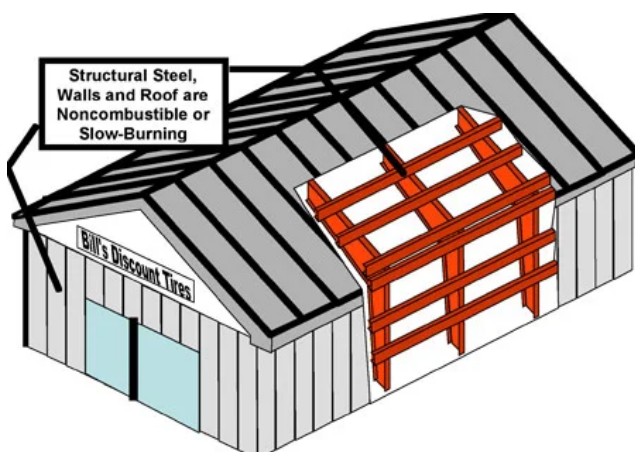
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Frame: Exterior walls are constructed of wood or other combustible materials, includes construction where combustible materials are combined with other materials, such as brick veneer, stone veneer, wood-iron clad, or stucco on wood.

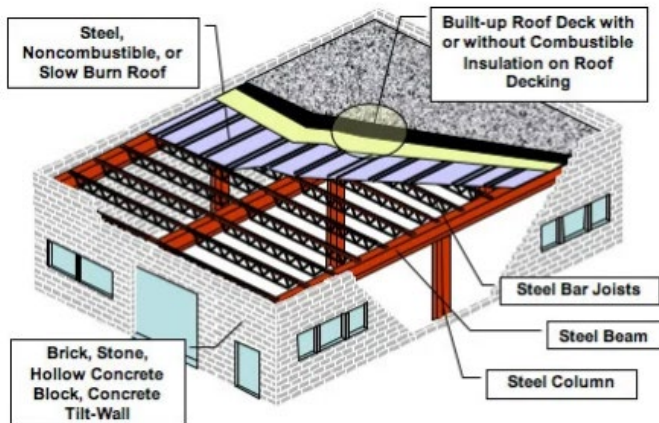


Joisted Masonry: Exterior walls are constructed of masonry materials such as abode, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar material and the floors and roof are combustible.

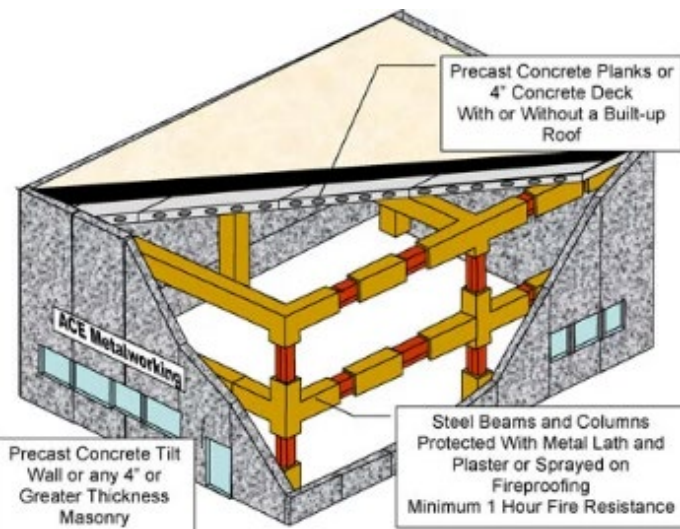


Non-Combustible: Exterior walls, floors, and roof are constructed of and supported by metal, gypsum or non-combustible materials.

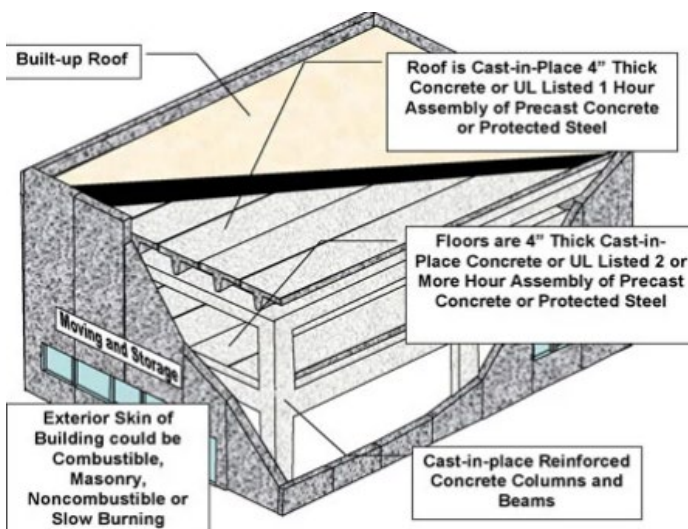
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Masonry Non-Combustible: Exterior walls are constructed of masonry materials such as adobe, concrete, concrete block, stone, tile or other similar materials. The roof and floors are constructed of non-combustible materials.



Modified Fire Resistive: Exterior walls, floor, and roof are constructed of noncombustible materials with a fire resistive rating of not less than one hour. The resistance may be part of the construction technique (reinforced or pre-stressed concrete) or obtained by application of sprayed-fiber fire proofing over all structural-steel members.



Fire Resistive: Structural floors and roof, and their supports are of materials such as precast or poured-in-place reinforced concrete, with a fire resistive rating of not less than two hours. Fire resistance may also be obtained by the application of a fire retardant coating over all structural-steel members.