Felten Professional Adjustment FPAT Team, LLC

Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports

COMMERCIAL BUILDING VALUATION UPDATE (2011)

Prepared for

Rothmoor Estates Condominium Association, Inc.

Largo, FL 33771

As of June 13, 2011
FPAT File # RE11100226

Felten Professional Adjustement Team, LLC
P.O. Box 3977, Spring Hill, FL 34611
Office 866.568.7853 Fax 866.804.1052
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info@FPATadjusters.com

aci association of construction inspectors

MEMBER OF community ASSOCIATIONS INSTITUTE

June 13, 2011

Dear Wayne Biggart,

In accordance with your request and our agreement, Felten Professional Adjustement Team has performed an Insurance Replacement Cost Valuation Report for all subject items located at Rothmoor Estates Condominium Association, Inc.. The purpose of this Commercial Building Valuation Report is to establish the Replacement Cost, Insurable Replacement Cost and Depreciated Replacement Cost of the subject property. This report will ensure that the carrier is collecting accurate premiums and co-insurance requirements are properly met. **This report is not a real-estate appraisal.** The subject values displayed within the report represent only the reconstruction cost of the subject risk(s). It must be noted that estimated values do not include land value, total market value, contents or other personal property. All elements of the insured items that are considered relevant to the insurance policy have been thoroughly analyzed and inspected. The values presented in this report are subject to all assumptions, limiting conditions and certifications contained in this report.

This Commercial Building Valuation report contains photographs, descriptions, sketches, and other vital information we have gathered to arrive at the estimated values. All elements of the subject items that are considered relevant to the insurance policy have been thoroughly analyzed and inspected. The methodology section of this report describes our approach to values for the subject property.

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INTRODUCTION

This commercial building valuation report is of Rothmoor Estates Condominium Association, Inc.. The subject property is located at , Largo, FL 33771. This report is designed to establish the Insurable Replacement Cost and Depreciated Replacement Cost of commercial property and will ensure that the carrier is collecting accurate premiums and co-insurance requirements are properly met. **This report is not a real-estate appraisal.** The subject values displayed within the report represent only the reconstruction cost of the subject risk(s). The land value and total market value has not been included into this report.

After consulting with the owner / manager / insurance agent, we have identified the insurable risk components which are covered by the hazard Insurance policy. Some buildings may share insurable responsibilities of certain building items such as interior unit finishes. These items are outlined in the Insurable Responsibilities section of this report. This valuation also includes a separate report intended for determining insurance values for the Federal Flood Insurance Policy. This report will identify all items by the Federal Flood Insurance Policy (see insurable responsibilities).

A physical inspection of took place on November 14, 2008, Felten Professional Adjustment Team, LLC (FPAT) performed the inspection. The interior and exterior of all building and/or site improvements contained within this Replacement Cost Valuation Report were inspected thoroughly to determine construction design, quality and occupancy type. The insurable risks have been measured and photographed. Building plans and Association Documents, where pertinent were reviewed.

SUBJECT OF REPORT:

This Replacement Cost Valuation Report contains the following insurable risk(s):

Location:	**Risk Name:**
101-105 Mindy Dr.	5-Unit Risk
201-207 Mindy Dr.	7-Unit Risk
301-306 Mindy Dr.	6-Unit Risk
401-404 Mindy Dr.	4-Unit Risk
501-504 Cara Ct.	4-Unit Risk
601-608 Mindy Dr.	8-Unit Risk
701-708 Mindy Dr.	8-Unit Risk
801-804 Mindy Ct.	4-Unit Risk
901-908 Cara Dr.	8-Unit Risk
1001-1007 Cara Dr.	7-Unit Risk

Location:	**Risk Name:**
1101-1104 Cara Dr.	4-Unit Risk
1201-1206 Cara Dr.	6-Unit Risk
1301-1306 Cara Dr.	6-Unit Risk
1401-1407 Cara Dr.	7-Unit Risk
Clubhouse	
Swimming Pool	

CERTIFICATION OF REPLACEMENT COST VALUATION

This is to certify the enclosed Insurance Replacement Cost Valuation report prepared for Rothmoor Estates Condominium Association, Inc. is the result of work performed by Felten Professional Adjustment Team, LLC. and one or more of the individuals listed below.

In addition, we certify that, to the best of our knowledge and belief:

1. All facts contained in this report are true and accurate.

2. FPAT has no present or prospective interest in the subject property of this report, and also has no personal interest with respect to the parties involved.

3. FPAT has no bias with respect to the subject property of this report or to the parties involved with this assignment.

4. Our engagement in this assignment was not contingent upon producing or reporting predetermined results.

5. Our compensation is not contingent on any action or event resulting form this report.

6. We have the knowledge and experience to generate an accurate Replacement Cost Valuation for insurance purposes on all buildings and/or site improvements contained within this report.

7. We have performed a physical inspection of the subject risk(s) contained in this report.

Key Staff:

Phillip E. Franco

General Adjuster # D003413
Flood Certification # 03010346
Certified Appraiser
Certified Construction Inspector, ACI, CCI #7140

John Felten

Sr. Adjuster # D075772
Flood Certification # 05030007
Certified Building Contractor # CBC1255984
Certified Wind & Hurricane Mitigation Inspector

Brad Felten

Sr. Adjuster # E149535
Flood Certification # 06060373
Certified Wind & Hurricane Mitigation Inspector

Michael Maurer

Professional Engineer Lic. #62321

Phillip E. Franco, Managing Partner

MSB
AN MDA COMPANY

LICENSED INSURANCE
APPRAISER #16312

Felten Professional Adjustment
FPAT
Team, LLC

LIMITING CONDITIONS

1. The property description supplied to Felten Professional Adjustment Team, hereafter known as FPAT, is assumed to be correct.
2. No survey of the property has been made or reviewed by FPAT, and no responsibility is assumed in connection with such matters. Illustrative material, including maps and plot plans, utilized in this report are included only to assist the reader in visualizing the property. Property dimensions and sizes are considered to be approximate.
3. No responsibility is assumed for matters of a legal nature affecting title to the property, nor is any opinion of title rendered. Property titles are assumed to be good and merchantable unless otherwise stated.
4. Information furnished by others is believed to be true, correct, and reliable. However, no responsibility for its accuracy is assumed by FPAT.
5. All mortgages, liens, encumbrances, leases, and servitudes have been disregarded unless so specified within the report. The property is assumed to be under responsible, financially sound ownership and competent management.
6. It is assumed that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render the property more or less valuable. No responsibility is assumed for such conditions or for arranging for engineering studies, which may be required to discover them.
7. Unless otherwise stated in this report, the existence of hazardous material, which may or may not be present on the property, was not observed by the FPAT. However, FPAT is not qualified to detect such substances. The presence of substances such as asbestos, urea-formaldehyde foam insulation, or other potentially hazardous materials may affect the value of the property. The value conclusions in this report are predicated on the assumption that there are no such materials on or in the property that would cause a loss of value. No responsibility is assumed for any such conditions, or for the expertise required to discover them. The client is urged to retain an expert in this field if desired. The analysis and value conclusions in this report are null and void should any hazardous material be discovered.
8. Unless otherwise stated in this report, no environmental impact studies were either requested or made in conjunction with this report. FPAT reserves the rights to alter, amend, revise, or rescind any opinions of value based upon any subsequent environmental impact studies, research, or investigation.
9. It is assumed that there is full compliance with all-applicable federal, state and local environmental regulations and laws unless noncompliance is specified, defined, and considered in this report.
10. It is assumed that all applicable zoning and use regulations and restrictions have been complied with, unless non-conformity has been specified, defined and considered in this report.
11. It is assumed that all required licenses, certificates of occupancy, consents, or other legislative or administrative authority from any local, state, or federal governmental or private entity or organization have been or can be obtained or renewed for any use on which the value estimate is based.
12. FPAT will not be required to give testimony or appear in court because of having made this report, unless arrangements have previously been made.
13. Possession of this report, or a copy thereof, does not carry with it the right of publication. It may not be used for any purpose by any person other than the client without the written consent of FPAT and in any event, only with properly written qualification and only in its entirety;
14. Neither all nor any part of the contents of this report, or copy thereof, shall be conveyed to the public through advertising, public relations, news, sales, or any other media without written consent and approval of FPAT.
15. The liability of the FPAT, it's employees, and subcontractors is limited to the client only. There is no accountability, obligation, or liability to any third party. If this report is placed in the hands of anyone other than the client, the client shall make such party aware of all limiting conditions and assumptions of the assignment and related discussions. FPAT is in no way responsible for any costs incurred to discover or correct any deficiencies of the property.
16. It is assumed that the public project, which is the object of this report, will be constructed in the manner proposed and in the foreseeable future; the sole purpose of this report is for use in establishing Insurance values.
17. Acceptance and/or use of this report constitutes acceptance of the foregoing assumptions and limiting conditions.

REPORT UPDATE SERVICE

THIS INSURANCE REPLACEMENT COST VALUATION REPORT CAN BE UPDATED ANNUALLY BASED UPON YOUR INSURANCE COMPANY'S REQUIREMENTS.

WE CAN UPDATE THE REPLACEMENT COST VALUES WITHOUT GOING TO THE ADDITIONAL EXPENSE OF ANOTHER INSPECTION.

IF THERE ARE ANY MAJOR CHANGES TO THE SUBJECT RISK(s) CONTAINED WITHIN THIS REPORT ANOTHER INSPECTION MAY BE NECESSARY. NORMAL MAINTENANCE DOES NOT REQUIRE A PHYSICAL INSPECTION.

PLEASE CALL US AT 866-568-7853 FOR MORE INFORMATION.

Amounts of Insurance/Independent Insurance Appraisal

2008 Legislation: *Association insurance must be based on the "full insurable value" of the property as determined by an "independent insurance appraisal"* ***done at least every 36 months.*** *Sources with the State of Florida advised FAIA that an "independent insurance appraisal" would include items such as cost estimator performed with insurance cost estimating software, an appraisal that shows a replacement cost (not just a market value), or a contractor's estimate. While the insurance must be "based on" the replacement cost, this does not appear to be a mandate that associations must insure to 100 percent of value. It is up to the association board to determine what "adequate insurance" is and the argument can easily be made that a board could decide to insure to 90 percent of replacement cost (as an example) and be in compliance with the statute.* ***Finally, an initial appraisal that was completed 36 months earlier could be updated and this would comply with the statute.***

METHODOLOGY

To arrive at an accurate Replacement Cost Valuation estimate our team must first make a diligent effort to determine what the insurable items are and how they are insured. This is accomplished by consulting with property owners, property managers, insurance agents and reviewing pertinent documents. If the Replacement Cost Valuation is being performed for the first time or changes have taken place since the last inspection, a detailed site inspection will be conducted. One of our qualified team members will photograph and investigate each insurable item to include but not limited to: building occupancy, size, building plans(when available), construction type, quality, finishes, etc. The subject will be physically measured and a detailed sketch will be provided with the report. After all the property data is obtained the Replacement Cost Valuation and Report process may begin. The estimated values in this report are arrived at through a number of methods, the primary method is the *MSB Building Valuation System*. MSB is the leading provider of building cost data, estimating software and property appraisal work to the insurance industry in the U.S. All relevant data is processed using the Marshall & Swift Boeckh BVS **Reconstruction Cost Database**. Reconstruction Cost provides the cost to construct, at current prices, an exact duplicate or replica of the building, using like kind and quality materials, construction standards, design, layout and quality of workmanship. It is important to note the database used in this report recognizes the distinctions between Replacement Cost New and Reconstruction Cost with component-based or "total component" valuation and claims estimating technologies. Our total component estimating technologies calculate Reconstruction Cost by using formulas and databases to analyze and select detailed component parts of the buildings. Estimates are then assembled in a risk-specific manner, using local building codes, structural considerations and local material and labor costs. The distinctions between Replacement Cost New valuations and Reconstruction Cost valuations are important to understand because a carrier's goal is to provide the insured with an equitable and fair settlement. Additionally, because policy and settlement terms are frequently subject to negotiation and court interpretation, it is essential that carriers receive premiums based on the fullest exposure on each building - the building's Reconstruction Cost.

STRUCTURAL DEFINITIONS

FRAME (ISO 1)

A building where the exterior walls, bearing walls and partitions, and the structural floors and roof, and their supports, are wood or light-gauge metal. This includes buildings where the wood or light-gauge metal has been combined with other materials to form composite components such as wood or metal studs with brick or stone veneer, stucco or metal siding. Buildings classified a ISO Class 1 are characteristic of this type.

MASONRY / JOISTED MASONRY (ISO 2)

A building that has the exterior walls constructed of a material such as brick, hollow or solid concrete block, concrete, gypsum block, clay tile, stone, or similar materials. The structural floors and roof are of wood or light-gauge metal. Buildings classified as ISO Class 2 are characteristic of this type.

PRE-ENGINEERED METAL / NON-COMBUSTIBLE (ISO 3)

A building that employs a system of pre-engineered rigid steel framing members. The exterior walls are of metal siding, sandwich panels, or masonry, and the roof is clad with metal roofing or sandwich panels. Buildings classified as ISO Class 3 are characteristic of this type.

STEEL FRAME / MASONRY NON-COMBUSTIBLE (ISO 4)

A building where the structural floors and roof are of unprotected non-combustible materials such as metal decking or concrete on metal decking, and are supported by an unprotected structural steel frame, fire resistive exterior walls, or a combination of both. Buildings classified as ISO Class 4 are characteristic of this type.

PROTECTED STEEL FRAME / MODIFIED FIRE RESISTIVE (ISO 5)

A building where the structural floors and roof, and their supports are of non-combustible construction with a fire rating of not less than one hour. A building very similar to Construction Type D - Steel Frame; however, in Type E the non-combustible floor, roof, and framing components are protected with sprayed-fiber fireproofing. Buildings classified as ISO Class 5 are characteristic of this type.

REINFORCED CONCRETE FRAME / FIRE RESISTIVE (ISO 6)

A building where the structural floors and roof, and their supports are of materials such as pre-cast or poured-in-place reinforced concrete, with a fire resistive rating of not less than two hours. Buildings classified as ISO Class 6 are characteristic of this type.

DEFINITIONS

Replacement Cost is the cost to replicate, at current prices, using the like kind and quality materials, construction standards, design/layout, and quality of workmanship. Replacement costs also include a number of site-specific and process-related costs that are experienced when rebuilding after a loss. These additional expenses are related to repair/restoration contractors, construction process, time urgency, limited site mobility, adjoining non-construction areas, insured's property, economies of scale, dangerous/hazardous materials, and mold concerns.

Insurance Exclusions is certain items of insured property are either not insured, or are specifically excluded from coverage, depending on the particular terms of an insurance policy. The three most common exclusions are: basement excavation; below grade foundations; underground plumbing, piping, and conduits.

Insurance Replacement Cost is the Replacement Cost of the building less Insurance Exclusions.

Depreciation is the loss in value due to deterioration caused by usage, wear and tear, and the elements.

Depreciated Replacement Cost is the remaining value after the deduction of Insurance Exclusions and Depreciation from the Replacement Cost.

HAZARD INSURANCE

HAZARD VALUATIONS BASED ON FLORIDA STATUTES

Anything to the contrary notwithstanding the terms “Condominium Property”, "Building”, “Improvements”,”Common Elements”,”Association Property”, or any other term found in the declaration or condominium which defines the scope of property or causality insurance that a condominium association must obtain shall **exclude** all floor, wall and ceiling coverings, electrical fixtures, appliances, water heaters, built-in cabinets and countertops, and window treatments, including curtains, drapes, blinds, hardware, and similar window treatment components or replacements of any of the forgoing which are located within the boundaries of a unit and serve only one unit, whether or not located within the boundaries. The foregoing is intended to establish the property or causality insuring responsibilities of the association and those of the individual unit owner and do not serve to broaden or extend the perils of coverage afforded by any insurance contract provided to the individual unit owner.

NOTE: Foundations below ground and piping below ground are normally excluded for insurance purposes.

FLOOD VALUATIONS BASED ON FEDERAL REQUIREMENTS

THE VALUATION FOR FEDERAL FLOOD REQUIREMENTS INCLUDES THE FOLLOWING FOR RESIDENTIAL CONDOMINIUM UNITS:

****THE TOTAL REPLACMENT COST OF THE ENTIRE STRUCTURE WHICH INCLUDES:

- All Foundations including below ground
- All Piping including below ground
- All excavation and site preparation work
- All Structural floors, walls, ceilings, and roof areas
- All Electrical wiring and plumbing
- All Interior Floor Wall and Ceiling Finishes
- All appliances, air conditioners, water heaters Electrical fixtures and built-in cabinets

**** COMMON AREA BUILDINGS SUCH AS CLUBHOUSES,GUARDHOUSES, GARAGES AND MAINTENANCE BUILDINGS ARE VALUED ON A DEPRICIATED BASIS. THIS DEPRICIATED VALUATION IS UTILIZED FOR THE FLOOD POLICY ONLY

HAZARD INSURANCE RESPONSIBILITIES

AS GOVERNED BY FLORIDA STATUTE 718

BUILDING COMPONENT	ASSOCIATION RESPONSIBILITY	UNIT OWNER RESPONSIBILITY
1. ROOF AND ROOF COVERING Structural Framing and Roof Cover	YES	NO
2. EXTERIOR WALLS Paint, Stucco, Insulation, Studs, Concrete Block, Brick, etc.	YES	NO
3. UNIT INTERIOR WALLS Party Walls, Unfinished drywall, Insulation, Metal, and Wood Studs	YES	NO
4a. COMMON AREA Interior Wall Studs, Block, and Drywall	YES	NO
4b. COMMON AREA Floor, Wall, and Ceiling Finishes	YES	NO
5. UNIT INTERIOR Floor, Wall, & Ceiling Finishes, Paint, Carpet, Tile, etc.	NO	YES
6. UNIT AND COMMON AREA - Structural Floors - Structural Ceilings - Structural Walls	YES	NO
7. COMMON AREA Air Conditioners	YES	NO
8. COMMON AREA Electrical	YES	NO
9. INTERIOR UNIT COMPONENTS - Appliances - Electrical Fixtures - Water Heaters - Cabinets	NO	YES
10. INTERIOR UNIT Air Conditioners	YES	NO

***The above information is intended to assist in determining the general responsibilities for both parties.

FLOOD INSURANCE RESPONSIBILITIES

AS GOVERNED BY NATIONAL FLOOD INSURANCE PROGRAM-FEMA

BUILDING COMPONENT	ASSOCIATION RESPONSIBILITY	UNIT OWNER RESPONSIBILITY
1. ROOF AND ROOF COVERING Structural Framing and Roof Cover	YES	NO
2. EXTERIOR WALLS Paint, Stucco, Insulation, Studs, Concrete Block, Brick, etc.	YES	NO
3. UNIT INTERIOR WALLS Party Walls, Unfinished drywall, Insulation, Metal, and Wood Studs	YES	NO
4a. COMMON AREA Interior Wall Studs, Block, and Drywall 4b. COMMON AREA Floor, Wall, and Ceiling Finishes	YES YES	NO NO
5. UNIT INTERIOR Floor, Wall, & Ceiling Finishes, Paint, Carpet, Tile, etc.	YES	NO
6. UNIT AND COMMON AREA - Structural Floors - Structural Ceilings - Structural Walls	YES	NO
7. COMMON AREA Air Conditioners	YES	NO
8. COMMON AREA Electrical	YES	NO
9. INTERIOR UNIT COMPONENTS - Appliances - Electrical Fixtures - Water Heaters - Cabinets	YES	NO
10. INTERIOR UNIT Air Conditioners	YES	NO

***The above information is intended to assist in determining the general responsibilities for both parties.

RECAPITULATION OF VALUES

Rothmoor Estates Condominium Association, Inc.

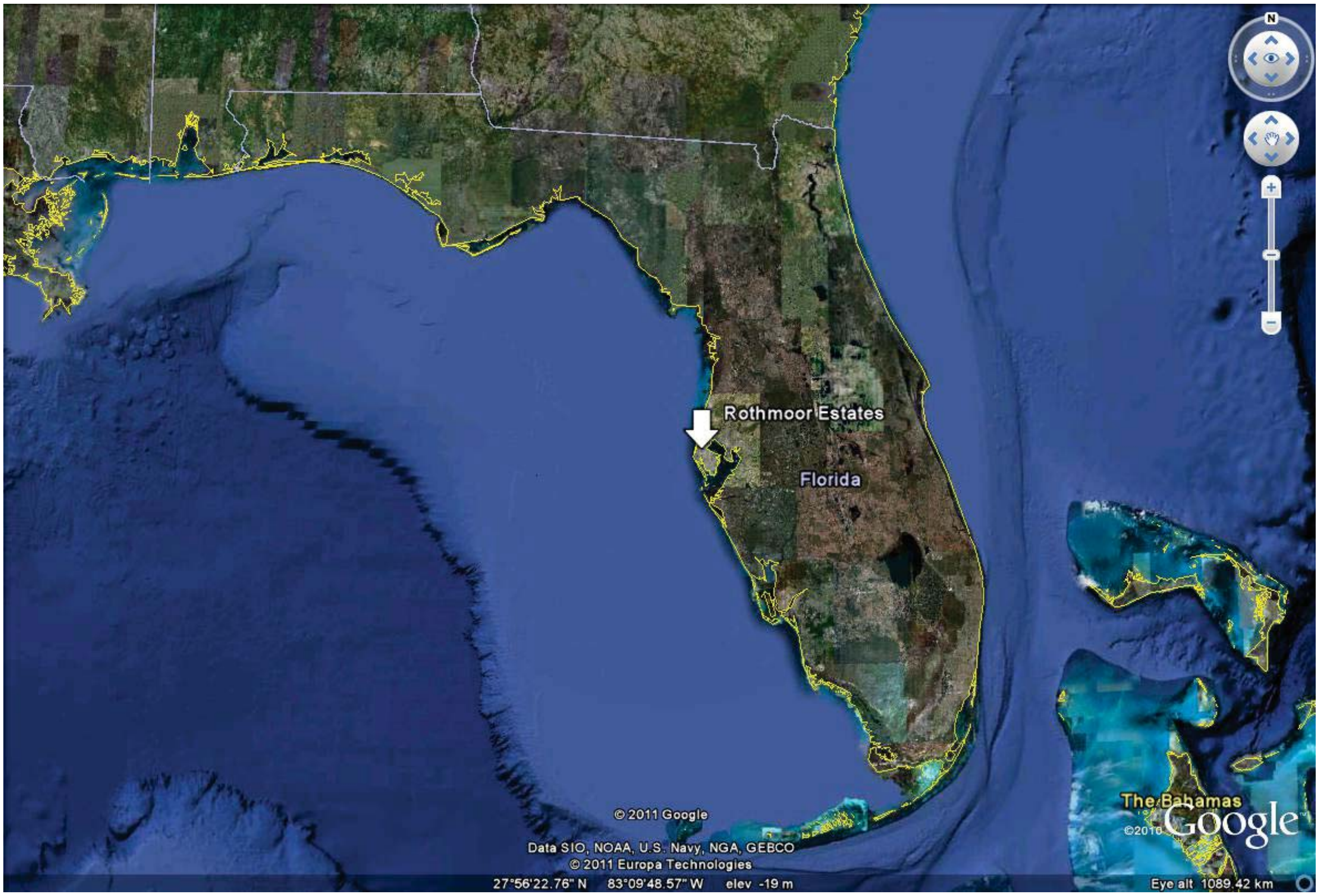
Largo, FL

REPLACEMENT COST VALUATION as of June 13, 2011

FPAT File # RE11100226

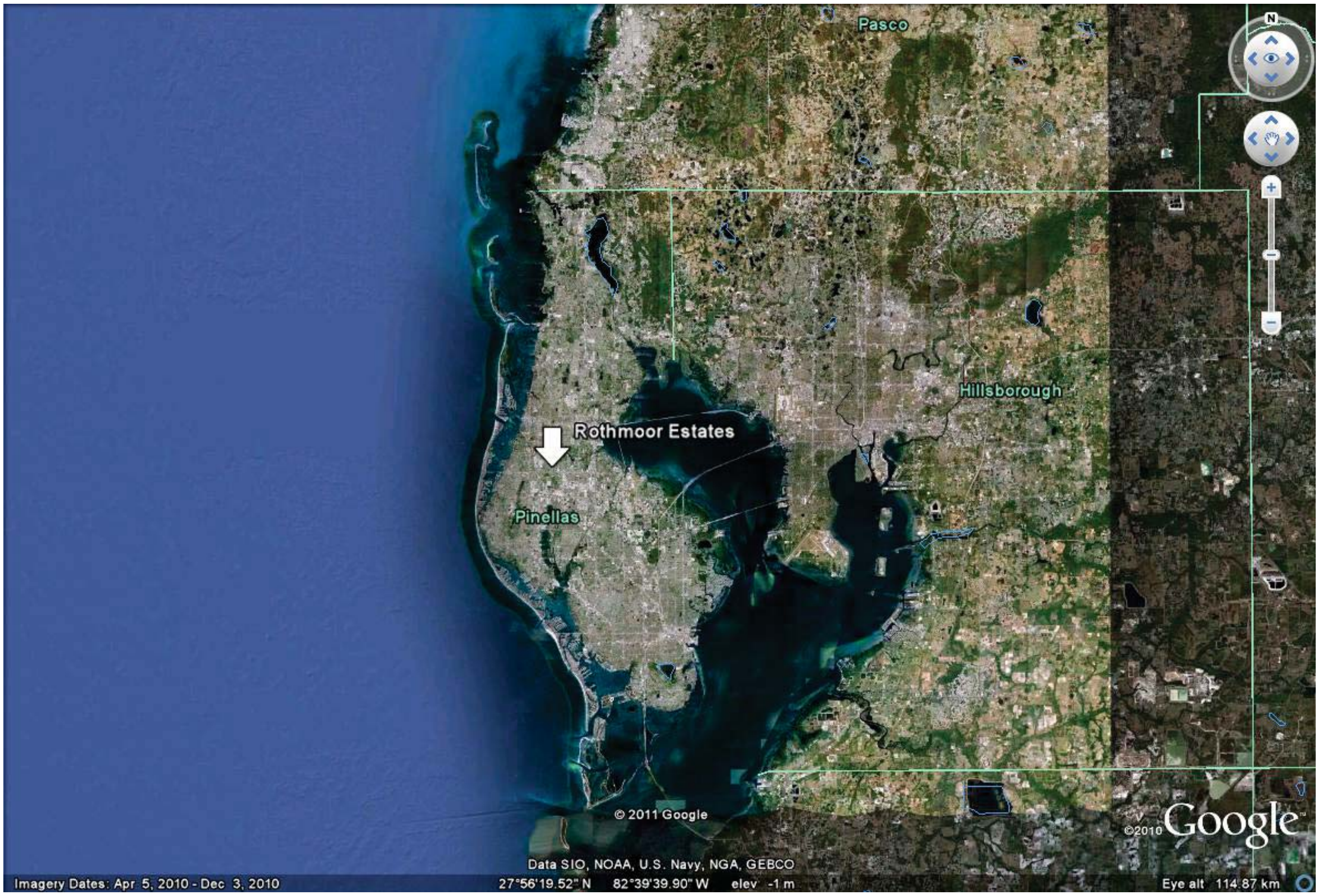
RISK NAME	REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	FLOOD INSURANCE
101-105 Mindy Dr.	$773,937	$53,212	$720,725	$981,517
201-207 Mindy Dr.	$962,470	$64,031	$898,439	$1,233,369
301-306 Mindy Dr.	$769,955	$51,602	$718,353	$1,001,458
401-404 Mindy Dr.	$563,966	$40,039	$523,927	$724,916
501-504 Cara Ct.	$512,542	$37,127	$475,415	$656,677
601-608 Mindy Dr.	$1,070,017	$69,907	$1,000,110	$1,377,456
701-708 Mindy Dr.	$1,053,553	$69,093	$984,460	$1,355,819
801-804 Mindy Ct.	$585,409	$41,641	$543,768	$732,962
901-908 Cara Dr.	$1,077,113	$70,367	$1,006,746	$1,387,405
1001-1007 Cara Dr.	$863,110	$56,620	$806,490	$1,126,812
1101-1104 Cara Dr.	$559,043	$39,831	$519,212	$718,785
1201-1206 Cara Dr.	$770,296	$51,614	$718,682	$1,001,879
1301-1306 Cara Dr.	$792,435	$52,831	$739,604	$1,031,742
1401-1407 Cara Dr.	$976,650	$64,766	$911,884	$1,252,096
Clubhouse	$384,847	$20,813	$364,034	$384,847
Swimming Pool	$79,275	$0	$79,275	N/A
GRAND TOTAL	$11,794,618	$783,494	$11,011,124	$14,967,740

PROPERTY LOCATION MAPS



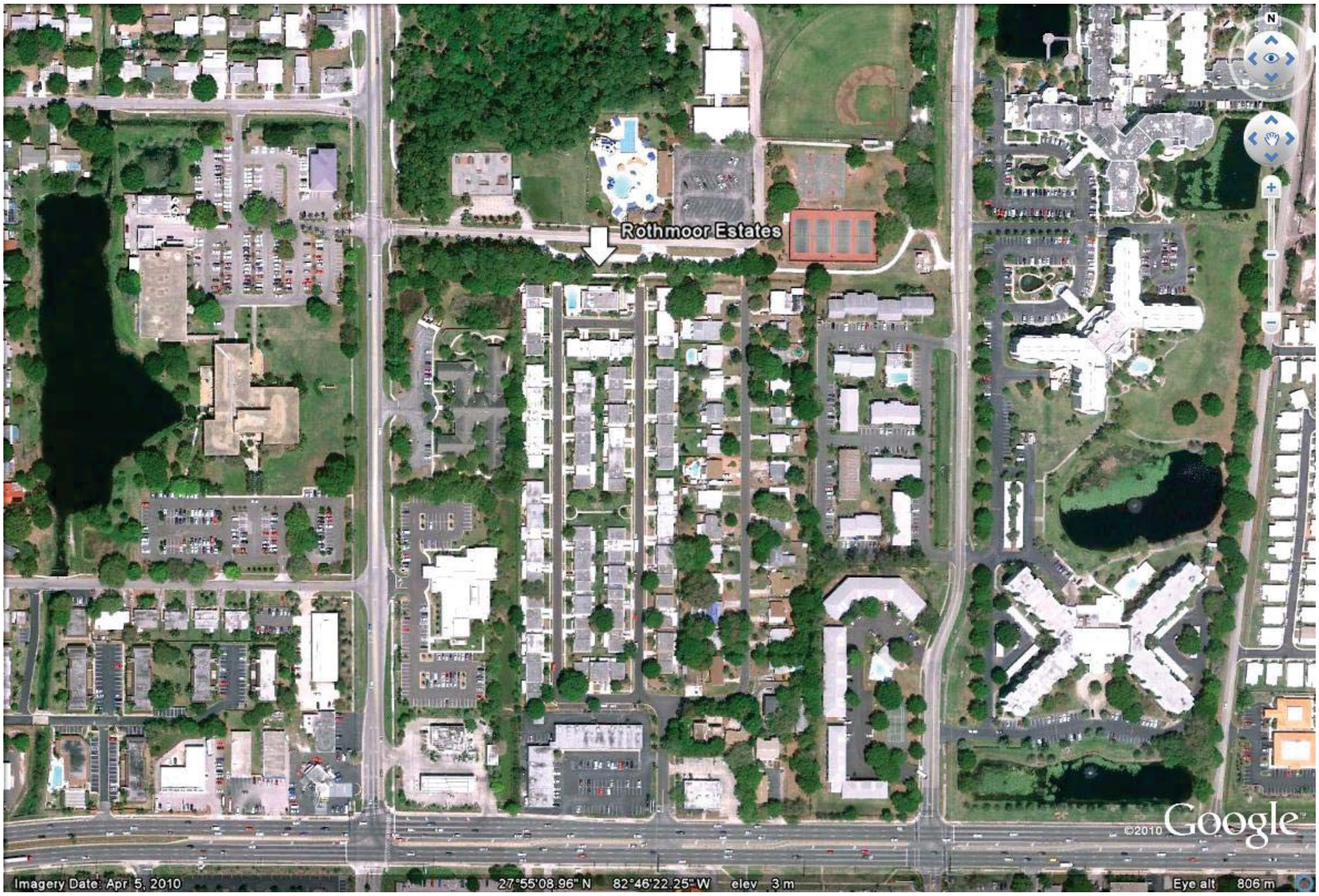
Aerial View of Property

PROPERTY LOCATION MAPS



Aerial View of Property

PROPERTY LOCATION MAPS



Aerial View of Property

MINIMUM REQUIREMENTS

for Commercial Residential Inspections / Valuations

Certification

Name of the firm or key personnel completing the inspection/valuation:
Felten Professional Adjustment Team, LLC.

I, Phillip E. Franco, certify that I or the entity listed above, have/has at least three years experience in the field of commercial property inspections, commercial risk assessment, and commercial property replacement cost valuation.

Date: Jun 13, 2011 Position Managing Partner

Property

Property Owner's Name: Rothmoor Estates Condominium Association, Inc.

Property Address: , Largo, FL 33771

Valuation Requirements

- Inspections must include an estimate of the replacement cost for every structure to be covered.
- The method used to determine the cost of rebuilding the structures must be the current version of the calculation system:
  - ☒ Marshall & Swift / Boeckh (MSB) or
  - ☐ R.S. Means
- Inspections must also include clear photographs of any building and ancillary structure the applicant/ policyholder wishes to insure:
  - Main structure
  - Pools
  - Docks, etc.
- If multiple buildings are identical, or nearly so, representative photographs may be used.
- Photographs of any existing damage must also be included.

Valuation Information

Year of Construction 1971

Total number of units 84

Number of owner occupied units 78

Number of units rented on a long-term lease of 12 months or more 6

Number of units rented on a daily, weekly, or monthly basis 0

Number of unit with time share occupancy 0

What is the distance to tidal water? +/- 3 miles

PROPERTY DESCRIPTION

Risk(s): All Residential Buildings

Occupancy: Condominium

Stories: 1-2 Stories

Year Built: All buildings were constructed in 1971

Condition: Good

Representative Risk Photo

AREA CALCULATIONS

Building(s): 101-105 Mindy Dr. (2-story) **Gross Floor Area:** +/- 7,883 sq. ft.	
Additions: None	
Building(s): 201-207 Mindy Dr. (2-story) **Gross Floor Area:** +/- 10,259 sq. ft.	
Additions: None	
Building(s): 301-306 Mindy Dr. (1-story) **Gross Floor Area:** +/- 8,720 sq. ft.	
Additions: None	
Building(s): 401-404 Mindy Dr. (1-story) **Gross Floor Area:** +/- 6,094 sq. ft.	
Additions: None	
Building(s): 501-504 Cara Ct. (1-story) **Gross Floor Area:** +/- 5,437 sq. ft.	
Additions: None	
Building(s): 601-608 Mindy Dr. (2-story) **Gross Floor Area:** +/- 11,652 sq. ft.	
Additions: None	
Building(s): 701-708 Mindy Dr. (2-story) **Gross Floor Area:** +/- 11,426 sq. ft.	
Additions: None	
Building(s): 801-804 Mindy Ct. (2-story) **Gross Floor Area:** +/- 5,604 sq. ft.	
Additions: None	
Building(s): 901-908 Cara Dr. (2-story) **Gross Floor Area:** +/- 11,730 sq. ft.	
Additions: None	
Building(s): 1001-1007 Cara Dr. (1-story) **Gross Floor Area:** +/- 9,939 sq. ft.	
Additions: None	
Building(s): 1101-1104 Cara Dr. (1-story) **Gross Floor Area:** +/- 6,017 sq. ft.	
Additions: None	
Building(s): 1201-1206 Cara Dr. (1-story) **Gross Floor Area:** +/- 8,725 sq. ft.	

PROPERTY DESCRIPTION

Additions:	None
Building(s):	1301-1306 Cara Dr. (1-story) **Gross Floor Area:** +/- 9,009 sq. ft.
Additions:	None
Building(s):	1401-1407 Cara Dr. (2-story) **Gross Floor Area:** +/- 10,445 sq. ft.
Additions:	None

SUPERSTRUCTURE

Foundation:	Estimated to be Reinforced Concrete Footers
Subfloors:	Wood Frame (two story townhomes only)
Exterior Walls:	Masonry
Roof Construction:	Mansard shape wood frame truss system decked with plywood covered with composition shingles on mansard portion and tar & gravel on polyurethane foam on the flat portion.
Construction Type:	Joisted Masonry (ISO 2)

EXTERIOR

Exterior Wall Finish:	Painted Stucco & Brick
Roof Coverings:	3-Tab Shingles & tar & Gravel or polyurethane foam

INTERIOR

Partition Walls:	Wood Frame	**Party Walls:**	Concrete Block

Units:

Unit Sizes:	Interior unit sizes range from 860 - 1,205 sq. ft. per Pinellas County Property Appraiser
Ceiling Finish:	Painted Textured Drywall
Wall Finish:	Painted Textured Drywall
Floor Finish:	Unit Owner Specific
Kitchens:	Each unit contains one residential style kitchen with average quality appliances.
Fireplace(s):	None

MECHANICALS

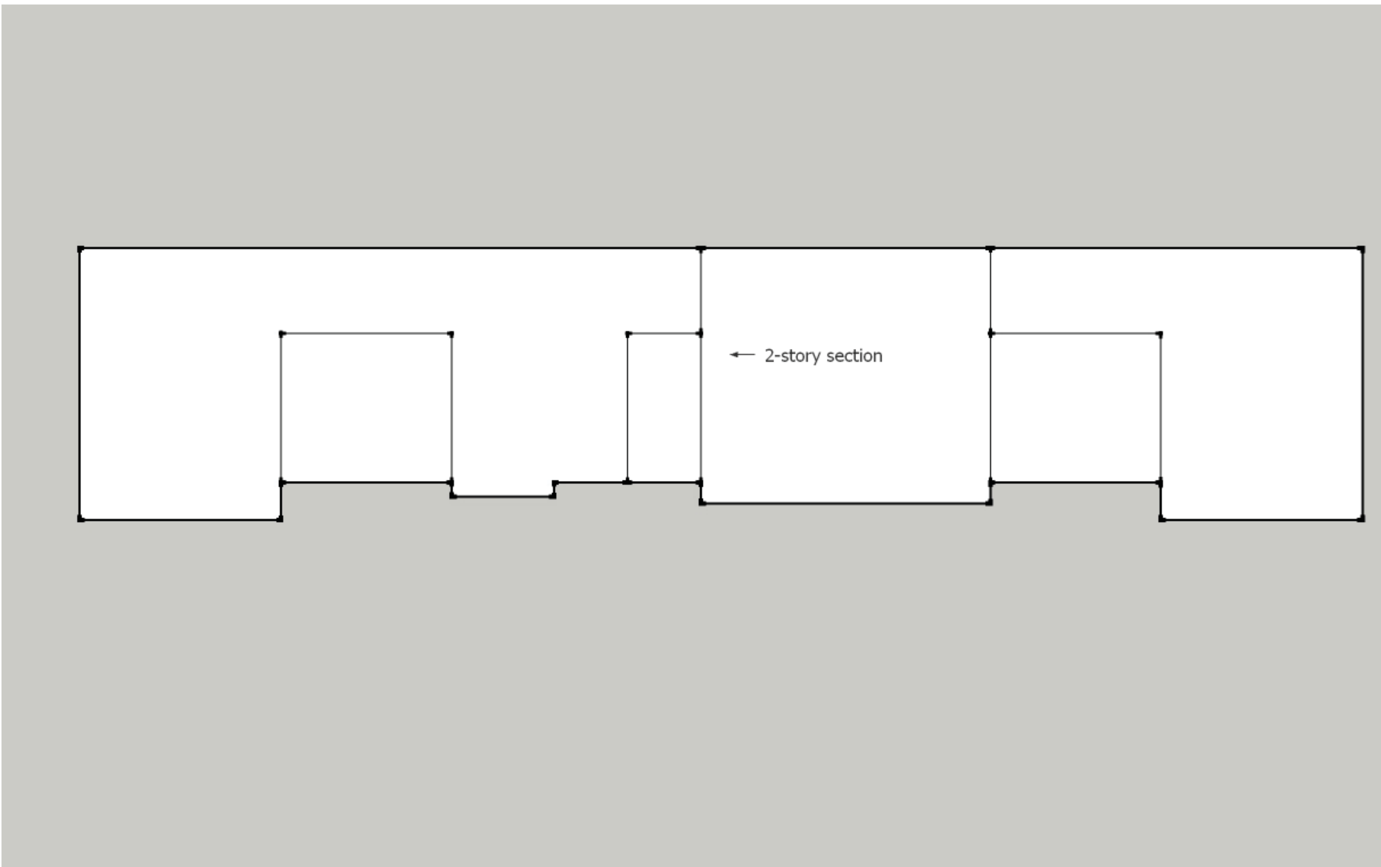
Heating & Cooling:	Single Heat Pump Condensing Units		
HVAC Location:	Roof		
Electrical System:	Average	**Electrical Wiring:**	Unknown
Plumbing System :	Average	**Manual Fire Alarm:**	No

Auto Dial-Out Fire Alarm:	No	**Sprinklers:**	No
Passenger Elevators:	None	**Freight Elevators:**	None

ADDITIONAL INFORMATION

Building Comments:	None
Site Improvements:	Located on the property is a clubhouse of Joisted Masonry (ISO 2) construction containing approximately 3,882 gross sq. ft. The swimming pool is of concrete and gunite construction measuring approximately 1,000 sq. ft. water surface area.

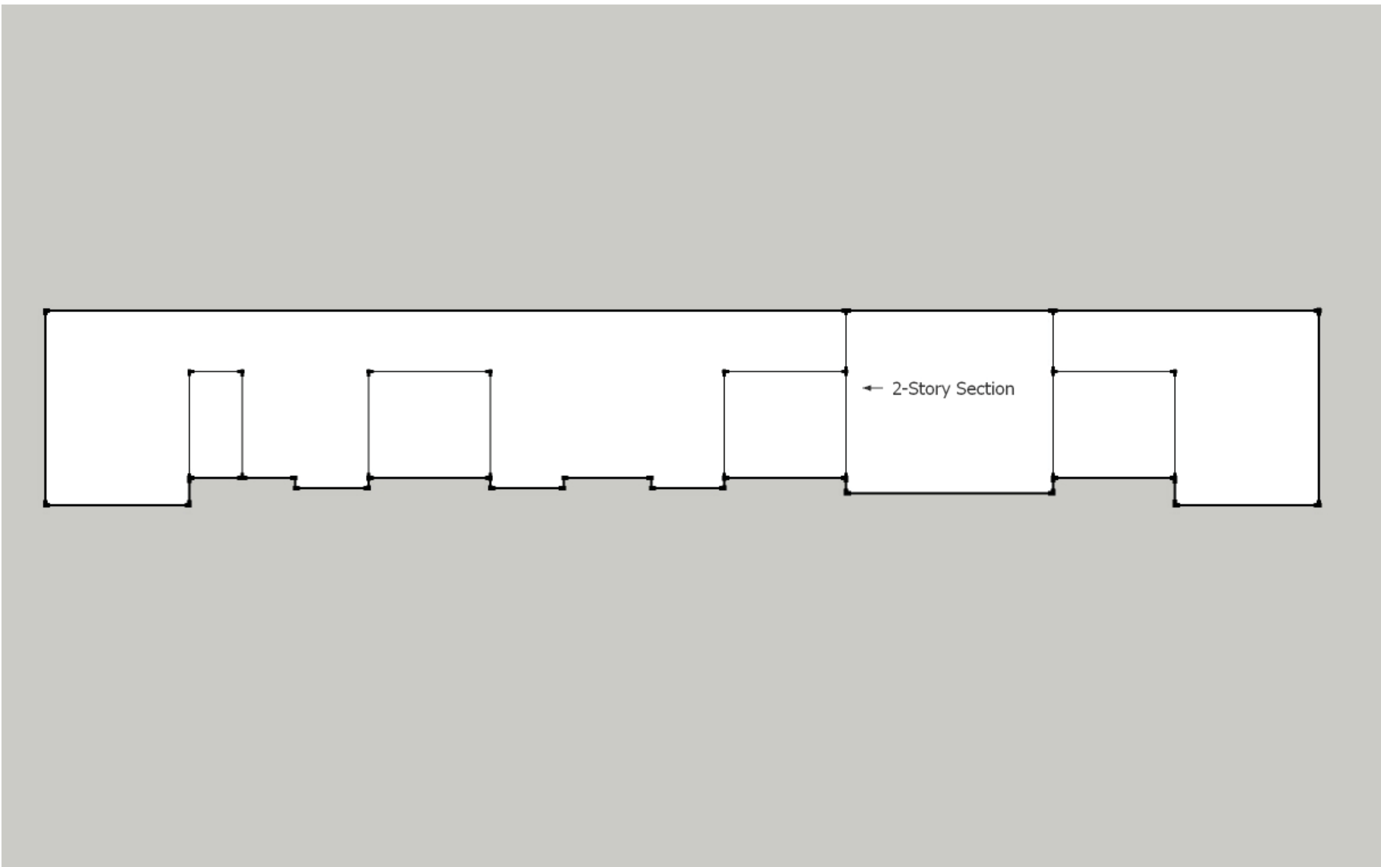
BUILDING SKETCH



Level 1 & 2

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports	Felten Professional Adjustment FPAT Team, LLC	Rothmoor Estates Condominium Association, Inc.
PO Box 3977, Spring Hill, FL 34611		Largo, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com		101-105 Mindy Dr.

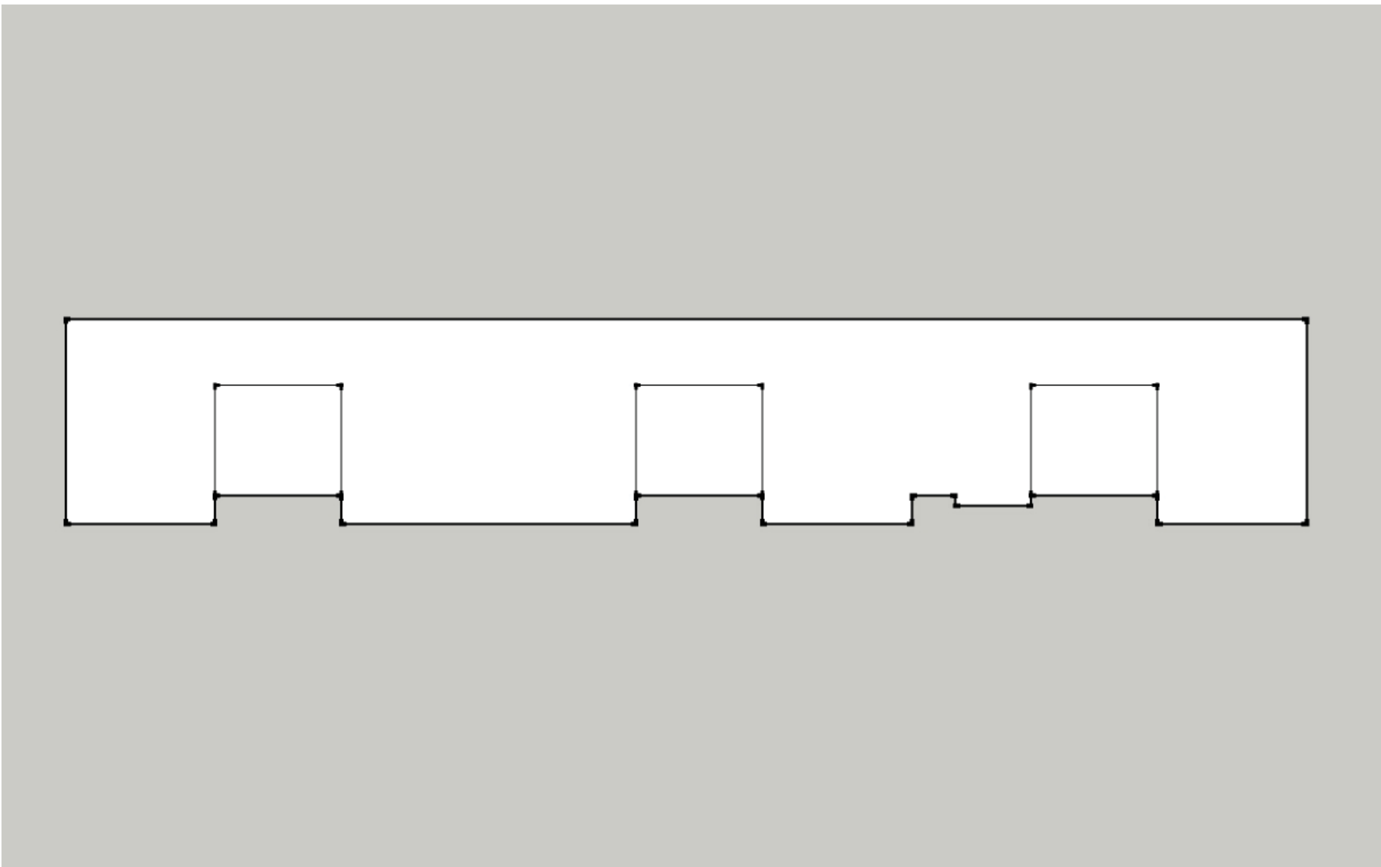
BUILDING SKETCH



Level 1 & 2

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports		Rothmoor Estates Condominium Association, Inc.
PO Box 3977, Spring Hill, FL 34611		Largo, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com		201-207 Mindy Dr.

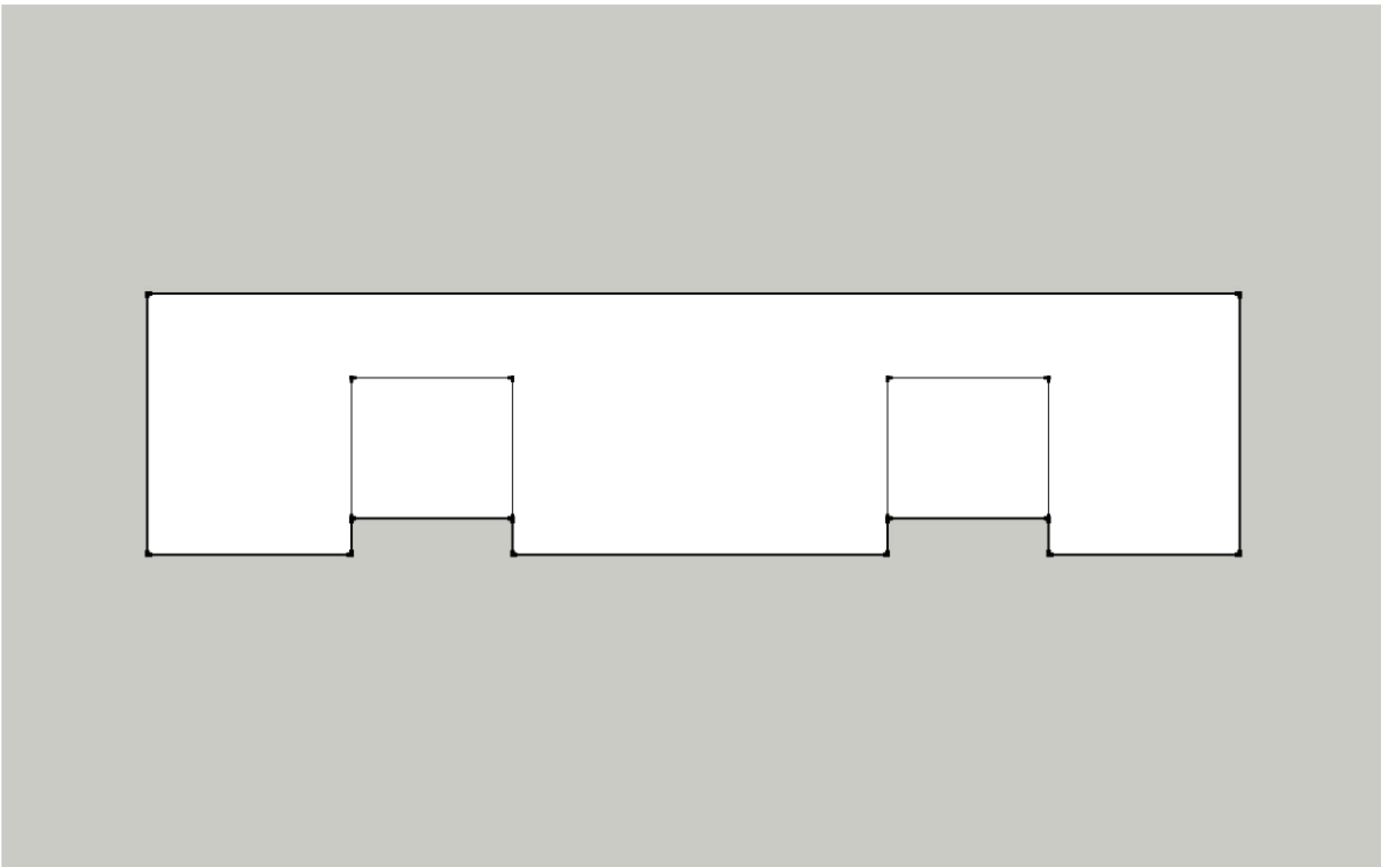
BUILDING SKETCH



Level 1

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.	SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports	Rothmoor Estates Condominium Association, Inc.
PO Box 3977, Spring Hill, FL 34611	Largo, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com	301-306 Mindy Dr.

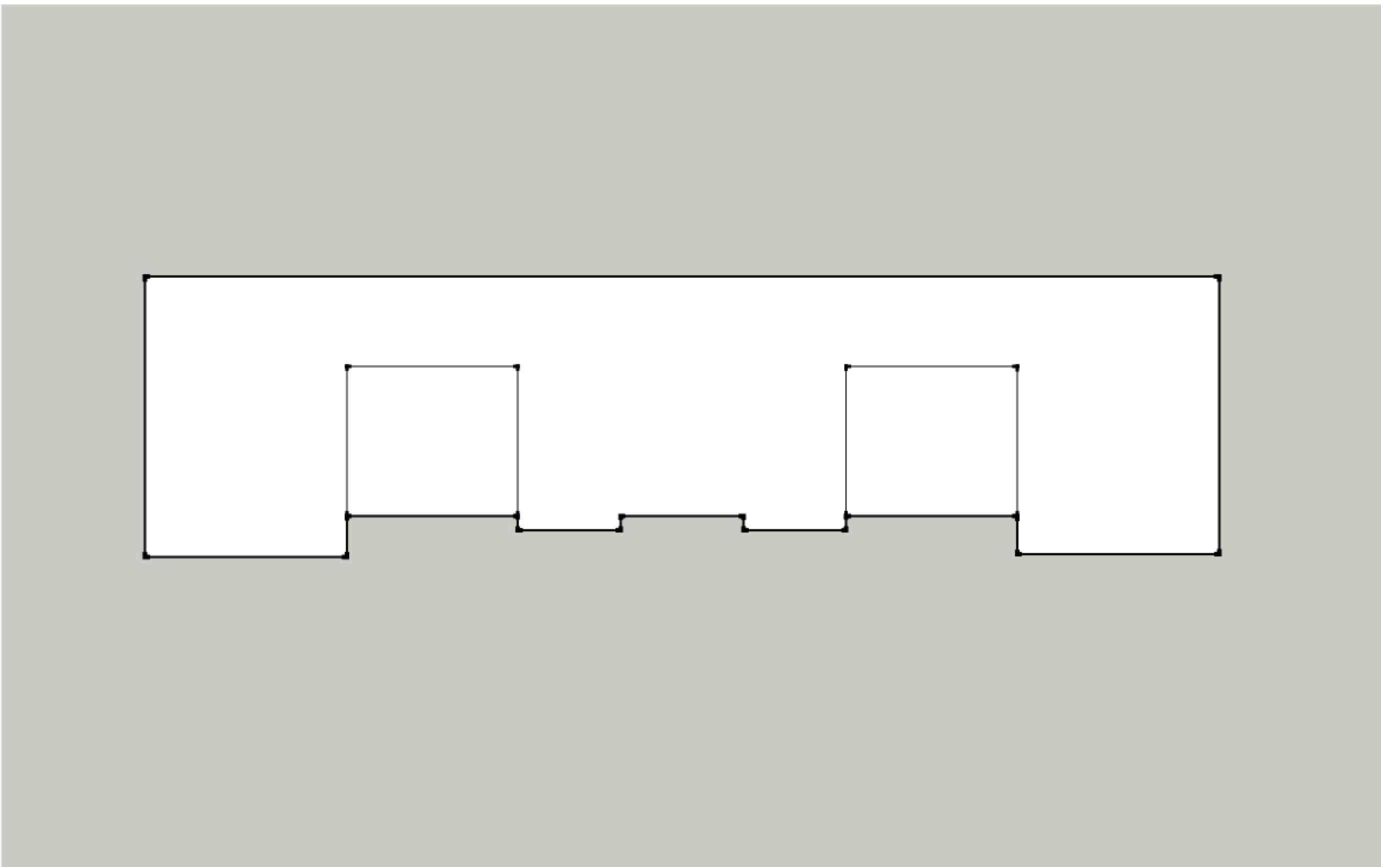
BUILDING SKETCH



Level 1

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.	**SKETCH DETAILS**
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports	Rothmoor Estates Condominium Association, Inc.
PO Box 3977, Spring Hill, FL 34611	Largo, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com	401-404 Mindy Dr.

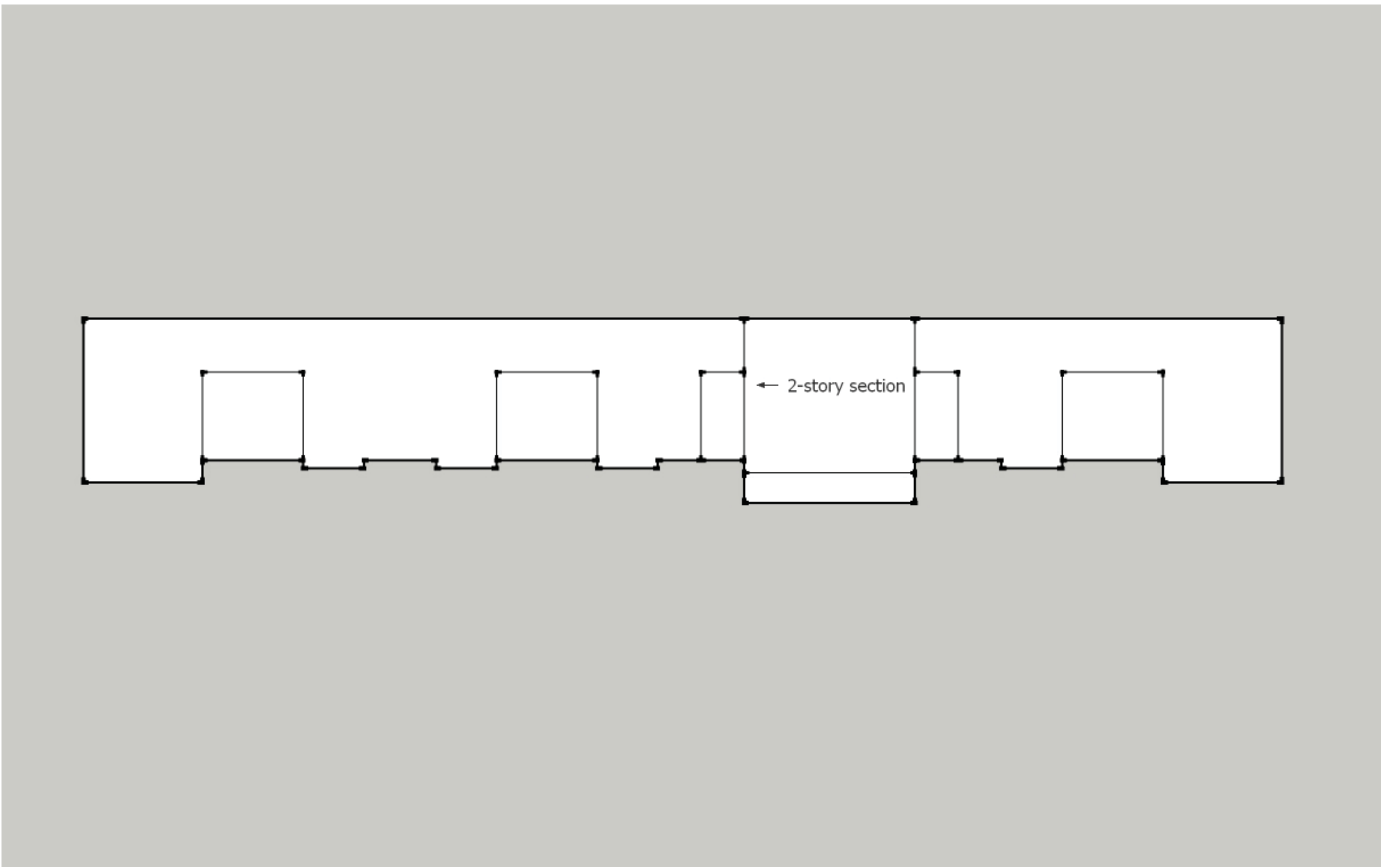
BUILDING SKETCH



Level 1

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.		**SKETCH DETAILS**
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports		Rothmoor Estates Condominium Association, Inc.
PO Box 3977, Spring Hill, FL 34611		Largo, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com		501-504 Cara Ct.

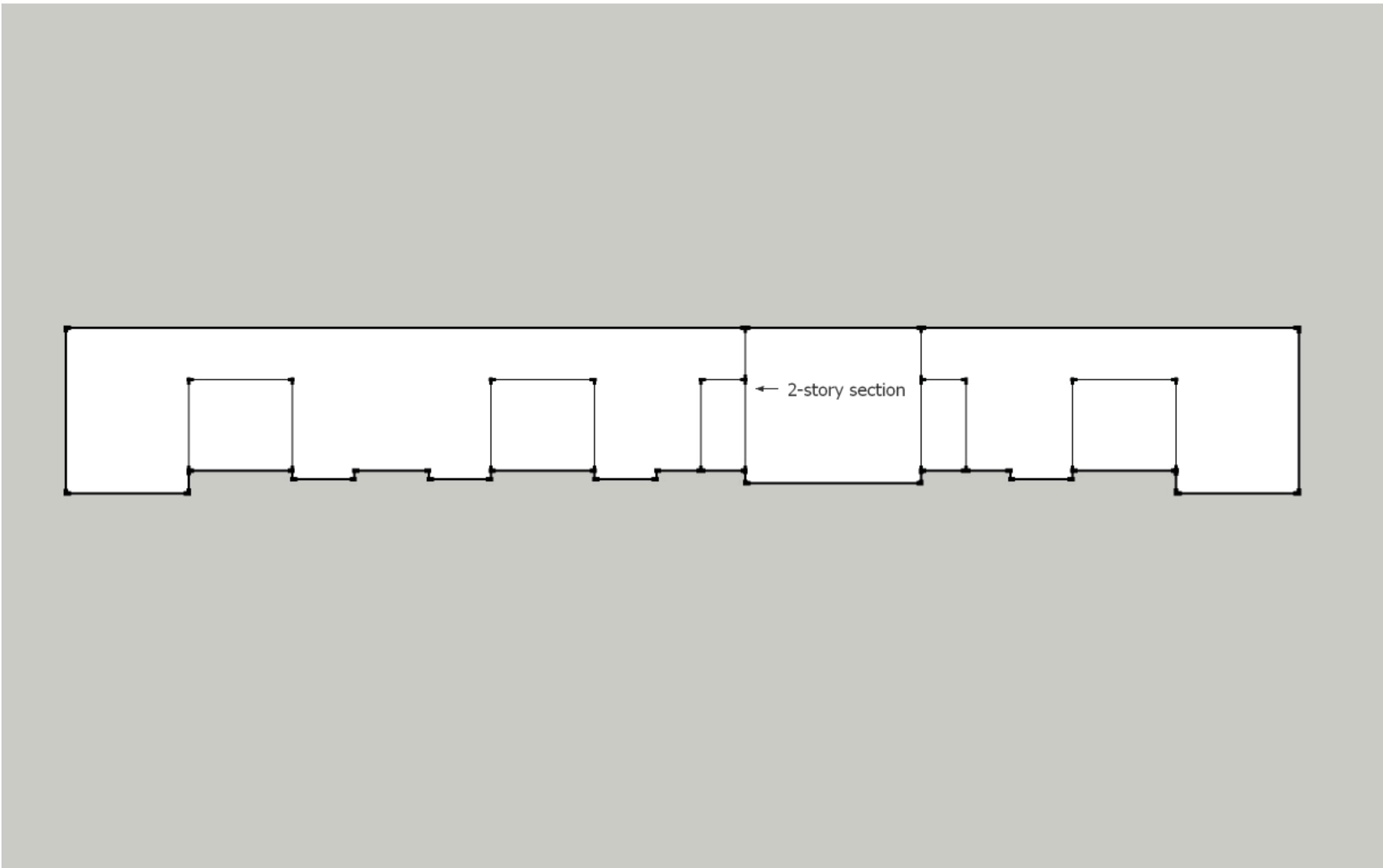
BUILDING SKETCH



Level 1 & 2

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.		**SKETCH DETAILS**
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports		Rothmoor Estates Condominium Association, Inc.
PO Box 3977, Spring Hill, FL 34611		Largo, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com		601-608 Mindy Dr.

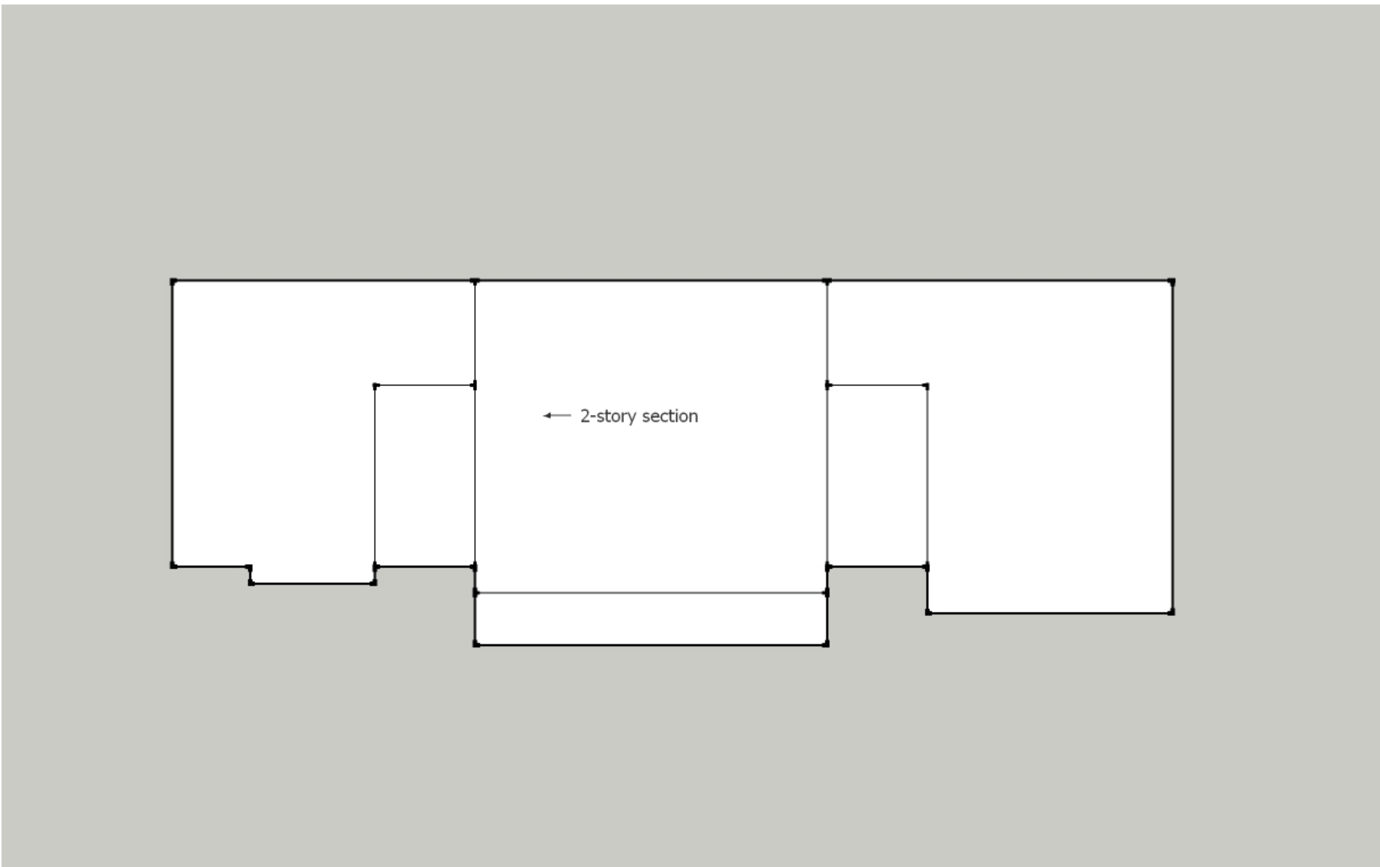
BUILDING SKETCH



Level 1 & 2

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.		**SKETCH DETAILS**
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports		Rothmoor Estates Condominium Association, Inc.
PO Box 3977, Spring Hill, FL 34611		Largo, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com		701-708 Mindy Dr.

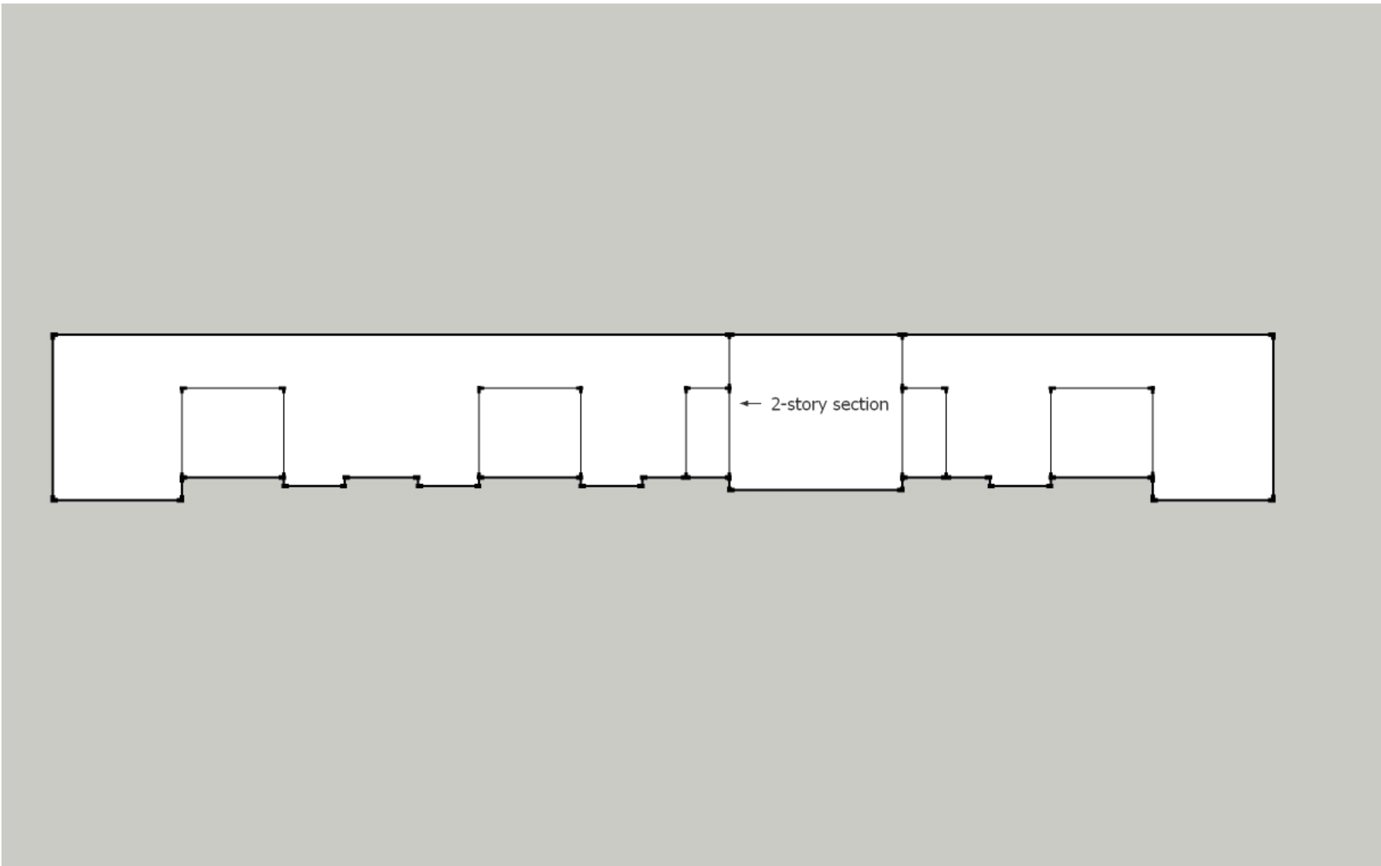
BUILDING SKETCH



Level 1 & 2

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.		**SKETCH DETAILS**
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports		Rothmoor Estates Condominium Association, Inc.
PO Box 3977, Spring Hill, FL 34611		Largo, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com		801-804 Mindy Ct.

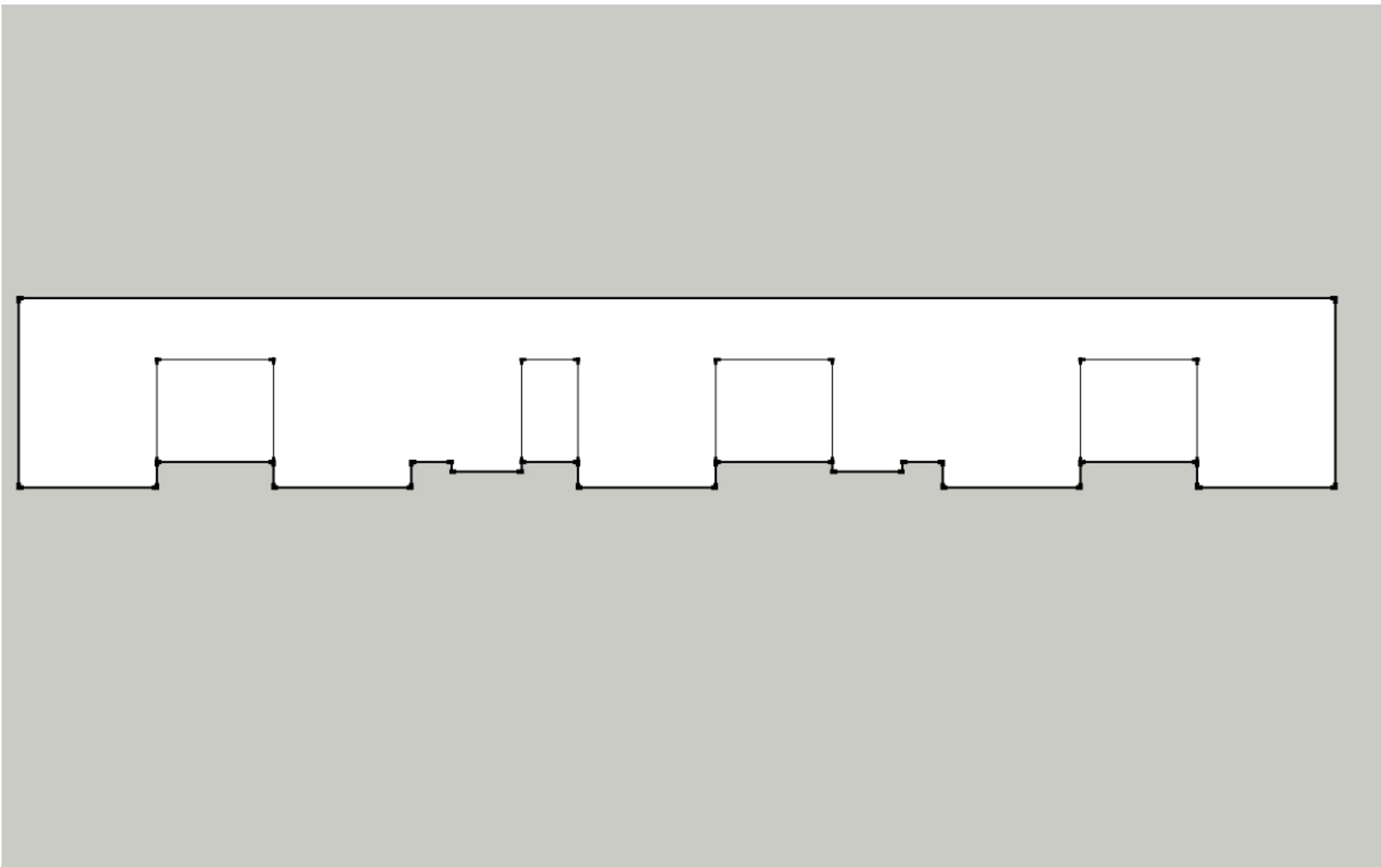
BUILDING SKETCH



Level 1 & 2

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.		**SKETCH DETAILS**
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports		Rothmoor Estates Condominium Association, Inc.
PO Box 3977, Spring Hill, FL 34611		Largo, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com		901-908 Cara Dr.

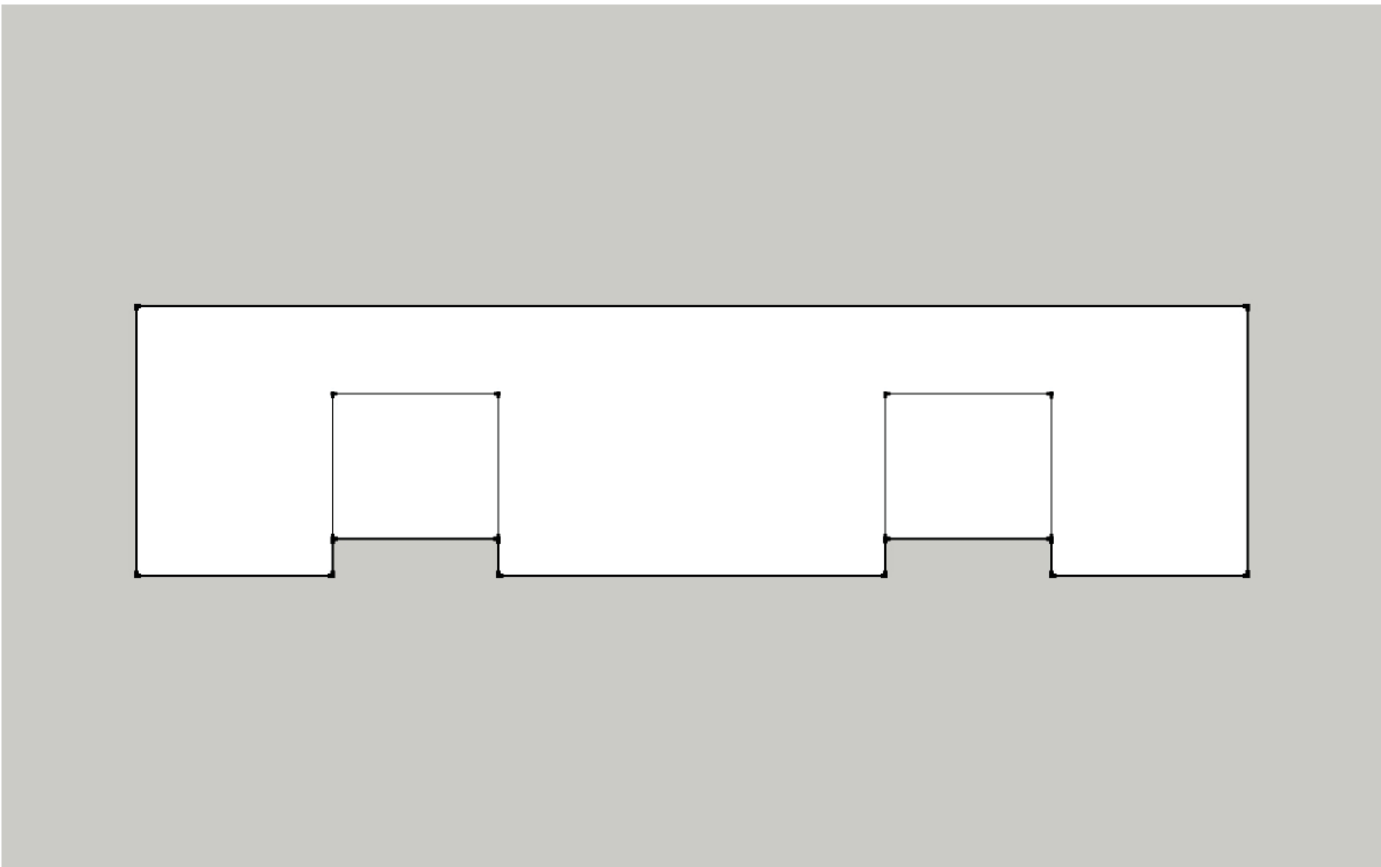
BUILDING SKETCH



Level 1

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.		**SKETCH DETAILS**
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports		Rothmoor Estates Condominium Association, Inc.
PO Box 3977, Spring Hill, FL 34611		Largo, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com		1001-1007 Cara Dr.

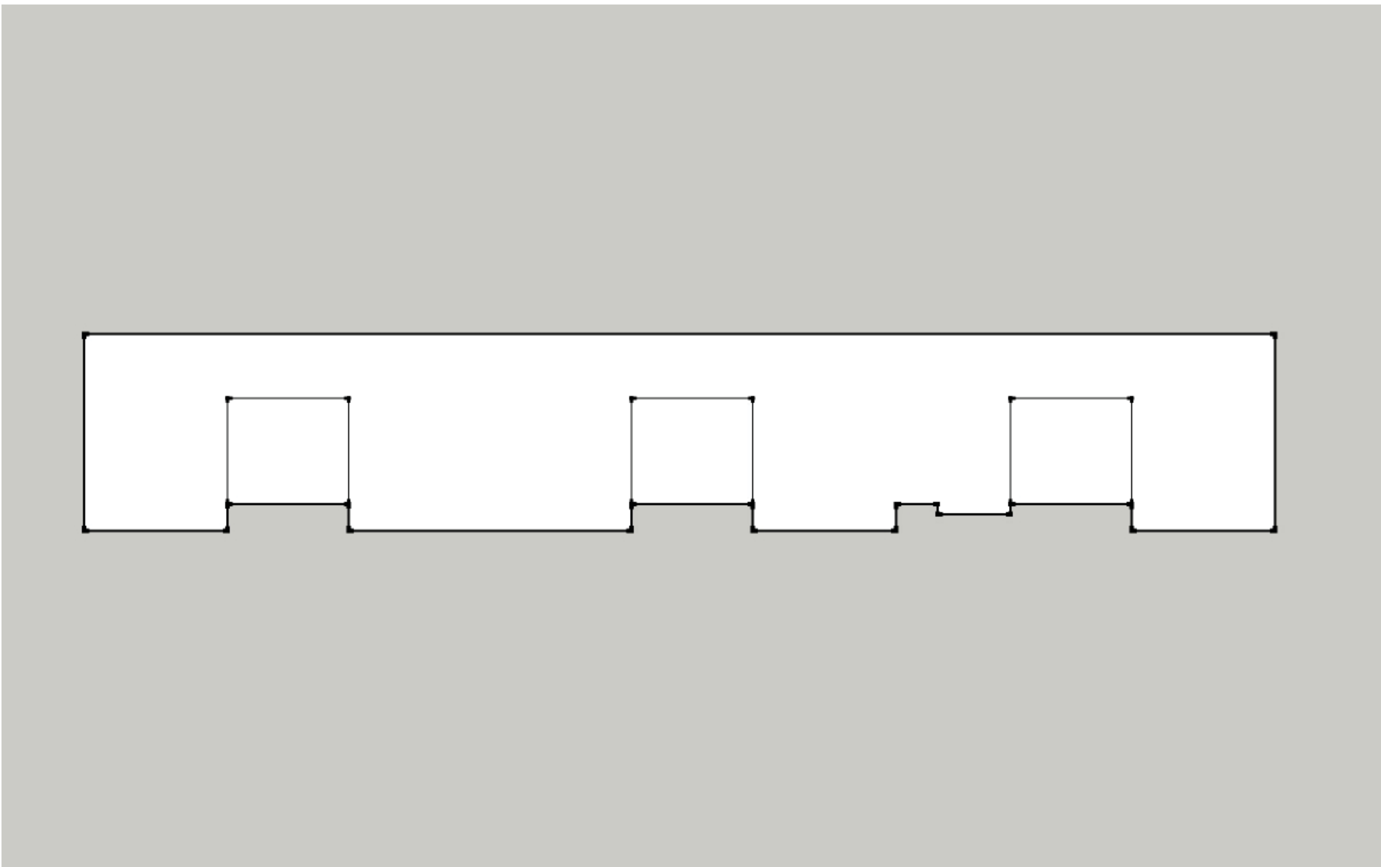
BUILDING SKETCH



Level 1

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports		Rothmoor Estates Condominium Association, Inc.
PO Box 3977, Spring Hill, FL 34611		Largo, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com		1101-1104 Cara Dr.

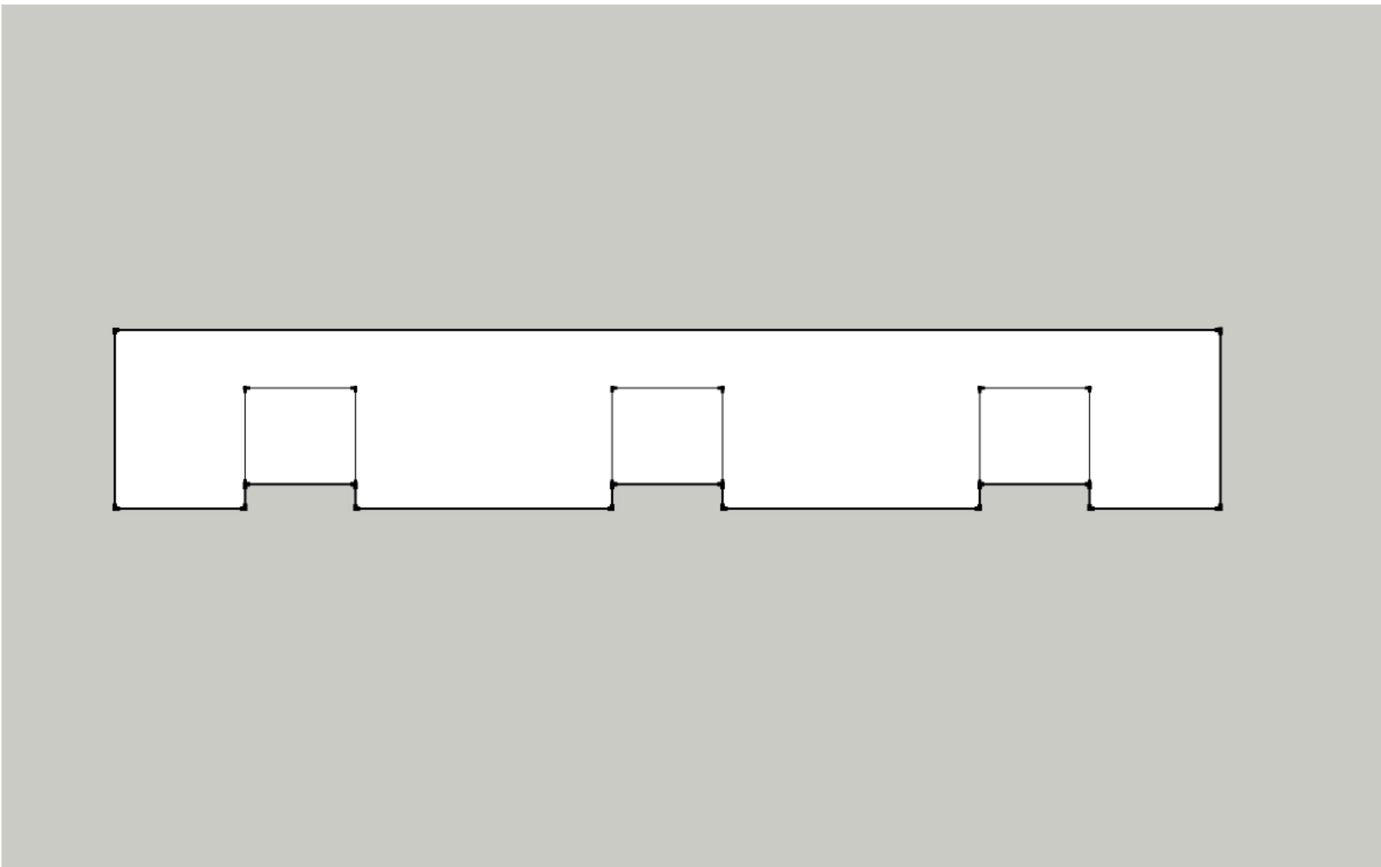
BUILDING SKETCH



Level 1

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.	SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports	Rothmoor Estates Condominium Association, Inc.
PO Box 3977, Spring Hill, FL 34611	Largo, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com	1201-1206 Cara Dr.

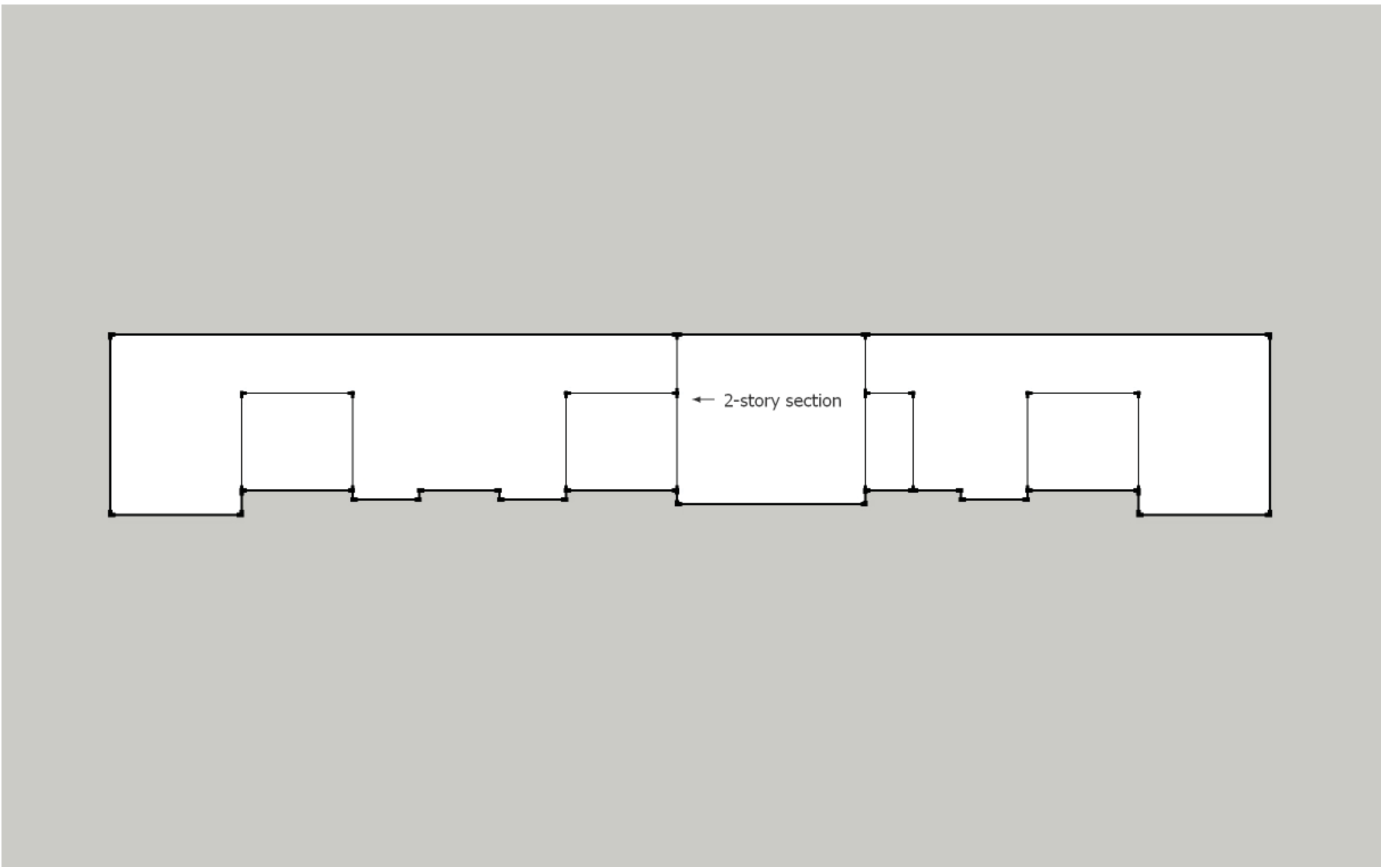
BUILDING SKETCH



Level 1

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.		**SKETCH DETAILS**
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports		Rothmoor Estates Condominium Association, Inc.
PO Box 3977, Spring Hill, FL 34611		Largo, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com		1301-1306 Cara Dr.

BUILDING SKETCH



Level 1 & 2

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.	SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports	Rothmoor Estates Condominium Association, Inc.
PO Box 3977, Spring Hill, FL 34611	Largo, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com	1401-1407 Cara Dr.

PHOTOGRAPHS & VALUES DETAIL

101-105 Mindy Dr.

5-Unit Risk

Front Elevation

FLOOD INSURANCE
REPLACEMENT COST
$981,517

HAZARD INSURANCE				
REPLACEMENT COST	LESS EXCLUSIONS	INSURABLE REPLACEMENT COST	LESS DEPRECIATION	DEPRECIATED REPLACEMENT COST
$773,937	$53,212	$720,725	$223,425	$497,300

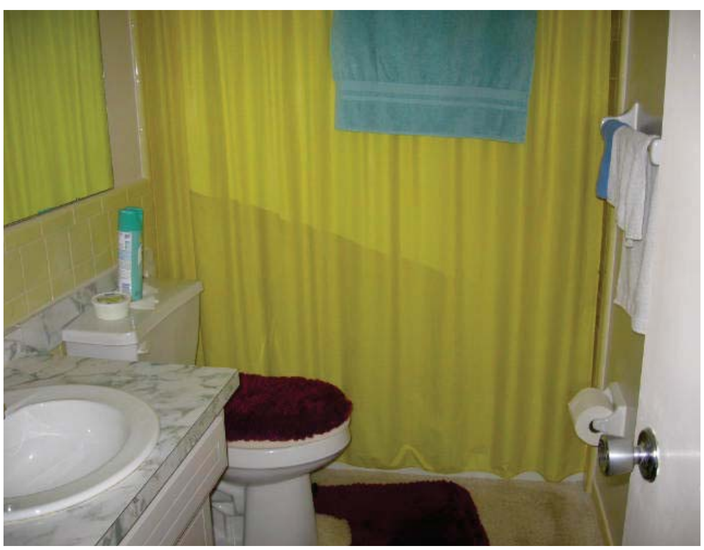
Exterior Elevation

Exterior Elevation

Interior View

Interior view of representative unit valued for flood insurance (not including personal property)

Interior view of representative unit valued for flood insurance (not including personal property)



Interior view of representative unit valued for flood insurance (not including personal property)

PHOTOGRAPHS & VALUES DETAIL

201-207 Mindy Dr.

7-Unit Risk

Front Elevation

FLOOD INSURANCE
REPLACEMENT COST
$1,233,369

HAZARD INSURANCE				
REPLACEMENT COST	LESS EXCLUSIONS	INSURABLE REPLACEMENT COST	LESS DEPRECIATION	DEPRECIATED REPLACEMENT COST
$962,470	$64,031	$898,439	$278,516	$619,923

Exterior Elevation

PHOTOGRAPHS & VALUES DETAIL

301-306 Mindy Dr.

6-Unit Risk

Front Elevation

FLOOD INSURANCE
REPLACEMENT COST
$1,001,458

HAZARD INSURANCE				
REPLACEMENT COST	LESS EXCLUSIONS	INSURABLE REPLACEMENT COST	LESS DEPRECIATION	DEPRECIATED REPLACEMENT COST
$769,955	$51,602	$718,353	$222,689	$495,664

Exterior Elevation

Exterior Elevation

PHOTOGRAPHS & VALUES DETAIL

401-404 Mindy Dr.

4-Unit Risk

Front Elevation

FLOOD INSURANCE
REPLACEMENT COST
$724,916

HAZARD INSURANCE				
REPLACEMENT COST	LESS EXCLUSIONS	INSURABLE REPLACEMENT COST	LESS DEPRECIATION	DEPRECIATED REPLACEMENT COST
$563,966	$40,039	$523,927	$162,417	$361,510

Exterior Elevation

PHOTOGRAPHS & VALUES DETAIL

501-504 Cara Ct.

4-Unit Risk

Front Elevation

FLOOD INSURANCE
REPLACEMENT COST
$656,677

HAZARD INSURANCE				
REPLACEMENT COST	LESS EXCLUSIONS	INSURABLE REPLACEMENT COST	LESS DEPRECIATION	DEPRECIATED REPLACEMENT COST
$512,542	$37,127	$475,415	$147,379	$328,036

Exterior Elevation

Exterior Elevation

PHOTOGRAPHS & VALUES DETAIL

601-608 Mindy Dr.

8-Unit Risk

Front Elevation

FLOOD INSURANCE
REPLACEMENT COST
$1,377,456

HAZARD INSURANCE				
REPLACEMENT COST	LESS EXCLUSIONS	INSURABLE REPLACEMENT COST	LESS DEPRECIATION	DEPRECIATED REPLACEMENT COST
$1,070,017	$69,907	$1,000,110	$310,034	$690,076

Exterior Elevation

Exterior Elevation

PHOTOGRAPHS & VALUES DETAIL

701-708 Mindy Dr.

8-Unit Risk

Front Elevation

FLOOD INSURANCE
REPLACEMENT COST
$1,355,819

HAZARD INSURANCE				
REPLACEMENT COST	LESS EXCLUSIONS	INSURABLE REPLACEMENT COST	LESS DEPRECIATION	DEPRECIATED REPLACEMENT COST
$1,053,553	$69,093	$984,460	$305,183	$679,277

Exterior Elevation

Exterior Elevation

PHOTOGRAPHS & VALUES DETAIL

801-804 Mindy Ct.

4-Unit Risk

Front Elevation

FLOOD INSURANCE
REPLACEMENT COST
$732,962

HAZARD INSURANCE				
REPLACEMENT COST	LESS EXCLUSIONS	INSURABLE REPLACEMENT COST	LESS DEPRECIATION	DEPRECIATED REPLACEMENT COST
$585,409	$41,641	$543,768	$168,568	$375,200

Exterior Elevation

Exterior Elevation

PHOTOGRAPHS & VALUES DETAIL

901-908 Cara Dr.

8-Unit Risk

Front Elevation

FLOOD INSURANCE
REPLACEMENT COST
$1,387,405

HAZARD INSURANCE				
REPLACEMENT COST	LESS EXCLUSIONS	INSURABLE REPLACEMENT COST	LESS DEPRECIATION	DEPRECIATED REPLACEMENT COST
$1,077,113	$70,367	$1,006,746	$312,091	$694,655

Exterior Elevation

Exterior Elevation

PHOTOGRAPHS & VALUES DETAIL

1001-1007 Cara Dr.

7-Unit Risk

Front Elevation

FLOOD INSURANCE
REPLACEMENT COST
$1,126,812

HAZARD INSURANCE				
REPLACEMENT COST	LESS EXCLUSIONS	INSURABLE REPLACEMENT COST	LESS DEPRECIATION	DEPRECIATED REPLACEMENT COST
$863,110	$56,620	$806,490	$250,012	$556,478

Exterior Elevation

Exterior Elevation

PHOTOGRAPHS & VALUES DETAIL

1101-1104 Cara Dr.

4-Unit Risk

Front Elevation

FLOOD INSURANCE
REPLACEMENT COST
$718,785

HAZARD INSURANCE				
REPLACEMENT COST	LESS EXCLUSIONS	INSURABLE REPLACEMENT COST	LESS DEPRECIATION	DEPRECIATED REPLACEMENT COST
$559,043	$39,831	$519,212	$160,956	$358,256

Exterior Elevation

PHOTOGRAPHS & VALUES DETAIL

1201-1206 Cara Dr.

6-Unit Risk

Front Elevation

FLOOD INSURANCE
REPLACEMENT COST
$1,001,879

HAZARD INSURANCE				
REPLACEMENT COST	LESS EXCLUSIONS	INSURABLE REPLACEMENT COST	LESS DEPRECIATION	DEPRECIATED REPLACEMENT COST
$770,296	$51,614	$718,682	$222,791	$495,891

Exterior Elevation

Exterior Elevation

PHOTOGRAPHS & VALUES DETAIL

1301-1306 Cara Dr.

6-Unit Risk

Front Elevation

FLOOD INSURANCE
REPLACEMENT COST
$1,031,742

HAZARD INSURANCE				
REPLACEMENT COST	LESS EXCLUSIONS	INSURABLE REPLACEMENT COST	LESS DEPRECIATION	DEPRECIATED REPLACEMENT COST
$792,435	$52,831	$739,604	$229,277	$510,327

Exterior Elevation

Exterior Elevation

PHOTOGRAPHS & VALUES DETAIL

1401-1407 Cara Dr.

7-Unit Risk

Front Elevation

FLOOD INSURANCE
REPLACEMENT COST
$1,252,096

HAZARD INSURANCE				
REPLACEMENT COST	LESS EXCLUSIONS	INSURABLE REPLACEMENT COST	LESS DEPRECIATION	DEPRECIATED REPLACEMENT COST
$976,650	$64,766	$911,884	$282,684	$629,200

Exterior Elevation

Exterior Elevation

Exterior Elevation

Clubhouse

Front Elevation

FLOOD INSURANCE
REPLACEMENT COST
$384,847

HAZARD INSURANCE				
REPLACEMENT COST	LESS EXCLUSIONS	INSURABLE REPLACEMENT COST	LESS DEPRECIATION	DEPRECIATED REPLACEMENT COST
$384,847	$20,813	$364,034	$112,851	$251,183

Exterior Elevation

Exterior Elevation

Interior View

PHOTOGRAPHS & VALUES DETAIL

Swimming Pool

Front Elevation

RISK	REPLACEMENT COST
Swimming Pool	$70,000
Pool Deck	$9,275
GRAND TOTAL	$79,275

MSB AN MDA COMPANY | The Power of PROPERTY INTELLIGENCE

Licensed User Certificate

THIS IS TO CERTIFY THAT

Felten Professional Adjustment Team, LLC

Has Current Licensed User Access to MSB Building Cost Data

Product	Expiration Date: December 14, 2011	License #16312

Commercial
Building Valuation System (BVS)

Residential
Residential Component Technology (RCT)
Residential Component Technology High Value (RCT-HV)
Mobil Manufactured Housing (MMH)

Certificate #: 21361131412

Peter M Wells

MSB AN MDA COMPANY

Issued by Marshall & Swift/Boeckh (MSB)

Hazard Insurance Valuation Report

Inspector Express

INSURED Rothmoor Estates Condo Assn, Inc

Cost as of: 03/2011

BUILDING 1 5-Unit Risk
101-105 Mindy Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	4,949 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	**User Specified**	**System Generated**	**Reconstruction**	**Exclusion**
SUPERSTRUCTURE				
Site Preparation				969
Foundations			24,753	24,571
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			174,896	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			101,204	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		707 ft.		
Structure		100% Studs, Girts		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

Finish		100% Drywall		
Mechanicals			99,077	9,088
Heating	77% Heat Pump			
Cooling	77% Heat Pump			
Fire Protection				
Plumbing		33 Total Fixtures		
Electrical		100% Average		
Built-ins			37,161	
TOTAL RC SECTION 1	**1-Story Section**		**$437,091**	**$34,628**
TOTAL ACV	Depreciated Cost (69%)		**$301,593**	**$23,893**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

SECTION 2 **2-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,934 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				287
Foundations			7,337	12,789
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			128,432	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			62,801	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		419 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			63,033	5,508
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing		20 Total Fixtures		
Electrical		100% Average		
Built-ins			22,031	

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

TOTAL RC SECTION 2	**2-Story Section**	**$283,634**	**$18,584**
TOTAL ACV	Depreciated Cost (69%)	**$195,707**	**$12,823**
TOTAL RC BUILDING 1	**5-Unit Risk**	**$720,725**	**$53,212**
TOTAL ACV		**$497,300**	**$36,716**

Hazard Insurance Valuation Report

Inspector Express

BUILDING 2 7-Unit Risk
201-207 Mindy Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	7,325 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				1,434
Foundations			36,636	30,519
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			228,822	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			147,386	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		1,046 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			146,960	13,494
Heating	77% Heat Pump			
Cooling	77% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection				
Plumbing		49 Total Fixtures		
Electrical		100% Average		
Built-ins			55,002	
TOTAL RC SECTION 1	**1-Story Section**		**$614,806**	**$45,447**
TOTAL ACV	Depreciated Cost (69%)		**$424,216**	**$31,358**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

SECTION 2 **2-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,934 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				287
Foundations			7,337	12,789
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			128,432	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			62,801	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		419 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			63,033	5,508
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing		20 Total Fixtures		
Electrical		100% Average		
Built-ins			22,031	

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

TOTAL RC SECTION 2	**2-Story Section**	**$283,634**	**$18,584**
TOTAL ACV	Depreciated Cost (69%)	**$195,707**	**$12,823**
TOTAL RC BUILDING 2	**7-Unit Risk**	**$898,439**	**$64,031**
TOTAL ACV		**$619,923**	**$44,181**

Hazard Insurance Valuation Report

Inspector Express

BUILDING 3 6-Unit Risk
301-306 Mindy Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,720 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				1,707
Foundations			43,613	33,647
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			258,618	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			174,350	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		1,245 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			176,297	16,248
Heating	77% Heat Pump			
Cooling	77% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection				
Plumbing		59 Total Fixtures		
Electrical		100% Average		
Built-ins			65,476	
TOTAL RC SECTION 1	**1-Story Section**		**$718,353**	**$51,602**
TOTAL ACV	Depreciated Cost (69%)		**$495,664**	**$35,605**
TOTAL RC BUILDING 3	**6-Unit Risk**		**$718,353**	**$51,602**
TOTAL ACV			**$495,664**	**$35,605**

Hazard Insurance Valuation Report

Inspector Express

BUILDING 4 4-Unit Risk
401-404 Mindy Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	6,094 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	**User Specified**	**System Generated**	**Reconstruction**	**Exclusion**
SUPERSTRUCTURE				
Site Preparation				1,193
Foundations			30,479	27,555
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			201,486	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			123,468	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		870 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			122,736	11,291
Heating	77% Heat Pump			
Cooling	77% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection				
Plumbing		41 Total Fixtures		
Electrical		100% Average		
Built-ins			45,758	
TOTAL RC SECTION 1	**1-Story Section**		**$523,927**	**$40,039**
TOTAL ACV	Depreciated Cost (69%)		**$361,510**	**$27,627**
TOTAL RC BUILDING 4	**4-Unit Risk**		**$523,927**	**$40,039**
TOTAL ACV			**$361,510**	**$27,627**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

BUILDING 5 4-Unit Risk
501-504 Cara Ct.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	5,437 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				1,064
Foundations			27,193	25,874
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			186,389	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			110,655	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		776 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			110,353	10,189
Heating	77% Heat Pump			
Cooling	77% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection				
Plumbing		37 Total Fixtures		
Electrical		100% Average		
Built-ins			40,825	
TOTAL RC SECTION 1	**1-Story Section**		**$475,415**	**$37,127**
TOTAL ACV	Depreciated Cost (69%)		**$328,036**	**$25,618**
TOTAL RC BUILDING 5	**4-Unit Risk**		**$475,415**	**$37,127**
TOTAL ACV			**$328,036**	**$25,618**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

BUILDING 6 8-Unit Risk
601-608 Mindy Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,664 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	**User Specified**	**System Generated**	**Reconstruction**	**Exclusion**
SUPERSTRUCTURE				
Site Preparation				1,696
Foundations			43,333	33,526
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			257,442	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			173,268	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		1,237 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			173,910	15,972
Heating	77% Heat Pump			
Cooling	77% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

Fire Protection				
Plumbing		58 Total Fixtures		
Electrical		100% Average		
Built-ins			65,056	
TOTAL RC SECTION 1	**1-Story Section**		**$713,009**	**$51,194**
TOTAL ACV	Depreciated Cost (69%)		**$491,976**	**$35,324**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

SECTION 2 **2-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,988 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				292
Foundations			7,472	12,913
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			129,938	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			63,805	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		426 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			63,450	5,508
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing		20 Total Fixtures		
Electrical		100% Average		
Built-ins			22,436	

TOTAL RC SECTION 2	**2-Story Section**	**$287,101**	**$18,713**
TOTAL ACV	Depreciated Cost (69%)	**$198,100**	**$12,912**
TOTAL RC BUILDING 6	**8-Unit Risk**	**$1,000,110**	**$69,907**
TOTAL ACV		**$690,076**	**$48,236**

Hazard Insurance Valuation Report

Inspector Express

BUILDING 7 8-Unit Risk
701-708 Mindy Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,492 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	**User Specified**	**System Generated**	**Reconstruction**	**Exclusion**
SUPERSTRUCTURE				
Site Preparation				1,662
Foundations			42,473	33,150
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			253,821	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			170,005	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		1,213 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			170,764	15,697
Heating	77% Heat Pump			
Cooling	77% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection				
Plumbing		57 Total Fixtures		
Electrical		100% Average		
Built-ins			63,764	
TOTAL RC SECTION 1	**1-Story Section**		**$700,826**	**$50,509**
TOTAL ACV	Depreciated Cost (69%)		**$483,570**	**$34,851**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

SECTION 2 **2-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,934 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				287
Foundations			7,337	12,789
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			128,432	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			62,801	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		419 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			63,033	5,508
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing		20 Total Fixtures		
Electrical		100% Average		
Built-ins			22,031	

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

TOTAL RC SECTION 2	**2-Story Section**	**$283,634**	**$18,584**
TOTAL ACV	Depreciated Cost (69%)	**$195,707**	**$12,823**
TOTAL RC BUILDING 7	**8-Unit Risk**	**$984,460**	**$69,093**
TOTAL ACV		**$679,277**	**$47,674**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

BUILDING 8 4-Unit Risk
801-804 Mindy Ct.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	2,664 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				521
Foundations			13,324	17,564
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			116,421	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			56,166	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		380 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			53,809	4,957
Heating	77% Heat Pump			
Cooling	77% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection				
Plumbing		18 Total Fixtures		
Electrical		100% Average		
Built-ins			20,003	
TOTAL RC SECTION 1	**1-Story Section**		**$259,724**	**$23,042**
TOTAL ACV	Depreciated Cost (69%)		**$179,210**	**$15,899**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

SECTION 2 **2-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,940 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	**User Specified**	**System Generated**	**Reconstruction**	**Exclusion**
SUPERSTRUCTURE				
Site Preparation				288
Foundations			7,352	12,803
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			128,600	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			62,936	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		420 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			63,079	5,508
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing		20 Total Fixtures		
Electrical		100% Average		
Built-ins			22,076	

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

TOTAL RC SECTION 2	**2-Story Section**	**$284,044**	**$18,599**
TOTAL ACV	Depreciated Cost (69%)	**$195,990**	**$12,833**

TOTAL RC BUILDING 8	**4-Unit Risk**	**$543,768**	**$41,641**
TOTAL ACV		**$375,200**	**$28,732**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

BUILDING 9 8-Unit Risk
901-908 Cara Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,742 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	**User Specified**	**System Generated**	**Reconstruction**	**Exclusion**
SUPERSTRUCTURE				
Site Preparation				1,711
Foundations			43,723	33,695
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			259,079	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			174,760	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		1,248 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			176,441	16,248
Heating	77% Heat Pump			
Cooling	77% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection				
Plumbing		59 Total Fixtures		
Electrical		100% Average		
Built-ins			65,642	
TOTAL RC SECTION 1	**1-Story Section**		**$719,645**	**$51,654**
TOTAL ACV	Depreciated Cost (69%)		**$496,555**	**$35,641**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

SECTION 2 **2-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,988 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	**User Specified**	**System Generated**	**Reconstruction**	**Exclusion**
SUPERSTRUCTURE				
Site Preparation				292
Foundations			7,472	12,913
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			129,938	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			63,805	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		426 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			63,450	5,508
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing		20 Total Fixtures		
Electrical		100% Average		
Built-ins			22,436	

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

TOTAL RC SECTION 2	**2-Story Section**	**$287,101**	**$18,713**
TOTAL ACV	Depreciated Cost (69%)	**$198,100**	**$12,912**
TOTAL RC BUILDING 9	**8-Unit Risk**	**$1,006,746**	**$70,367**
TOTAL ACV		**$694,655**	**$48,553**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

BUILDING 10 7-Unit Risk
1001-1007 Cara Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	9,939 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				1,945
Foundations			49,710	36,224
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			283,848	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			197,861	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		1,419 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			200,441	18,451
Heating	77% Heat Pump			
Cooling	77% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection				
Plumbing		67 Total Fixtures		
Electrical		100% Average		
Built-ins			74,630	
TOTAL RC SECTION 1	**1-Story Section**		**$806,490**	**$56,620**
TOTAL ACV	Depreciated Cost (69%)		**$556,478**	**$39,068**
TOTAL RC BUILDING 10	**7-Unit Risk**		**$806,490**	**$56,620**
TOTAL ACV			**$556,478**	**$39,068**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

BUILDING 11 4-Unit Risk
1101-1104 Cara Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	6,017 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				1,178
Foundations			30,094	27,362
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			199,737	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			121,969	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		859 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			122,232	11,291
Heating	77% Heat Pump			
Cooling	77% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection				
Plumbing		41 Total Fixtures		
Electrical		100% Average		
Built-ins			45,180	
TOTAL RC SECTION 1	**1-Story Section**		**$519,212**	**$39,831**
TOTAL ACV	Depreciated Cost (69%)		**$358,256**	**$27,483**
TOTAL RC BUILDING 11	**4-Unit Risk**		**$519,212**	**$39,831**
TOTAL ACV			**$358,256**	**$27,483**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

BUILDING 12 6-Unit Risk
1201-1206 Cara Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,725 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				1,708
Foundations			43,638	33,658
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			258,723	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			174,477	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		1,246 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			176,329	16,248
Heating	77% Heat Pump			
Cooling	77% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection				
Plumbing		59 Total Fixtures		
Electrical		100% Average		
Built-ins			65,514	
TOTAL RC SECTION 1	**1-Story Section**		**$718,682**	**$51,614**
TOTAL ACV	Depreciated Cost (69%)		**$495,891**	**$35,614**
TOTAL RC BUILDING 12	**6-Unit Risk**		**$718,682**	**$51,614**
TOTAL ACV			**$495,891**	**$35,614**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

BUILDING 13	6-Unit Risk 1301-1306 Cara Dr. Largo, FL 33771	

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	9,009 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				1,763
Foundations			45,059	34,270
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			264,661	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			180,009	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		1,287 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			182,230	16,798
Heating	77% Heat Pump			
Cooling	77% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection				
Plumbing		61 Total Fixtures		
Electrical		100% Average		
Built-ins			67,646	
TOTAL RC SECTION 1	**1-Story Section**		**$739,604**	**$52,831**
TOTAL ACV	Depreciated Cost (69%)		**$510,327**	**$36,454**
TOTAL RC BUILDING 13	**6-Unit Risk**		**$739,604**	**$52,831**
TOTAL ACV			**$510,327**	**$36,454**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

BUILDING 14 7-Unit Risk
1401-1407 Cara Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	7,457 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	**User Specified**	**System Generated**	**Reconstruction**	**Exclusion**
SUPERSTRUCTURE				
Site Preparation				1,460
Foundations			37,296	30,824
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			231,690	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			149,959	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		1,065 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			149,844	13,769
Heating	77% Heat Pump			
Cooling	77% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection				
Plumbing		50 Total Fixtures		
Electrical		100% Average		
Built-ins			55,993	
TOTAL RC SECTION 1	**1-Story Section**		**$624,783**	**$46,053**
TOTAL ACV	Depreciated Cost (69%)		**$431,100**	**$31,776**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

SECTION 2 **2-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,988 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				292
Foundations			7,472	12,913
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			129,938	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			63,805	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		426 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
Mechanicals			63,450	5,508
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing		20 Total Fixtures		
Electrical		100% Average		
Built-ins			22,436	

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

TOTAL RC SECTION 2	**2-Story Section**	**$287,101**	**$18,713**
TOTAL ACV	Depreciated Cost (69%)	**$198,100**	**$12,912**
TOTAL RC BUILDING 14	**7-Unit Risk**	**$911,884**	**$64,766**
TOTAL ACV		**$629,200**	**$44,688**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Flood Insurance Valuation Report

Inspector Express

BUILDING 15 5-Unit Risk
101-105 Mindy Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	4,949 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			944	
Foundations			48,048	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			170,373	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			131,240	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish		100% Drywall 100% Paint		
Partitions				
Length		707 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

		100% Paint	
Mechanicals			209,203
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Fire Protection			
Plumbing		33 Total Fixtures	
Electrical		100% Average	
Built-ins			41,891
TOTAL RC SECTION 1	**1-Story Section**		**$601,700**
TOTAL ACV	Depreciated Cost (69%)		**$415,173**

Flood Insurance Valuation Report

Inspector Express

SECTION 2 **2-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,934 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			280	
Foundations			19,606	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			125,111	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			80,924	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish		100% Drywall 100% Paint		
Partitions				
Length		419 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall 100% Paint		
Mechanicals			129,062	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection			
Plumbing		20 Total Fixtures	
Electrical		100% Average	
Built-ins			24,835
TOTAL RC SECTION 2	**2-Story Section**		**$379,818**
TOTAL ACV	Depreciated Cost (69%)		**$262,074**
TOTAL RC BUILDING 15	**5-Unit Risk**		**$981,517**
TOTAL ACV			**$677,247**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Flood Insurance Valuation Report

Inspector Express

BUILDING 16 7-Unit Risk
201-207 Mindy Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	7,325 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			1,397	
Foundations			65,418	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			222,904	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			191,574	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish		100% Drywall 100% Paint		
Partitions				
Length		1,046 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

		100% Paint	
Mechanicals			310,256
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Fire Protection			
Plumbing		49 Total Fixtures	
Electrical		100% Average	
Built-ins			62,003
TOTAL RC SECTION 1	**1-Story Section**		**$853,551**
TOTAL ACV	Depreciated Cost (69%)		**$588,951**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Flood Insurance Valuation Report

Inspector Express

SECTION 2 **2-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,934 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			280	
Foundations			19,606	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			125,111	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			80,924	
Floor Finish		80% Carpet		
		10% Tile, Ceramic		
		10% Vinyl Sheet		
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		419 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
		100% Paint		
Mechanicals			129,062	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection			
Plumbing		20 Total Fixtures	
Electrical		100% Average	
Built-ins			24,835
TOTAL RC SECTION 2	**2-Story Section**		**$379,818**
TOTAL ACV	Depreciated Cost (69%)		**$262,074**
TOTAL RC BUILDING 16	**7-Unit Risk**		**$1,233,369**
TOTAL ACV			**$851,025**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Flood Insurance Valuation Report

Inspector Express

BUILDING 17 6-Unit Risk
301-306 Mindy Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,720 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			1,663	
Foundations			75,263	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			251,929	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			226,830	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish		100% Drywall 100% Paint		
Partitions				
Length		1,245 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

		100% Paint	
Mechanicals			371,963
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Fire Protection			
Plumbing		59 Total Fixtures	
Electrical		100% Average	
Built-ins			73,811
TOTAL RC SECTION 1	**1-Story Section**		**$1,001,458**
TOTAL ACV	Depreciated Cost (69%)		**$691,006**
TOTAL RC BUILDING 17	**6-Unit Risk**		**$1,001,458**
TOTAL ACV			**$691,006**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Flood Insurance Valuation Report

Inspector Express

BUILDING 18 4-Unit Risk
401-404 Mindy Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	6,094 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			1,162	
Foundations			56,533	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			196,275	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			160,327	
Floor Finish		80% Carpet		
		10% Tile, Ceramic		
		10% Vinyl Sheet		
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		870 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

		100% Paint	
Mechanicals			259,036
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Fire Protection			
Plumbing		41 Total Fixtures	
Electrical		100% Average	
Built-ins			51,583
TOTAL RC SECTION 1	**1-Story Section**		**$724,916**
TOTAL ACV	Depreciated Cost (69%)		**$500,192**
TOTAL RC BUILDING 18	**4-Unit Risk**		**$724,916**
TOTAL ACV			**$500,192**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Flood Insurance Valuation Report

Inspector Express

BUILDING 19 4-Unit Risk
501-504 Cara Ct.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	5,437 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			1,037	
Foundations			51,695	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			181,568	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			143,599	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish		100% Drywall 100% Paint		
Partitions				
Length		776 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

		100% Paint	
Mechanicals			232,758
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Fire Protection			
Plumbing		37 Total Fixtures	
Electrical		100% Average	
Built-ins			46,022
TOTAL RC SECTION 1	**1-Story Section**		**$656,677**
TOTAL ACV	Depreciated Cost (69%)		**$453,107**

TOTAL RC BUILDING 19	**4-Unit Risk**	**$656,677**
TOTAL ACV		**$453,107**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Flood Insurance Valuation Report

Inspector Express

BUILDING 20 8-Unit Risk
601-608 Mindy Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,664 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	**User Specified**	**System Generated**	**Reconstruction**	**Exclusion**
SUPERSTRUCTURE				
Site Preparation			1,652	
Foundations			74,871	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			250,784	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			225,416	
Floor Finish		80% Carpet		
		10% Tile, Ceramic		
		10% Vinyl Sheet		
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		1,237 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

		100% Paint	
Mechanicals			367,138
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Fire Protection			
Plumbing		58 Total Fixtures	
Electrical		100% Average	
Built-ins			73,337
TOTAL RC SECTION 1	**1-Story Section**		**$993,199**
TOTAL ACV	Depreciated Cost (69%)		**$685,307**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Flood Insurance Valuation Report

Inspector Express

SECTION 2 **2-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,988 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	**User Specified**	**System Generated**	**Reconstruction**	**Exclusion**
SUPERSTRUCTURE				
Site Preparation			285	
Foundations			19,858	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			126,577	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			82,251	
Floor Finish		80% Carpet		
		10% Tile, Ceramic		
		10% Vinyl Sheet		
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		426 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
		100% Paint		
Mechanicals			129,994	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection			
Plumbing		20 Total Fixtures	
Electrical		100% Average	
Built-ins			25,292
TOTAL RC SECTION 2	**2-Story Section**		**$384,257**
TOTAL ACV	Depreciated Cost (69%)		**$265,137**
TOTAL RC BUILDING 20	**8-Unit Risk**		**$1,377,456**
TOTAL ACV			**$950,444**

Flood Insurance Valuation Report

Inspector Express

BUILDING 21 8-Unit Risk
701-708 Mindy Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,492 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	**User Specified**	**System Generated**	**Reconstruction**	**Exclusion**
SUPERSTRUCTURE				
Site Preparation			1,619	
Foundations			73,668	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			247,257	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			221,133	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish		100% Drywall 100% Paint		
Partitions				
Length		1,213 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

		100% Paint	
Mechanicals			360,444
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Fire Protection			
Plumbing		57 Total Fixtures	
Electrical		100% Average	
Built-ins			71,881
TOTAL RC SECTION 1	**1-Story Section**		**$976,001**
TOTAL ACV	Depreciated Cost (69%)		**$673,441**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Flood Insurance Valuation Report

Inspector Express

SECTION 2 **2-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,934 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			280	
Foundations			19,606	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			125,111	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			80,924	
Floor Finish		80% Carpet		
		10% Tile, Ceramic		
		10% Vinyl Sheet		
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		419 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
		100% Paint		
Mechanicals			129,062	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection			
Plumbing		20 Total Fixtures	
Electrical		100% Average	
Built-ins			24,835
TOTAL RC SECTION 2	**2-Story Section**		**$379,818**
TOTAL ACV	Depreciated Cost (69%)		**$262,074**
TOTAL RC BUILDING 21	**8-Unit Risk**		**$1,355,819**
TOTAL ACV			**$935,515**

Flood Insurance Valuation Report

Inspector Express

BUILDING 22 4-Unit Risk
801-804 Mindy Ct.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	2,664 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			508	
Foundations			30,089	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			113,410	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			72,529	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish		100% Drywall 100% Paint		
Partitions				
Length		380 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

		100% Paint	
Mechanicals			113,539
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Fire Protection			
Plumbing		18 Total Fixtures	
Electrical		100% Average	
Built-ins			22,550
TOTAL RC SECTION 1	**1-Story Section**		**$352,625**
TOTAL ACV	Depreciated Cost (69%)		**$243,311**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Flood Insurance Valuation Report

Inspector Express

SECTION 2 **2-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,940 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	**User Specified**	**System Generated**	**Reconstruction**	**Exclusion**
SUPERSTRUCTURE				
Site Preparation			280	
Foundations			19,634	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			125,274	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			81,096	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish		100% Drywall 100% Paint		
Partitions				
Length		420 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall 100% Paint		
Mechanicals			129,166	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection			
Plumbing		20 Total Fixtures	
Electrical		100% Average	
Built-ins			24,886
TOTAL RC SECTION 2	**2-Story Section**		**$380,337**
TOTAL ACV	Depreciated Cost (69%)		**$262,433**
TOTAL RC BUILDING 22	**4-Unit Risk**		**$732,962**
TOTAL ACV			**$505,743**

Flood Insurance Valuation Report

Inspector Express

BUILDING 23	8-Unit Risk			
	901-908 Cara Dr.			
	Largo, FL 33771			

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,742 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	**User Specified**	**System Generated**	**Reconstruction**	**Exclusion**
SUPERSTRUCTURE				
Site Preparation			1,667	
Foundations			75,416	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			252,379	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			227,370	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish		100% Drywall 100% Paint		
Partitions				
Length		1,248 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

		100% Paint	
Mechanicals			372,318
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Fire Protection			
Plumbing		59 Total Fixtures	
Electrical		100% Average	
Built-ins			73,997
TOTAL RC SECTION 1	**1-Story Section**		**$1,003,148**
TOTAL ACV	Depreciated Cost (69%)		**$692,172**

SECTION 2 **2-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,988 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			285	
Foundations			19,858	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			126,577	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			82,251	
Floor Finish		80% Carpet		
		10% Tile, Ceramic		
		10% Vinyl Sheet		
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		426 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
		100% Paint		
Mechanicals			129,994	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection			
Plumbing		20 Total Fixtures	
Electrical		100% Average	
Built-ins			25,292
TOTAL RC SECTION 2	**2-Story Section**		**$384,257**
TOTAL ACV	Depreciated Cost (69%)		**$265,137**
TOTAL RC BUILDING 23	**8-Unit Risk**		**$1,387,405**
TOTAL ACV			**$957,309**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Flood Insurance Valuation Report

Inspector Express

BUILDING 24 7-Unit Risk
1001-1007 Cara Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	9,939 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			1,895	
Foundations			83,712	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			276,507	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			257,580	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish		100% Drywall 100% Paint		
Partitions				
Length		1,419 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

		100% Paint	
Mechanicals			422,989
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Fire Protection			
Plumbing		67 Total Fixtures	
Electrical		100% Average	
Built-ins			84,129
TOTAL RC SECTION 1	**1-Story Section**		**$1,126,812**
TOTAL ACV	Depreciated Cost (69%)		**$777,500**

TOTAL RC BUILDING 24	**7-Unit Risk**	**$1,126,812**
TOTAL ACV		**$777,500**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Flood Insurance Valuation Report

Inspector Express

BUILDING 25 4-Unit Risk
1101-1104 Cara Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	6,017 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	**User Specified**	**System Generated**	**Reconstruction**	**Exclusion**
SUPERSTRUCTURE				
Site Preparation			1,147	
Foundations			55,970	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			194,572	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			158,370	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish		100% Drywall 100% Paint		
Partitions				
Length		859 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

		100% Paint	
Mechanicals			257,795
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Fire Protection			
Plumbing		41 Total Fixtures	
Electrical		100% Average	
Built-ins			50,931
TOTAL RC SECTION 1	**1-Story Section**		**$718,785**
TOTAL ACV	Depreciated Cost (69%)		**$495,962**
TOTAL RC BUILDING 25	**4-Unit Risk**		**$718,785**
TOTAL ACV			**$495,962**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Flood Insurance Valuation Report

Inspector Express

BUILDING 26 6-Unit Risk
1201-1206 Cara Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,725 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			1,664	
Foundations			75,298	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			252,032	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			226,988	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish		100% Drywall 100% Paint		
Partitions				
Length		1,246 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Flood Insurance Valuation Report

Inspector Express

		100% Paint	
Mechanicals			372,044
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Fire Protection			
Plumbing		59 Total Fixtures	
Electrical		100% Average	
Built-ins			73,853
TOTAL RC SECTION 1	**1-Story Section**		**$1,001,879**
TOTAL ACV	Depreciated Cost (69%)		**$691,296**
TOTAL RC BUILDING 26	**6-Unit Risk**		**$1,001,879**
TOTAL ACV			**$691,296**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Flood Insurance Valuation Report

Inspector Express

BUILDING 27 6-Unit Risk
1301-1306 Cara Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	9,009 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			1,718	
Foundations			77,278	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			257,816	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			234,209	
Floor Finish		80% Carpet		
		10% Tile, Ceramic		
		10% Vinyl Sheet		
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		1,287 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

		100% Paint	
Mechanicals			384,466
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Fire Protection			
Plumbing		61 Total Fixtures	
Electrical		100% Average	
Built-ins			76,257
TOTAL RC SECTION 1	**1-Story Section**		**$1,031,742**
TOTAL ACV	Depreciated Cost (69%)		**$711,902**
TOTAL RC BUILDING 27	**6-Unit Risk**		**$1,031,742**
TOTAL ACV			**$711,902**

Flood Insurance Valuation Report

Inspector Express

BUILDING 28 7-Unit Risk
1401-1407 Cara Dr.
Largo, FL 33771

SECTION 1 **1-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	7,457 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			1,422	
Foundations			66,359	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			225,698	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			194,933	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish		100% Drywall 100% Paint		
Partitions				
Length		1,065 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

		100% Paint	
Mechanicals			316,306
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Fire Protection			
Plumbing		50 Total Fixtures	
Electrical		100% Average	
Built-ins			63,120
TOTAL RC SECTION 1	**1-Story Section**		**$867,839**
TOTAL ACV	Depreciated Cost (69%)		**$598,809**

Flood Insurance Valuation Report

Inspector Express

SECTION 2 **2-Story Section**

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,988 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	**User Specified**	**System Generated**	**Reconstruction**	**Exclusion**
SUPERSTRUCTURE				
Site Preparation			285	
Foundations			19,858	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			126,577	
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			82,251	
Floor Finish		80% Carpet		
		10% Tile, Ceramic		
		10% Vinyl Sheet		
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		426 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		
		100% Paint		
Mechanicals			129,994	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Fire Protection			
Plumbing		20 Total Fixtures	
Electrical		100% Average	
Built-ins			25,292
TOTAL RC SECTION 2	**2-Story Section**		**$384,257**
TOTAL ACV	Depreciated Cost (69%)		**$265,137**

TOTAL RC BUILDING 28	**7-Unit Risk**	**$1,252,096**
TOTAL ACV		**$863,946**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Hazard Insurance Valuation Report

Inspector Express

BUILDING 29 Clubhouse (hazard)
Cara Ct.
Largo, FL 33771

SECTION 1

SUPERSTRUCTURE

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	14 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	3,882 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	**User Specified**	**System Generated**	**Reconstruction**	**Exclusion**
SUPERSTRUCTURE				
Site Preparation				727
Foundations			18,579	14,403
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			166,507	
Exterior Wall		35% Wall Openings		
Exterior Wall		50% Brick on Masonry 50% Stucco on Masonry		
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			57,339	
Floor Finish		50% Carpet 10% Tile, Ceramic 40% Tile, Vinyl Composite		
Ceiling Finish	100% Drywall 100% Paint			
Partitions				
Length		129 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

		50% Paint		
		50% Wallpaper, Vinyl		
Mechanicals			108,720	5,683
Heating	80% Heat Pump			
Cooling	80% Heat Pump			
Fire Protection				
Plumbing	8 Total Fixtures			
Electrical		100% Average		
Built-ins			8,360	
SUBTOTAL RC			$359,505	$20,813
Depreciated Cost (69%)			$248,059	$14,361
ADDITIONS				
Building Items			$4,529	
TOTAL RC SECTION 1			**$364,034**	**$20,813**
TOTAL ACV			**$251,183**	**$14,361**
TOTAL RC BUILDING 29	**Clubhouse (hazard)**		**$364,034**	**$20,813**
TOTAL ACV			**$251,183**	**$14,361**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Flood Insurance Valuation Report

Inspector Express

BUILDING 30 Clubhouse (flood)
Cara Ct.
Largo, FL 33771

SECTION 1

SUPERSTRUCTURE

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	14 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	3,882 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

Adjustments

Depreciation:	31%	Effective Age:	25 years	Condition:	Good

SUMMARY OF COSTS	User Specified	System Generated	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			727	
Foundations			32,982	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			166,507	
Exterior Wall		35% Wall Openings		
Exterior Wall		50% Brick on Masonry 50% Stucco on Masonry		
Structural Floor				
Roof				
Material		100% Built-Up/Tar and Gravel		
Pitch	100% Flat			
Interior			57,339	
Floor Finish		50% Carpet 10% Tile, Ceramic 40% Tile, Vinyl Composite		
Ceiling Finish	100% Drywall 100% Paint			
Partitions				
Length		129 ft.		
Structure		100% Studs, Girts		
Finish		100% Drywall		

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

		50% Paint	
		50% Wallpaper, Vinyl	
Mechanicals			114,404
Heating	80% Heat Pump		
Cooling	80% Heat Pump		
Fire Protection			
Plumbing	8 Total Fixtures		
Electrical		100% Average	
Built-ins			8,360
SUBTOTAL RC			$380,319
Depreciated Cost (69%)			$262,420
ADDITIONS			
Building Items			$4,529
TOTAL RC SECTION 1			**$384,847**
TOTAL ACV			**$265,544**
TOTAL RC BUILDING 30	**Clubhouse (flood)**		**$384,847**
TOTAL ACV			**$265,544**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Additions Valuation Report

Inspector Express

	Reconstruction	sq. ft.	$/sq. ft.	Depreciated
VALUATION ADDITIONS				
Misc. Additional Features				
Pool Deck +/- 1,325 sq. ft.	9,275			9,275
Swimming Pool +/- 1,000 sq. ft.	70,000			70,000
Total Valuation Additions	$79,275			$79,275

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.