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Replacement Cost Valuation

Rothmoor Estates Condominium Association, Inc.

101 Mindy Drive

Largo, Florida 33771



Prepared Exclusively for Rothmoor Estates Condominium Association, Inc.

As of 6/4/2019

FPAT File# REN1912182

FELTEN PROFESSIONAL ADJUSTMENT TEAM

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June 04, 2019

Rothmoor Estates Condominium Association, Inc.
c/o Board Of Directors
101 Mindy Drive
Largo, Florida 33771

Re: Replacement Cost Valuation – Rothmoor Estates Condominium Association, Inc. – FPAT File#
REN1912182

Dear Board Of Directors:

In accordance with your request and our agreement, Felten Professional Adjustment Team, LLC. has performed an Insurance Replacement Cost Valuation for Rothmoor Estates Condominium Association, Inc. located in Largo, Florida. The purpose of this report is to establish accurate Hazard and Flood Insurance Replacement Costs for all buildings and site improvements insured by Rothmoor Estates Condominium Association, Inc.. This report will ensure the Insurance Carrier is collecting accurate premiums and co-insurance requirement are properly met.

If you have any questions regarding this Replacement Cost Valuation Report, please contact us at (866)-568-7853. We look forward to doing business with you in the future.

Thank you,

A handwritten signature in black ink, appearing to read "Brad Felten". The signature is fluid and cursive, with a long horizontal stroke at the end.

Brad Felten, Managing Member
Felten Professional Adjustment Team, LLC.

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Introduction

This Replacement Cost Valuation has been prepared at the request of Rothmoor Estates Condominium Association, Inc. for Rothmoor Estates Condominium Association, Inc.. The subject property is a Condominium Association located in Largo, Florida. The purpose of this report is to establish accurate hazard and flood insurance replacement costs for all buildings and site improvements insured by Rothmoor Estates Condominium Association, Inc.. This report will ensure the Insurance Carrier is collecting accurate premiums and co-insurance requirement are properly met.

This report is not a real-estate appraisal. The values displayed within this report represent only the replacement costs of the subject buildings and site improvements. It must be noted that estimated replacement cost values do not consider land value, market value or personal property. All elements of the buildings and site improvements 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.

A qualified representative of Felten Professional Adjustment Team, LLC (FPAT) performed a physical inspection of the property on June 04, 2019. The interior and exterior of all buildings and/or site improvements described in this Replacement Cost Valuation Report were inspected thoroughly to determine construction design, quality, size and occupancy. Building plans and association documents, where pertinent were reviewed.

Subject of Report

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

Buildings:

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
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	

Site Improvements:

Shuffleboard Courts, 2 of 2

Pool Fencing

Swimming Pool

Swimming Pool Deck

As a result of our Replacement Cost Valuation investigation, we have estimated the total Insurable Hazard and Flood Insurance Replacement Costs for all buildings and site improvements listed above and located at Rothmoor Estates Condominium Association, Inc. as of June 04, 2019 as follows:

Hazard Insurance

Replacement Cost	\$14,011,677
Less Insurance Exclusions	\$929,938
Insurable Replacement Cost	\$13,081,739

Flood Insurance

Replacement Cost	\$17,765,477
NFIP Insurable Replacement Cost	\$17,578,185

Certification of Replacement Cost Valuation

This is to certify the enclosed Replacement Cost Valuation report prepared at the request of 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 from this report.
6. We have the knowledge and experience to generate an accurate Replacement Cost Valuation for insurance purposes of all buildings and/or site improvements contained within this report.
7. We have performed a physical inspection of the subject risk(s).

Key Staff:

Phillip E. Franco

General Adjuster #D003413

Flood Certification #03010346

Certified Appraiser

Certified Construction Inspector, ACI, CCI #7140

John Felten

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Certified Wind & Hurricane Mitigation Inspector

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Sr. All-Lines Adjuster #E149535

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Certified Wind & Hurricane Mitigation Inspector

Professional Reserve Analyst (PRA) # 2265

Ian Wright

All-Lines Adjuster # W273704

Certified Wind & Hurricane Mitigation Inspector



Phillip E. Franco, Managing Member



Brad Felten, Managing Member



Licensed Insurance
Appraiser #16312

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 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, its 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. 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.

Valuation Update Service

This Replacement Cost Valuation Report can be updated annually or based on the requirements of the insurance carrier.

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 or email us at info@fpatadjusters.com for pricing and more information.

Note-Part of Chapter 718, Florida Statutes, addresses the independent insurance appraisal requirements for condominiums. Below is an excerpt from this Chapter which addresses this requirement.

(Taken from Part I General Provisions, Chapter 718.104 Florida Statutes)

s. 718.104(4)(n) or the powers enumerated in subsection (3).

(11) INSURANCE.—In order to protect the safety, health, and welfare of the people of the State of Florida and to ensure consistency in the provision of insurance coverage to condominiums and their unit owners, this subsection applies to every residential condominium in the state, regardless of the date of its declaration of condominium. It is the intent of the Legislature to encourage lower or stable insurance premiums for associations described in this subsection.

(a) Adequate property insurance, regardless of any requirement in the declaration of condominium for coverage by the association for full insurable value, replacement cost, or similar coverage, must be based on the replacement cost of the property to be insured as determined by an independent insurance appraisal or update of a prior appraisal. The replacement cost must be determined at least once every 36 months.

Reserve Study Information

Congratulations you have earned a significant discount on a Full Reserve Study for this property!

A Reserve Study is a long-term capital budget planning tool which identifies the current status of the reserve fund and a stable and equitable funding plan to offset ongoing deterioration, resulting in sufficient funds when those anticipated major common area expenditures actually occur. The reserve study consists of two parts: the physical analysis and the financial analysis.

Because of the extensive field work we have already completed in order to prepare this Replacement Cost Valuation, we are able to provide a significant discount on our Reserve Study Services.

To receive a **FREE** proposal simply click on the link below to fill out our easy to use web form.

[Click Here](#) to request Free Reserve Study Proposal

or Call **866-568-7853**

or Email info@fpatadjusters.com

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 investigate each item's 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 reconstruct, 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.

Explanations & Definitions

Terminology

Additions	Equipment, external structures, building items, site improvements, or miscellaneous adjustments added to the valuation. These items are added to the valuation in addition to the Gross Floor Area (e.g. balconies, exterior walkways, canopies, auxiliary generators).
Architect's Fees	Architect's fees is compensation paid for architectural or engineering services rendered. The default percentage is 7% for commercial valuations and 0% for agricultural valuations.
Co-Insurance Requirement	The minimum amount of insurance that must be carried on the policy, usually 80%, but your co-insurance requirement for the policy may be different as determined by your company.
Depreciated Replacement Cost	The remaining value after the deduction of Insurance Exclusions and Physical Depreciation from the Replacement Cost.
Depreciation	The loss in value due to deterioration caused by usage, wear and tear, and the elements.
et al	meaning all other buildings insured by the client
Flood Insurance	Specific insurance coverage against property loss from flooding.
FPAT	Felten Professional Adjustment Team, LLC.
Gross Floor Area (GFA)	The total floor area (measured in square feet) of all floors in the building considered in the Replacement Cost Valuation. Areas such as balconies, canopies, etc. are not included in the Gross Floor Area. These items are added to the valuation as "Additions".
Hazard Insurance	Insurance that protects a property owner against damage caused by fires, severe storms, earthquakes or other natural events. Hazard Insurance does not cover the peril of flooding.
HVAC	Heating, Ventilation and Air-Conditioning Systems
Insurable Replacement Cost	The Replacement Cost of the building or site improvement less applicable Insurance Exclusions.
Insurable Responsibilities	Defines which parties are responsible for obtaining insurance coverage of the different building components.
Insurance Exclusions	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.

	MS/B defines and separates the following insurance exclusion costs: site prep, foundation wall, interior foundations, and approximately 12% of plumbing.
Minimum Requirements	Reporting requirements mandated by Citizens Property Insurance Corporation.
New Construction	The cost to replace at one time, an entire building of equal quality and utility. The prices used for labor, materials, overhead, profit, and fees are those in effect immediately <i>prior</i> to the occurrence of the loss. The replacement employs modern materials, current methods, designs, and layouts but does not take into consideration improvements necessary to conform to changed building codes, demolition, debris removal, site accessibility or site work, reuse of building components or services, extraordinary fees, premiums for materials or other contingencies. This is the methodology used for real estate appraisals. <u>None of the calculations in this report are based on this methodology.</u>
NFIP	National Flood Insurance Program managed by the Federal Emergency Management Agency (FEMA)
Occupancy	Building Occupancy refers to the categorizing structures based on their use.
Overhead & Profit	The general cost of operating and maintaining a business, in addition to specific costs related to a particular job, and the profit from construction activities is referred to as overhead and profit. The default percentage is 20% for commercial valuations and 16% for agricultural valuations .
Partition Wall	A load bearing or non-load bearing wall that defines an area.
Party Wall	A dividing wall between adjoining units that is shared by the tenants of each residence or business.
Reconstruction	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, built to current building regulations and codes. Reconstruction Cost also includes a number of site-specific and process-related costs that are experienced when rebuilding after a loss. Additional costs also include the added expense of reconstructing a structure with limited site mobility, access and owner involvement. <u>All calculations in this report are based on this methodology.</u>
Replacement Cost	In this report, the term Replacement Cost refers to the “Reconstruction Cost” as defined above.
Type	Used to distinguish between buildings with the same number of units of different construction and/or size. Usually for internal organizational purposes.
Typical	Buildings or site improvements that could be considered identical.

Unit Abbreviations

Sq Ft - Square Feet	Lp Sm - Lump Sum	Dbl Ct - Double Tennis Court
Ln Ft - Linear Feet	Allow - Allowance	Ct - Court
Ea - Each	Hp - Horsepower	Units - Units
Sq Yds - Square Yards	Cu Ft - Cubic Feet	Cu Yds - Cubic Yards
Kw - Kilowatts	Pair - Pair	Sq - Squares (1 Sq = 100 sq ft)

Structural Definitions

Commercial Construction Types:

(click on links in blue for additional information)

[Frame \(Frame - ISO 1\)](#)

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, metal, vinyl, etc. 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 precast 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.

Agricultural Construction Types:

(click on links in blue for additional information)

[Frame](#)

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, metal, vinyl, etc. siding.

[Masonry](#)

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.

[Pre-Engineered Metal](#)

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.

[Pole Frame](#)

A building where the structural skeleton consists of timbers or poles. The poles or posts are set into the ground on top of concrete pads, and then back filled to anchor the post structure.

[Structural Insulated Panel \(SIP\)](#)

A load bearing wall material, made up of rigid insulation sandwiched between two pieces of plywood or other material.

Hazard Insurance Responsibilities

The hazard insurance replacement cost valuations contained in this report are based on Florida Statute 718 concerning condominiums. Under Florida Statute 718 the interior finishes of each condominium unit are the responsibility of the individual unit owners to insure. Any interior finishes located in common areas, owned by the association, have been included in the replacement cost valuations. Additionally, any buildings or site improvements not containing residential condominium units are the sole responsibility of the association to insure. The hazard insurance valuations do not include any personal property regardless of ownership.

Based Florida Statute 718 each individual unit owner is responsible for insuring the following components located with the individual unit:

- Any floor finishes such as carpet, tile, vinyl, etc.
- Any ceiling finishes such as paint, texture, suspended ceilings, etc.
- Any wall finishes such as paint, wallpaper, paneling, etc.
- Any electrical fixtures, plumbing fixtures, built-in cabinets, etc.

Florida Statute 718 has been amended several times since its origination. The latest amendment dated January 1, 2009 places the responsibility of insuring ALL heating & cooling (HVAC) equipment on the condominium association. The condominium association is responsible for insuring 100% of the building(s) HVAC equipment whether located on the roof, common area, ground, balcony or inside a residential unit. Routine maintenance of HVAC equipment servicing only one unit remains the responsibility of the unit owner.

The Hazard Insurance Valuations do not include foundations or plumbing below grade (insurance exclusions) or any personal property regardless of ownership.

The table on the following page is a Quick Reference Guide for determining insurable responsibilities.

Hazard Insurance Quick Reference Table

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, Doors, Windows, etc.	YES	NO
3. UNIT INTERIOR WALLS & CEILINGS Party Walls & Ceilings, 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

The Flood Insurance Replacement Cost Valuations contained in this report are based on the National Flood Insurance Program (NFIP).

Loss Settlement

According to the NFIP guidelines, buildings that do not meet one of the following requirements are not eligible for a RCV settlement:

1. A Single Family home insured to at least 80% of its Replacement Cost.
2. A Residential Condominium containing one or more family units insured to at least 80% of its Replacement Cost and in which at least 75% of the floor area is residential.

The NFIP utilizes the following three policy forms for structures based on their specific occupancy:

Policy Forms

(click on links in blue for additional information)

Dwelling Form: The [Dwelling Policy Form](#) may be issued to homeowners, residential renters, condominium unit-owners and owners of residential buildings containing two to four units. In communities participating in the National Flood Insurance Program (NFIP) Regular Program or Emergency Program the dwelling policy provides building and/or contents coverage for:

- Detached, single-family, non-condominium residence with incidental occupancy limited to less than 50% of the total floor area;
- Two- to four- family, non-condominium building with incidental occupancy limited to less than 25% of the total floor area;
- Dwelling unit in residential condominium building;
- Residential townhouse/rowhouse
- Manufactured mobile homes

Dwelling Form Maximum Limits: \$250,000

General Form: The [General Property Policy Form](#) may be issued to owners or lessees of non-residential buildings or units, or residential condominium buildings that are uninsurable under the Residential Condominium Building Association Policy (RCBAP). In communities participating in the NFIP Regular Program or Emergency Program the General Property Policy provides building and/or contents coverage for these and similar “other residential” risks:

- Hotel or motel with normal guest occupancy of 6 months or more;
- Apartment building;
- Residential cooperative building;
- Dormitory;

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- Assisted-living facility.

And non-residential risks:

- Shop, restaurant, or other business;
- Mercantile building;
- Grain bin, silo, or other farm building;
- Agricultural or industrial processing facility;
- Factory;
- Warehouse;
- Poolhouse, clubhouse, or other recreational building;
- House of worship;
- School;
- Hotel or motel with normal guest occupancy of less than 6 months;
- Licensed bed-and-breakfast inn;
- Retail;
- Nursing home;
- Non-residential condominium;
- Condominium building with less than 75% of its total floor area in residential use;
- Detached garage;
- Tool shed;
- Stock, inventory, or other commercial contents.

General Form Maximum Limits: \$500,000

RCBAP: In order for a condominium building to be eligible under the [Residential Condominium Building Association Policy \(RCBAP\)](#) form, the building must be owned by a condominium association, which the NFIP defines as the entity made up of the unit owners responsible for the maintenance and operation of:

1. common elements owned in undivided shares by unit owners; and
2. other real property in which the unit owners have use rights

where membership in the entity is a required condition of unit ownership.

The RCBAP is required for all buildings owned by a condominium association containing 1 or more residential units and in which at least 75% of the total floor area within the building is residential without regard to the number of units or number of floors. The RCBAP is available for high-rise and lowrise residential condominium buildings, including townhouse/rowhouse and detached single-family condominium buildings in the Regular Program only.

Residential condominium buildings that are being used as a hotel or motel, or are being rented (either short or long term), must be insured under the RCBAP.

Only buildings having a condominium form of ownership are eligible for the RCBAP. If the named insured is listed as other than a condominium association, the agent/ producer must provide legal documentation to confirm that the insured is a condominium association before the RCBAP can be written. This documentation may be a copy of the condominium association by-laws or a statement signed by an officer or representative of the condominium association confirming that the building is in a condominium form of ownership. In the event of a loss, RCBAPs written for buildings found not to be in a condominium form of ownership will be rewritten under the correct policy form for up to the maximum amount of building coverage allowed under the program for the type of building insured, not to exceed the coverage purchased under the RCBAP.

A homeowners association (HOA) may differ from a condominium association and is ineligible for the RCBAP, unless the HOA meets the definition of a condominium association as defined in the policy. Cooperative ownership buildings are not eligible. Timeshare buildings in a condominium form of ownership in jurisdictions where title is vested in individual unit owners are eligible provided that all other criteria are met.

RCBAP Form Maximum Limits: Replacement cost, or the total number of units x \$250,000, whichever is less.

The Flood Insurance Valuations contained in this report do not include any personal property regardless of ownership. For more information regarding flood insurance visit www.fema.gov

The table on the following page is a Quick Reference Guide for determining insurable responsibilities.

Flood Insurance Quick Reference Table

AS GOVERNED BY THE 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, Doors, Windows, etc.	YES	NO
3. UNIT INTERIOR WALLS & CEILINGS Party Walls & Ceilings, 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.	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 Hazard Values

Rothmoor Estates Condominium Association, Inc.

Largo, Florida

HAZARD VALUATION as of June 04, 2019

FPAT File# REN1912182

Building	Replacement Cost	Insurance Exclusions	Insurable Replacement Cost	Depreciation	Depreciated Replacement Cost
101-105 Mindy Dr	\$918,596	\$63,158	\$855,438	\$350,729	\$504,709
201-207 Mindy Dr	\$1,142,370	\$75,998	\$1,066,372	\$437,212	\$629,160
301-306 Mindy Dr	\$913,873	\$61,247	\$852,626	\$349,576	\$503,050
401-404 Mindy Dr	\$669,380	\$47,522	\$621,858	\$254,961	\$366,897
501-504 Cara Ct	\$608,345	\$44,067	\$564,278	\$231,354	\$332,924
601-608 Mindy Dr	\$1,270,020	\$82,973	\$1,187,047	\$486,689	\$700,358
701-708 Mindy Dr	\$1,250,480	\$82,008	\$1,168,472	\$479,074	\$689,398
801-804 Mindy Ct	\$694,828	\$49,423	\$645,405	\$264,616	\$380,789
901-908 Cara Dr	\$1,278,442	\$83,519	\$1,194,923	\$489,918	\$705,005
1001-1007 Cara Dr	\$1,024,439	\$67,204	\$957,235	\$392,466	\$564,769
1101-1104 Cara Dr	\$663,537	\$47,275	\$616,262	\$252,668	\$363,594
1201-1206 Cara Dr	\$914,276	\$61,261	\$853,015	\$349,736	\$503,279
1301-1306 Cara Dr	\$940,555	\$62,707	\$877,848	\$359,917	\$517,931
1401-1407 Cara Dr	\$1,159,202	\$76,872	\$1,082,330	\$443,755	\$638,575
Clubhouse	\$456,811	\$24,704	\$432,107	\$177,164	\$254,943

Felten Professional Adjustment Team, LLC | 866.568.7853 | info@fpatadjusters.com
FPAT File# REN1912182

Building	Replacement Cost	Insurance Exclusions	Insurable Replacement Cost	Depreciation	Depreciated Replacement Cost
	\$13,905,154	\$929,938	\$12,975,216	\$5,319,835	\$7,655,381

Site Improvement	Replacement Cost
Pool Fencing	\$5,598
Shuffleboard Courts, 2 of 2	\$14,000
Swimming Pool	\$75,000
Swimming Pool Deck	\$11,925
	\$106,523

Recapitulation of Flood Values

Rothmoor Estates Condominium Association, Inc.

Largo, Florida

FLOOD VALUATION as of June 04, 2019

FPAT File# REN1912182

Building	Replacement Cost	Insurance Exclusions	Depreciation	Depreciated Replacement Cost	NFIP Insurable Replacement Cost
101-105 Mindy Dr	\$1,164,977	n/a	\$477,640	\$687,337	\$1,164,977
201-207 Mindy Dr	\$1,463,906	n/a	\$600,201	\$863,705	\$1,463,906
301-306 Mindy Dr	\$1,188,648	n/a	\$487,346	\$701,302	\$1,188,648
401-404 Mindy Dr	\$860,416	n/a	\$352,771	\$507,645	\$860,416
501-504 Cara Ct	\$779,422	n/a	\$319,563	\$459,859	\$779,422
601-608 Mindy Dr	\$1,634,924	n/a	\$670,319	\$964,605	\$1,634,924
701-708 Mindy Dr	\$1,609,242	n/a	\$659,789	\$949,453	\$1,609,242
801-804 Mindy Ct	\$869,962	n/a	\$356,684	\$513,278	\$869,962
901-908 Cara Dr	\$1,646,732	n/a	\$675,160	\$971,572	\$1,646,732
1001-1007 Cara Dr	\$1,337,431	n/a	\$548,347	\$789,084	\$1,337,431
1101-1104 Cara Dr	\$853,138	n/a	\$349,787	\$503,351	\$853,138
1201-1206 Cara Dr	\$1,189,145	n/a	\$487,550	\$701,595	\$1,189,145
1301-1306 Cara Dr	\$1,224,592	n/a	\$502,083	\$722,509	\$1,224,592
1401-1407 Cara Dr	\$1,486,132	n/a	\$609,314	\$876,818	\$1,486,132
Clubhouse	\$456,810	n/a	\$187,292	\$269,518	\$269,518

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 FPAT File# REN1912182

Building	Replacement Cost	Insurance Exclusions	Depreciation	Depreciated Replacement Cost	NFIP Insurable Replacement Cost
	\$17,765,477		\$7,283,846	\$10,481,631	\$17,578,185

Aerial Property Photographs

Aerial/Map View of Property (neighborhood perspective view from south)



Aerial/Map View of Property (neighborhood perspective view from west)



Supplementary Valuation Information

Commercial Residential Inspections/Valuations

Certification

Name of the firm or key personnel completing the inspection/valuation:

Felten Professional Adjustment Team, LLC.

I, Brad Felten, 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 evaluation.

Date June 04, 2019 Position Managing Member

Property

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

Property Address 101 Mindy Drive

City Largo

State, Zip Florida, 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. The system and version must be clearly indicated on the valuation documentation.
- 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 N/A
- Number of units rented on a long-term lease of 12 months or more N/A
- Number of units rented on a daily, weekly, or monthly basis N/A
- Number of units with time share occupancy N/A
- What is the distance to tidal water? +/- 3 Miles

Building Descriptions

This section of the report contains a detailed building description for each different type of structure located on the property and insured by Rothmoor Estates Condominium Association, Inc.. In many cases similar buildings may be described in the same description.

All building descriptions contained in this report meet or exceed Citizens Property Insurance Corporation Minimum Requirements for Non-licensed Commercial Residential Inspections/Valuation.

Building Description

Applicable Buildings

301-306 Mindy Dr, 6-Unit Risk
 401-404 Mindy Dr, 4-Unit Risk
 501-504 Cara Ct, 4-Unit Risk
 1001-1007 Cara Dr, 7-Unit Risk
 1101-1104 Cara Dr, 4-Unit Risk
 1201-1206 Cara Dr, 6-Unit Risk
 1301-1306 Cara Dr, 6-Unit Risk

General Building Information

Occupancy: Condominium

Square Footage: **301-306 Mindy Dr, 6-Unit Risk:**

- GFA +/- 8,720 Sq Ft

401-404 Mindy Dr, 4-Unit Risk:

- GFA +/- 6,094 Sq Ft

501-504 Cara Ct, 4-Unit Risk:

- GFA +/- 5,437 Sq Ft

1001-1007 Cara Dr, 7-Unit Risk:

- GFA +/- 9,939 Sq Ft

1101-1104 Cara Dr, 4-Unit Risk:

- GFA +/- 6,017 Sq Ft

1201-1206 Cara Dr, 6-Unit Risk:

- GFA +/- 8,725 Sq Ft

1301-1306 Cara Dr, 6-Unit Risk:

- GFA +/- 9,009 Sq Ft

Additions: None

Condition: Good

BUILDING DESCRIPTION CONTINUED FROM PREVIOUS PAGE

Year of Construction: 1971

of Stories: One (1)

Construction Analysis

Foundation: Estimated to be reinforced concrete footings

Ground Subfloor: Concrete slab on grade

Elevated Subfloor(s): N/A

Exterior Walls: Concrete block covered with painted stucco and brick veneer

Interior Partition Walls: Wood frame

Unit Party Walls: Concrete block

Roof Construction: Wood frame truss system decked with plywood

Roof Shape: Mansard

Roof Covering(s): Composition shingles on pitched sections and tar and gravel or polyurethane foam on flat sections

ISO Construction Type: Joisted Masonry (ISO 2)

Mechanicals

Elevators: There are no elevators contained within this structure

Heating & Cooling : Split systems with condensing units located on the roof and air handlers located within the individual units

Electrical Wiring: Copper

Fire Sprinklers: No

Manual Fire Alarm: No

Auto Dial-Out Fire Alarm: No

Finished Interior Common Areas

Common Areas: None

Common Floor Coverings: n/a - there are no finished interior common areas contained within this structure

Common Wall Finish: n/a - there are no finished interior common areas contained within this structure

BUILDING DESCRIPTION CONTINUED FROM PREVIOUS PAGE

Common Ceiling Finish:	n/a - there are no finished interior common areas contained within this structure
Common Kitchens:	n/a - there are no finished interior common areas contained within this structure
Common Fireplaces:	n/a - there are no finished interior common areas contained within this structure

Interior Units

Unit Floor Coverings:	Each residential unit is individually owned with unit owner specific floor covering materials
Unit Wall Finish:	Painted textured drywall
Unit Ceiling Finish:	Painted textured drywall
Unit Kitchens:	Each unit contains one residential style kitchen with average quality appliances
Customized Features:	n/a - no major customized features verified at the time of inspection
Fireplaces:	None

Supplementary Information

Business Exposure:	None
Commercial Kitchens:	None
Property or Liability Hazards:	None
Additional Comments:	

Building Description

Applicable Buildings

101-105 Mindy Dr, 5-Unit Risk
 201-207 Mindy Dr, 7-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
 1401-1407 Cara Dr, 7-Unit Risk

General Building Information

Occupancy: Condominium

Square Footage: **101-105 Mindy Dr, 5-Unit Risk:**

- GFA +/- 7,883 Sq Ft

201-207 Mindy Dr, 7-Unit Risk:

- GFA +/- 10,259 Sq Ft

601-608 Mindy Dr, 8-Unit Risk:

- GFA +/- 11,652 Sq Ft

701-708 Mindy Dr, 8-Unit Risk:

- GFA +/- 11,426 Sq Ft

801-804 Mindy Ct, 4-Unit Risk:

- GFA +/- 5,604 Sq Ft

901-908 Cara Dr, 8-Unit Risk:

- GFA +/- 11,730 Sq Ft

1401-1407 Cara Dr, 7-Unit Risk:

- GFA +/- 10,445 Sq Ft

Additions: None

Condition: Good

BUILDING DESCRIPTION CONTINUED FROM PREVIOUS PAGE

Year of Construction: 1971

of Stories: Two (2)

Construction Analysis

Foundation: Estimated to be reinforced concrete footings

Ground Subfloor: Concrete slab on grade

Elevated Subfloor(s): Wood frame floor joists

Exterior Walls: Concrete block covered with painted stucco and brick veneer

Interior Partition Walls: Wood frame

Unit Party Walls: Concrete block

Roof Construction: Wood frame truss system decked with plywood

Roof Shape: Mansard

Roof Covering(s): Composition shingles on pitched sections and tar and gravel or polyurethane foam on flat sections

ISO Construction Type: Joisted Masonry (ISO 2)

Mechanicals

Elevators: There are no elevators contained within this structure

Heating & Cooling : Split systems with condensing units located on the roof and air handlers located within the individual units

Electrical Wiring: Copper

Fire Sprinklers: No

Manual Fire Alarm: No

Auto Dial-Out Fire Alarm: No

Finished Interior Common Areas

Common Areas: None

Common Floor Coverings: n/a - there are no finished interior common areas contained within this structure

Common Wall Finish: n/a - there are no finished interior common areas contained within this structure

BUILDING DESCRIPTION CONTINUED FROM PREVIOUS PAGE

Common Ceiling Finish:	n/a - there are no finished interior common areas contained within this structure
Common Kitchens:	n/a - there are no finished interior common areas contained within this structure
Common Fireplaces:	n/a - there are no finished interior common areas contained within this structure

Interior Units

Unit Floor Coverings:	Each residential unit is individually owned with unit owner specific floor covering materials
Unit Wall Finish:	Painted textured drywall
Unit Ceiling Finish:	Painted textured drywall
Unit Kitchens:	Each unit contains one residential style kitchen with average quality appliances
Customized Features:	n/a - no major customized features verified at the time of inspection
Fireplaces:	None

Supplementary Information

Business Exposure:	None
Commercial Kitchens:	None
Property or Liability Hazards:	None
Additional Comments:	

Building Description

Applicable Buildings

Clubhouse

General Building Information

Occupancy: Clubhouse/Recreation

Square Footage: **Clubhouse:**

- GFA +/- 3,882 Sq Ft

Additions: None

Condition: Good

Year of Construction: +/- 1971

of Stories: One (1)

Construction Analysis

Foundation: Estimated to be reinforced concrete footings

Ground Subfloor: Concrete slab on grade

Elevated Subfloor(s): N/A

Exterior Walls: Concrete block covered with painted stucco and brick veneer

Interior Partition Walls: Wood frame

Unit Party Walls: Concrete block

Roof Construction: Wood frame truss system decked with plywood

Roof Shape: Mansard

Roof Covering(s): Composition shingles on pitched sections and tar and gravel or polyurethane foam on flat sections

ISO Construction Type: Joisted Masonry (ISO 2)

Mechanicals

Elevators: There are no elevators contained within this structure

Heating & Cooling : Split systems with condensing units located on the roof and air handlers located within the building

Electrical Wiring: Copper

BUILDING DESCRIPTION CONTINUED FROM PREVIOUS PAGE

Fire Sprinklers: No

Manual Fire Alarm: No

Auto Dial-Out Fire Alarm: No

Finished Interior Common Areas

Common Areas: Clubhouse

Common Floor Coverings: Vinyl Composite Tile, Ceramic Tile and Carpet

Common Wall Finish: Painted Textured Drywall

Common Ceiling Finish: Painted Textured Drywall

Common Kitchens: This building contains (1) residential style kitchen with average quality appliances.

Common Fireplaces: None

Interior Units

Unit Floor Coverings: None

Unit Wall Finish: n/a - there are no residential units contained within this structure

Unit Ceiling Finish: n/a - there are no residential units contained within this structure

Unit Kitchens: n/a - there are no residential units contained within this structure

Customized Features: n/a - there are no residential units contained within this structure

Fireplaces: n/a - there are no residential units contained within this structure

Supplementary Information

Business Exposure: None

Commercial Kitchens: None

Property or Liability Hazards: None

Additional Comments:

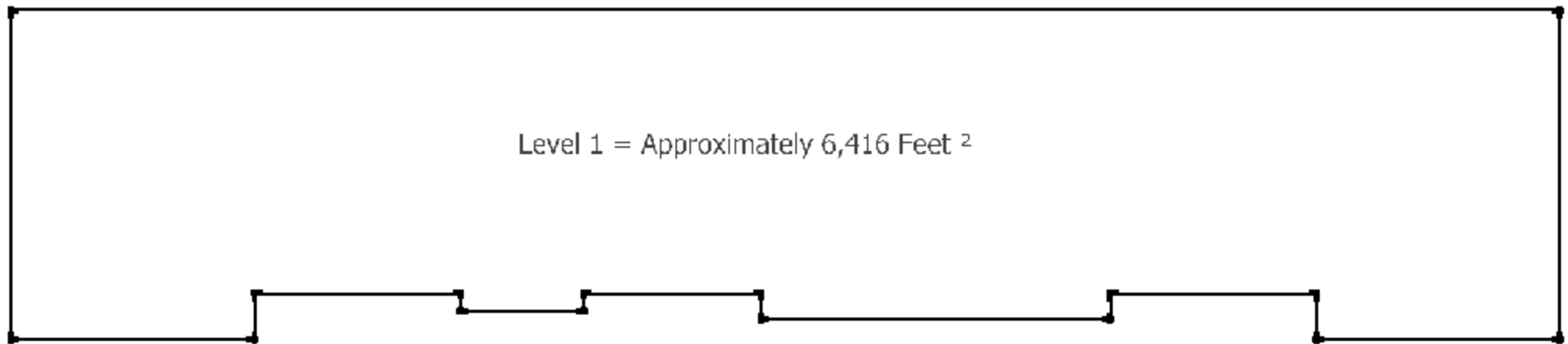
Building Sketches

This section of the report contains detailed floor by floor building sketches for each different type of structure located on the property and insured by Rothmoor Estates Condominium Association, Inc.. In many cases identical buildings will be depicted with one sketch.

All building sketches contained in this report meet or exceed Citizens Property Insurance Corporation Minimum Requirements for Non-licensed Commercial Residential Inspections/Valuation.



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 5-Unit Risk

FLOOR: 1 of 2

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 6,416 SF

PROPERTY INFORMATION:

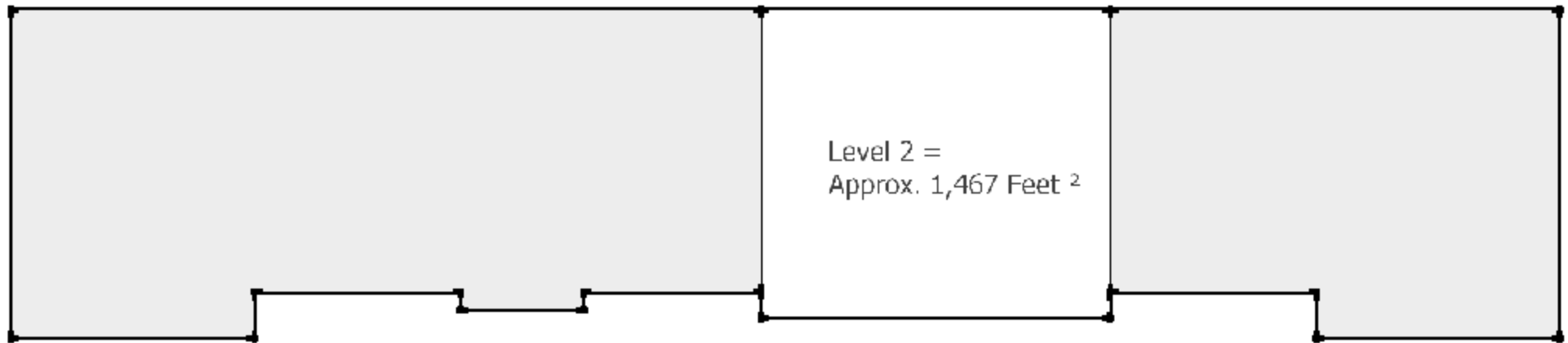
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

101-105 MINDY DR.

LARGO, FL 33771



BUILDING SITE PLAN



Level 2 =
Approx. 1,467 Feet ²

SITE PLAN INFORMATION:

BUILDING: 5-Unit Risk

FLOOR: 2 of 2

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 1,467 SF

PROPERTY INFORMATION:

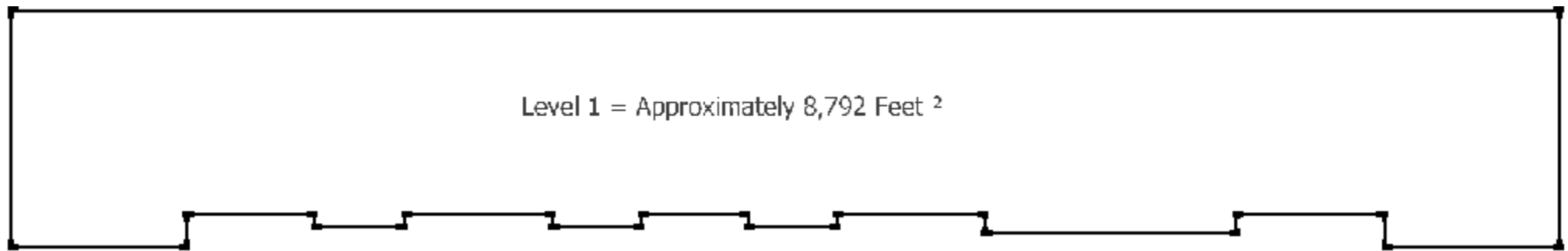
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

101-105 MINDY DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 7-Unit Risk

FLOOR: 1 of 2

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 8,792 SF

PROPERTY INFORMATION:

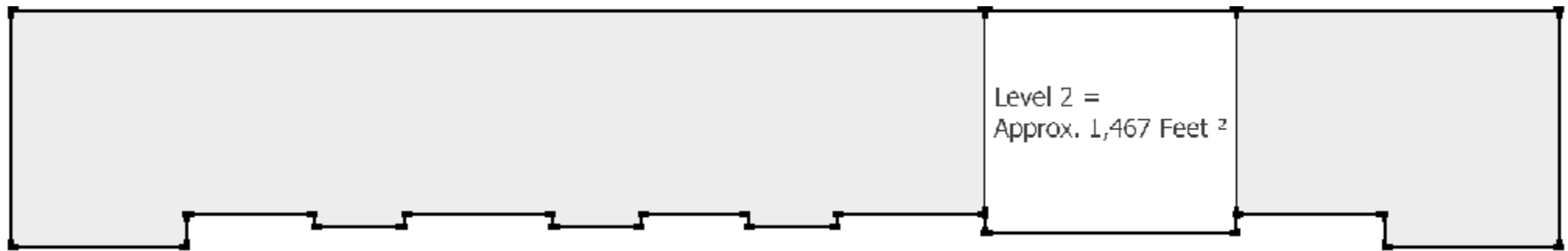
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

201-207 MINDY DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 7-Unit Risk

FLOOR: 2 of 2

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 1,467 SF

PROPERTY INFORMATION:

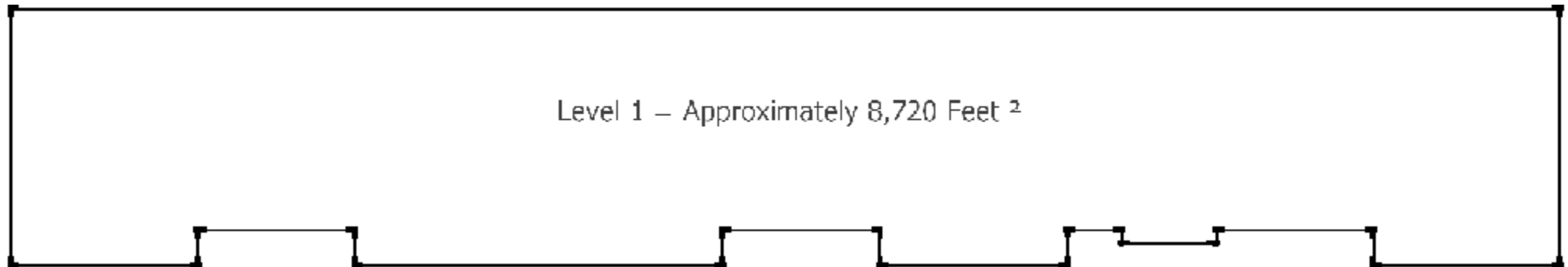
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

201-207 MINDY DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 6-Unit Risk

FLOOR: 1 of 1

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 8,720 SF

PROPERTY INFORMATION:

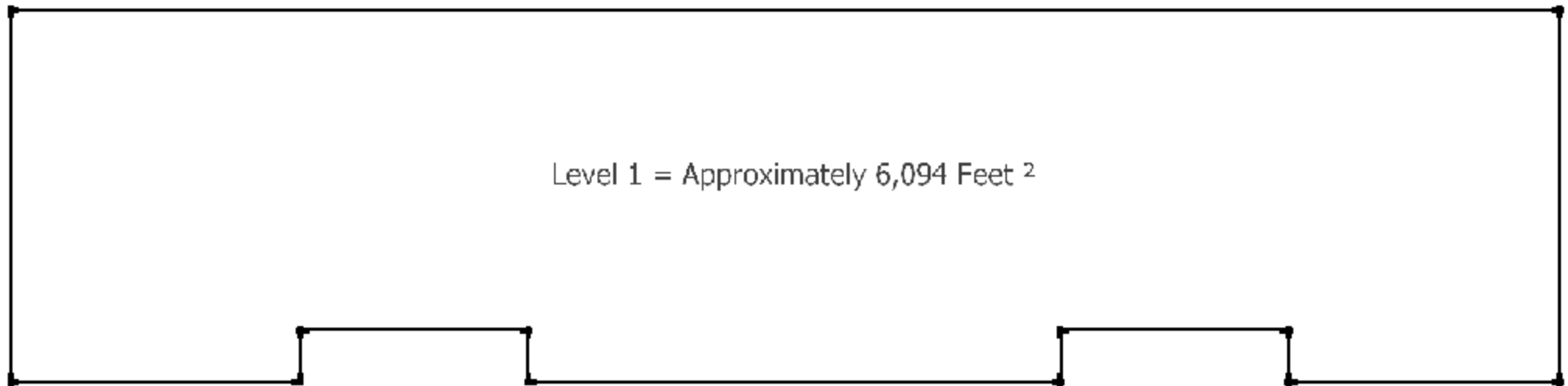
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

301-306 MINDY DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 4-Unit Risk

FLOOR: 1 of 1

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 6,094 SF

PROPERTY INFORMATION:

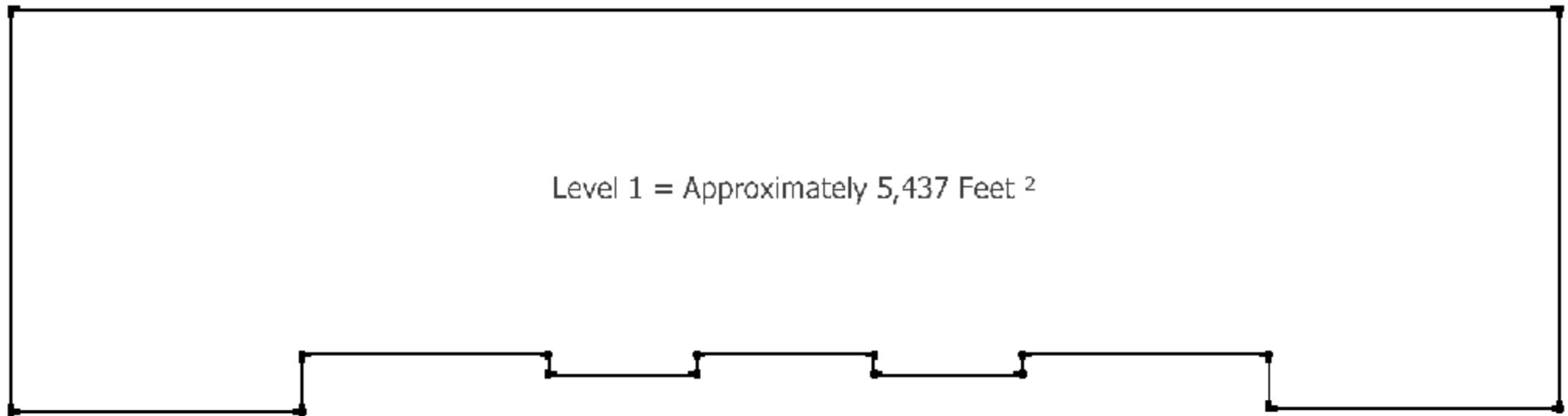
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

401-404 MINDY DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 4-Unit Risk

FLOOR: 1 of 1

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 5,437 SF

PROPERTY INFORMATION:

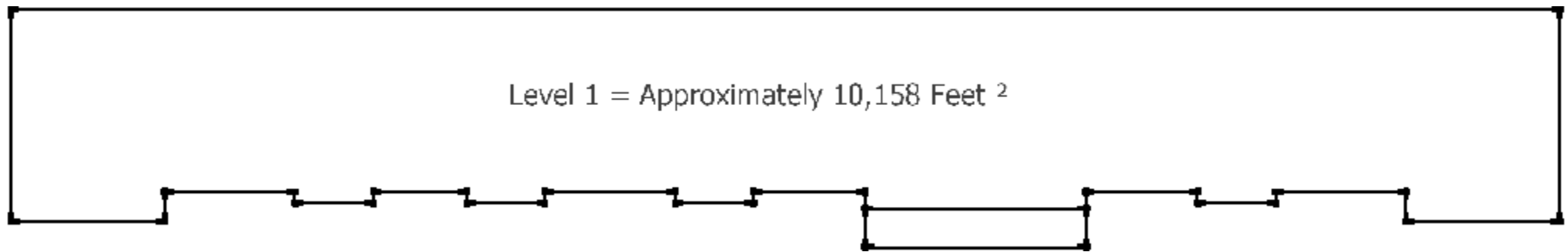
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

501-504 CARA CT.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 8-Unit Risk

FLOOR: 1 of 2

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 10,158 SF

PROPERTY INFORMATION:

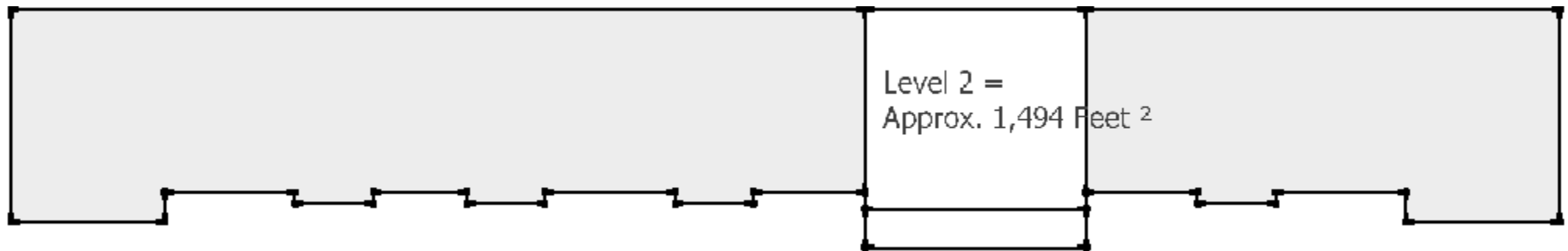
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

601-608 MINDY DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 8-Unit Risk

FLOOR: 2 of 2

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 1,494 SF

PROPERTY INFORMATION:

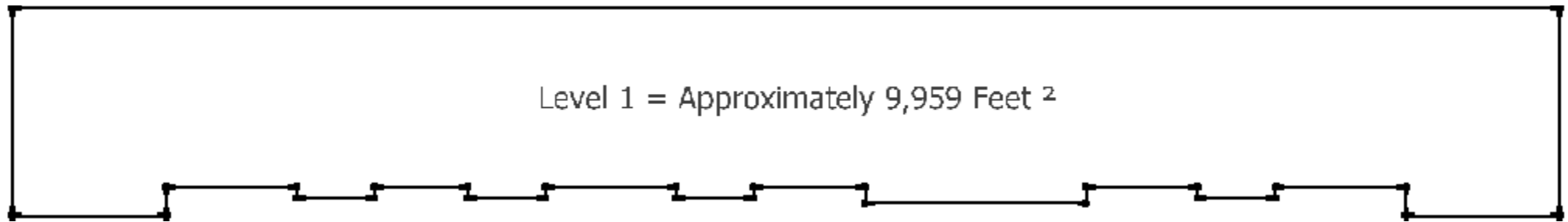
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

601-608 MINDY DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 8-Unit Risk

FLOOR: 1 of 2

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 9,959 SF

PROPERTY INFORMATION:

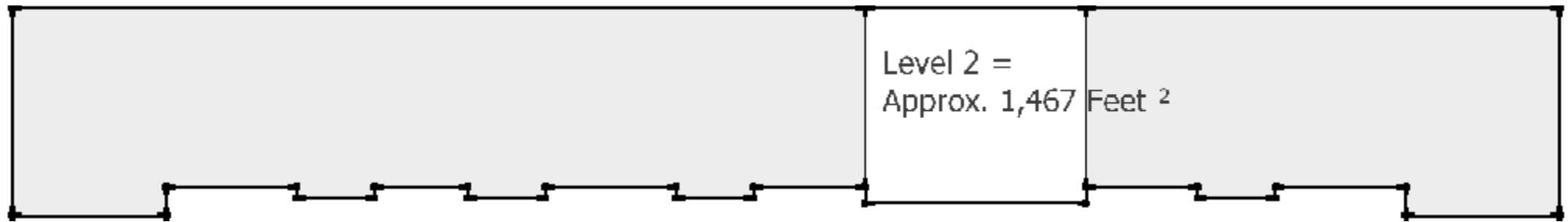
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

701-708 MINDY DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 8-Unit Risk

FLOOR: 2 of 2

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 1,467 SF

PROPERTY INFORMATION:

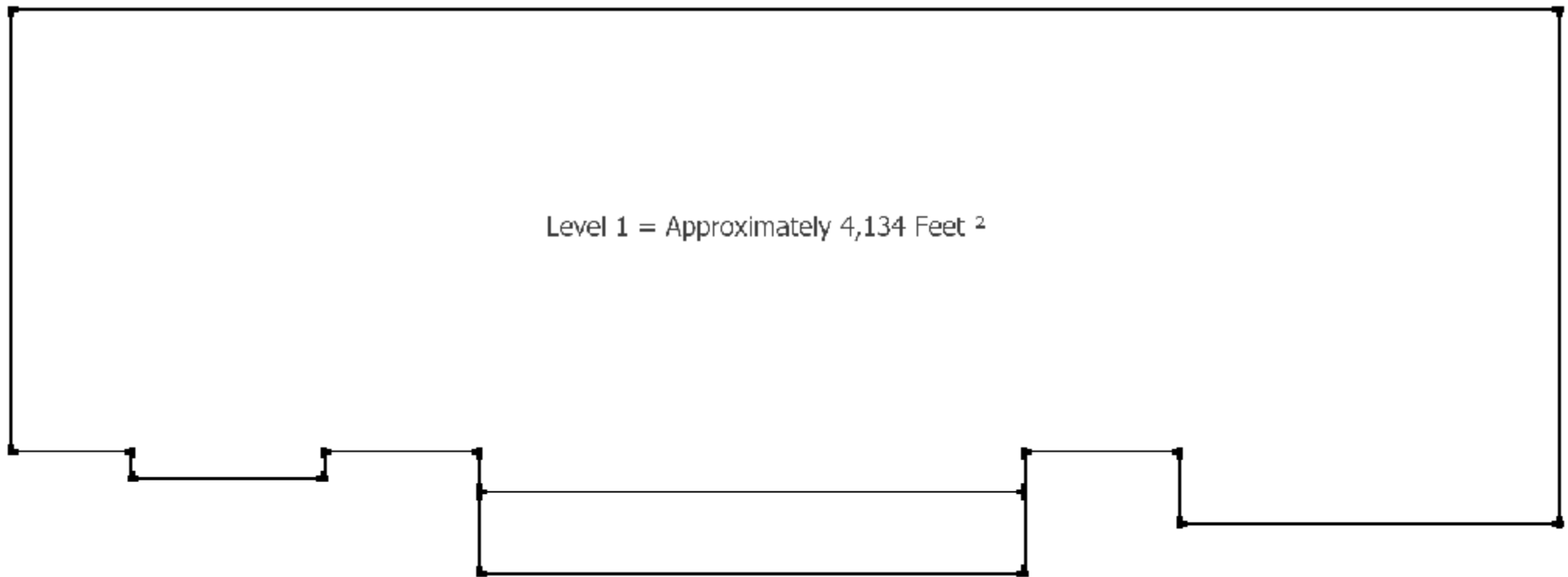
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

701-708 MINDY DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 4-Unit Risk

FLOOR: 1 of 2

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 4,134 SF

PROPERTY INFORMATION:

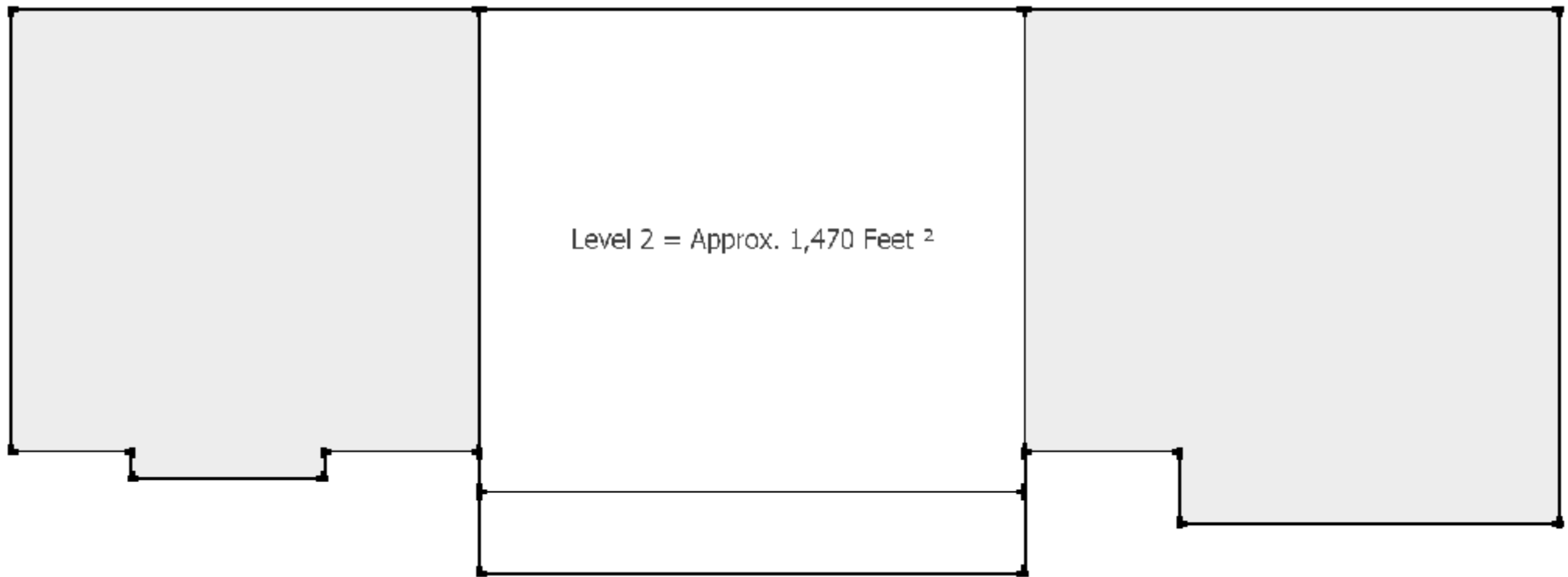
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

801-804 MINDY CT.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 4-Unit Risk

FLOOR: 2 of 2

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 1,470 SF

PROPERTY INFORMATION:

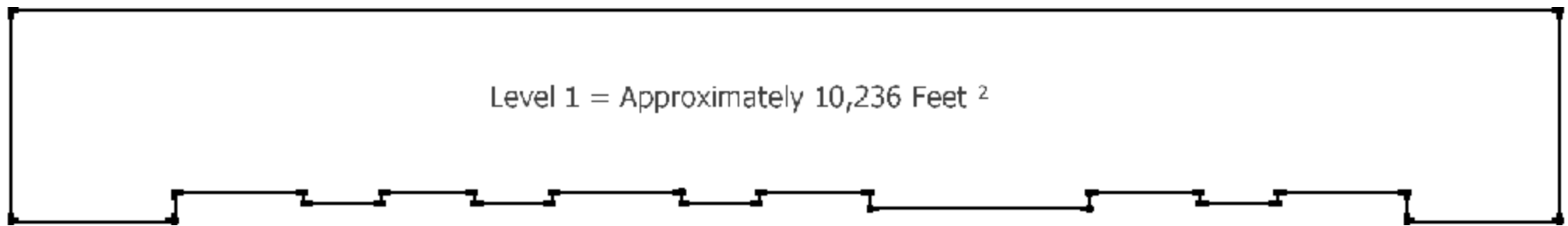
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

801-804 MINDY CT.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 8-Unit Risk

FLOOR: 1 of 2

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 10,236 SF

PROPERTY INFORMATION:

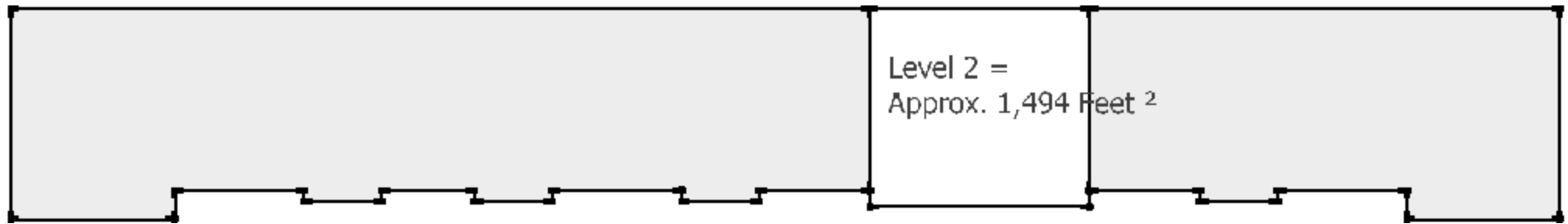
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

901-908 CARA DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 8-Unit Risk

FLOOR: 2 of 2

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 1,494 SF

PROPERTY INFORMATION:

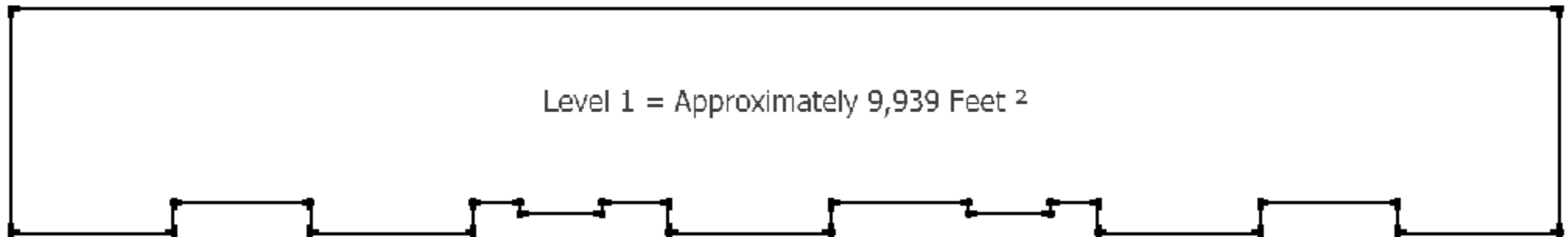
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

901-908 CARA DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 7-Unit Risk

FLOOR: 1 of 1

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 9,939 SF

PROPERTY INFORMATION:

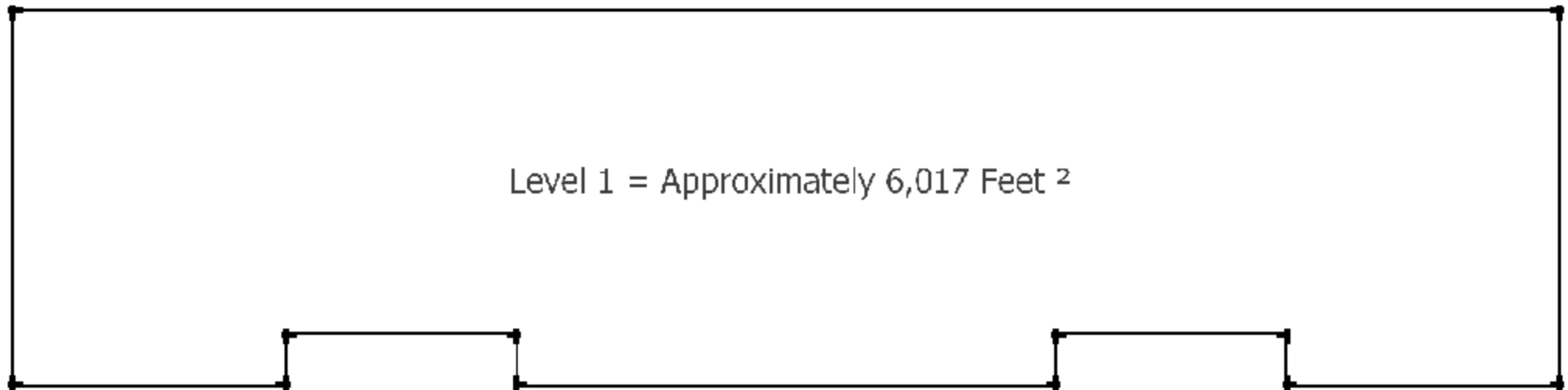
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

1001-1007 CARA DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 4-Unit Risk

FLOOR: 1 of 1

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 6,017 SF

PROPERTY INFORMATION:

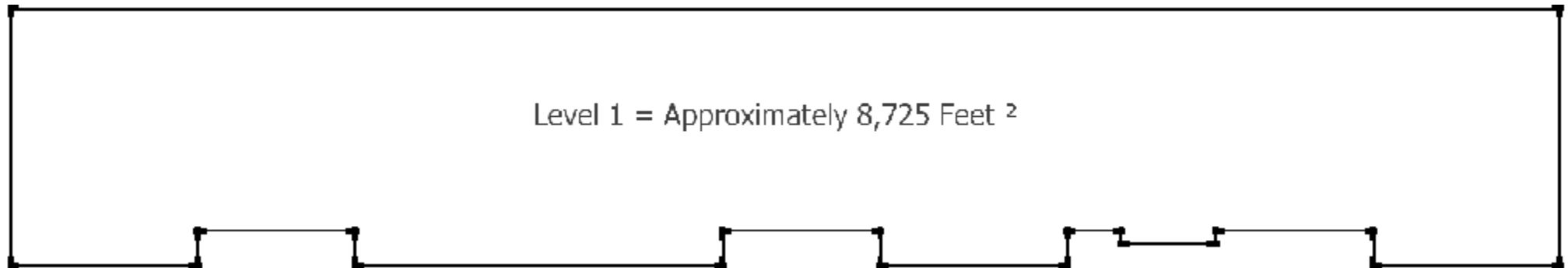
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

1101-1104 CARA DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 6-Unit Risk

FLOOR: 1 of 1

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 8,725 SF

PROPERTY INFORMATION:

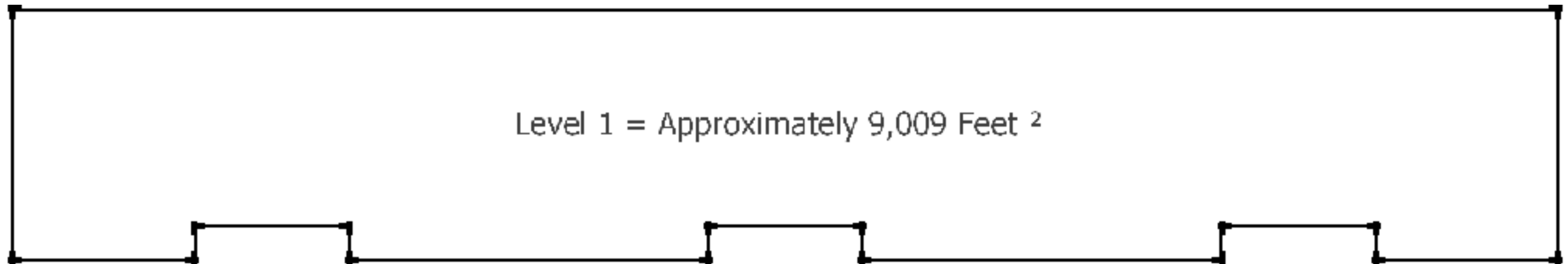
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

1201-1206 CARA DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 6-Unit Risk

FLOOR: 1 of 1

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 9,009 SF

PROPERTY INFORMATION:

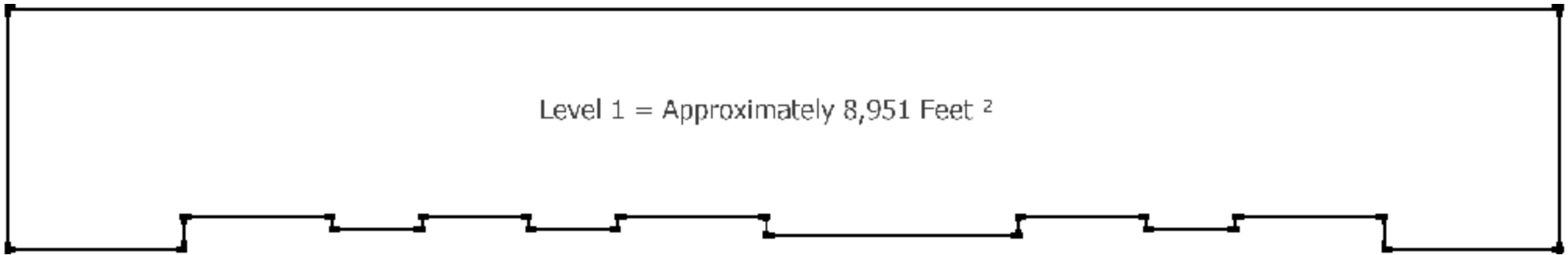
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

1301-1306 CARA DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 7-Unit Risk

FLOOR: 1 of 2

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 8,951 SF

PROPERTY INFORMATION:

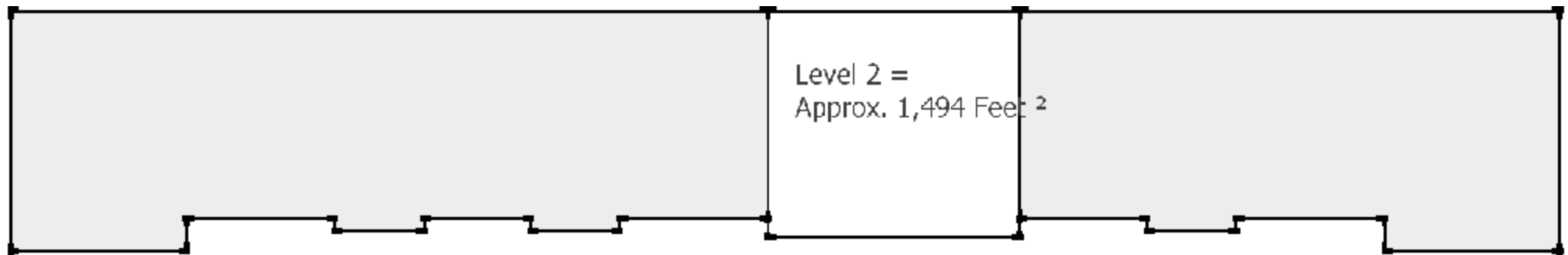
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

1401-1407 CARA DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

BUILDING: 7-Unit Risk

FLOOR: 2 of 2

CONSTRUCTION: Joisted Masonry (ISO 2)

GROSS FLOOR AREA: 1,494 SF

PROPERTY INFORMATION:

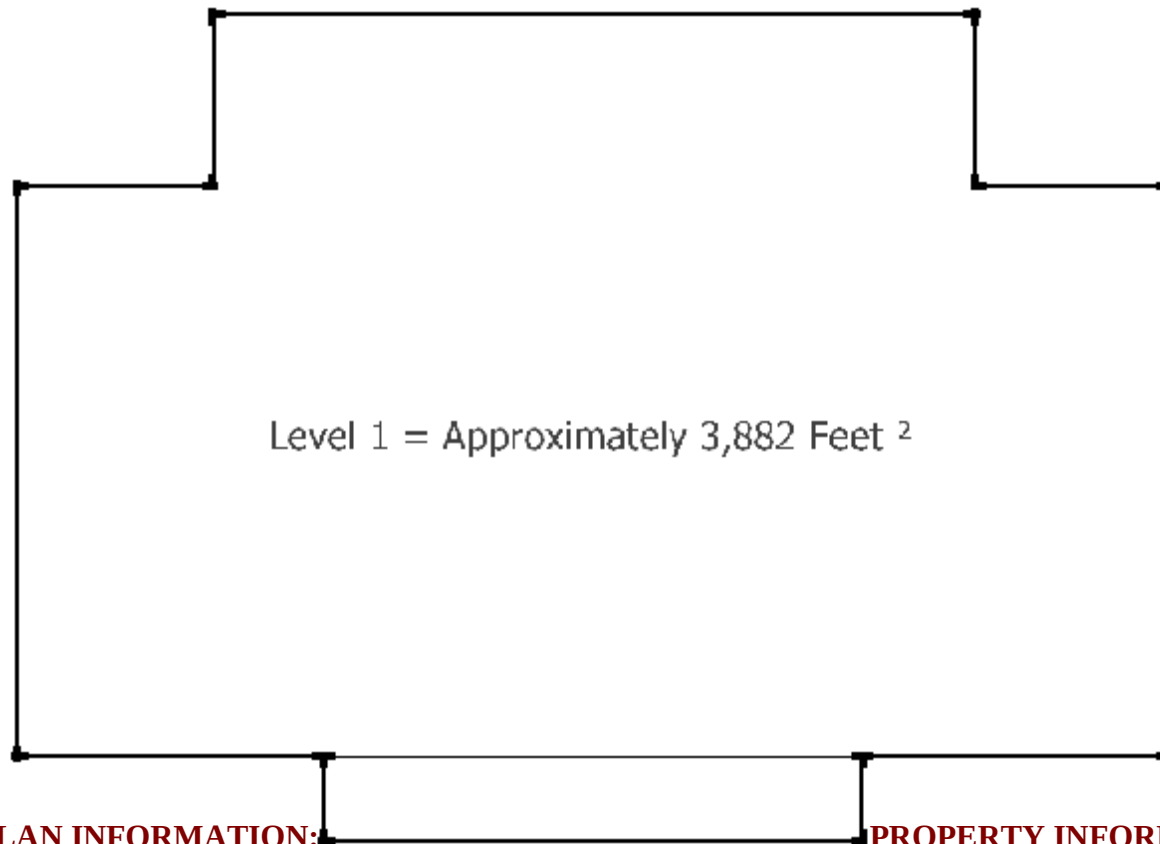
ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

1401-1407 CARA DR.

LARGO, FL 33771



BUILDING SITE PLAN



SITE PLAN INFORMATION:

PROPERTY INFORMATION:

BUILDING: Clubhouse

ROTHMOOR ESTATES CONDOMINIUM ASSOCIATION, INC.

FLOOR: 1 of 1

CARA CT.

CONSTRUCTION: Joisted Masonry (ISO 2)

LARGO, FL 33771

GROSS FLOOR AREA: 3,882 SF

Photographs & Values

This section of the report contains detailed photographs and replacement cost values for each building and site improvement located on the property and insured by Rothmoor Estates Condominium Association, Inc..

Photographs & Values Detail

101-105 Mindy Dr
5-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,164,977	\$1,164,977

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$918,596	\$63,158	\$855,438	\$350,729	\$504,709

Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: 101-105 Mindy Dr, 5-Unit Risk



Photographs & Values Detail

201-207 Mindy Dr
7-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,463,906	\$1,463,906

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,142,370	\$75,998	\$1,066,372	\$437,212	\$629,160

Exterior Elevation Photographs



Photographs & Values Detail

301-306 Mindy Dr
6-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,188,648	\$1,188,648

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$913,873	\$61,247	\$852,626	\$349,576	\$503,050

Exterior Elevation Photographs







Photographs & Values Detail

401-404 Mindy Dr
4-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$860,416	\$860,416

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$669,380	\$47,522	\$621,858	\$254,961	\$366,897

Exterior Elevation Photographs





Photographs & Values Detail

501-504 Cara Ct
4-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$779,422	\$779,422

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$608,345	\$44,067	\$564,278	\$231,354	\$332,924

Exterior Elevation Photographs





Photographs & Values Detail

601-608 Mindy Dr
8-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,634,924	\$1,634,924

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,270,020	\$82,973	\$1,187,047	\$486,689	\$700,358

Exterior Elevation Photographs



Photographs & Values Detail

701-708 Mindy Dr
8-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,609,242	\$1,609,242

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,250,480	\$82,008	\$1,168,472	\$479,074	\$689,398

Exterior Elevation Photographs





Photographs & Values Detail

801-804 Mindy Ct
4-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$869,962	\$869,962

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$694,828	\$49,423	\$645,405	\$264,616	\$380,789

Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: 801-804 Mindy Ct, 4-Unit Risk



Photographs & Values Detail

901-908 Cara Dr
8-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,646,732	\$1,646,732

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,278,442	\$83,519	\$1,194,923	\$489,918	\$705,005

Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: 901-908 Cara Dr, 8-Unit Risk



Photographs & Values Detail

1001-1007 Cara Dr

7-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,337,431	\$1,337,431

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,024,439	\$67,204	\$957,235	\$392,466	\$564,769

Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: 1001-1007 Cara Dr, 7-Unit Risk



SUPPORTING PHOTOGRAPHS FOR: 1001-1007 Cara Dr, 7-Unit Risk



Photographs & Values Detail

1101-1104 Cara Dr

4-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$853,138	\$853,138

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$663,537	\$47,275	\$616,262	\$252,668	\$363,594

Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: 1101-1104 Cara Dr, 4-Unit Risk



Photographs & Values Detail

1201-1206 Cara Dr
6-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,189,145	\$1,189,145

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$914,276	\$61,261	\$853,015	\$349,736	\$503,279

Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: 1201-1206 Cara Dr, 6-Unit Risk



Photographs & Values Detail

1301-1306 Cara Dr
6-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,224,592	\$1,224,592

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$940,555	\$62,707	\$877,848	\$359,917	\$517,931

Exterior Elevation Photographs



Photographs & Values Detail

1401-1407 Cara Dr

7-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,486,132	\$1,486,132

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,159,202	\$76,872	\$1,082,330	\$443,755	\$638,575

Exterior Elevation Photographs

SUPPORTING PHOTOGRAPHS FOR: 1401-1407 Cara Dr, 7-Unit Risk



Photographs & Values Detail

Clubhouse



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$456,810	\$269,518

According to the NFIP General Policy Form, flood insurance should be on an ACV basis with a maximum limit of \$500,000.

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$456,811	\$24,704	\$432,107	\$177,164	\$254,943

Exterior Elevation Photographs

SUPPORTING PHOTOGRAPHS FOR: Clubhouse,



Photographs & Values Site Improvements

Item	Photo	Description	Replacement Cost
<i>Shuffleboard</i>			
Shuffleboard Courts, 2 of 2		Shuffleboard courts, 2 of 2	\$14,000
<i>Swimming Pool Area</i>			
Pool Fencing		4' Aluminum picket pool fence +/- 158 Ln Ft	\$5,598
Swimming Pool		Cast-in-place concrete or gunite sprayed-on concrete swimming pool +/- 1,000 Sq Ft. Cost includes the pool, excavation, & filtering equipment.	\$75,000
Swimming Pool Deck		Concrete pavers swimming pool deck +/- 1,325 Sq Ft	\$11,925

Replacement Cost Calculations

This section of the report contains the BVS calculations for each structure and/or site improvement located on the property and insured by Rothmoor Estates Condominium Association, Inc.. In many cases identical buildings may be valued using the same replacement cost calculations.

All replacement cost calculations contained in this report meet or exceed Citizens Property Insurance Corporation Minimum Requirements for Non-licensed Commercial Residential Inspections/Valuation.



Valuation Detailed Report

by FPAT, LLC.

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6/7/2019

VALUATION

Valuation Number:	REN1912182	Effective Date:	06/07/2019
Value Basis:	Reconstruction	Expiration Date:	06/06/2020
		Cost as of:	09/2018

BUSINESS

Rothmoor Estates Condo Assn, Inc
101-105 Mindy Dr.
Largo , FL 33771 USA

LOCATION 1 - Rothmoor Estates Condominium Association, Inc.

Rothmoor Estates Condominium Association, Inc.
Mindy Dr and Cara Dr
Largo , FL 33771 USA

Location Adjustments

Climatic Region:	3 - Warm
High Wind Region:	2 - Moderate Damage
Seismic Zone:	1 - No Damage

BUILDING 1 - 101-105 Mindy Dr, 5-Unit Risk, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	4,949 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

CoreLogic 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.

The commercial contents values CoreLogic publishes in this report are estimates only and the values CoreLogic produce should not be considered the actual value of commercial contents insurance coverage that should be underwritten for the insured.

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Valuation Detailed Report

by FPAT, LLC.

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Policy Number: REN1912182

6/7/2019

Fees

Architect Fees: 7% is included
Overhead and Profit: 20% is included

SUMMARY OF COSTS		User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$1,150
Foundations			\$29,379	\$29,164
Exterior			\$207,587	
Exterior Wall	100% Stucco on Masonry			
Pitch	100% Flat			
Interior			\$120,121	
Floor Finish	100% None			
Mechanicals			\$117,596	\$10,786
Heating	77% Heat Pump			
Cooling	77% Heat Pump			
Built-ins			\$44,107	
TOTAL RC SECTION 1			\$518,789	\$41,100
TOTAL ACV	Depreciated Cost (59%)		\$306,086	\$24,249

Section 2

SUPERSTRUCTURE

Occupancy: 100% Condominium, w/o Interior Finishes Story Height: 10 ft.
Construction Type: 100% Masonry (ISO 2) Number of Stories: 2
Gross Floor Area: 2,934 sq.ft. Irregular Adjustment: None
Construction Quality: 2.0 - Average
Year Built:

Adjustments

Depreciation: 41% Condition: Good
Effective Age: 33 years
Hillside Construction: Degree of Slope: Level Site Accessibility: Excellent
Site Position: Unknown Soil Condition: Excellent

CoreLogic 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.

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Valuation Detailed Report

by FPAT, LLC.

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Policy Number: REN1912182

6/7/2019

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

CoreLogic 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.

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Valuation Detailed Report

by FPAT, LLC.

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Policy Number: REN1912182

6/7/2019

SUMMARY OF COSTS		User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$341
Foundations			\$8,709	\$15,179
Exterior			\$152,438	
Exterior Wall	100% Stucco on Masonry			
Pitch	100% Flat			
Interior			\$74,539	
Floor Finish	100% None			
Mechanicals			\$74,815	\$6,537
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Built-ins			\$26,149	
TOTAL RC SECTION 2			\$336,649	\$22,057
TOTAL ACV	Depreciated Cost (59%)		\$198,623	\$13,014
TOTAL RC BUILDING 1 101-105 Mindy Dr, 5-Unit Risk, Hazard			\$855,438	\$63,158
TOTAL ACV			\$504,709	\$37,263

BUILDING 2 - 101-105 Mindy Dr, 5-Unit Risk, Flood

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	4,949 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

CoreLogic 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.

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Valuation Detailed Report

by FPAT, LLC.

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Policy Number: REN1912182

6/7/2019

Fees

Architect Fees: 7% is included
Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation		\$1,120	
Foundations		\$57,029	
Exterior		\$202,218	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$155,770	
Mechanicals		\$248,306	
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$49,721	

TOTAL RC SECTION 1 **\$714,166**

TOTAL ACV Depreciated Cost (59%) **\$421,358**

Section 2

SUPERSTRUCTURE

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

Construction Quality: 2.0 - Average

Year Built:

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees: 7% is included
Overhead and Profit: 20% is included

CoreLogic 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.

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Valuation Detailed Report

by FPAT, LLC.

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Policy Number: REN1912182

6/7/2019

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation		\$332	
Foundations		\$23,270	
Exterior		\$148,496	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$96,050	
Mechanicals		\$153,186	
Heating	100% Heat Pump		
Cooling	100% Heat Pump		
Built-ins		\$29,477	

TOTAL RC SECTION 2		\$450,812	
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TOTAL ACV	Depreciated Cost (59%)	\$265,979	
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TOTAL RC BUILDING 2 101-105 Mindy Dr, 5-Unit Risk, Flood	\$1,164,977
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TOTAL ACV	\$687,337
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BUILDING 3 - 201-207 Mindy Dr, 7-Unit Risk, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	7,325 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			
Adjustments			
Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

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Policy Number: REN1912182

6/7/2019

Fees

Architect Fees: 7% is included
Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation			\$1,702
Foundations		\$43,484	\$36,223
Exterior		\$271,593	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$174,935	
Floor Finish	100% None		
Mechanicals		\$174,429	\$16,016
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$65,282	
TOTAL RC SECTION 1		\$729,723	\$53,941
TOTAL ACV Depreciated Cost (59%)		\$430,536	\$31,825

Section 2

SUPERSTRUCTURE

Occupancy: 100% Condominium, w/o Interior Finishes Story Height: 10 ft.

Construction Type: 100% Masonry (ISO 2) Number of Stories: 2

Gross Floor Area: 2,934 sq.ft. Irregular Adjustment: None

Construction Quality: 2.0 - Average

Year Built:

Adjustments

Depreciation: 41% Condition: Good

Effective Age: 33 years

CoreLogic 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.

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Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

CoreLogic 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.

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Valuation Detailed Report

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Policy Number: REN1912182

6/7/2019

SUMMARY OF COSTS		User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$341
Foundations			\$8,709	\$15,179
Exterior			\$152,438	
Exterior Wall	100% Stucco on Masonry			
Pitch	100% Flat			
Interior			\$74,539	
Floor Finish	100% None			
Mechanicals			\$74,815	\$6,537
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Built-ins			\$26,149	
TOTAL RC SECTION 2			\$336,649	\$22,057
TOTAL ACV Depreciated Cost (59%)			\$198,623	\$13,014
TOTAL RC BUILDING 3 201-207 Mindy Dr, 7-Unit Risk, Hazard			\$1,066,372	\$75,998
TOTAL ACV			\$629,160	\$44,839

BUILDING 4 - 201-207 Mindy Dr, 7-Unit Risk, Flood

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	7,325 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

CoreLogic 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.

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Valuation Detailed Report

by FPAT, LLC.

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Policy Number: REN1912182

6/7/2019

Fees

Architect Fees: 7% is included
Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation		\$1,658	
Foundations		\$77,646	
Exterior		\$264,569	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$227,382	
Mechanicals		\$368,248	
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$73,592	

TOTAL RC SECTION 1 **\$1,013,094**

TOTAL ACV Depreciated Cost (59%) **\$597,726**

Section 2

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,934 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		

Year Built:

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees: 7% is included
Overhead and Profit: 20% is included

CoreLogic 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.

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Valuation Detailed Report

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Policy Number: REN1912182

6/7/2019

SUMMARY OF COSTS		User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$332	
Foundations			\$23,270	
Exterior			\$148,496	
Exterior Wall		100% Stucco on Masonry		
Pitch		100% Flat		
Interior			\$96,050	
Mechanicals			\$153,186	
Heating		100% Heat Pump		
Cooling		100% Heat Pump		
Built-ins			\$29,477	
TOTAL RC SECTION 2			\$450,812	
TOTAL ACV			\$265,979	Depreciated Cost (59%)
TOTAL RC BUILDING 4 201-207 Mindy Dr, 7-Unit Risk, Flood			\$1,463,906	
TOTAL ACV			\$863,705	

BUILDING 5 - 301-306 Mindy Dr, 6-Unit Risk, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,720 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			
Adjustments			
Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

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Fees

Architect Fees: 7% is included
Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation			\$2,026
Foundations		\$51,765	\$39,937
Exterior		\$306,957	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$206,939	
Floor Finish	100% None		
Mechanicals		\$209,249	\$19,285
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$77,715	
TOTAL RC SECTION 1		\$852,626	\$61,247
TOTAL ACV Depreciated Cost (59%)		\$503,050	\$36,136
TOTAL RC BUILDING 5 301-306 Mindy Dr, 6-Unit Risk, Hazard		\$852,626	\$61,247
TOTAL ACV		\$503,050	\$36,136

BUILDING 6 - 301-306 Mindy Dr, 6-Unit Risk, Flood

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,720 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

CoreLogic 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.

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Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation		\$1,973
Foundations		\$89,330
Exterior		\$299,019
Exterior Wall	100% Stucco on Masonry	
Pitch	100% Flat	
Interior		\$269,229
Mechanicals		\$441,489
Heating	77% Heat Pump	
Cooling	77% Heat Pump	
Built-ins		\$87,607

TOTAL RC SECTION 1	\$1,188,648
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TOTAL ACV	Depreciated Cost (59%)	\$701,302
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TOTAL RC BUILDING 6 301-306 Mindy Dr, 6-Unit Risk, Flood	\$1,188,648
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TOTAL ACV	\$701,302
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BUILDING 7 - 401-404 Mindy Dr, 4-Unit Risk, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1

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Gross Floor Area:	6,094 sq.ft.	Irregular Adjustment:	None
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Construction Quality:	2.0 - Average
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Year Built:	
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Adjustments

Depreciation:	41%	Condition:	Good
Effective Age: 33 years			

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation			\$1,416
Foundations		\$36,176	\$32,705
Exterior		\$239,147	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$146,546	
Floor Finish	100% None		
Mechanicals		\$145,678	\$13,401
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$54,311	

TOTAL RC SECTION 1		\$621,858	\$47,522
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TOTAL ACV	Depreciated Cost (59%)	\$366,897	\$28,038
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TOTAL RC BUILDING 7 401-404 Mindy Dr, 4-Unit Risk, Hazard	\$621,858	\$47,522
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TOTAL ACV	\$366,897	\$28,038
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BUILDING 8 - 401-404 Mindy Dr, 4-Unit Risk, Flood**Section 1****SUPERSTRUCTURE**

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Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	6,094 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation		\$1,379	
Foundations		\$67,100	
Exterior		\$232,962	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$190,295	
Mechanicals		\$307,454	
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$61,225	

TOTAL RC SECTION 1		\$860,416	
---------------------------	--	------------------	--

TOTAL ACV	Depreciated Cost (59%)	\$507,645	
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TOTAL RC BUILDING 8 401-404 Mindy Dr, 4-Unit Risk, Flood	\$860,416
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TOTAL ACV	\$507,645
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BUILDING 9 - 501-504 Cara Ct, 4-Unit Risk, Hazard

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Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	5,437 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation			\$1,263
Foundations		\$32,276	\$30,710
Exterior		\$221,228	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$131,338	
Floor Finish	100% None		
Mechanicals		\$130,979	\$12,094
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$48,456	

TOTAL RC SECTION 1		\$564,278	\$44,067
TOTAL ACV	Depreciated Cost (59%)	\$332,924	\$26,000

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TOTAL RC BUILDING 9 501-504 Cara Ct, 4-Unit Risk, Hazard	\$564,278	\$44,067
TOTAL ACV	\$332,924	\$26,000

BUILDING 10 - 501-504 Cara Ct, 4-Unit Risk, Flood

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	5,437 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation		\$1,230	
Foundations		\$61,358	
Exterior		\$215,506	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$170,439	
Mechanicals		\$276,264	
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$54,624	

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TOTAL RC SECTION 1	\$779,422
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TOTAL ACV	Depreciated Cost (59%)	\$459,859
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TOTAL RC BUILDING 10 501-504 Cara Ct, 4-Unit Risk, Flood	\$779,422
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TOTAL ACV	\$459,859
------------------	------------------

BUILDING 11 - 601-608 Mindy Dr, 8-Unit Risk, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,664 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation			\$2,013
Foundations		\$51,433	\$39,792
Exterior		\$305,562	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$205,655	
Floor Finish	100% None		
Mechanicals		\$206,417	\$18,958

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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$77,216	
TOTAL RC SECTION 1		\$846,283	\$60,763
TOTAL ACV	Depreciated Cost (59%)	\$499,307	\$35,850

Section 2

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,988 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation			\$347
Foundations		\$8,869	\$15,326
Exterior		\$154,225	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$75,731	
Floor Finish	100% None		
Mechanicals		\$75,309	\$6,537

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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
Heating	100% Heat Pump		
Cooling	100% Heat Pump		
Built-ins		\$26,630	
TOTAL RC SECTION 2		\$340,765	\$22,210
TOTAL ACV	Depreciated Cost (59%)	\$201,051	\$13,104

TOTAL RC BUILDING 11	601-608 Mindy Dr, 8-Unit Risk, Hazard	\$1,187,047	\$82,973
TOTAL ACV		\$700,358	\$48,954

BUILDING 12 - 601-608 Mindy Dr, 8-Unit Risk, Flood

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,664 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation		\$1,961	
Foundations		\$88,866	
Exterior		\$297,660	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		

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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
Interior		\$267,549	
Mechanicals		\$435,762	
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$87,045	
TOTAL RC SECTION 1		\$1,178,843	
TOTAL ACV	Depreciated Cost (59%)	\$695,517	

Section 2

SUPERSTRUCTURE

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

Construction Quality: 2.0 - Average

Year Built:

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation		\$338	
Foundations		\$23,569	
Exterior		\$150,237	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$97,625	
Mechanicals		\$154,292	

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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
Heating	100% Heat Pump		
Cooling	100% Heat Pump		
Built-ins		\$30,020	
TOTAL RC SECTION 2		\$456,081	
TOTAL ACV	Depreciated Cost (59%)	\$269,088	

TOTAL RC BUILDING 12	601-608 Mindy Dr, 8-Unit Risk, Flood	\$1,634,924
TOTAL ACV		\$964,605

BUILDING 13 - 701-708 Mindy Dr, 8-Unit Risk, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,492 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation			\$1,973
Foundations		\$50,412	\$39,347
Exterior		\$301,264	
Exterior Wall	100% Stucco on Masonry		

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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
Pitch	100% Flat		
Interior		\$201,782	
Floor Finish	100% None		
Mechanicals		\$202,682	\$18,631
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$75,683	
TOTAL RC SECTION 1		\$831,823	\$59,950
TOTAL ACV	Depreciated Cost (59%)	\$490,775	\$35,371

Section 2

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,934 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation			\$341
Foundations		\$8,709	\$15,179
Exterior		\$152,438	
Exterior Wall	100% Stucco on Masonry		

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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
Pitch	100% Flat		
Interior		\$74,539	
Floor Finish	100% None		
Mechanicals		\$74,815	\$6,537
Heating	100% Heat Pump		
Cooling	100% Heat Pump		
Built-ins		\$26,149	
TOTAL RC SECTION 2		\$336,649	\$22,057
TOTAL ACV	Depreciated Cost (59%)	\$198,623	\$13,014

TOTAL RC BUILDING 13	701-708 Mindy Dr, 8-Unit Risk, Hazard	\$1,168,472	\$82,008
TOTAL ACV		\$689,398	\$48,385

BUILDING 14 - 701-708 Mindy Dr, 8-Unit Risk, Flood

Section 1

SUPERSTRUCTURE

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

Construction Quality: 2.0 - Average

Year Built:

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation		\$1,922	

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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
Foundations		\$87,437	
Exterior		\$293,473	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$262,466	
Mechanicals		\$427,816	
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$85,317	
TOTAL RC SECTION 1		\$1,158,431	
TOTAL ACV	Depreciated Cost (59%)	\$683,474	

Section 2

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,934 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation		\$332	
Foundations		\$23,270	
Exterior		\$148,496	

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Policy Number: REN1912182

6/7/2019

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$96,050	
Mechanicals		\$153,186	
Heating	100% Heat Pump		
Cooling	100% Heat Pump		
Built-ins		\$29,477	
TOTAL RC SECTION 2		\$450,812	
TOTAL ACV	Depreciated Cost (59%)	\$265,979	

TOTAL RC BUILDING 14	701-708 Mindy Dr, 8-Unit Risk, Flood	\$1,609,242
TOTAL ACV		\$949,453

BUILDING 15 - 801-804 Mindy Ct, 4-Unit Risk, Hazard**Section 1****SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	2,664 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			

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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
Site Preparation			\$619
Foundations		\$15,815	\$20,847
Exterior		\$138,181	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$66,664	
Floor Finish	100% None		
Mechanicals		\$63,867	\$5,883
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$23,742	
TOTAL RC SECTION 1		\$308,270	\$27,349
TOTAL ACV	Depreciated Cost (59%)	\$181,879	\$16,136

Section 2

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,940 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			

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SUMMARY OF COSTS		User Provided	Reconstruction	Exclusion
Site Preparation				\$342
Foundations			\$8,727	\$15,196
Exterior			\$152,637	
Exterior Wall		100% Stucco on Masonry		
Pitch		100% Flat		
Interior			\$74,700	
Floor Finish		100% None		
Mechanicals			\$74,870	\$6,537
Heating		100% Heat Pump		
Cooling		100% Heat Pump		
Built-ins			\$26,202	
TOTAL RC SECTION 2			\$337,135	\$22,074
TOTAL ACV			\$198,910	\$13,024
Depreciated Cost (59%)				
TOTAL RC BUILDING 15 801-804 Mindy Ct, 4-Unit Risk, Hazard			\$645,405	\$49,423
TOTAL ACV			\$380,789	\$29,160

BUILDING 16 - 801-804 Mindy Ct, 4-Unit Risk, Flood

Section 1

SUPERSTRUCTURE

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

Construction Quality: 2.0 - Average

Year Built:

Adjustments

Depreciation:	41%	Condition:	Good
Effective Age: 33 years			

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees: 7% is included

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Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation		\$603	
Foundations		\$35,713	
Exterior		\$134,608	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$86,086	
Mechanicals		\$134,762	
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$26,764	
TOTAL RC SECTION 1		\$418,536	
TOTAL ACV	Depreciated Cost (59%)	\$246,936	

Section 2

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,940 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation		\$333	
Foundations		\$23,304	
Exterior		\$148,690	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$96,255	
Mechanicals		\$153,309	
Heating	100% Heat Pump		
Cooling	100% Heat Pump		
Built-ins		\$29,537	

TOTAL RC SECTION 2		\$451,427	
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TOTAL ACV	Depreciated Cost (59%)	\$266,342	
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TOTAL RC BUILDING 16	801-804 Mindy Ct, 4-Unit Risk, Flood	\$869,962	
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TOTAL ACV		\$513,278	
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BUILDING 17 - 901-908 Cara Dr, 8-Unit Risk, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,742 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			
Adjustments			
Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

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Fees

Architect Fees: 7% is included
Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation			\$2,031
Foundations		\$51,896	\$39,993
Exterior		\$307,505	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$207,425	
Floor Finish	100% None		
Mechanicals		\$209,420	\$19,285
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$77,911	
TOTAL RC SECTION 1		\$854,158	\$61,309
TOTAL ACV	Depreciated Cost (59%)	\$503,953	\$36,172

Section 2

SUPERSTRUCTURE

Occupancy: 100% Condominium, w/o Interior Finishes Story Height: 10 ft.
Construction Type: 100% Masonry (ISO 2) Number of Stories: 2
Gross Floor Area: 2,988 sq.ft. Irregular Adjustment: None
Construction Quality: 2.0 - Average
Year Built:

Adjustments

Depreciation: 41% Condition: Good
Effective Age: 33 years

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Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

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SUMMARY OF COSTS		User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$347
Foundations			\$8,869	\$15,326
Exterior			\$154,225	
Exterior Wall	100% Stucco on Masonry			
Pitch	100% Flat			
Interior			\$75,731	
Floor Finish	100% None			
Mechanicals			\$75,309	\$6,537
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Built-ins			\$26,630	
TOTAL RC SECTION 2			\$340,765	\$22,210
TOTAL ACV Depreciated Cost (59%)			\$201,051	\$13,104
TOTAL RC BUILDING 17 901-908 Cara Dr, 8-Unit Risk, Hazard			\$1,194,923	\$83,519
TOTAL ACV			\$705,005	\$49,276

BUILDING 18 - 901-908 Cara Dr, 8-Unit Risk, Flood

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,742 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

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Fees

Architect Fees: 7% is included
Overhead and Profit: 20% is included

SUMMARY OF COSTS		User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$1,978	
Foundations			\$89,513	
Exterior			\$299,552	
Exterior Wall	100% Stucco on Masonry			
Pitch	100% Flat			
Interior			\$269,869	
Mechanicals			\$441,910	
Heating	77% Heat Pump			
Cooling	77% Heat Pump			
Built-ins			\$87,828	
TOTAL RC SECTION 1			\$1,190,651	
TOTAL ACV	Depreciated Cost (59%)		\$702,484	

Section 2

SUPERSTRUCTURE

Occupancy: 100% Condominium Story Height: 10 ft.
Construction Type: 100% Masonry (ISO 2) Number of Stories: 2
Gross Floor Area: 2,988 sq.ft. Irregular Adjustment: None
Construction Quality: 2.0 - Average
Year Built:

Adjustments

Depreciation: 41% Condition: Good
Effective Age: 33 years
Hillside Construction: Degree of Slope: Level Site Accessibility: Excellent
Site Position: Unknown Soil Condition: Excellent

Fees

Architect Fees: 7% is included
Overhead and Profit: 20% is included

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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation		\$338	
Foundations		\$23,569	
Exterior		\$150,237	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$97,625	
Mechanicals		\$154,292	
Heating	100% Heat Pump		
Cooling	100% Heat Pump		
Built-ins		\$30,020	

TOTAL RC SECTION 2	\$456,081
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TOTAL ACV	Depreciated Cost (59%)	\$269,088
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TOTAL RC BUILDING 18	901-908 Cara Dr, 8-Unit Risk, Flood	\$1,646,732
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TOTAL ACV	\$971,572
------------------	------------------

BUILDING 19 - 1001-1007 Cara Dr, 7-Unit Risk, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	9,939 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			
Adjustments			
Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

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Fees

Architect Fees: 7% is included
Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation			\$2,309
Foundations		\$59,002	\$42,995
Exterior		\$336,903	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$234,844	
Floor Finish	100% None		
Mechanicals		\$237,907	\$21,899
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$88,579	
TOTAL RC SECTION 1		\$957,235	\$67,204
TOTAL ACV Depreciated Cost (59%)		\$564,769	\$39,650
TOTAL RC BUILDING 19 1001-1007 Cara Dr, 7-Unit Risk, Hazard		\$957,235	\$67,204
TOTAL ACV		\$564,769	\$39,650

BUILDING 20 - 1001-1007 Cara Dr, 7-Unit Risk, Flood

Section 1

SUPERSTRUCTURE			
Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	9,939 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

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Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation		\$2,249
Foundations		\$99,359
Exterior		\$328,190
Exterior Wall	100% Stucco on Masonry	
Pitch	100% Flat	
Interior		\$305,726
Mechanicals		\$502,052
Heating	77% Heat Pump	
Cooling	77% Heat Pump	
Built-ins		\$99,854

TOTAL RC SECTION 1	\$1,337,431
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TOTAL ACV	Depreciated Cost (59%)	\$789,084
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TOTAL RC BUILDING 20 1001-1007 Cara Dr, 7-Unit Risk, Flood	\$1,337,431
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TOTAL ACV	\$789,084
------------------	------------------

BUILDING 21 - 1101-1104 Cara Dr, 4-Unit Risk, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1

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Gross Floor Area: 6,017 sq.ft. Irregular Adjustment: None

Construction Quality: 2.0 - Average

Year Built:

Adjustments

Depreciation: 41% Condition: Good
Effective Age: 33 years

Hillside Construction: Degree of Slope: Level Site Accessibility: Excellent
Site Position: Unknown Soil Condition: Excellent

Fees

Architect Fees: 7% is included
Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
------------------	---------------	----------------	-----------

SUPERSTRUCTURE

Site Preparation			\$1,398
Foundations		\$35,719	\$32,476
Exterior		\$237,071	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$144,767	
Floor Finish	100% None		
Mechanicals		\$145,079	\$13,401
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$53,625	

TOTAL RC SECTION 1		\$616,262	\$47,275
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TOTAL ACV	Depreciated Cost (59%)	\$363,594	\$27,892
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TOTAL RC BUILDING 21 1101-1104 Cara Dr, 4-Unit Risk, Hazard		\$616,262	\$47,275
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TOTAL ACV		\$363,594	\$27,892
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BUILDING 22 - 1101-1104 Cara Dr, 4-Unit Risk, Flood

Section 1

SUPERSTRUCTURE

CoreLogic 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.

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Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	6,017 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation		\$1,362
Foundations		\$66,432
Exterior		\$230,940
Exterior Wall	100% Stucco on Masonry	
Pitch	100% Flat	
Interior		\$187,972
Mechanicals		\$305,981
Heating	77% Heat Pump	
Cooling	77% Heat Pump	
Built-ins		\$60,451

TOTAL RC SECTION 1		\$853,138
---------------------------	--	------------------

TOTAL ACV	Depreciated Cost (59%)	\$503,351
------------------	------------------------	------------------

TOTAL RC BUILDING 22 1101-1104 Cara Dr, 4-Unit Risk, Flood	\$853,138
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TOTAL ACV	\$503,351
------------------	------------------

BUILDING 23 - 1201-1206 Cara Dr, 6-Unit Risk, Hazard

CoreLogic 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.

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Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,725 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation			\$2,027
Foundations		\$51,795	\$39,950
Exterior		\$307,082	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$207,090	
Floor Finish	100% None		
Mechanicals		\$209,288	\$19,285
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$77,760	
TOTAL RC SECTION 1		\$853,015	\$61,261
TOTAL ACV	Depreciated Cost (59%)	\$503,279	\$36,144

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TOTAL RC BUILDING 23 1201-1206 Cara Dr, 6-Unit Risk, Hazard	\$853,015	\$61,261
TOTAL ACV	\$503,279	\$36,144

BUILDING 24 - 1201-1206 Cara Dr, 6-Unit Risk, Flood

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,725 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation		\$1,975	
Foundations		\$89,372	
Exterior		\$299,140	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$269,416	
Mechanicals		\$441,584	
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$87,657	

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TOTAL RC SECTION 1	\$1,189,145
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TOTAL ACV	Depreciated Cost (59%)	\$701,595
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TOTAL RC BUILDING 24 1201-1206 Cara Dr, 6-Unit Risk, Flood	\$1,189,145
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TOTAL ACV	\$701,595
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BUILDING 25 - 1301-1306 Cara Dr, 6-Unit Risk, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	9,009 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation			\$2,093
Foundations		\$53,481	\$40,676
Exterior		\$314,130	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$213,655	
Floor Finish	100% None		
Mechanicals		\$216,291	\$19,938

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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$80,291	
TOTAL RC SECTION 1		\$877,848	\$62,707
TOTAL ACV	Depreciated Cost (59%)	\$517,931	\$36,997

TOTAL RC BUILDING 25	1301-1306 Cara Dr, 6-Unit Risk, Hazard	\$877,848	\$62,707
TOTAL ACV		\$517,931	\$36,997

BUILDING 26 - 1301-1306 Cara Dr, 6-Unit Risk, Flood

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	9,009 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation		\$2,039	
Foundations		\$91,722	
Exterior		\$306,006	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		

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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
Interior		\$277,986	
Mechanicals		\$456,328	
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$90,511	
TOTAL RC SECTION 1		\$1,224,592	
TOTAL ACV	Depreciated Cost (59%)	\$722,509	

TOTAL RC BUILDING 26	1301-1306 Cara Dr, 6-Unit Risk, Flood	\$1,224,592
TOTAL ACV		\$722,509

BUILDING 27 - 1401-1407 Cara Dr, 7-Unit Risk, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	7,457 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation			\$1,732
Foundations		\$44,268	\$36,586
Exterior		\$274,997	

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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$177,989	
Floor Finish	100% None		
Mechanicals		\$177,852	\$16,343
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$66,459	
TOTAL RC SECTION 1		\$741,565	\$54,661
TOTAL ACV	Depreciated Cost (59%)	\$437,524	\$32,250

Section 2

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,988 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			
Adjustments			
Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation			\$347
Foundations		\$8,869	\$15,326
Exterior		\$154,225	

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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$75,731	
Floor Finish	100% None		
Mechanicals		\$75,309	\$6,537
Heating	100% Heat Pump		
Cooling	100% Heat Pump		
Built-ins		\$26,630	
TOTAL RC SECTION 2		\$340,765	\$22,210
TOTAL ACV	Depreciated Cost (59%)	\$201,051	\$13,104

TOTAL RC BUILDING 27	1401-1407 Cara Dr, 7-Unit Risk, Hazard	\$1,082,330	\$76,872
TOTAL ACV		\$638,575	\$45,354

BUILDING 28 - 1401-1407 Cara Dr, 7-Unit Risk, Flood**Section 1****SUPERSTRUCTURE**

Occupancy:	100% Condominium	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	7,457 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			

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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
Site Preparation		\$1,688	
Foundations		\$78,763	
Exterior		\$267,885	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$231,369	
Mechanicals		\$375,428	
Heating	77% Heat Pump		
Cooling	77% Heat Pump		
Built-ins		\$74,918	
TOTAL RC SECTION 1		\$1,030,051	
TOTAL ACV	Depreciated Cost (59%)	\$607,730	

Section 2

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,988 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		

Year Built:

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
Site Preparation		\$338	
Foundations		\$23,569	

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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
Exterior		\$150,237	
Exterior Wall	100% Stucco on Masonry		
Pitch	100% Flat		
Interior		\$97,625	
Mechanicals		\$154,292	
Heating	100% Heat Pump		
Cooling	100% Heat Pump		
Built-ins		\$30,020	
TOTAL RC SECTION 2		\$456,081	
TOTAL ACV	Depreciated Cost (59%)	\$269,088	

TOTAL RC BUILDING 28 1401-1407 Cara Dr, 7-Unit Risk, Flood	\$1,486,132
TOTAL ACV	\$876,818

BUILDING 29 - Clubhouse, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	14 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	3,882 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
SUPERSTRUCTURE			
Site Preparation			\$863
Foundations		\$22,052	\$17,095
Exterior		\$197,630	
Pitch	100% Flat		
Interior		\$68,057	
Ceiling Finish	100% Drywall 100% Paint		
Mechanicals		\$129,042	\$6,746
Heating	80% Heat Pump		
Cooling	80% Heat Pump		
Plumbing	8 Total Fixtures		
Built-ins		\$9,923	
SUBTOTAL RC		\$426,704	\$24,704
Depreciated Cost (59%)		\$251,755	\$14,575
ADDITIONS			
Building Items		\$5,403	
Total Additions		\$5,403	
TOTAL RC SECTION 1		\$432,107	\$24,704
TOTAL ACV		\$254,943	\$14,575
TOTAL RC BUILDING 29 Clubhouse, Hazard			
		\$432,107	\$24,704
TOTAL ACV			
		\$254,943	\$14,575
BUILDING 30 - Clubhouse, Hazard			

Section 1

SUPERSTRUCTURE

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	14 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	3,882 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

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Adjustments

Depreciation:	41%	Condition:	Good
	Effective Age: 33 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation		\$863
Foundations		\$39,147
Exterior		\$197,630
Pitch	100% Flat	
Interior		\$68,057
Ceiling Finish	100% Drywall	
	100% Paint	
Mechanicals		\$135,788
Heating	80% Heat Pump	
Cooling	80% Heat Pump	
Plumbing	8 Total Fixtures	
Built-ins		\$9,923

SUBTOTAL RC	\$451,408
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Depreciated Cost (59%)	\$266,330
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ADDITIONS

Building Items	\$5,403
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Total Additions	\$5,403
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TOTAL RC SECTION 1	\$456,810
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TOTAL ACV	\$269,518
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TOTAL RC BUILDING 30 Clubhouse, Hazard	\$456,810
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TOTAL ACV	\$269,518
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	Reconstruction	Sq.Ft.	\$/Sq.Ft.	Depreciated
LOCATION SUBTOTAL (All Buildings)	\$30,740,695	253,644	\$121	\$18,137,010

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LOCATION ADDITIONS

Custom Items

Swimming Pool +/- 1,000 SF	\$75,000
Pool Deck +/- 1,325 SF	\$11,925
Shuffleboard Courts, 2 of 2	\$14,000
4' Aluminum Picket Pool Fencing +/- 158 LF	\$5,598

Location Additions Value	\$106,523	\$106,523
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LOCATION TOTAL, Location 1	\$30,847,218	253,644	\$122	\$18,243,533
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	Reconstruction	Sq.Ft.	\$/Sq.Ft.	Depreciated
VALUATION GRAND TOTAL	\$30,847,218	253,644	\$122	\$18,243,533

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VALUATION

Valuation Number:	REN1912182	Effective Date:	06/07/2019
Value Basis:	Reconstruction	Expiration Date:	06/06/2020
		Cost as of:	09/2018

BUSINESS

Rothmoor Estates Condo Assn, Inc
101-105 Mindy Dr.
Largo , FL 33771 USA

LOCATION 1 - Rothmoor Estates Condominium Association, Inc.

Rothmoor Estates Condominium Association, Inc.
Mindy Dr and Cara Dr
Largo , FL 33771 USA

Equipment: Building items and site improvements

	Replacement	Depreciated
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Building 29, Section 1

Building Items

Canopies

(1) Cast-in-Place Concrete w/Flat Plate Deck	\$5,403	\$3,188
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Building 30, Section 1

Building Items

Canopies

(1) Cast-in-Place Concrete w/Flat Plate Deck	\$5,403	\$3,188
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LOCATION 1 Additions

Custom Items

(1) Swimming Pool +/- 1,000 SF	\$75,000	\$75,000
(1) Pool Deck +/- 1,325 SF	\$11,925	\$11,925
(1) Shuffleboard Courts, 2 of 2	\$14,000	\$14,000
(1) 4' Aluminum Picket Pool Fencing +/- 158 LF	\$5,598	\$5,598

LOCATION 1 - Rothmoor Estates Condominium Association, Inc. TOTAL

\$117,328	\$112,898
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TOTAL

\$117,328	\$112,898
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