



Insurance Appraisal  
Strathmore Riverside Villas Condominium Association  
2700 Riverbluff Parkway, Sarasota, Florida 34231





Strathmore Riverside Villas Condominium Association  
Board of Directors  
c/o Mr. Jerry McDermott, Treasurer  
2700 Riverbluff Parkway  
Sarasota, Florida 34231

**RE:            *Strathmore Riverside Villas Condominium Association  
Insurance Appraisal***

***May 30, 2022***

Dear Mr. McDermott,

As you requested, I have completed an appraisal of the above referenced condominium complex for the purpose of estimating the insurable value of the buildings and site improvements for the insurance policy. The intended users of this replacement valuation are the client and the insurance provider/agent.

In order to complete this work, I inspected the buildings and site on May 26, 2022 and documented the various building components through physical inspection and photographic evidence. Measurements were taken on-site and verified with the condominium plat book. As a source of data, I utilized the cost estimating data service Core Logic. The attached study contains photos, excel spreadsheets, and the detailed improvement valuation. Please read the general and limiting conditions, which explain conditions and exclusions of the valuation.

The results of the appraisal as of May 26, 2022 (the day of inspection) show the replacement value of the buildings and site improvements as follows:

Summary of Values		
	Flood RCV	Wind/Casualty RCV
Total Risk Buildings	\$13,903,592	\$54,245,682
Site Improvements	\$825,100	
For detailed values/building please refer to pages 113-127		



This appraisal is intended for your use in determining the necessary amount for insurance purposes. The undersigned is a Florida State-Certified General Real Estate Appraiser RZ 2890; I have complied with all the rules and regulations of the Florida Real Estate Appraisal Board, USPAP and Codes and Ethics of the Appraisal Institute. I have provided no insurance advice nor am I qualified to do so. I am not a professional cost estimator; this study is based on cost estimates by Core Logic which are assumed accurate.

Thank you for the opportunity of providing this service to you; please do not hesitate to call with any questions or comments.

Yours truly,

*Patricia E. Staebler, SRA*



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Patricia E. Staebler, SRA, RS  
FL State Certified General Appraiser RZ2890



## Certification

For the real estate identified as follows:

**Strathmore Riverside Villas Condominium Association, Sarasota County Clerk Plat Book 3, Pages 50-50C, recorded April 1, 1970 and Plat Book 4, Pages 47-47C and 48-48B, recorded May 21, 1971.**

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have appraised the property before for the same function and use.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- I made a personal inspection of the property that is the subject of this report.



- No one provided significant real property appraisal assistance to the person signing this certification.
- The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics & Standards of Professional Appraisal Practice of the Appraisal Institute.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.
- As of the date of this report, I have completed the continuing education program of the State of Florida and my license is current until November 30, 2022.
- As of the date of this report, I have completed the continuing education program for Designated members of the Appraisal Institute until 12/31/2025.

*Patricia E. Staebler, SRA*

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Patricia E. Staebler, SRA, RS  
State-Certified General Real Estate Appraiser RZ2890



## GENERAL ASSUMPTIONS

The information furnished by others is believed to be reliable. However, no warranty is given for its accuracy. All engineering is assumed to be correct. The plot plans and illustrative material in this report are included to assist the reader in visualizing the property. It is assumed that there are no hidden or unapparent conditions of the property, subsoil or structures that render it more or less valuable. No responsibility is assumed for such conditions or for arranging for engineering studies that may be required to discover them.

It is assumed that there is full compliance with all applicable federal, state and local environmental regulations and laws unless noncompliance is stated, defined and considered in the appraisal report. It is assumed that all applicable zoning and use regulations and restrictions have been complied with, unless nonconformity has been stated, defined and considered in the appraisal report. It is assumed that the appropriate governing authority will allow the property to be used or developed in accordance with zoning and use regulations. It is assumed that all required licenses, Certificates of Occupancy, consents or other legislative or administrative authority from any local, state or national government or private entity or organization have been or can be obtained or renewed for any use on which the value estimate contained in this report is based. If any of the foregoing does not come to pass, is changed or is prohibited by subsequent action on the part of a governing authority, the values herein may be adversely affected, and this appraisal may be rendered null and void or require revision.

It is assumed that the utilization of the land and improvements is within the boundaries or property lines of the property described and that there is no encroachment or trespass unless noted in the report. The sketches in this report, which are approximate only, and the photographs are included to assist the reader in visualizing the property. All data, cost estimates and statements are, in most cases, gathered from reliable sources and from reputable local or area business concerns, but in no sense guaranteed. If a survey has been included, or relied upon, it is assumed to be correct. No responsibility is assumed in the contrary and should an error in the survey sufficiently alter the subject property, this appraisal is considered null and void.

## GENERAL LIMITING CONDITIONS

### **Definitions. In these Terms and Conditions:**

“Appraisal Services Agreement” means any written agreement between Client and Appraiser for performance of the appraisal services, including any agreement entered into electronically or through a web portal; “Client” means a party identified expressly as a client in an Appraisal Services Agreement and also any party identified expressly as a client by the Appraiser in an appraisal report; and “Appraiser” means (a) the appraiser(s) performing part or all of the appraisal services and/or signing an appraisal report, (b) the firm employing such appraiser or of which the appraiser is a partner, owner, shareholder, member, officer, director or independent contractor, and (c) the employees, partners, owners, shareholders, members, officers, directors or independent contractors of any such firm.



### **Appraiser Independence**

As required by law and professional standards, Appraiser's performance of the appraisal is independent, impartial and objective. Accordingly, Appraiser cannot agree to provide a value opinion that is contingent on a predetermined amount and cannot ensure that the opinion of value will serve to facilitate any specific objective of Client or others or advance any particular cause.

### **Acceptance and Applicability**

These Standard Terms and Conditions for Appraisal Services and Reports ("Terms and Conditions") shall apply to any appraisal reports, contracts or orders into which they are incorporated. In addition, with respect to any appraisal report, any use of or reliance on the appraisal by any party, regardless of whether the use or reliance is authorized or known by Appraiser, constitutes acceptance of these Terms and Conditions as well as acceptance of all other appraisal statements, limiting conditions and assumptions stated in the appraisal report. An Appraisal Services Agreement may contain different provisions than stated in this document but such different provisions shall only apply between Client and Appraiser, unless the Appraisal Services Agreement expressly states otherwise.

### **Intended Users of Appraisal and Reliance**

The only intended user(s) of the appraisal shall be Client and those parties who are identified expressly as intended users in the report. Appraiser does not intend or anticipate that any other parties will use or rely on the appraisal. The appraisal is provided for Client's and the intended user's benefit alone and solely for the use identified in the report. The appraisal may not, without Appraiser's express written authorization, be used or relied on by any other party, even if that party pays all or part of the appraisal fee, or receives or sees a copy of the report. If Appraiser has granted authorization for other parties to use or rely on the appraisal, that authorization will be subject to additional terms which may be stated by Appraiser.

### **Unauthorized Use or Publication**

No part of the appraisal report or the Appraiser's opinions or conclusions may be published or used in any advertising materials, property listings, investment offerings or prospectuses, or securities filings or statements without Appraiser's written authorization. Any party who publishes or uses the report or Appraiser's work product without such authorization or who provides the report or Appraiser's work product for such unauthorized use or publication agrees to indemnify and hold Appraiser harmless from and against all damages, expenses, claims and costs, including attorneys' fees, incurred in Appraiser's investigation and/or defense of any claim arising from or in any way connected to the unauthorized use or publication.

### **No Third-Party Beneficiaries of the Appraisal Services Agreement**

Unless identified expressly in the agreement, there are no third-party beneficiaries of any Appraisal Services Agreement between Client and Appraiser pertaining to the appraisal, and no other person or entity shall have any right, benefit or interest under such agreement. The identification of a party as an intended user of the appraisal does mean that the party is a third-party beneficiary of the Appraisal Services Agreement.



### **Appraiser Not Responsible for Certain Conditions**

Notwithstanding that Appraiser may comment on, analyze or assume certain conditions in the appraisal, Appraiser shall have no monetary liability or responsibility for alleged claims or damages pertaining to: (a) title defects, liens or encumbrances affecting the property, (b) the property's compliance with local, state or federal zoning, planning, building, disability access and environmental laws, regulations and standards, (c) building permits and planning approvals for improvements on the property; (d) structural or mechanical soundness or safety, (e) contamination, mold, pollution, storage tanks, animal infestations and other hazardous conditions affecting the property, and (f) other conditions and matters for which licensed real estate appraisers are not customarily deemed to have professional expertise.

### **Maximum Time Period for Legal Actions**

Unless the time period is shorter under applicable law, any legal action or claim relating to the appraisal or Appraisal Services Agreement shall be filed in court (or in the applicable arbitration tribunal, if the parties to the dispute have executed an arbitration agreement) within two (2) years from the date of delivery to Client of the appraisal report to which the claims or causes of action relate or, in the case of acts or conduct after delivery of the report, two (2) years from the date of the alleged acts or conduct. The time period stated in this section shall not be extended by any delay in the discovery or accrual of the underlying claims, causes of action or damages. The time period stated in this section shall apply to all non-criminal claims or causes of action of any type.

### **Limitations of Liability and Assignment of Claims**

Professional standards for the performance of real estate appraisals require that appraisers perform their services independently, impartially and objectively. Clients and other users of appraisals often have separate legal or regulatory obligations imposed on them in relation to the appraisal process. The provisions of this section are designed to assure that an appraiser can render appraisal services in compliance with professional standards for reasonable compensation and to assure that clients and users can comply freely with their own professional and legal obligations. If any conditions are not appropriate for a particular assignment, they may be negotiated, but the modification must be in writing and signed by the parties subject to the modification.

#### **a. Limitations of Liability**

To the fullest extent permitted by applicable law, the maximum monetary liability of Appraiser or Client to each other or to any other party (regardless of whether that party's claimed use or reliance on the appraisal was authorized by Appraiser or Client) for any and all claims or causes of action relating to the appraisal or any Appraisal Services Agreement shall be limited to \$25,000 or the total compensation actually received by Appraiser for the appraisal or other services that are the subject of the claim(s) or cause(s) of action. This limitation of liability extends to all types of claims and causes of action, whether in contract or tort, including without limitation claims/causes of action based on another party's (including Appraiser's or Client's) own negligence or negligent misrepresentation, but excludes: (i) claims/causes of action for intentionally fraudulent or criminal conduct, intentionally caused injury, or unauthorized use or publication of the appraisal or Appraiser's work product, or (ii) claims/causes of action by Appraiser for





the collection of unpaid compensation for the appraisal or other services (for which the maximum recovery shall be the total amount unpaid and owing to Appraiser, plus applicable interest and late charges).

**b. No Special or Consequential Damages**

No party shall be liable to any other party for special or consequential damages, including, without limitation, loss of profits or damages proximately caused by loss of use of any property, regardless of whether arising from negligence or breach of the Appraisal Services Agreement or otherwise, and regardless of whether a party was advised or knew of the possibility of such damages.

**No Assignment of Claims**

Legal claims or causes of action relating to the appraisal or Appraisal Services Agreement are not assignable or transferrable.

**Subpoenas and Testimony**

In the event that Appraiser is compelled by subpoena or other legal or administrative process to provide testimony or produce documents relating to the appraisal or Appraiser's services, whether in court, deposition, arbitration or any other proceeding, the party seeking such testimony or documents agrees to compensate Appraiser for the reasonable time incurred by Appraiser in connection with preparation for and provision of such testimony and/or documents at Appraiser's rates in effect at that time and reimburse Appraiser's reasonable actual expenses.

**Severability**

If any provision of these Terms and Conditions is held, in whole or part, to be unenforceable or invalid for any reason, the remainder of that provision and the remainder of the entire Terms and Conditions will be severable and remain in effect.



### Distribution of Appraisal

If any person(s) other than the intended users of the appraisal report receive portions of and/or the appraisal report in its entirety, it is deemed unauthorized. The appraisal may not be disseminated whether partially or wholly, to any party other than the intended users. The appraisal is considered incomplete and unauthorized if received in any state other than in its entirety by any person(s) other than the intended users. **Note to insurance agents and carriers: if you receive a partial copy of the appraisal report please request a complete copy from the client.**

### Insurable Value

- It is the responsibility of the client and the intended users to obtain legal interpretation as to adherence to the appropriate statutes in regard to flood and hazard/windstorm insurance.
- The estimate of the building replacement value was performed under the consideration of a construction market, which is in balance in terms of supply and demand. Construction prices in a post hurricane market will most likely be highly demand driven and cannot be reflected in this appraisal.
- Demolition costs/Debris Removal are not included in this cost estimate. Furthermore, no depreciation is being considered in this valuation as Replacement Cost Value (RCV) versus Actual Cash Value (ACV) is the responsibility of the insurance carrier.
- Rebuilding (replacement) will require compliance with new building codes. The extra cost associated with said compliance is not included in this appraisal.
- The replacement value was calculated depending on Core Logic which is deemed reliable.



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## Introduction

The subject property is located in a residential area in Sarasota, Sarasota County. The subdivision is situated northeast of Phillippi Creek and stretches over several roads.

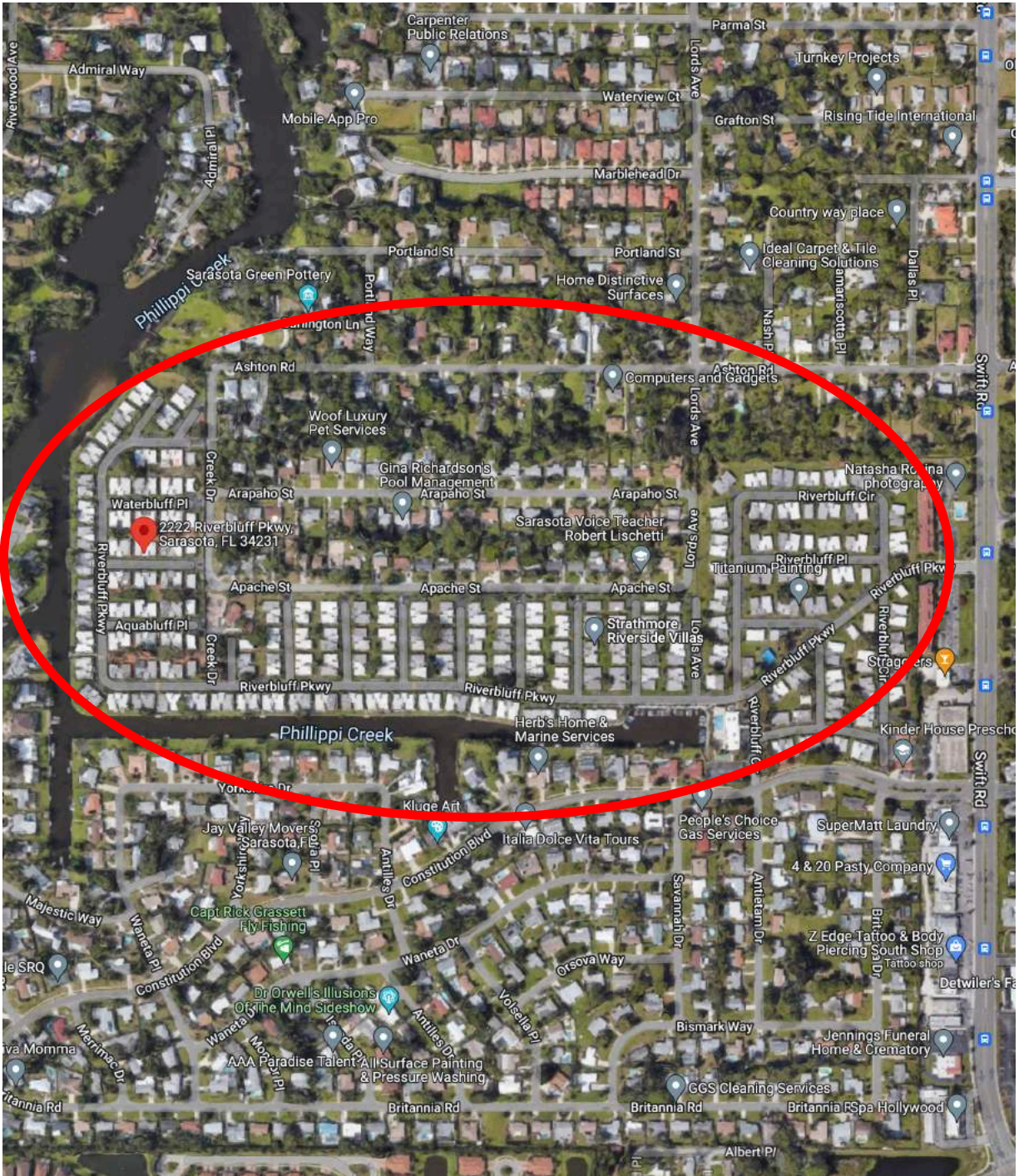
The subject property consists of 336 condominium units in multiple one-story buildings occupied with one to three condominium units. Most of the units have two bedrooms and two baths, some just one bedroom and one bath.

The buildings were constructed in 1971. Frame walls and wood truss roofs make this property an ISO 1 risk. Each building has either an attached or integrated carport, a small entry porch and an open screened porch. Over the years, a lot of the open screened porches were converted to air-conditioned space. These betterments become the responsibility of the condo unit owner and will not be included in this valuation. Please refer to the improvement description in a later chapter of this report for a more detailed description of the buildings.

Site improvements at this property consist of a clubhouse, shuffleboard courts, a large pool and docks and boat slips in the marina.

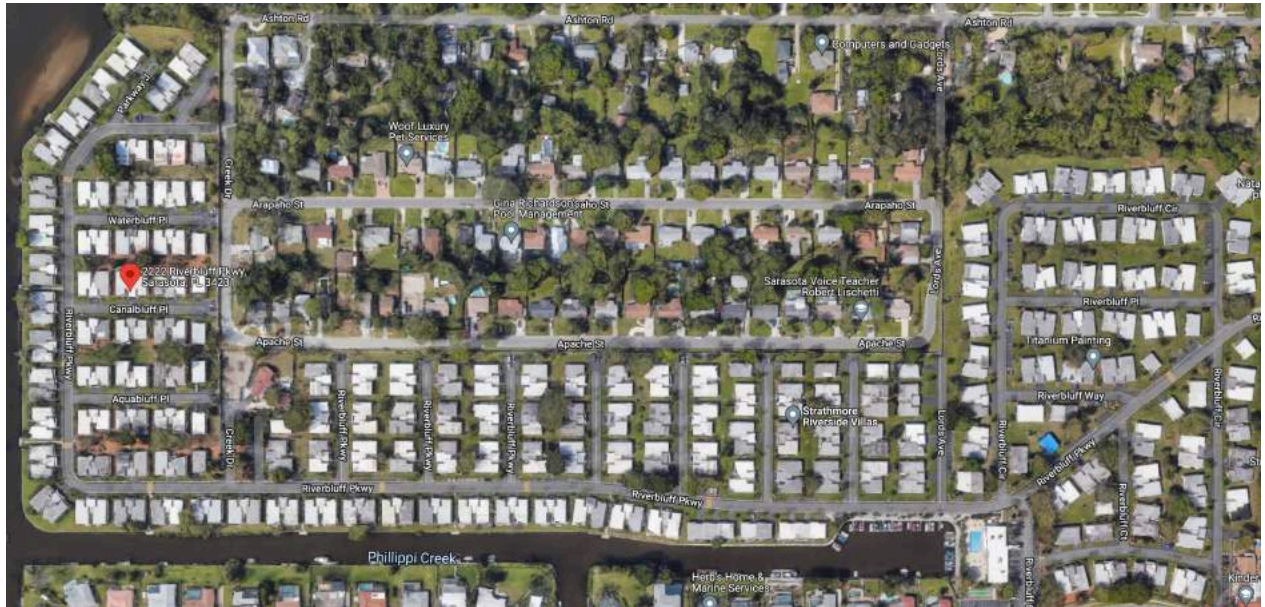
Please refer to the following section which will help to visualize the improvements and the property location, followed by the valuation section:

Aerial View



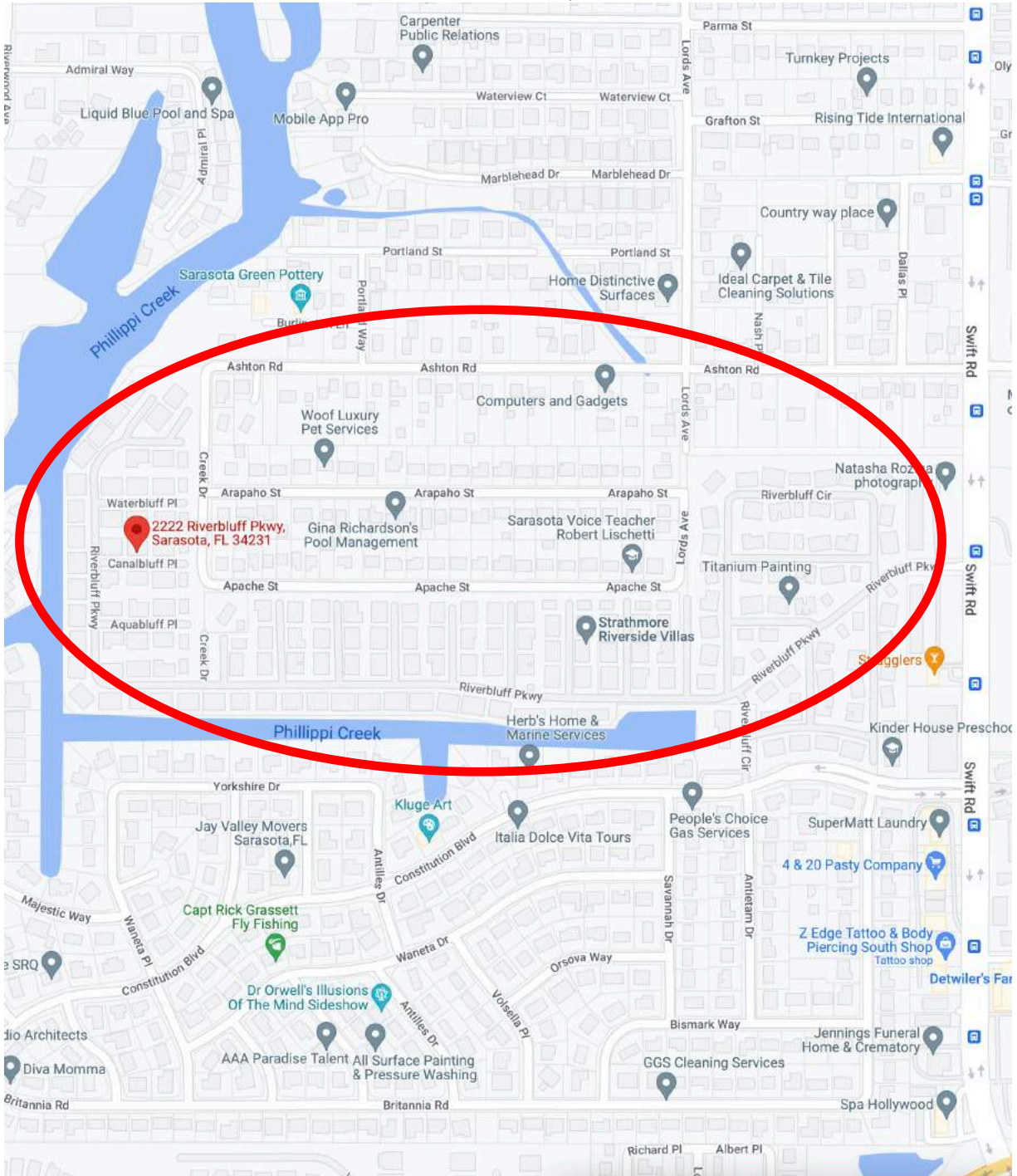


### Aerial View Close



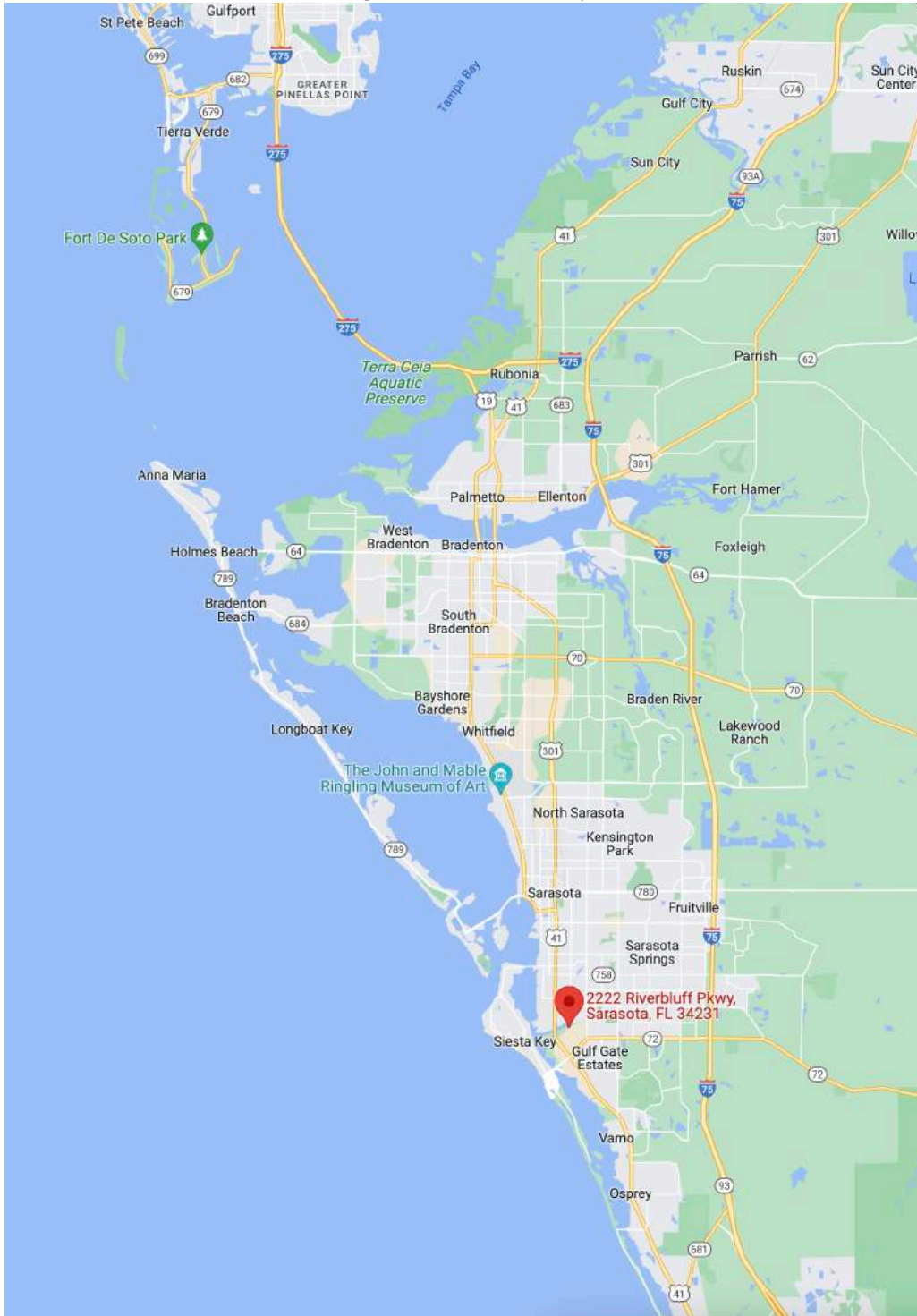


### Location Map



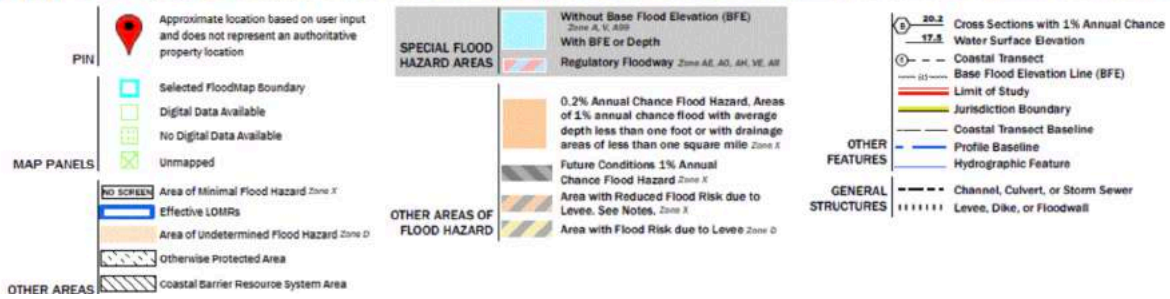
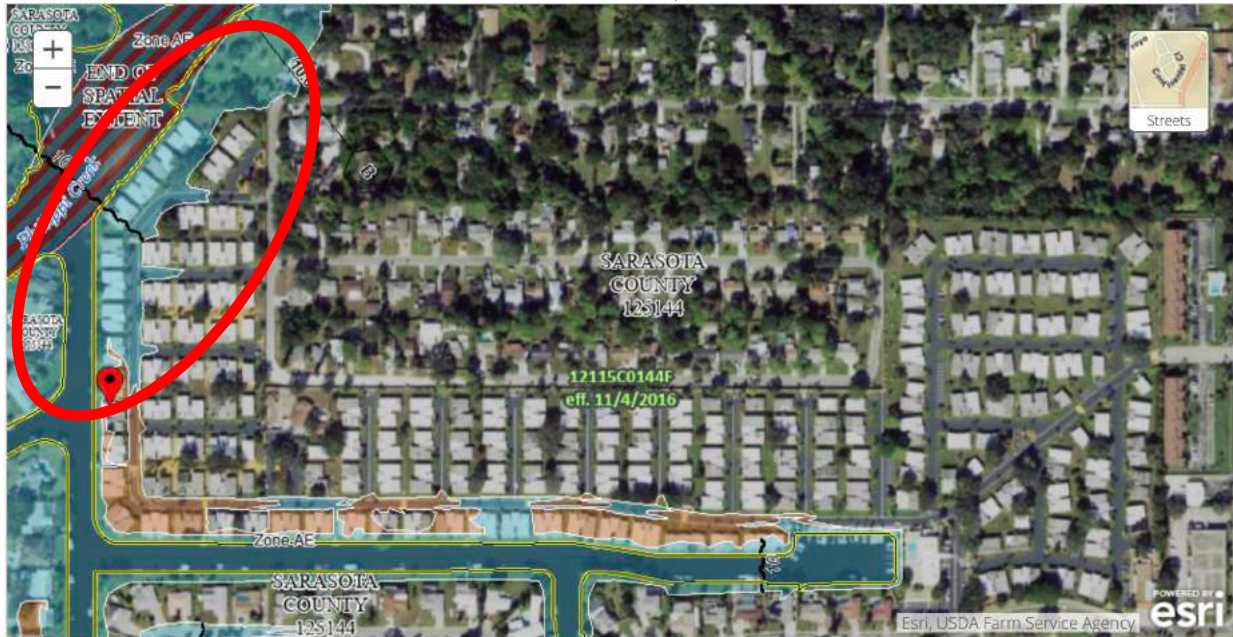


### Regional Location Map





### Flood Map



Most of the subject property is located in flood zone X. The red circle indicates buildings in flood zone AE with a base flood elevation of 10 feet, according to FEMA FIRM panel 12115C0144F, effective November 4, 2016.



### Wind Speed Location Map

**ATC** Hazards by Location

Search by Address    Search by Coordinate

2222 Riverbluff Pkwy, Sarasota, FL 34231, USA    **Q** Search

Coordinates: 27.274989, -82.52314799999999

**Wind**    Snow    Tornado    Seismic

**Print these results**    **Save these results**

**ASCE 7-16**    *Select a dataset to view contours.*

MRI 10-Year	82 mph
MRI 25-Year	99 mph
MRI 50-Year	112 mph
MRI 100-Year	124 mph
Risk Category I	139 mph
Risk Category II	▲ 149 mph

You are in a wind-borne debris region.

Risk Category III	▲ 159 mph
-------------------	-----------

If the structure under consideration is a healthcare facility and you are also within 1 mile of the coastal mean high water line, you are in a wind-borne debris region. If other occupancy, use the Risk Category II basic wind speed contours to determine if you are in a wind-borne debris region.

Risk Category IV	▲ 167 mph
------------------	-----------

You are in a wind-borne debris region.

**ASCE 7-10**    *Select a dataset to view contours.*

MRI 10-Year	83 mph
MRI 25-Year	99 mph
MRI 50-Year	112 mph
MRI 100-Year	124 mph
Risk Category I	139 mph
Risk Category II	▲ 149 mph

You are in a wind-borne debris region.

Risk Category III-IV	▲ 159 mph
----------------------	-----------

If the structure under consideration is a healthcare facility and you are also within 1 mile of the coastal mean high water line, you are in a wind-borne debris region. If other occupancy, use the Risk Category II basic wind speed contours to determine if you are in a wind-borne debris region.

**ASCE 7-05**    *Select a dataset to view contours.*

ASCE 7-05 Wind Speed	▲ 129 mph
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You are in a wind-borne debris region.

Photo Section

Typical Building Elevations





Creek House Elevations



PVC Fencing at Creek House



Maintenance Shed and Building



Clubhouse Elevations



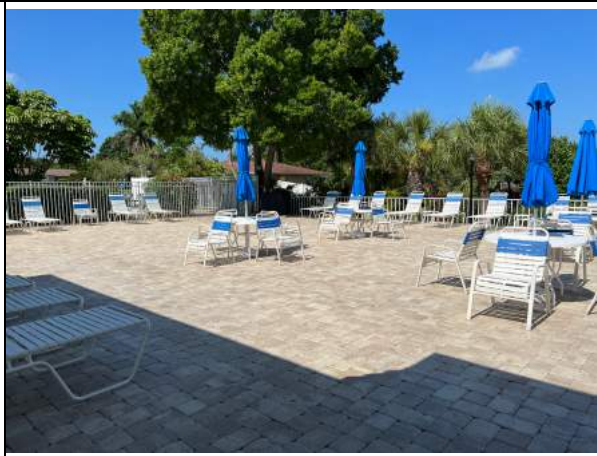
Clubhouse Interior



Pool



Paver Deck and Fence



Pool Heaters and Equipment



Boat Slips



Seawall and Boat Dock



Shuffleboard Courts



Perimeter Fencing







Improvement Descriptions

Condo Buildings	
Construction Class	ISO 1
Stories	1
Year Built	1971
Foundation	Footer
Floor System	Concrete
Exterior Walls	Stucco on Frame
Interior Walls	Wood Frame
Roof System	Wood Trusses
Roof Cover	Membrane
Windows	Not Impact Resistant
Doors	Not Impact Resistant
HVAC	Central
Construction Quality	Average
Condition	Average



Clubhouse	
Construction Class	ISO 1
Stories	1
Year Built	1971
GBA	5,390 SF
Porch	550 SF
Walkway under roof	706 SF
Foundation	Footer
Floor System	Concrete
Exterior Walls	Stucco on Frame
Interior Walls	Wood Frame
Roof System	Wood Trusses
Roof Cover	Steel
Windows/Sliders	Partially Impact Resistant
Doors	Not Impact Resistant
HVAC	Central
Construction Quality	Average
Condition	Average



Creek House	
Construction Class	ISO 1
Stories	1
Year Built	1969
GBA	2044
Foundation	Footer
Floor System	Concrete
Exterior Walls	Siding on Frame
Interior Walls	Wood Frame
Roof System	Wood Trusses
Roof Cover	Asphalt Shingle
Windows	Not Impact Resistant
Doors	Not Impact Resistant
HVAC	Central
Construction Quality	Average
Condition	Average



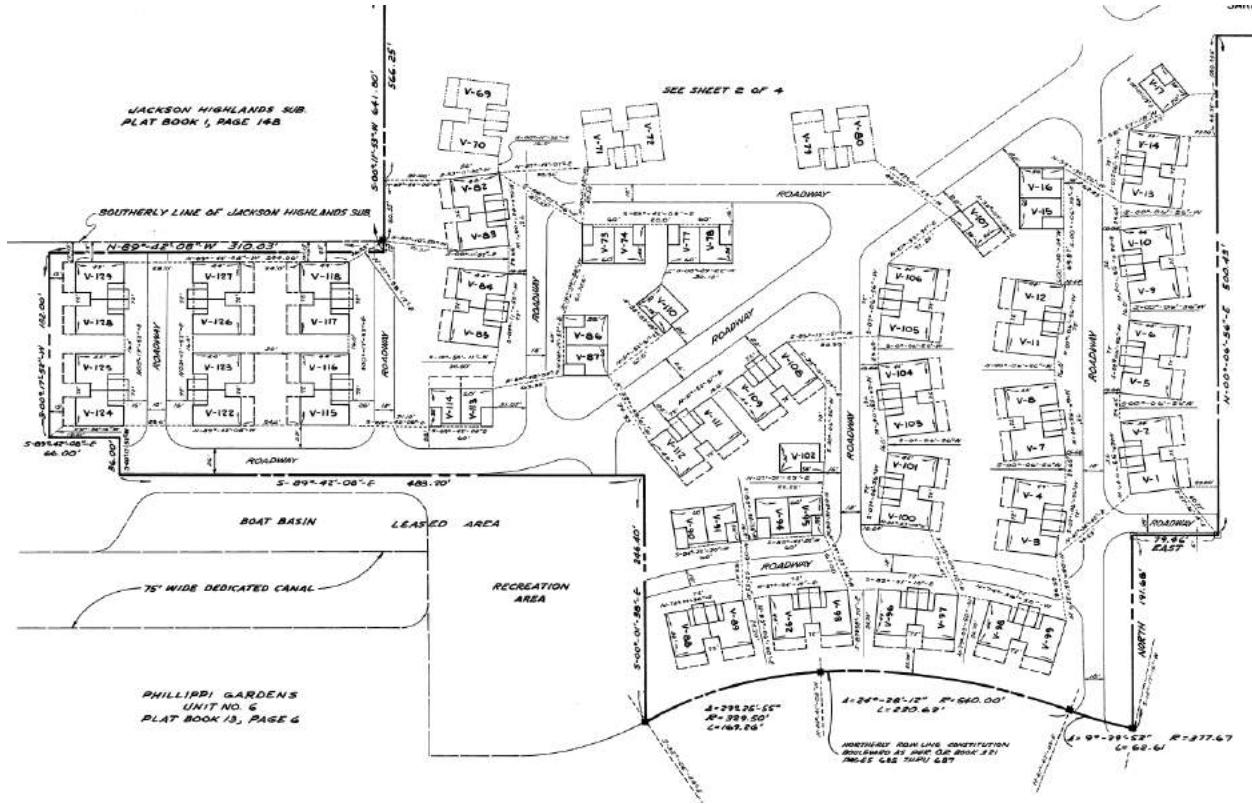
Maintenance Building	
Construction Class	ISO 1
Stories	1
Year Built	1969
GBA	812
Foundation	Footer
Floor System	Concrete
Exterior Walls	Siding on Frame
Interior Walls	n/a
Roof System	Wood Trusses
Roof Cover	Asphalt Shingle
Windows	Not Impact Resistant
Doors	Not Impact Resistant
HVAC	n/a
Construction Quality	Average
Condition	Average



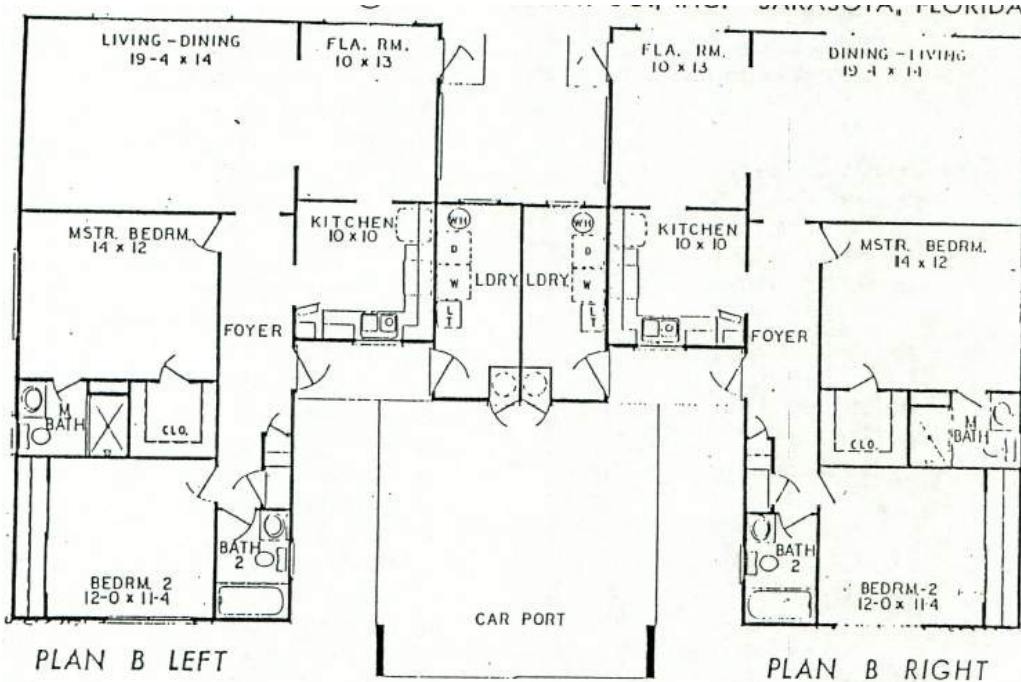
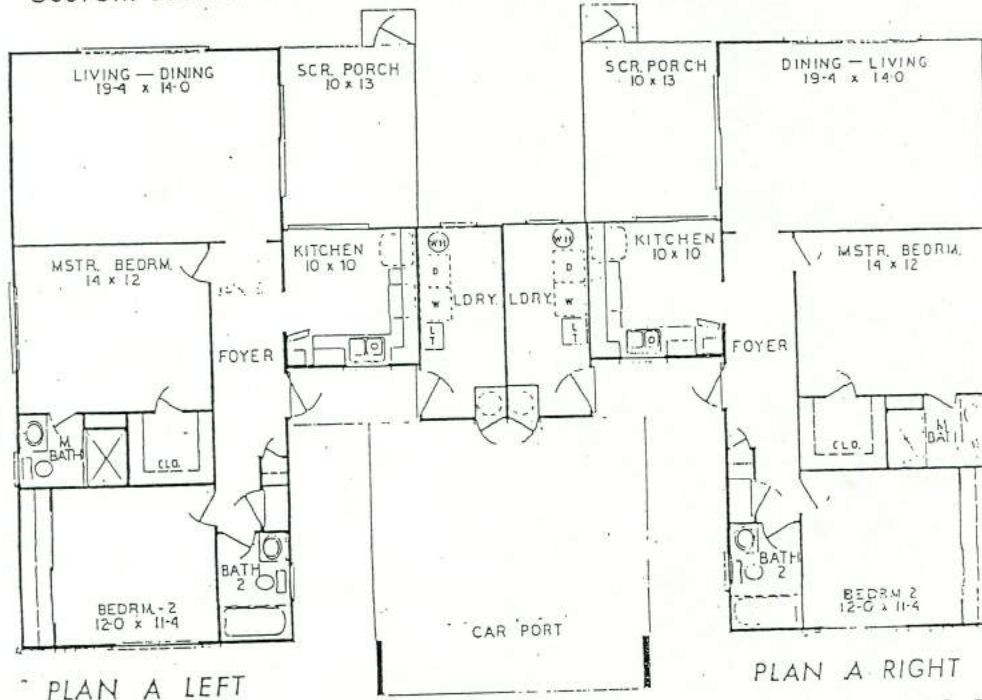
Excerpts from the Condominium Plat Book

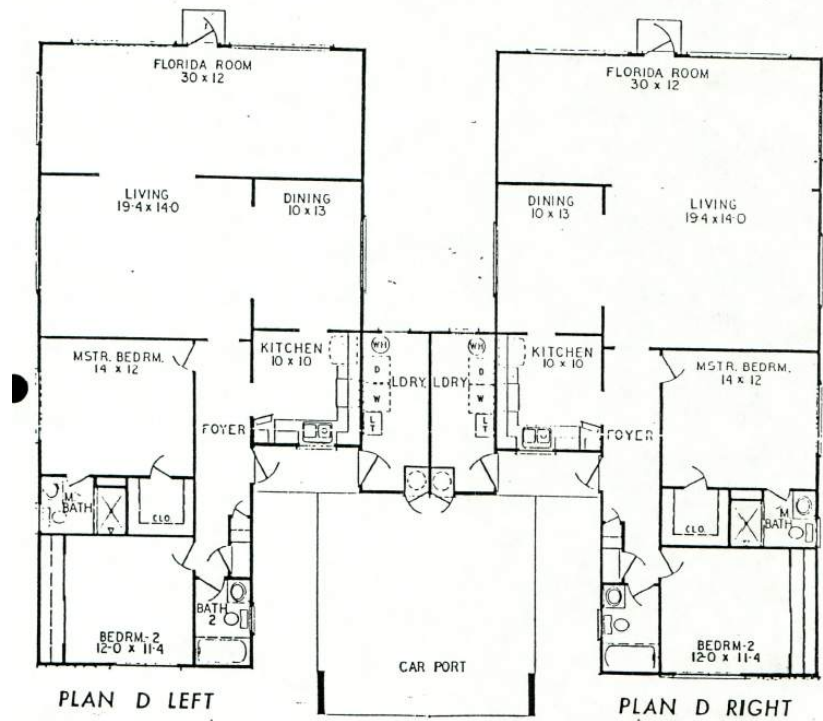
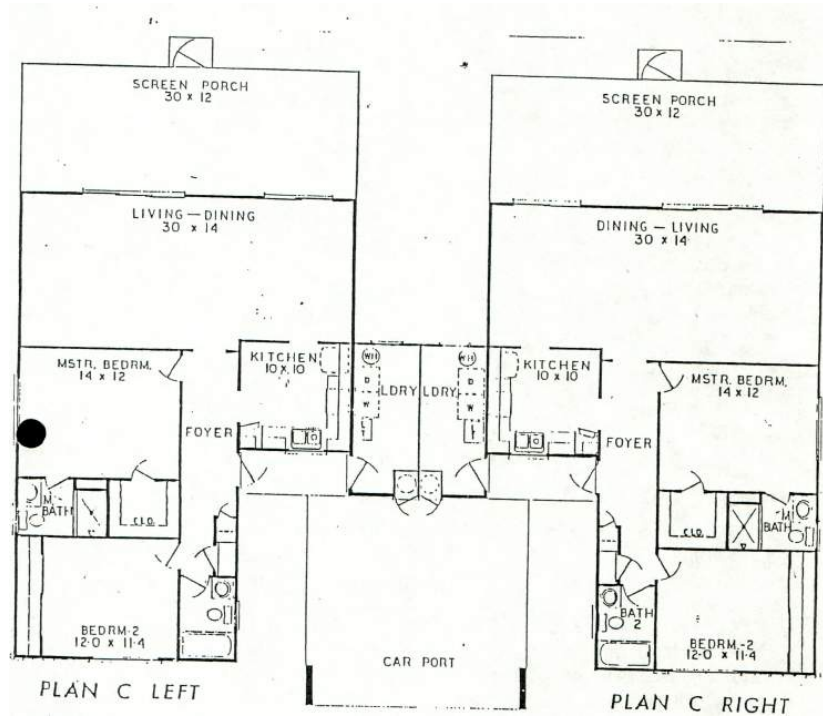
Site Plan



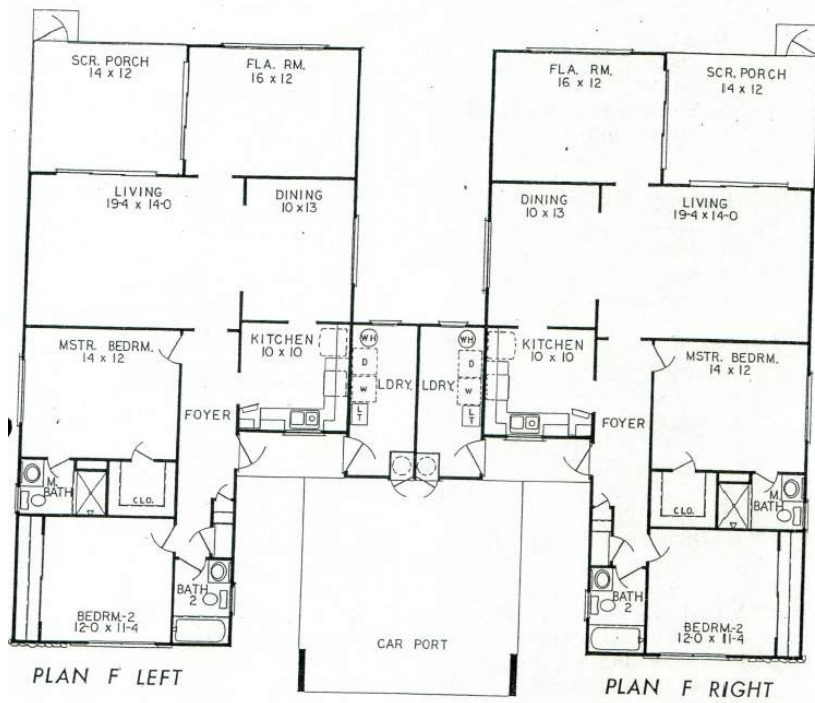
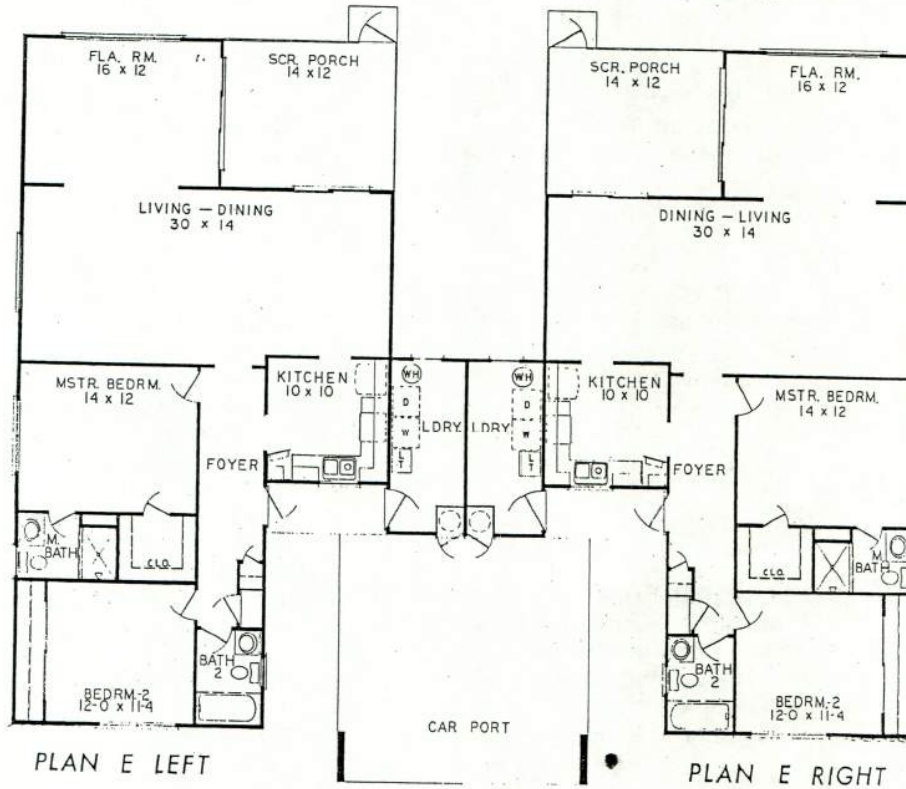


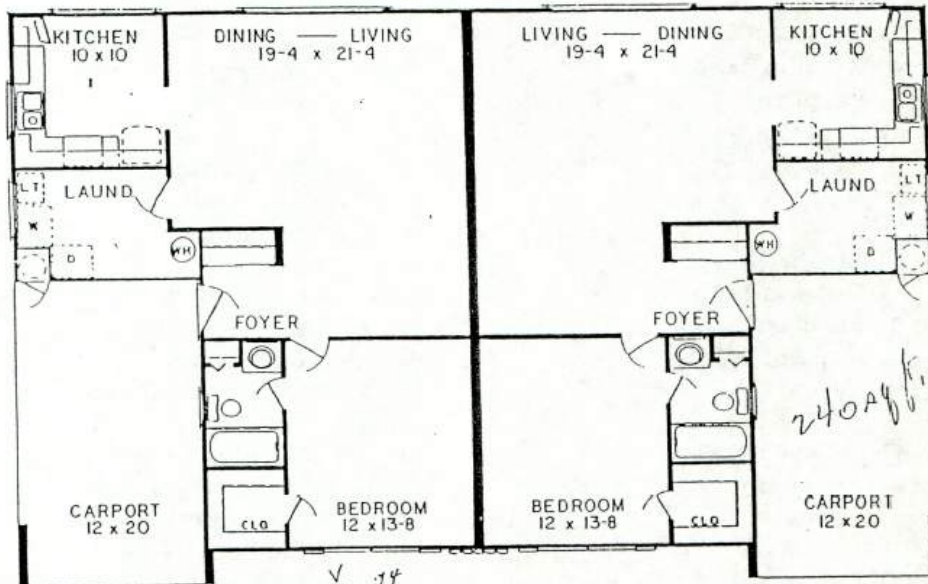
Typical Floor Plans





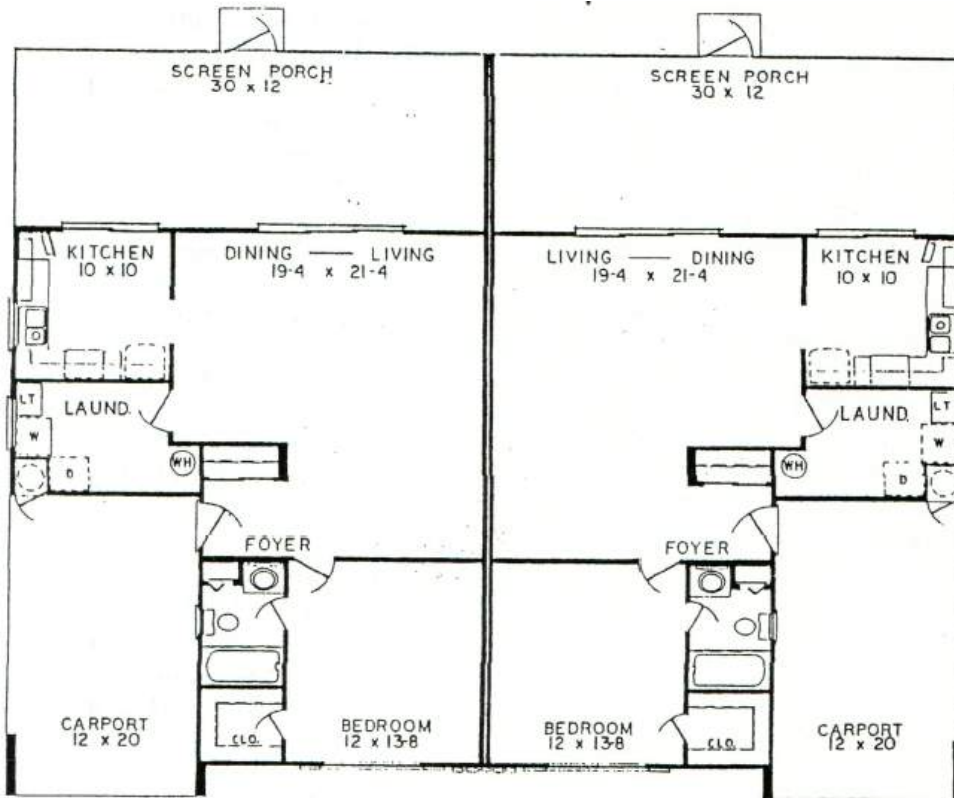






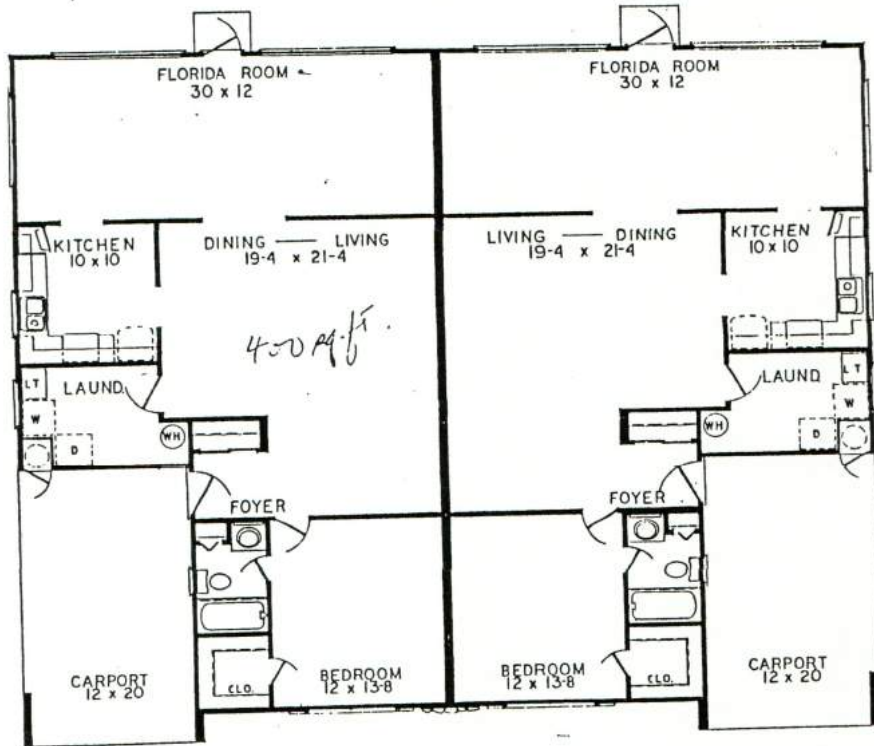
PLAN G LEFT

PLAN G RIGHT



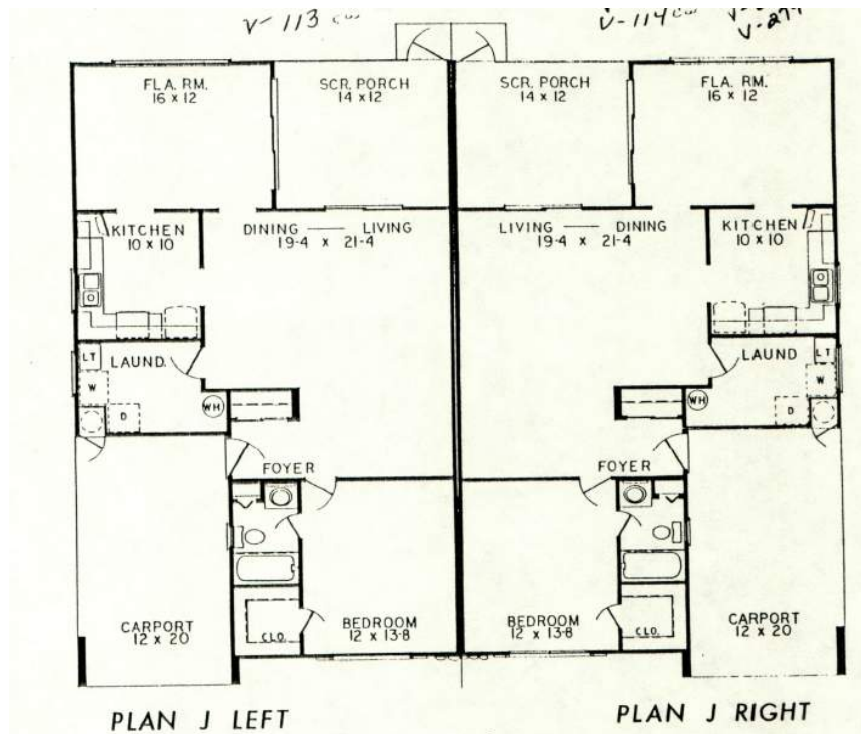
PLAN H LEFT

PLAN H RIGHT



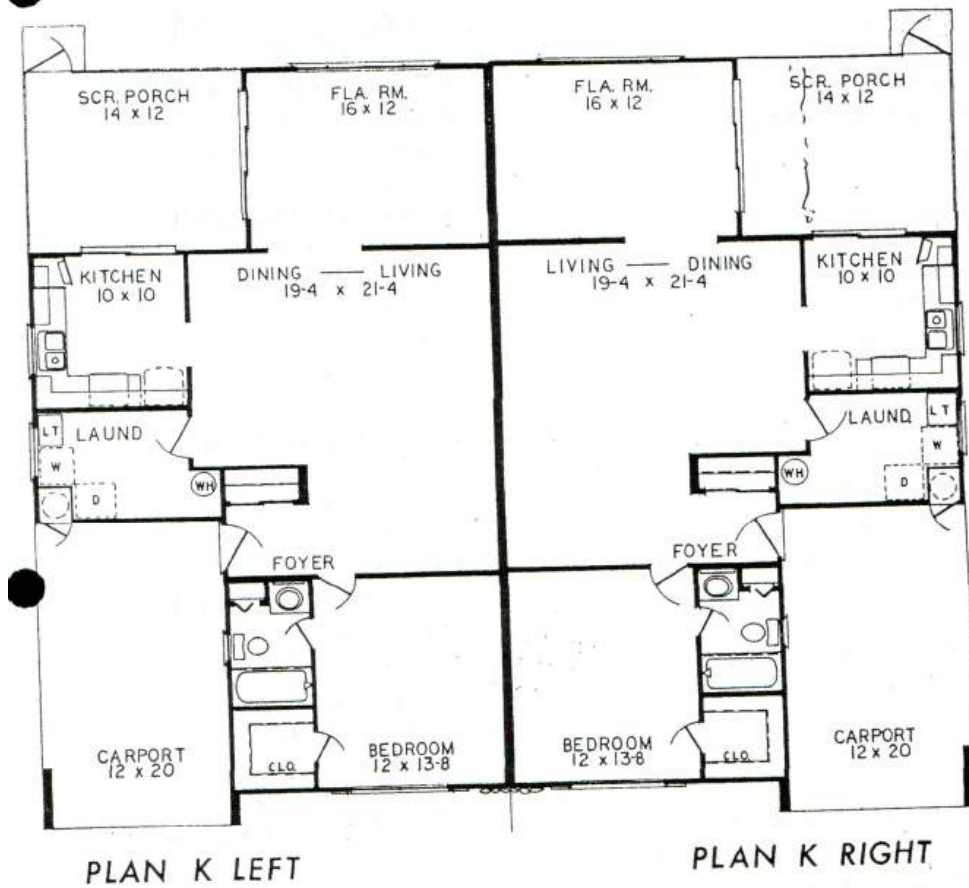
PLAN I LEFT

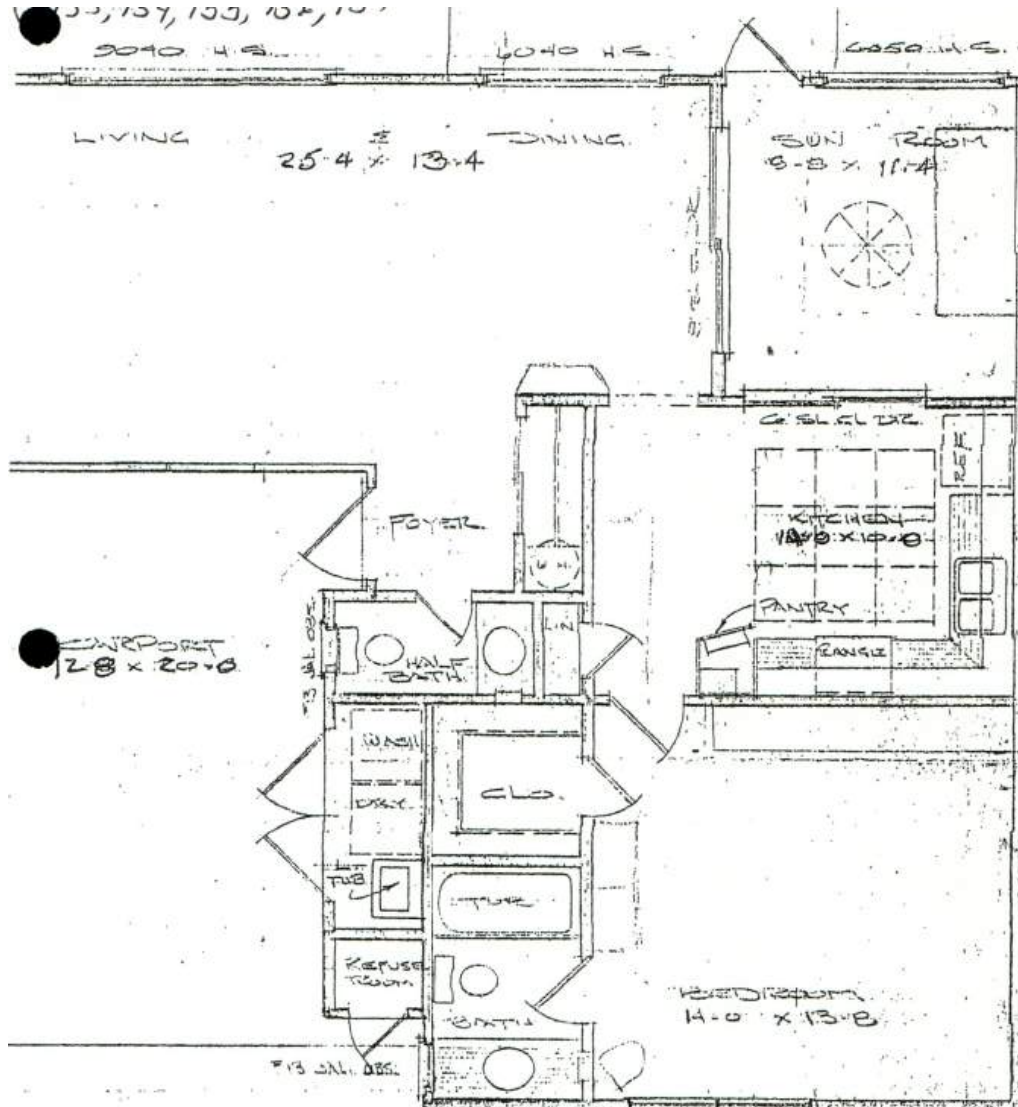
PLAN I RIGHT



PLAN J LEFT

PLAN J RIGHT







## Dimensions

The following pages display each building with property ID number (public records), the street address, the unit number and the type of floor plan, which is the basis for the square footage calculation of the unit, its porch type, carport type, and number of bedrooms and baths.

The color-coding shows the different building types resulting from the many combinations of floor plans. The reader will notice, even though some units have the same gross building area, the gross living area will show different results due to the varying size of porches or the lack thereof.



ID Number	House #	Street	Unit #	Floor Plan Type	Type	GBA gross	OP	OPSCR	Carport Type 1	GBA net	Carport Type 2	Bed	Bath
0086-01-1001	5571	Riverbluff Circle	V-1	A	1	1142	35	136	0	971	220	2	2
0086-01-1002	5561	Riverbluff Circle	V-2	B		1142	35	0	0	1107	220	2	2
						2284	70	136	0	2078	440		
0086-01-1003	5582	Riverbluff Circle	V-3	F	2	1493	35	168	0	1290	220	2	2
0086-01-1004	5572	Riverbluff Circle	V-4	C		1493	35	360	0	1098	220	2	2
						2986	70	528	0	2388	440		
0086-01-1005	5551	Riverbluff Circle	V-5	E	3	1493	35	168	0	1290	220	2	2
0086-01-1006	5541	Riverbluff Circle	V-6	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-01-1007	5562	Riverbluff Circle	V-7	A	1	1142	35	136	0	971	220	2	2
0086-01-1008	5552	Riverbluff Circle	V-8	B		1142	35	0	0	1107	220	2	2
						2284	70	136	0	2078	440		
0086-01-1009	5531	Riverbluff Circle	V-9	A	1	1142	35	136	0	971	220	2	2
0086-01-1010	5521	Riverbluff Circle	V-10	B		1142	35	0	0	1107	220	2	2
						2284	70	136	0	2078	440		
0086-01-1011	5542	Riverbluff Circle	V-11	C	2	1493	35	360	0	1098	220	2	2
0086-01-1012	5532	Riverbluff Circle	V-12	E		1493	35	168	0	1290	220	2	2
						2986	70	528	0	2388	440		
0086-01-1013	5511	Riverbluff Circle	V-13	F	4	1493	35	168	0	1290	220	2	2
0086-01-1014	5501	Riverbluff Circle	V-14	D		1493	35	0	0	1458	220	2	2
						2986	70	168	0	2748	440		
0086-01-1015	5522	Riverbluff Circle	V-15	G	5	1092	0	0	240	852	0	1	1
0086-01-1016	5512	Riverbluff Circle	V-16	G		1092	0	0	240	852	0	1	1
						2184	0	0	480	1704	0		
0086-01-1017	2760	Riverbluff Pkwy	V-17	G Single	20	1092	0	0	240	852	0	1	1
0086-01-1018	5499	Riverbluff Circle	V-18	D	4	1493	35	0	0	1458	220	2	2
0086-01-1019	5497	Riverbluff Circle	V-19	E		1493	35	168	0	1290	220	2	2
						2986	70	168	0	2748	440		
0086-01-1020	5495	Riverbluff Circle	V-20	A	1	1142	35	136	0	971	220	2	2
0086-01-1021	5493	Riverbluff Circle	V-21	B		1142	35	0	0	1107	220	2	2
						2284	70	136	0	2078	440		
0086-01-1022	5491	Riverbluff Circle	V-22	F	2	1493	35	168	0	1290	220	2	2
0086-01-1023	5489	Riverbluff Circle	V-23	C		1493	35	360	0	1098	220	2	2
						2986	70	528	0	2388	440		
0086-01-1024	5486	Riverbluff Circle	V-24	C	12	1493	35	360	0	1098	220	2	2
0086-01-1025	5484	Riverbluff Circle	V-25	D		1493	35	0	0	1458	220	2	2
						2986	70	360	0	2556	440		



ID Number	House #	Street	Unit #	Floor Plan Type	Type	GBA gross	OP	OPSCR	Carpport Type 1	GBA net	Carpport Type 2	Bed	Bath
0086-01-1026	5487	Riverbluff Circle	V-26	A	1	1142	35	136	0	971	220	2	2
0086-01-1027	5485	Riverbluff Circle	V-27	B		1142	35	0	0	1107	220	2	2
						2284	70	136	0	2078	440		
0086-01-1028	5482	Riverbluff Circle	V-28	A	1	1142	35	136	0	971	220	2	2
0086-01-1029	5480	Riverbluff Circle	V-29	B		1142	35	0	0	1107	220	2	2
						2284	70	136	0	2078	440		
0086-01-1030	5483	Riverbluff Circle	V-30	C	6	1493	35	360	0	1098	220	2	2
0086-01-1031	5481	Riverbluff Circle	V-31	C		1493	35	360	0	1098	220	2	2
						2986	70	720	0	2196	440		
0086-01-1032	5478	Riverbluff Circle	V-32	J Single	21	1482	0	168	240	1074	0	1	1
0086-01-1033	5479	Riverbluff Circle	V-33	A	1	1142	35	136	0	971	220	2	2
0086-01-1034	5477	Riverbluff Circle	V-34	B		1142	35	0	0	1107	220	2	2
						2284	70	136	0	2078	440		
0086-01-1035	5474	Riverbluff Circle	V-35	C	2	1493	35	360	0	1098	220	2	2
0086-01-1036	5472	Riverbluff Circle	V-36	F		1493	35	168	0	1290	220	2	2
						2986	70	528	0	2388	440		
0086-01-1037	5475	Riverbluff Circle	V-37	E	3	1493	35	168	0	1290	220	2	2
0086-01-1038	5473	Riverbluff Circle	V-38	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-01-1039	5470	Riverbluff Circle	V-39	F	2	1493	35	168	0	1290	220	2	2
0086-01-1040	5468	Riverbluff Circle	V-40	C		1493	35	360	0	1098	220	2	2
						2986	70	528	0	2388	440		
0086-01-1041	5471	Riverbluff Circle	V-41	B	7	1142	35	0	0	1107	220	2	2
0086-01-1042	5469	Riverbluff Circle	V-42	B		1142	35	0	0	1107	220	2	2
						2284	70	0	0	2214	440		
0086-01-1043	5467	Riverbluff Circle	V-43	B	7	1142	35	0	0	1107	220	2	2
0086-01-1044	5465	Riverbluff Circle	V-44	B		1142	35	0	0	1107	220	2	2
						2284	70	0	0	2214	440		
0086-01-1045	5463	Riverbluff Circle	V-45	F	3	1493	35	168	0	1290	220	2	2
0086-01-1046	5461	Riverbluff Circle	V-46	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-01-1047	5459	Riverbluff Circle	V-47	B	8	1142	35	0	0	1107	220	2	2
0086-01-1048	5457	Riverbluff Circle	V-48	E		1493	35	168	0	1290	220	2	2
						2635	70	168	0	2397	440		
0086-01-1049	2717	Riverbluff Place	V-49	F	9	1493	35	168	0	1290	220	2	2
0086-01-1050	2721	Riverbluff Circle	V-50	A		1142	35	136	0	971	220	2	2
						2635	70	304	0	2261	440		





ID Number	House #	Street	Unit #	Floor Plan Type	Type	GBA gross	OP	OPSCR	Carport Type 1	GBA net	Carport Type 2	Bed	Bath
0086-01-1051	2718	Riverbluff Place	V-51	E	3	1493	35	168	0	1290	220	2	2
0086-01-1052	2722	Riverbluff Place	V-52	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-01-1053	2725	Riverbluff Place	V-53	E	2	1493	35	168	0	1290	220	2	2
0086-01-1054	2729	Riverbluff Place	V-54	C		1493	35	360	0	1098	220	2	2
						2986	70	528	0	2388	440		
0086-01-1055	2726	Riverbluff Place	V-55	B	8	1142	35	0	0	1107	220	2	2
0086-01-1056	2730	Riverbluff Place	V-56	E		1493	35	168	0	1290	220	2	2
						2635	70	168	0	2397	440		
0086-01-1057	2733	Riverbluff Place	V-57	H Single	22	1482	0	360	240	882	0	1	1
0086-01-1058	2734	Riverbluff Place	V-58	A	9	1142	35	136	0	971	220	2	2
0086-01-1059	2738	Riverbluff Place	V-59	E		1493	35	168	0	1290	220	2	2
						2635	70	304	0	2261	440		
0086-01-1060	2737	Riverbluff Place	V-60	B	7	1142	35	0	0	1107	220	2	2
0086-01-1061	2741	Riverbluff Place	V-61	B		1142	35	0	0	1107	220	2	2
						2284	70	0	0	2214	440		
0086-01-1062	2742	Riverbluff Place	V-62	F	4	1493	35	168	0	1290	220	2	2
0086-01-1063	2746	Riverbluff Place	V-63	D		1493	35	0	0	1458	220	2	2
						2986	70	168	0	2748	440		
0086-01-1064	2745	Riverbluff Place	V-64	A	10	1142	35	136	0	971	220	2	2
0086-01-1065	2749	Riverbluff Place	V-65	D		1493	35	0	0	1458	220	2	2
						2635	70	136	0	2429	440		
0086-01-1066	2752	Riverbluff Place	V-66	J Single	21	1482	0	168	240	1074	0	2	1
0086-01-1067	5455	Riverbluff Circle	V-67	E	8	1493	35	168	0	1290	220	2	2
0086-01-1068	5453	Riverbluff Circle	V-68	B		1142	35	0	0	1107	220	2	2
						2635	70	168	0	2397	440		
0086-01-1069	5451	Riverbluff Circle	V-69	B	8	1142	35	0	0	1107	220	2	2
0086-01-1070	5449	Riverbluff Circle	V-70	E		1493	35	168	0	1290	220	2	2
						2635	70	168	0	2397	440		
0086-01-1071	2719	Riverbluff Circle	V-71	F	3	1493	35	168	0	1290	220	2	2
0086-01-1072	2723	Riverbluff Way	V-72	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-01-1073	2720	Riverbluff Way	V-73	G	5	1092	0	0	240	852	0	1	1
0086-01-1074	2724	Riverbluff Way	V-74	G		1092	0	0	240	852	0	1	1
						2184	0	0	480	1704	0		



ID Number	House #	Street	Unit #	Floor Plan Type	Type	GBA gross	OP	OPSCR	Carport Type 1	GBA net	Carport Type 2	Bed	Bath
0086-01-1075	2727	Riverbluff Way	V-75	A	9	1142	35	136	0	971	220	2	2
0086-01-1076	2731	Riverbluff Way	V-76	E		1493	35	168	0	1290	220	2	2
						2635	70	304	0	2261	440		
0086-01-1077	2728	Riverbluff Way	V-77	G	5	1092	0	0	240	852	0	1	1
0086-01-1078	2732	Riverbluff Way	V-78	G		1092	0	0	240	852	0	1	1
						2184	0	0	480	1704	0		
0086-01-1079	2737	Riverbluff Way	V-79	E	8	1493	35	168	0	1290	220	2	2
0086-01-1080	2741	Riverbluff Way	V-80	B		1142	35	0	0	1107	220	2	2
						2635	70	168	0	2397	440		
0086-01-1081	2745	Riverbluff Way	V-81	G Single	20	1092	0	0	240	852	0	1	1
0086-01-1082	5447	Riverbluff Circle	V-82	E	9	1493	35	168	0	1290	220	2	2
0086-01-1083	5445	Riverbluff Court	V-83	A		1142	35	136	0	971	220	2	2
						2635	70	304	0	2261	440		
0086-01-1084	5443	Riverbluff Circle	V-84	B	11	1142	35	0	0	1107	220	2	2
0086-01-1085	5441	Riverbluff Circle	V-85	D		1493	35	0	0	1458	220	2	2
						2635	70	0	0	2565	440		
0086-01-1086	5444	Riverbluff Circle	V-86	G	5	1092	0	0	240	852	0	1	1
0086-01-1087	5440	Riverbluff Circle	V-87	G		1092	0	0	240	852	0	1	1
						2184	0	0	480	1704	0		
0086-01-1088	2735	Riverbluff Court	V-88	E	4	1493	35	168	0	1290	220	2	2
0086-01-1089	2733	Riverbluff Court	V-89	D		1493	35	0	0	1458	220	2	2
						2986	70	168	0	2748	440		
0086-01-1090	2009	Riverbluff Pkwy	V-90	G	5	1092	0	0	240	852	0	1	1
0086-01-1091	2741	Riverbluff Court	V-91	G		1092	0	0	240	852	0	1	1
						2184	0	0	480	1704	0		
0086-01-1092	2731	Riverbluff Court	V-92	C	13	1493	35	360	0	1098	220	2	2
0086-01-1093	2729	Riverbluff Court	V-93	B		1142	35	0	0	1107	220	2	2
						2635	70	360	0	2205	440		
0086-01-1094	2743	Riverbluff Court	V-94	G	5	1092	0	0	240	852	0	1	1
0086-01-1095	2745	Riverbluff Court	V-95	G		1092	0	0	240	852	0	1	1
						2184	0	0	480	1704	0		
0086-01-1096	2727	Riverbluff Court	V-96	B	7	1142	35	0	0	1107	220	2	2
0086-01-1097	2725	Riverbluff Court	V-97	B		1142	35	0	0	1107	220	2	2
						2284	70	0	0	2214	440		
0086-01-1098	2723	Riverbluff Court	V-98	F	3	1493	35	168	0	1290	220	2	2
0086-01-1099	2721	Riverbluff Court	V-99	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		



ID Number	House #	Street	Unit #	Floor Plan Type	Type	GBA gross	OP	OPSCR	Carpport Type 1	GBA net	Carpport Type 2	Bed	Bath
0086-01-1100	2715	Riverbluff Court	V-100	E	3	1493	35	168	0	1290	220	2	2
0086-01-1101	2713	Riverbluff Court	V-101	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-01-1102	2747	Riverbluff Court	V-102	G Single	20	1092	0	0	240	852	0	1	1
0086-01-1103	2709	Riverbluff Court	V-103	C	12	1493	35	360	0	1098	220	2	2
0086-01-1104	2707	Riverbluff Court	V-104	D		1493	35	0	0	1458	220	2	2
						2986	70	360	0	2556	440		
0086-01-1105	2703	Riverbluff Court	V-105	B	8	1142	35	0	0	1107	220	2	2
0086-01-1106	2701	Riverbluff Court	V-106	C		1493	35	168	0	1290	220	2	2
						2635	70	168	0	2397	440		
0086-01-1107	2740	Riverbluff Pkwy	V-107	J Single	21	1482	0	168	240	1074	0	1	1
0086-01-1108	2726	Riverbluff Pkwy	V-108	E	3	1493	35	168	0	1290	220	2	2
0086-01-1109	2722	Riverbluff Pkwy	V-109	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-01-1110	2711	Riverbluff Pkwy	V-110	G Single	20	1092	0	0	240	852	0	1	1
0086-01-1111	2718	Riverbluff Pkwy	V-111	B	1	1142	35	0	0	1107	220	2	2
0086-01-1112	2714	Riverbluff Pkwy	V-112	A		1142	35	136	0	971	220	2	2
						2284	70	136	0	2078	440		
0086-01-1113	2704	Riverbluff Pkwy	V-113	J	14	1482	0	168	240	1074	0	1	1
0086-01-1114	2705	Riverbluff Pkwy	V-114	J		1482	0	168	240	1074	0	1	1
						2964	0	336	480	2148	0		
0086-01-1115	2659	Riverbluff Pkwy	V-115	F	3	1493	35	168	0	1290	220	2	2
0086-01-1116	2661	Riverbluff Pkwy	V-116	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-01-1117	2663	Riverbluff Pkwy	V-117	E	8	1493	35	168	0	1290	220	2	2
0086-01-1118	2665	Riverbluff Pkwy	V-118	B		1142	35	0	0	1107	220	2	2
						2635	70	168	0	2397	440		
0086-07-1001	2667	Riverbluff Pkwy	V-119	B	7	1142	35	0	0	1107	220	2	2
0086-07-1002	2669	Riverbluff Pkwy	V-120	B		1142	35	0	0	1107	220	2	2
						2284	70	0	0	2214	440		
0086-07-1003	2671	Riverbluff Pkwy	V-121	H Single	22	1482	0	360	240	882	0	1	1
0086-01-1119	2657	Riverbluff Pkwy	V-122	A	9	1142	35	136	0	971	220	2	2
0086-01-1120	2655	Riverbluff Pkwy	V-123	E		1493	35	168	0	1290	220	2	2
						2635	70	304	0	2261	440		



ID Number	House #	Street	Unit #	Floor Plan Type	Type	GBA gross	OP	OPSCR	Carpport Type 1	GBA net	Carpport Type 2	Bed	Bath
0086-01-1121	2631	Riverbluff Pkwy	V-124	E	3	1493	35	168	0	1290	220	2	2
0086-01-1122	2633	Riverbluff Pkwy	V-125	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-01-1123	2653	Riverbluff Pkwy	V-126	D	10	1493	35	0	0	1458	220	2	2
0086-01-1124	2651	Riverbluff Pkwy	V-127	A		1142	35	136	0	971	220	2	2
						2635	70	136	0	2429	440		
0086-01-1125	2635	Riverbluff Pkwy	V-128	B	8	1142	35	0	0	1107	220	2	2
0086-01-1126	2637	Riverbluff Pkwy	V-129	E		1493	35	168	0	1290	220	2	2
						2635	70	168	0	2397	440		
0086-07-1004	2649	Riverbluff Pkwy	V-130	F	3	1493	35	168	0	1290	220	2	2
0086-07-1005	2647	Riverbluff Pkwy	V-131	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-07-1006	2639	Riverbluff Pkwy	V-132	A	9	1142	35	136	0	971	220	2	2
0086-07-1007	2641	Riverbluff Pkwy	V-133	F		1493	35	168	0	1290	220	2	2
						2635	70	304	0	2261	440		
0086-07-1008	2645	Riverbluff Pkwy	V-134	J Single	21	1482	0	168	240	1074	0	2	2
0086-07-1009	2643	Riverbluff Pkwy	V-135	I Single	23	1482	0	0	240	1242	0	2	2
0086-07-1010	2648	Riverbluff Pkwy	V-136	L	16	1213	0	0	240	973	0	1	2
0086-07-1011	2642	Riverbluff Pkwy	V-137	L		1213	0	0	240	973	0	1	2
0086-07-1012	2636	Riverbluff Pkwy	V-138	L		1213	0	0	240	973	0	1	2
						3639	0	0	720	2919	0		
0086-07-1013	2629	Riverbluff Pkwy	V-139	F	3	1493	35	168	0	1290	220	2	2
0086-07-1014	2627	Riverbluff Pkwy	V-140	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-07-1015	2603	Riverbluff Pkwy	V-141	F	9	1493	35	168	0	1290	220	2	2
0086-07-1016	2605	Riverbluff Pkwy	V-142	A		1142	35	136	0	971	220	2	2
						2635	70	304	0	2261	440		
0086-07-1017	2625	Riverbluff Pkwy	V-143	A	17	1142	35	136	0	971	220	2	2
0086-07-1018	2623	Riverbluff Pkwy	V-144	A		1142	35	136	0	971	220	2	2
						2284	70	272	0	1942	440		
0086-07-1019	2607	Riverbluff Pkwy	V-145	B	8	1142	35	0	0	1107	220	2	2
0086-07-1020	2609	Riverbluff Pkwy	V-146	E		1493	35	168	0	1290	220	2	2
						2635	70	168	0	2397	440		
0086-07-1021	2621	Riverbluff Pkwy	V-147	E	3	1493	35	168	0	1290	220	2	2
0086-07-1022	2619	Riverbluff Pkwy	V-148	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		



ID Number	House #	Street	Unit #	Floor Plan Type	Type	GBA gross	OP	OPSCR	Carpport Type 1	GBA net	Carpport Type 2	Bed	Bath
0086-07-1023	2611	Riverbluff Pkwy	V-149	B	1	1142	35	0	0	1107	220	2	2
0086-07-1024	2613	Riverbluff Pkwy	V-150	A		1142	35	136	0	971	220	2	2
						2284	70	136	0	2078	440		
0086-07-1025	2617	Riverbluff Pkwy	V-151	J Single	21	1482	0	168	240	1074	0	2	2
0086-07-1026	2615	Riverbluff Pkwy	V-152	J Single	21	1482	0	168	240	1074	0	1	2
0086-07-1027	2630	Riverbluff Pkwy	V-153	L	15	1213	0	0	240	973	0	1	2
0086-07-1028	2624	Riverbluff Pkwy	V-154	L		1213	0	0	240	973	0	1	2
						2426	0	0	480	1946	0		
0086-07-1029	2618	Riverbluff Pkwy	V-155	L	16	1213	0	0	240	973	0	1	2
0086-07-1030	2612	Riverbluff Pkwy	V-156	L		1213	0	0	240	973	0	1	2
0086-07-1031	2606	Riverbluff Pkwy	V-157	L		1213	0	0	240	973	0	1	2
						3639	0	0	720	2919	0		
0086-07-1032	2571	Riverbluff Pkwy	V-158	C	9	1493	35	168	0	1290	220	2	2
0086-07-1033	2569	Riverbluff Pkwy	V-159	A		1142	35	136	0	971	220	2	2
						2635	70	304	0	2261	440		
0086-07-1034	2549	Riverbluff Pkwy	V-160	E	3	1493	35	168	0	1290	220	2	2
0086-07-1035	2551	Riverbluff Pkwy	V-161	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-07-1036	2567	Riverbluff Pkwy	V-162	A	9	1142	35	136	0	971	220	2	2
0086-07-1037	2565	Riverbluff Pkwy	V-163	F		1493	35	168	0	1290	220	2	2
						2635	70	304	0	2261	440		
0086-07-1038	2553	Riverbluff Pkwy	V-164	B	7	1142	35	0	0	1107	220	2	2
0086-07-1039	2555	Riverbluff Pkwy	V-165	B		1142	35	0	0	1107	220	2	2
						2284	70	0	0	2214	440		
0086-07-1040	2563	Riverbluff Pkwy	V-166	F	3	1493	35	168	0	1290	220	2	2
0086-07-1041	2561	Riverbluff Pkwy	V-167	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-07-1042	2557	Riverbluff Pkwy	V-168	B	8	1142	35	0	0	1107	220	2	2
0086-07-1043	2559	Riverbluff Pkwy	V-169	E		1493	35	168	0	1290	220	2	2
						2635	70	168	0	2397	440		
0086-07-1044	2548	Riverbluff Pkwy	V-170	F	3	1493	35	168	0	1290	220	2	2
0086-07-1045	2544	Riverbluff Pkwy	V-171	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-07-1046	2540	Riverbluff Pkwy	V-172	E	3	1493	35	168	0	1290	220	2	2
0086-07-1047	2536	Riverbluff Pkwy	V-173	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		



ID Number	House #	Street	Unit #	Floor Plan Type	Type	GBA gross	OP	OPSCR	Carport Type 1	GBA net	Carport Type 2	Bed	Bath
0086-07-1048	2547	Riverbluff Pkwy	V-174	E	4	1493	35	168	0	1290	220	2	2
0086-07-1049	2545	Riverbluff Pkwy	V-175	D		1493	35	0	0	1458	220	2	2
						2986	70	168	0	2748	440		
0086-07-1050	2525	Riverbluff Pkwy	V-176	A	9	1142	35	136	0	971	220	2	2
0086-07-1051	2527	Riverbluff Pkwy	V-177	E		1493	35	168	0	1290	220	2	2
						2635	70	304	0	2261	440		
0086-07-1052	2543	Riverbluff Pkwy	V-178	B	8	1142	35	0	0	1107	220	2	2
0086-07-1053	2541	Riverbluff Pkwy	V-179	E		1493	35	168	0	1290	220	2	2
						2635	70	168	0	2397	440		
0086-07-1054	2529	Riverbluff Pkwy	V-180	E	8	1493	35	168	0	1290	220	2	2
0086-07-1055	2531	Riverbluff Pkwy	V-181	B		1142	35	0	0	1107	220	2	2
						2635	70	168	0	2397	440		
0086-07-1056	2539	Riverbluff Pkwy	V-182	F	9	1493	35	168	0	1290	220	2	2
0086-07-1057	2537	Riverbluff Pkwy	V-183	A		1142	35	136	0	971	220	2	2
						2635	70	304	0	2261	440		
0086-07-1058	2533	Riverbluff Pkwy	V-184	B	7	1142	35	0	0	1107	220	2	2
0086-07-1059	2535	Riverbluff Pkwy	V-185	B		1142	35	0	0	1107	220	2	2
						2284	70	0	0	2214	440		
0086-07-1060	2532	Riverbluff Pkwy	V-186	D	4	1493	35	0	0	1458	220	2	2
0086-07-1061	2528	Riverbluff Pkwy	V-187	E		1493	35	168	0	1290	220	2	2
						2986	70	168	0	2748	440		
0086-07-1062	2524	Riverbluff Pkwy	V-188	E	3	1493	35	168	0	1290	220	2	2
0086-07-1063	2520	Riverbluff Pkwy	V-189	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-07-1064	2523	Riverbluff Pkwy	V-190	E	8	1493	35	168	0	1290	220	2	2
0086-07-1065	2521	Riverbluff Pkwy	V-191	B		1142	35	0	0	1107	220	2	2
						2635	70	168	0	2397	440		
0086-07-1066	2501	Riverbluff Pkwy	V-192	E	9	1493	35	168	0	1290	220	2	2
0086-07-1067	2503	Riverbluff Pkwy	V-193	A		1142	35	136	0	971	220	2	2
						2635	70	304	0	2261	440		
0086-07-1068	2519	Riverbluff Pkwy	V-194	A	17	1142	35	136	0	971	220	2	2
0086-07-1069	2517	Riverbluff Pkwy	V-195	A		1142	35	136	0	971	220	2	2
						2284	70	272	0	1942	440		
0086-07-1070	2505	Riverbluff Pkwy	V-196	B	8	1142	35	0	0	1107	220	2	2
0086-07-1071	2507	Riverbluff Pkwy	V-197	F		1493	35	168	0	1290	220	2	2
						2635	70	168	0	2397	440		



ID Number	House #	Street	Unit #	Floor Plan Type	Type	GBA gross	OP	OPSCR	Carport Type 1	GBA net	Carport Type 2	Bed	Bath
0086-07-1072	2515	Riverbluff Pkwy	V-198	E	3	1493	35	168	0	1290	220	2	2
0086-07-1073	2513	Riverbluff Pkwy	V-199	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-07-1074	2509	Riverbluff Pkwy	V-200	F	3	1493	35	168	0	1290	220	2	2
0086-07-1075	2511	Riverbluff Pkwy	V-201	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-07-1076	2516	Riverbluff Pkwy	V-202	C	6	1493	35	360	0	1098	220	2	2
0086-07-1077	2512	Riverbluff Pkwy	V-203	C		1493	35	360	0	1098	220	2	2
						2986	70	720	0	2196	440		
0086-07-1078	2508	Riverbluff Pkwy	V-204	D	4	1493	35	0	0	1458	220	2	2
0086-07-1079	2504	Riverbluff Pkwy	V-205	F		1493	35	168	0	1290	220	2	2
						2986	70	168	0	2748	440		
0086-07-1080	2453	Riverbluff Pkwy	V-206	A	17	1142	35	136	0	971	220	2	2
0086-07-1081	2451	Riverbluff Pkwy	V-207	A		1142	35	136	0	971	220	2	2
						2284	70	272	0	1942	440		
0086-07-1082	2431	Riverbluff Pkwy	V-208	A	17	1142	35	136	0	971	220	2	2
0086-07-1083	2433	Riverbluff Pkwy	V-209	A		1142	35	136	0	971	220	2	2
						2284	70	272	0	1942	440		
0086-07-1084	2449	Riverbluff Pkwy	V-210	C	9	1493	35	168	0	1290	220	2	2
0086-07-1085	2447	Riverbluff Pkwy	V-211	A		1142	35	136	0	971	220	2	2
						2635	70	304	0	2261	440		
0086-07-1086	2435	Riverbluff Pkwy	V-212	E	9	1493	35	168	0	1290	220	2	2
0086-07-1087	2437	Riverbluff Pkwy	V-213	A		1142	35	136	0	971	220	2	2
						2635	70	304	0	2261	440		
0086-07-1088	2445	Riverbluff Pkwy	V-214	F	8	1493	35	168	0	1290	220	2	2
0086-07-1089	2443	Riverbluff Pkwy	V-215	B		1142	35	0	0	1107	220	2	2
						2635	70	168	0	2397	440		
0086-07-1090	2439	Riverbluff Pkwy	V-216	F	3	1493	35	168	0	1290	220	2	2
0086-07-1091	2441	Riverbluff Pkwy	V-217	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-07-1092	2468	Riverbluff Pkwy	V-218	E	3	1493	35	168	0	1290	220	2	2
0086-07-1093	2462	Riverbluff Pkwy	V-219	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-07-1094	2456	Riverbluff Pkwy	V-220	E	3	1493	35	168	0	1290	220	2	2
0086-07-1095	2450	Riverbluff Pkwy	V-221	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		



ID Number	House #	Street	Unit #	Floor Plan Type	Type	GBA gross	OP	OPSCR	Carpport Type 1	GBA net	Carpport Type 2	Bed	Bath
0086-07-1096	2444	Riverbluff Pkwy	V-222	C	6	1493	35	360	0	1098	220	2	2
0086-07-1097	2438	Riverbluff Pkwy	V-223	C		1493	35	360	0	1098	220	2	2
						2986	70	720	0	2196	440		
0086-07-1098	2429	Riverbluff Pkwy	V-224	C	2	1493	35	360	0	1098	220	2	2
0086-07-1099	2427	Riverbluff Pkwy	V-225	F		1493	35	168	0	1290	220	2	2
						2986	70	528	0	2388	440		
0086-07-1100	2407	Riverbluff Pkwy	V-226	B	1	1142	35	0	0	1107	220	2	2
0086-07-1101	2409	Riverbluff Pkwy	V-227	A		1142	35	136	0	971	220	2	2
						2284	70	136	0	2078	440		
0086-07-1102	2425	Riverbluff Pkwy	V-228	F	8	1493	35	168	0	1290	220	2	2
0086-07-1103	2423	Riverbluff Pkwy	V-229	B		1142	35	0	0	1107	220	2	2
						2635	70	168	0	2397	440		
0086-07-1104	2411	Riverbluff Pkwy	V-230	A	1	1142	35	136	0	971	220	2	2
0086-07-1105	2413	Riverbluff Pkwy	V-231	B		1142	35	0	0	1107	220	2	2
						2284	70	136	0	2078	440		
0086-07-1106	2421	Riverbluff Pkwy	V-232	B	8	1142	35	0	0	1107	220	2	2
0086-07-1107	2419	Riverbluff Pkwy	V-233	F		1493	35	168	0	1290	220	2	2
						2635	70	168	0	2397	440		
0086-07-1108	2415	Riverbluff Pkwy	V-234	B	8	1142	35	0	0	1107	220	2	2
0086-07-1109	2417	Riverbluff Pkwy	V-235	E		1493	35	168	0	1290	220	2	2
						2635	70	168	0	2397	440		
0086-07-1110	2432	Riverbluff Pkwy	V-236	E	3	1493	35	168	0	1290	220	2	2
0086-07-1111	2426	Riverbluff Pkwy	V-237	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-07-1112	2420	Riverbluff Pkwy	V-238	E	3	1493	35	168	0	1290	220	2	2
0086-07-1113	2414	Riverbluff Pkwy	V-239	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-07-1114	2401	Riverbluff Pkwy	V-240	E	8	1493	35	168	0	1290	220	2	2
0086-07-1115	2403	Riverbluff Pkwy	V-241	B		1142	35	0	0	1107	220	2	2
						2635	70	168	0	2397	440		
0086-07-1116	2405	Riverbluff Pkwy	V-242	J Single	21	1482	0	168	240	1074	0	2	2
0086-07-1117	2408	Riverbluff Pkwy	V-243	D	4	1493	35	0	0	1458	220	2	2
0086-07-1118	2402	Riverbluff Pkwy	V-244	E		1493	35	168	0	1290	220	2	2
						2986	70	168	0	2748	440		
0086-03-1001	2330	Riverbluff Pkwy	V-245	C	2	1493	35	360	0	1098	220	2	2
0086-03-1002	2326	Riverbluff Pkwy	V-246	E		1493	35	168	0	1290	220	2	2
						2986	70	528	0	2388	440		





ID Number	House #	Street	Unit #	Floor Plan Type	Type	GBA gross	OP	OPSCR	Carport Type 1	GBA net	Carport Type 2	Bed	Bath
0086-03-1003	2325	Riverbluff Pkwy	V-247	J Single	21	1482	0	168	240	1074	0	2	2
0086-03-1004	2321	Riverbluff Pkwy	V-248	A	9	1142	35	136	0	971	220	2	2
0086-03-1005	2317	Riverbluff Pkwy	V-249	F		1493	35	168	0	1290	220	2	2
						2635	70	304	0	2261	440		
0086-03-1006	2322	Riverbluff Pkwy	V-250	E	2	1493	35	168	0	1290	220	2	2
0086-03-1007	2318	Riverbluff Pkwy	V-251	C		1493	35	360	0	1098	220	2	2
						2986	70	528	0	2388	440		
0086-03-1008	2313	Riverbluff Pkwy	V-252	E	3	1493	35	168	0	1290	220	2	2
0086-03-1009	2309	Riverbluff Pkwy	V-253	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-03-1010	2314	Riverbluff Pkwy	V-254	E	2	1493	35	168	0	1290	220	2	2
0086-03-1011	2310	Riverbluff Pkwy	V-255	C		1493	35	360	0	1098	220	2	2
						2986	70	528	0	2388	440		
0086-03-1012	2305	Riverbluff Pkwy	V-256	B	7	1142	35	0	0	1107	220	2	2
0086-03-1013	2301	Riverbluff Pkwy	V-257	B		1142	35	0	0	1107	220	2	2
						2284	70	0	0	2214	440		
0086-03-1014	2306	Riverbluff Pkwy	V-258	E	3	1493	35	168	0	1290	220	2	2
0086-03-1015	2302	Riverbluff Pkwy	V-259	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-03-1016	2264	Riverbluff Pkwy	V-260	E	3	1493	35	168	0	1290	220	2	2
0086-03-1017	2258	Riverbluff Pkwy	V-261	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-03-1018	2252	Riverbluff Pkwy	V-262	E	3	1493	35	168	0	1290	220	2	2
0086-03-1019	2246	Riverbluff Pkwy	V-263	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-03-1020	2240	Riverbluff Pkwy	V-264	E	3	1493	35	168	0	1290	220	2	2
0086-03-1021	2234	Riverbluff Pkwy	V-265	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		



ID Number	House #	Street	Unit #	Floor Plan Type	Type	GBA gross	OP	OPSCR	Carport Type 1	GBA net	Carport Type 2	Bed	Bath
0086-03-1022	2304	Aquabluff Place	V-266	D	10	1493	35	0	0	1458	220	2	2
0086-03-1023	2308	Aquabluff Place	V-267	A		1142	35	136	0	971	220	2	2
						2635	70	136	0	2429	440		
0086-03-1024	2303	Aquabluff Place	V-268	A	17	1142	35	136	0	971	220	2	2
0086-03-1025	2307	Aquabluff Place	V-269	A		1142	35	136	0	971	220	2	2
						2284	70	272	0	1942	440		
0086-03-1026	2312	Aquabluff Place	V-270	A	18	1142	35	136	0	971	220	2	2
0086-03-1027	2316	Aquabluff Place	V-271	G		1092	0	0	240	852	0	2	2
						2234	35	136	240	1823	220		
0086-03-1028	2311	Aquabluff Place	V-272	E	9	1493	35	168	0	1290	220	2	2
0086-03-1029	2315	Aquabluff Place	V-273	A		1142	35	136	0	971	220	2	2
						2635	70	304	0	2261	440		
0086-03-1030	2320	Aquabluff Place	V-274	A	9	1142	35	136	0	971	220	2	2
0086-03-1031	2324	Aquabluff Place	V-275	F		1493	35	168	0	1290	220	2	2
						2635	70	304	0	2261	440		
0086-03-1032	2319	Aquabluff Place	V-276	F	3	1493	35	168	0	1290	220	2	2
0086-03-1033	2323	Aquabluff Place	V-277	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-03-1034	2328	Aquabluff Place	V-278	J Single	21	1482	0	168	240	1074	0	2	2
0086-03-1035	2327	Aquabluff Place	V-279	J Single	21	1482	0	168	240	1074	0	2	1
0086-03-1036	2228	Riverbluff Pkwy	V-280	E	2	1493	35	168	0	1290	220	2	2
0086-03-1037	2222	Riverbluff Pkwy	V-281	C		1493	35	360	0	1098	220	2	2
						2986	70	528	0	2388	440		
0086-03-1038	2216	Riverbluff Pkwy	V-282	C	2	1493	35	360	0	1098	220	2	2
0086-03-1039	2210	Riverbluff Pkwy	V-283	E		1493	35	168	0	1290	220	2	2
						2986	70	528	0	2388	440		
0086-03-1040	2192	Riverbluff Pkwy	V-284	E	3	1493	35	168	0	1290	220	2	2
0086-03-1041	2186	Riverbluff Pkwy	V-285	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-03-1042	2306	Canalbluff Place	V-286	E	9	1493	35	168	0	1290	220	2	2
0086-03-1043	2310	Canalbluff Place	V-287	A		1142	35	136	0	971	220	2	2
						2635	70	304	0	2261	440		
0086-03-1044	2305	Canalbluff Place	V-288	E	3	1493	35	168	0	1290	220	2	2
0086-03-1045	2309	Canalbluff Place	V-289	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		



ID Number	House #	Street	Unit #	Floor Plan Type	Type	GBA gross	OP	OPSCR	Carport Type 1	GBA net	Carport Type 2	Bed	Bath
0086-03-1046	2316	Canalbluff Place	V-290	E	9	1493	35	168	0	1290	220	2	2
0086-03-1047	2320	Canalbluff Place	V-291	A		1142	35	136	0	971	220	2	2
						2635	70	304	0	2261	440		
0086-03-1048	2313	Canalbluff Place	V-292	F	8	1493	35	168	0	1290	220	2	2
0086-03-1049	2317	Canalbluff Place	V-293	B		1142	35	0	0	1107	220	2	2
						2635	70	168	0	2397	440		
0086-03-1050	2324	Canalbluff Place	V-294	F	3	1493	35	168	0	1290	220	2	2
0086-03-1051	2328	Canalbluff Place	V-295	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-03-1052	2321	Canalbluff Place	V-296	A	17	1142	35	136	0	971	220	2	2
0086-03-1053	2325	Canalbluff Place	V-297	A		1142	35	136	0	971	220	2	2
						2284	70	272	0	1942	440		
0086-03-1054	2332	Canalbluff Place	V-298	H Single	22	1482	0	360	240	882	0	1	2
0086-03-1055	2329	Canalbluff Place	V-299	J Single	21	1482	0	168	240	1074	0	2	2
0086-03-1056	2180	Riverbluff Pkwy	V-300	E	2	1493	35	168	0	1290	220	2	2
0086-03-1057	2174	Riverbluff Pkwy	V-301	C		1493	35	360	0	1098	220	2	2
						2986	70	528	0	2388	440		
0086-03-1058	2168	Riverbluff Pkwy	V-302	E	4	1493	35	168	0	1290	220	2	2
0086-03-1059	2162	Riverbluff Pkwy	V-303	D		1493	35	0	0	1458	220	2	2
						2986	70	168	0	2748	440		
0086-03-1060	2308	Waterbluff Place	V-304	E	3	1493	35	168	0	1290	220	2	2
0086-03-1061	2312	Waterbluff Place	V-305	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-03-1062	2307	Waterbluff Place	V-306	F	3	1493	35	168	0	1290	220	2	2
0086-03-1063	2311	Waterbluff Place	V-307	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-03-1064	2316	Waterbluff Place	V-308	F	3	1493	35	168	0	1290	220	2	2
0086-03-1065	2320	Waterbluff Place	V-309	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		



ID Number	House #	Street	Unit #	Floor Plan Type	Type	GBA gross	OP	OPSCR	Carport Type 1	GBA net	Carport Type 2	Bed	Bath
0086-03-1066	2315	Waterbluff Place	V-310	F	3	1493	35	168	0	1290	220	2	2
0086-03-1067	2319	Waterbluff Place	V-311	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-03-1068	2324	Waterbluff Place	V-312	F	3	1493	35	168	0	1290	220	2	2
0086-03-1069	2328	Waterbluff Place	V-313	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-03-1070	2323	Waterbluff Place	V-314	C	3	1493	35	168	0	1290	220	2	2
0086-03-1071	2327	Waterbluff Place	V-315	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-03-1072	2332	Waterbluff Place	V-316	J Single	21	1482	0	168	240	1074	0	2	2
0086-03-1073	2331	Waterbluff Place	V-317	J Single	21	1482	0	168	240	1074	0	2	2
0086-03-1074	2156	Riverbluff Pkwy	V-318	D	19	1493	35	0	0	1458	220	2	2
0086-03-1075	2150	Riverbluff Pkwy	V-319	D		1493	35	0	0	1458	220	2	2
						2986	70	0	0	2916	440		
0086-03-1076	2144	Riverbluff Pkwy	V-320	D	4	1493	35	0	0	1458	220	2	2
0086-03-1077	2138	Riverbluff Pkwy	V-321	C		1493	35	168	0	1290	220	2	2
						2986	70	168	0	2748	440		
0086-03-1078	2132	Riverbluff Pkwy	V-322	C	3	1493	35	168	0	1290	220	2	2
0086-03-1079	2126	Riverbluff Pkwy	V-323	C		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-03-1080	2120	Riverbluff Pkwy	V-324	E	2	1493	35	168	0	1290	220	2	2
0086-03-1081	2114	Riverbluff Pkwy	V-325	C		1493	35	360	0	1098	220	2	2
						2986	70	528	0	2388	440		
0086-03-1082	2108	Riverbluff Pkwy	V-326	E	4	1493	35	168	0	1290	220	2	2
0086-03-1083	2100	Riverbluff Pkwy	V-327	D		1493	35	0	0	1458	220	2	2
						2986	70	168	0	2748	440		
0086-03-1084	2016	Riverbluff Pkwy	V-328	F	9	1493	35	168	0	1290	220	2	2
0086-03-1085	2020	Riverbluff Pkwy	V-329	A		1142	35	136	0	971	220	2	2
						2635	70	304	0	2261	440		
0086-03-1086	2024	Riverbluff Pkwy	V-330	F	3	1493	35	168	0	1290	220	2	2
0086-03-1087	2028	Riverbluff Pkwy	V-331	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-03-1088	2032	Riverbluff Pkwy	V-332	J Single	21	1482	0	168	240	1074	0	1	2
0086-03-1089	2013	Riverbluff Pkwy	V-333	F	3	1493	35	168	0	1290	220	2	2
0086-03-1090	2009	Riverbluff Pkwy	V-334	F		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		
0086-03-1091	2005	Riverbluff Pkwy	V-335	E	3	1493	35	168	0	1290	220	2	2
0086-03-1092	2001	Riverbluff Pkwy	V-336	E		1493	35	168	0	1290	220	2	2
						2986	70	336	0	2580	440		



## Scope of Work

The scope of work for this assignment is to appraise the improvements of the subject property **without** the underlying land value and develop an opinion of the insurable value of the structure. As the assignment calls for the replacement value of the improvements, no Sales Comparison or Income Approach is necessary, and no development of highest and best use is necessary for this kind of assignment.

Because the subject property is partially located in a flood zone, the scope of work for certain buildings requires two values for determination of the appropriate coverage for the flood and hazard/wind insurance.

**It is important to keep in mind the scope of work for insurance replacement valuation is to appraise the buildings "as-built" without the consideration of depreciation, without ordinance of law and without other factors which will be part of the insurance policy such as debris removal.**

**Furthermore, the difference between the as-built condition and the replacement or repair up to code is not included in an appraisal for insurance replacement valuation. Depending on the age of a building the gap between as-built condition and up-to-code requirements can be more or less significant. To insure said gap, some insurance carriers offer Ordinance of Law coverage.**

The subject property was inspected, photographed and measured. In order to estimate the replacement value new of the improvements, I utilized the cost service published by Core Logic. This national cost estimating publication covers a wide range of improvement types and construction qualities utilizing regional, location, size, climate and cost modification multipliers. Cost figures are checked with local building contractors in coastal areas of Florida and are found to be accurate and reliable. I also analyzed cost data furnished by other developers of similar projects in the area. Site improvements are separately itemized and are based upon the yard improvement section in the commercial Marshall and Swift Cost Book and information obtained from local contractors.

Analysis and comparison of these costs with the costs of the Valuation Service publications indicate that they are mutually supported and, thus, reliable.

## Highest and Best Use

Because the scope of work explicitly demands the valuation of the improvements only, without the underlying land value and without consideration of the market value, no development of the highest and best use is necessary.



### **Owner of Record**

Strathmore Riverside Villas Condo Association  
Riverbluff Parkway  
Sarasota, Florida 34213

### **History of Ownership**

Other than the formation of the condominium association and single unit sales no transaction was recorded.

### **Identification of users and the client**

The user of this appraisal report is the condominium association and its management as well as the insurance provider and its agent. The client is identified as the owner of record.

### **Identification of the Subject Property**

The subject property is identified in the Sarasota County Clerk public records with Plat Book 3, pages 50-50C and Plat Book 4, pages 47-47C and 48-48B.

### **Date of the Appraisal**

The date of the appraisal is the date of the inspection May 26, 2022; the date of the appraisal report is May 30, 2022.

### **Purpose and Function of the Appraisal**

The purpose of the appraisal is to estimate the insurable value of the improvements without the underlying land value to determine proper insurance coverage by the insurance agent/provider.

### **Flood Map Information:**

The subject property is located in flood zones X and AE with a base flood elevation of 10 feet, according to FEMA FIRM panel 12115C0144F, effective November 4, 2016. The Flood Zone data is for informational purposes only; flood zones should always be verified with FEMA or the local building department. A copy of the flood map was presented in the map and aerial section.



**Insurable value defined:**

“Replacement value or actual cash value of a structure for which standard insurance policies provide indemnity cover. Insurable value is less than the property’s market value because it excludes the value of land on which the building stands.”<sup>1</sup>

Amount for which an insurance cover is bought on a building, and the basis on which insurance premium is computed. According to the coinsurance clause, it must not be lower than a certain percentage (e.g. 80%, 90%) of the insurable value of the building to be able to claim a partial loss in full.<sup>2</sup>

Contrary to the cost approach in market value appraisals, no depreciation is taken off the replacement value.

**Other definitions:**

**Flood RCV:**

The flood replacement value (RCV) contains the entire building from the foundation to the rooftop with all interior finishes.

**Wind RCV:**

The wind replacement value contains the entire building from the slab (above ground) to the rooftop without all interior finishes.

**GBA net:**

Gross Building Area; total floor area of a building excluding unenclosed areas (balconies, lanais, etc.), measured from the exterior of the walls.

**GBA gross:**

Gross Building Area; total floor area of a building including unenclosed areas (balconies, lanais, etc.), measured from the exterior of the walls.

**GLA:**

Total area of finished, above grade space, calculated by measuring the inside perimeter of the structure and includes only finished habitable, above grade space.

An excerpt from the Marshall and Swift website, explains further which items are included in the structure:

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<sup>1</sup> <http://www.businessdictionary.com/definition/insurable-value.html>

<sup>2</sup> <http://www.businessdictionary.com/definition/insured-value.html>



## Occupancy:

### Condominium, without Interior Finishes – CASUALTY/WIND Valuation

This occupancy should be used when states or insurance policies require the condominium association to be responsible for many of the components:

For the electrical, all the wiring running within the walls is included, but fixtures are not. The same is true for plumbing. Hot and cold-water pipes run within the walls or below the slab, along with sewer and ventilation stacks are included. However, no water heaters, sinks, showers, or toilets are included. All interior partition walls are framed, dry walled, and primed, but they lack any paint or other coverings offered within the program. The same is true for the floor and ceiling finishes. This occupancy contains air conditioning and according to Florida law all AC condenser units are included as well. Omitted from this occupancy are any cabinets or appliances.

#### Included

- Partition Walls
- Structural Framing
- Roof
- Exterior Wall Finish
- Doors and Windows
- AC System
- Plumbing
- Electrical Wiring
- Structured Wiring (communication)
- Stairs when appropriate
- Elevators when appropriate
- Balconies and Decks, open porches
- Garage when appropriate

#### Not Included

- Swimming Pools
- Electrical Fixtures
- Plumbing Fixtures
- Interior Floor, Ceiling, and Partition Wall Finishes
- Appliances
- Window Treatments

For the flood valuation the interior built-out and the foundation will be included.





Construction Economics

ENR publishes both a Construction Cost Index and Building Cost index that are widely used in the construction industry. Both indexes have a materials and labor component. In the second issue of each month ENR publishes the CCI, BCI, materials index, skilled labor index and common labor index for 20 cities and the national average. The first issue also contains an index review of all five national indexes for the latest 14-month period.

BUILDERS' CONSTRUCTION COST INDEXES							
NAME, AREA AND TYPE	JANUARY 2021	APRIL 2021	JULY 2021	OCTOBER 2021	JANUARY 2022	% CHANGE	
						QTR.	YEAR
<b>GENERAL-PURPOSE COST INDEXES:</b>							
<b>ENR 20-CITY: CONSTRUCTION COST<sup>1</sup></b>	1082.51	1103.12	1139.28	1160.43	1168.87	+0.7	+8.0
<b>ENR 20-CITY: BUILDING COST<sup>1</sup></b>	956.17	978.77	1037.15	1072.38	1089.28	+1.6	+13.9
<b>BUREC: GENERAL BUILDINGS<sup>2</sup></b>	404.00	437.00	460.00	478.00	500.00	+4.6	+23.8
<b>FM GLOBAL: INDUSTRIAL<sup>3</sup></b>	NA	NA	NA	NA	NA	NA	NA
<b>SIERRA WEST: GENERAL BUILDING</b>	1108.38	1113.19	1122.27	NA	NA	NA	NA
<b>LELAND SAYLOR: MATERIAL/LABOR</b>	1147.62	1175.11	1182.79	1236.39	1324.85	+7.2	+15.4
<b>ECC, EDWARTOSKI COST CONSULTING<sup>4</sup></b>	NA	NA	NA	NA	NA	NA	NA

In general construction cost increased as can be seen in the tables below:

**CONSTRUCTION ECONOMICS**

**ENR's 20-city average cost indexes, wages and material prices. Historical data for ENR's 20 cities can be found at [ENR.com/economics](http://ENR.com/economics)**

<b>Construction Cost Index</b>				<b>Building Cost Index</b>				<b>Materials Cost Index</b>			
<b>+8.5%</b>				<b>+15.3%</b>				<b>+3.0%</b>			
ANNUAL INFLATION RATE				ANNUAL INFLATION RATE				MONTHLY INFLATION RATE			
<b>MAY 2022</b>				<b>MAY 2022</b>				<b>MAY 2022</b>			
1913=100	INDEX VALUE	MONTH	YEAR	1913=100	INDEX VALUE	MONTH	YEAR	1913=100	INDEX VALUE	MONTH	YEAR
CONSTRUCTION COST	13004.47	+0.8%	+8.5%	BUILDING COST	7785.64	+1.4%	+15.3%	MATERIALS COST	5693.87	+3.0%	+34.3%
COMMON LABOR	24511.71	0.0%	+1.1%	SKILLED LABOR	11125.38	+0.1%	+3.0%	CEMENT \$/TON	161.79	+1.8%	+6.7%
WAGE \$/HR.	47.10	0.0%	+1.1%	WAGE \$/HR.	61.48	+0.1%	+3.0%	STEEL \$/CWT	84.77	+1.7%	+39.8%
								LUMBER \$/MBF	1178.65	+5.5%	+30.3%

The Construction Cost Index's annual escalation rose 8.5%, while the monthly component rose 0.8%.

The Building Cost Index was up 15.3% on an annual basis, while the monthly component increased 1.4%.

The MCI rose 3% since last month, while the annual escalation rate increased 34.3%.

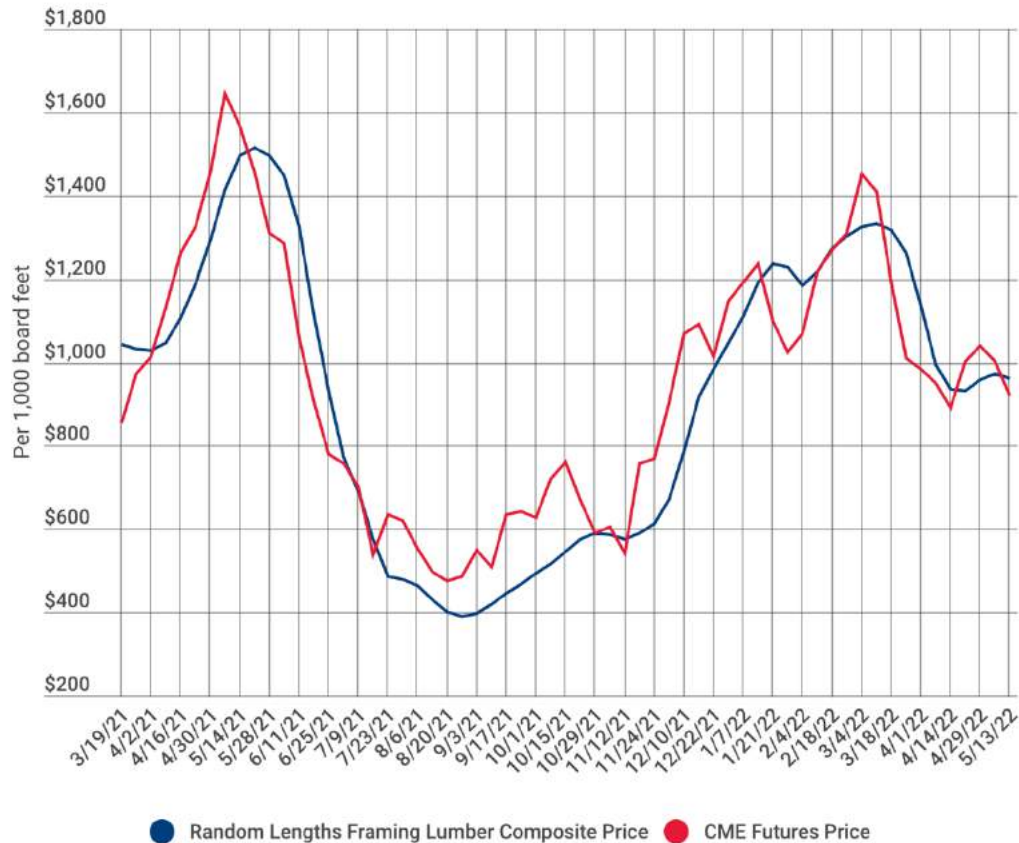


<b>CONSTRUCTION MATERIALS PRICE MOVEMENT IN 2022</b>		AUG.	SEP.	OCT.	NOV.	DEC.	JAN.	FEB.
<b>AGGREGATES</b>	MONTHLY % CHG.	+0.2	+0.1	-0.1	+0.3	-0.2	+4.0	+1.6
	ANNUAL % CHG.	+4.1	+4.3	+4.6	+4.6	+4.1	+6.8	+7.9
<b>ALUMINUM SHEET</b>	MONTHLY % CHG.	+3.8	+3.1	+4.3	+2.1	-7.3	+3.3	+7.0
	ANNUAL % CHG.	+34.0	+32.8	+39.5	+41.9	+26.7	+28.0	+34.7
<b>ASPHALT PAVING</b>	MONTHLY % CHG.	+0.5	+0.1	+0.5	-0.1	+1.1	+9.2	+1.9
	ANNUAL % CHG.	+5.5	+5.7	+6.7	+6.5	+8.2	+8.2	+8.6
<b>CEMENT</b>	MONTHLY % CHG.	+0.6	+0.2	+0.1	-0.5	+0.2	+3.4	+0.3
	ANNUAL % CHG.	+4.5	+4.6	+4.7	+4.3	+4.5	+7.5	+7.6
<b>CONCRETE PIPE</b>	MONTHLY % CHG.	+1.0	+0.8	+3.5	+0.8	+4.1	0.0	+1.2
	ANNUAL % CHG.	+4.5	+4.4	+9.2	+11.0	+14.9	+13.3	+16.2
<b>COPPER PIPE</b>	MONTHLY % CHG.	+0.2	-0.2	-0.1	+1.3	-2.5	+1.9	+0.9
	ANNUAL % CHG.	+38.0	+35.0	+33.7	+32.8	+22.0	+21.1	+20.8
<b>DIESEL FUEL</b>	MONTHLY % CHG.	-1.4	+3.7	+11.9	-2.0	-5.4	+5.0	+14.3
	ANNUAL % CHG.	+68.7	+88.3	+99.7	+82.4	+54.4	+56.4	+57.5
<b>FABRICATED STEEL</b>	MONTHLY % CHG.	+3.4	+2.4	+1.8	+2.8	+1.6	+0.8	+1.2
	ANNUAL % CHG.	+33.2	+36.3	+39.3	+42.5	+43.2	+42.3	+39.8
<b>GYPSUM PRODUCTS</b>	MONTHLY % CHG.	+0.5	+0.2	+1.6	+0.1	+0.2	+4.7	-1.2
	ANNUAL % CHG.	+22.4	+22.7	+24.5	+20.5	+20.7	+22.5	+20.3
<b>LUMBER, SOFTWOOD</b>	MONTHLY % CHG.	-22.4	-4.6	+6.5	+6.0	+24.4	+24.7	+5.2
	ANNUAL % CHG.	-9.4	-31.3	-20.1	+3.2	+13.0	+20.8	+22.2
<b>PLYWOOD</b>	MONTHLY % CHG.	-23.4	-20.2	+4.4	+4.0	+2.6	+18.1	+5.5
	ANNUAL % CHG.	+28.8	-6.1	+1.0	+9.4	+14.2	+24.3	+22.2
<b>PVC PRODUCTS</b>	MONTHLY % CHG.	+2.7	+1.2	+2.9	+1.7	+1.4	+1.6	+1.3
	ANNUAL % CHG.	+30.1	+29.9	+31.2	+32.7	+34.6	+35.6	+35.6
<b>READY-MIX CONCRETE</b>	MONTHLY % CHG.	+2.1	0.0	-0.4	+0.9	+0.4	+1.9	+0.8
	ANNUAL % CHG.	+6.0	+5.3	+5.2	+7.2	+6.8	+8.8	+8.2
<b>SHEET METAL</b>	MONTHLY % CHG.	+3.2	+0.4	+1.8	+2.1	+2.1	+0.8	+1.9
	ANNUAL % CHG.	+17.0	+17.5	+19.5	+22.1	+24.7	+26.2	+25.7
<b>EQUIPMENT</b>	MONTHLY % CHG.	+0.3	+0.5	+3.4	+0.4	+0.8	+0.3	+0.1
	ANNUAL % CHG.	+4.3	+4.8	+8.3	+8.8	+9.4	+8.2	+8.0

**SOURCE:** BUREAU OF LABOR STATISTICS. MONTHLY AND YEAR-TO-YEAR PERCENT CHANGES FOR PRODUCER PRICE INDEXES FOR LATEST EIGHT-MONTH PERIOD.



The following chart is taken from the National Association of Home Builders' (NAHB) Producer Price Index (PPI) released by the Bureau of Labor Statistics. The dramatic increase in softwood lumber effects all buildings but is especially impactful for wood frame buildings (ISO 1). However, all types of wood are affected, e.g., wood for millwork, cabinetry, framing wood, roof trusses, roof sheathing, etc.



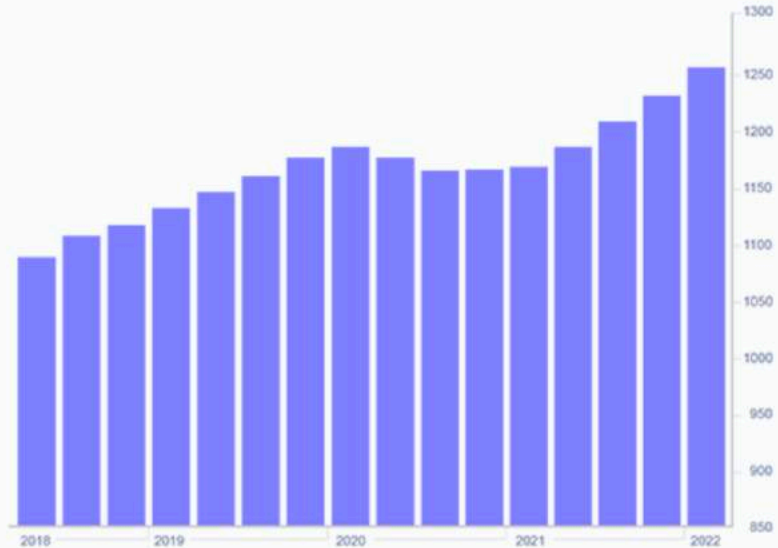


The Turner Construction index (overall construction cost and activity) shows 2.03% increase from the 4<sup>th</sup> quarter of 2021 to the 1<sup>st</sup> quarter of 2022.

First Quarter 2022 Turner Building Cost Index—which measures costs in the non-residential building construction market in the United States—had increased to the value of 1255. This represents a 2.03% quarterly increase from the Fourth Quarter 2021 and a 7.08% yearly increase from the First Quarter 2021.

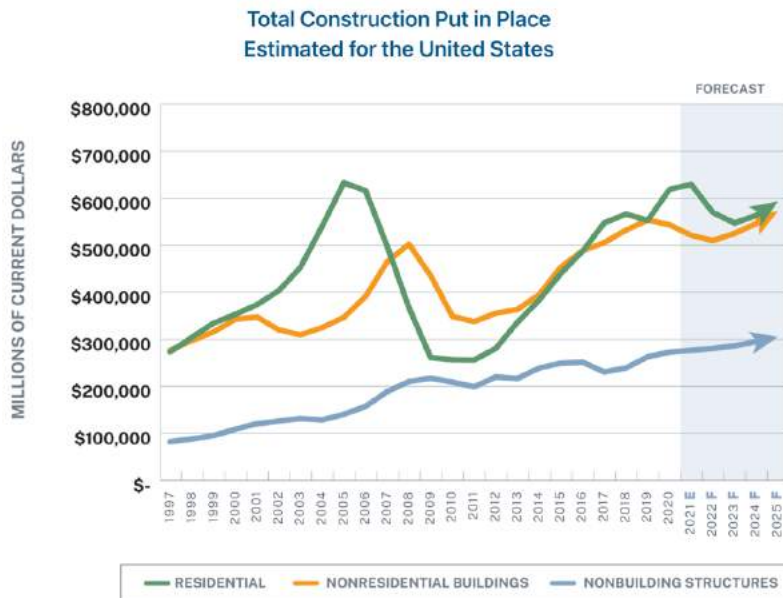
“Overall Supply Chain stability and the ‘return-to-normal’ state has not yet been established. Some key materials continue to be in short supply due to supply chain disruptions in manufacturing and computer chip shortages. Higher transportation costs are due to the rising price of gasoline and diesel fuels. We see alternative means of construction on the rise such as prefabrication and modular solutions that offer work environments that appeal to the labor workforce entering our industry.”

Attilio Rivetti  
Vice President



Quarter	Index	% Change
<b>1st Quarter 2022</b>	<b>1255</b>	<b>2.03</b>
4th Quarter 2021	1230	1.91
3rd Quarter 2021	1207	1.68
2nd Quarter 2021	1187	1.28

The following chart is taken from the U.S. Markets Construction Overview with an outlook up to 2025, published by the FMI Corporation, it shows the permanent increase in construction put in place and with that underlines the increasing cost for material and labor:



<b>ENR'S 2022 COST FORECAST</b>				
	2021	2022	% CHANGE	
			'20-'21	'21-'22
BUILDING COST INDEX: 1913=100	7289.50	7530.15	+13.1	+3.3
SKILLED-LABOR INDEX: 1913=100	11055.72	11275.50	+2.9	+2.0
WAGES, \$/HR.	60.99	62.20	+2.9	+2.0
CONST. COST INDEX: 1913=100	12481.82	12600.45	+7.4	+1.0
COMMON-LABOR INDEX: 1913=100	24355.78	24750.40	+1.3	+1.6
WAGES, \$/HR.	46.80	47.55	+1.3	+1.6
MATERIALS COST INDEX: 1913=100	4964.65	5070.10	+31.0	+2.1
PORTLAND CEMENT, \$/TON	152.17	158.70	+2.9	+4.3
LUMBER, 2X4, \$/MBF	952.09	935.15	+26.1	-1.8
STRUCTURAL STEEL, \$/CWT	76.55	79.55	+37.0	+3.9

SOURCE: ENR/BNP MEDIA. ENR'S COST INDEXES FORECAST TO DECEMBER 2022; PERCENT CHANGES ARE DECEMBER VS. DECEMBER.



### Improvement Valuation



## Valuation Detailed Report

Replacement Value

5/26/2022

#### VALUATION

Valuation Number:	Strathmore Riverside Villas	Effective Date:	05/26/2022
Value Basis:	Reconstruction	Expiration Date:	05/26/2023
		Cost as of:	12/2021

#### BUSINESS

Strathmore Riverside Villas Condo Association  
 Riverbluff Parkway  
 Sarasota, FL 34231 USA

#### LOCATION 00001 - Strathmore Riverside Villas Condo Association

Strathmore Riverside Villas Condo Association  
 Riverbluff Parkway  
 Sarasota, FL 34231 USA

#### Location Adjustments

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

#### BUILDING 00002 - Type 1 - WIND

##### Section 1

##### SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,078 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			

##### Adjustments

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

##### Fees

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



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$524
Foundations			\$13,397	\$20,009
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$62,542	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$43,432	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$55,474	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	296 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$67,529	\$6,390
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$20,113	
<b>SUBTOTAL RC</b>			<b>\$262,487</b>	<b>\$26,923</b>



**ADDITIONS**

**Custom Items**

Open Porch	\$1,750
Open Screened Porch	\$3,808
Carport, attached	\$11,000
2 AC condenser units	\$10,000

Total Additions	\$26,558
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<b>TOTAL RC Section 1</b>	<b>\$289,045</b>	<b>\$26,923</b>
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<b>TOTAL RC BUILDING 00002 Type 1 - WIND</b>	<b>\$289,045</b>	<b>\$26,923</b>
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**BUILDING 00003 - Type 2 - FLOOD**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,388 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			

**Adjustments**

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

**Fees**

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

<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation			\$614	
Foundations			\$37,657	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$69,040	
Framing				
Exterior Wall	25% Wall Openings			





SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$49,707	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$98,440	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	341 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$150,788	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$27,263	
<b>SUBTOTAL RC</b>			<b>\$433,509</b>	
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$14,784	



Carport, attached	\$11,000
<b>Total Additions</b>	<b>\$27,534</b>
<b>TOTAL RC Section 1</b>	<b>\$461,043</b>
<b>TOTAL RC BUILDING 00003 Type 2 - FLOOD</b>	<b>\$461,043</b>

**BUILDING 00004 - Type 2 - WIND**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,388 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			

**Adjustments**

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

**Fees**

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

<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$603
Foundations			\$15,396	\$21,549
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$67,734	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$48,767	



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$63,429	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	341 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$70,613	\$6,390
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$23,113	
<b>SUBTOTAL RC</b>			<b>\$289,051</b>	<b>\$28,541</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$14,784	
Carport, attached			\$11,000	
2 AC condenser units			\$10,000	
<b>Total Additions</b>			<b>\$37,534</b>	
<b>TOTAL RC Section 1</b>			<b>\$326,585</b>	<b>\$28,541</b>
<b>TOTAL RC BUILDING 00004 Type 2 - WIND</b>			<b>\$326,585</b>	<b>\$28,541</b>
<b>BUILDING 00005 - Type 3 - FLOOD</b>				



**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,580 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			

**Adjustments**

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

**Fees**

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

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

Site Preparation			\$664	
Foundations			\$39,846	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$72,190	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$53,040	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$105,917	
Floor Finish		80% Carpet		
		10% Tile, Ceramic		
		10% Vinyl Sheet		
Ceiling Finish	100% Drywall			
	100% Paint			



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Textured Finish			
Partitions				
Length	368 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$155,256	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$29,455	
<b>SUBTOTAL RC</b>			<b>\$456,367</b>	
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$9,408	
Carport, attached			\$11,000	
Total Additions			\$22,158	
<b>TOTAL RC Section 1</b>			<b>\$478,525</b>	
<b>TOTAL RC BUILDING 00005 Type 3 - FLOOD</b>			<b>\$478,525</b>	

**BUILDING 00006 - Type 3 - WIND**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,580 sq.ft.	Irregular	None



**Adjustment:**

Construction Quality: 1.7 - Average 1.7

Year Built:

**Adjustments**

Hillside Construction: Degree of Slope: Level  
 Site Position: Unknown

Site Accessibility: Good  
 Soil Condition: Excellent

**Fees**

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

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

Site Preparation				\$651
Foundations			\$16,633	\$22,459
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$70,824	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$52,036	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$68,222	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	368 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$72,523	\$6,390
Heating	100% Heat Pump			



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$24,972	
<b>SUBTOTAL RC</b>			<b>\$305,210</b>	<b>\$29,499</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$9,408	
Carport, attached			\$11,000	
2 AC condenser units			\$10,000	
<b>Total Additions</b>			<b>\$32,158</b>	
<b>TOTAL RC Section 1</b>			<b>\$337,368</b>	<b>\$29,499</b>
<b>TOTAL RC BUILDING 00006 Type 3 - WIND</b>			<b>\$337,368</b>	<b>\$29,499</b>

**BUILDING 00007 - Type 4 - FLOOD**

**Section 1**

<b>SUPERSTRUCTURE</b>			
Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,748 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			
<b>Adjustments</b>			
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Excellent
<b>Fees</b>			
Architect Fees:	7% is included		
Overhead and Profit:	20% is included		



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$707	
Foundations			\$41,737	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$74,877	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$55,937	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$112,512	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	392 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$159,165	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			





SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$31,373	
SUBTOTAL RC			\$476,308	
ADDITIONS				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$4,704	
Carport, attached			\$11,000	
Total Additions			\$17,454	
<b>TOTAL RC Section 1</b>			<b>\$493,762</b>	
<b>TOTAL RC BUILDING 00007 Type 4 - FLOOD</b>			<b>\$493,762</b>	

**BUILDING 00008 - Type 4 - WIND**

**Section 1**

SUPERSTRUCTURE			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,748 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			
Adjustments			
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Excellent
Fees			
Architect Fees:	7% is included		
Overhead and Profit:	20% is included		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$693
Foundations			\$17,717	\$23,231



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$73,460	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$54,878	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$72,461	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	392 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$74,194	\$6,390
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$26,598	
<b>SUBTOTAL RC</b>			<b>\$319,307</b>	<b>\$30,314</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$4,704	



Carport, attached	\$11,000	
2 AC condenser units	\$10,000	
<b>Total Additions</b>	<b>\$27,454</b>	
<b>TOTAL RC Section 1</b>	<b>\$346,761</b>	<b>\$30,314</b>
<b>TOTAL RC BUILDING 00008 Type 4 - WIND</b>	<b>\$346,761</b>	<b>\$30,314</b>

**BUILDING 00010 - Type 5 - WIND**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	1,704 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			

**Adjustments**

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

**Fees**

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

<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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<b>SUPERSTRUCTURE</b>				
Site Preparation				\$430
Foundations			\$10,986	\$18,009
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$55,872	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Roof			\$36,883	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$46,012	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	243 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$48,189	\$4,260
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	12 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$16,493	
<b>SUBTOTAL RC</b>			<b>\$214,435</b>	<b>\$22,699</b>
<b>ADDITIONS</b>				
Custom Items				
Carport, part of building			\$12,000	
2 AC condenser units			\$10,000	
Total Additions			\$22,000	
<b>TOTAL RC Section 1</b>			<b>\$236,435</b>	<b>\$22,699</b>
<b>TOTAL RC BUILDING 00010 Type 5 - WIND</b>			<b>\$236,435</b>	<b>\$22,699</b>



**BUILDING 00011 - Type 6 - FLOOD**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,196 sq.ft.	Irregular Adjustment:	None

Construction Quality: 1.7 - Average 1.7

Year Built:

**Adjustments**

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

**Fees**

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

<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation			\$565	
Foundations			\$35,434	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$65,795	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$46,348	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$90,779	
Floor Finish		80% Carpet		
		10% Tile, Ceramic		
		10% Vinyl Sheet		



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	313 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$146,320	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$25,071	
<b>SUBTOTAL RC</b>			<b>\$410,312</b>	
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$20,160	
Carport, attached			\$11,000	
<b>Total Additions</b>			<b>\$32,910</b>	
<b>TOTAL RC Section 1</b>			<b>\$443,222</b>	
<b>TOTAL RC BUILDING 00011 Type 6 - FLOOD</b>			<b>\$443,222</b>	
<b>BUILDING 00012 - Type 6 - WIND</b>				
<b>Section 1</b>				
<b>SUPERSTRUCTURE</b>				
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.	



Construction Type: 100% Frame (ISO 1)      Number of Stories: 1  
 Gross Floor Area: 2,196 sq.ft.      Irregular Adjustment: None  
 Construction Quality: 1.7 - Average 1.7  
 Year Built:

**Adjustments**

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

**Fees**

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

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

Site Preparation				\$554
Foundations			\$14,158	\$20,606
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$64,550	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$45,471	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$58,488	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	313 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Mechanicals			\$68,702	\$6,390
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$21,255	
<b>SUBTOTAL RC</b>			<b>\$272,625</b>	<b>\$27,550</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$20,160	
Carport, attached			\$11,000	
2 AC condenser units			\$10,000	
<b>Total Additions</b>			<b>\$42,910</b>	
<b>TOTAL RC Section 1</b>			<b>\$315,535</b>	<b>\$27,550</b>
<b>TOTAL RC BUILDING 00012 Type 6 - WIND</b>			<b>\$315,535</b>	<b>\$27,550</b>

**BUILDING 00014 - Type 7 - WIND**

**Section 1**

<b>SUPERSTRUCTURE</b>			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,214 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			
<b>Adjustments</b>			
Hillside Construction:	Degree of Slope: Level Site Position: Unknown	Site Accessibility:	Good
		Soil Condition:	Excellent





**Fees**

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$559
Foundations			\$14,274	\$20,696
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$64,853	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$45,782	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$59,003	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	316 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$68,882	\$6,390
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$21,429	
SUBTOTAL RC			\$274,222	\$27,644
ADDITIONS				
Custom Items				
Open Porch			\$1,750	
Carport, attached			\$11,000	
2 AC condenser units			\$10,000	
Total Additions			\$22,750	
<b>TOTAL RC Section 1</b>			<b>\$296,972</b>	<b>\$27,644</b>

<b>TOTAL RC BUILDING 00014 Type 7 - WIND</b>	<b>\$296,972</b>	<b>\$27,644</b>
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<b>BUILDING 00016 - Type 8 - WIND</b>
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<b>Section 1</b>
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<b>SUPERSTRUCTURE</b>
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Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,397 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			

<b>Adjustments</b>			
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Excellent

<b>Fees</b>	
Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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<b>SUPERSTRUCTURE</b>				
Site Preparation				\$605



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$15,454	\$21,592
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$67,881	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$48,921	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$63,617	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	342 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$70,702	\$6,390
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$23,200	
<b>SUBTOTAL RC</b>			<b>\$289,774</b>	<b>\$28,586</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$1,750	



Open Screened Porch	\$4,704	
Carport, attached	\$11,000	
2 AC condenser units	\$10,000	
<b>Total Additions</b>	<b>\$27,454</b>	
<b>TOTAL RC Section 1</b>	<b>\$317,228</b>	<b>\$28,586</b>
<b>TOTAL RC BUILDING 00016 Type 8 - WIND</b>	<b>\$317,228</b>	<b>\$28,586</b>

**BUILDING 00018 - Type 9 - WIND**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,261 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			

**Adjustments**

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

**Fees**

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

<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$570
Foundations			\$14,577	\$20,929
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$65,639	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structural Floor				
Roof			\$46,590	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$60,233	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	323 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$69,349	\$6,390
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$21,884	
<b>SUBTOTAL RC</b>			<b>\$278,273</b>	<b>\$27,889</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$8,512	
Carport, attached			\$11,000	
2 AC condenser units			\$10,000	
Total Additions			\$31,262	
<b>TOTAL RC Section 1</b>			<b>\$309,535</b>	<b>\$27,889</b>
<b>TOTAL RC BUILDING 00018 Type 9 - WIND</b>			<b>\$309,535</b>	<b>\$27,889</b>



**BUILDING 00020 - Type 10 - WIND**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,429 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			

**Adjustments**

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

**Fees**

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

<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$613
Foundations			\$15,660	\$21,746
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$68,401	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$49,467	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$64,485	
Floor Finish				
Ceiling Finish	100% Drywall			



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>Partitions</b>				
Length	347 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$71,020	\$6,390
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
<b>Fire Protection</b>				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$23,510	
<b>SUBTOTAL RC</b>			<b>\$292,544</b>	<b>\$28,748</b>
<b>ADDITIONS</b>				
<b>Custom Items</b>				
Open Porch			\$1,750	
Open Screened Porch			\$3,808	
Carport, attached			\$11,000	
2 AC condenser units			\$10,000	
<b>Total Additions</b>			<b>\$26,558</b>	
<b>TOTAL RC Section 1</b>			<b>\$319,102</b>	<b>\$28,748</b>
<b>TOTAL RC BUILDING 00020 Type 10 - WIND</b>			<b>\$319,102</b>	<b>\$28,748</b>

**BUILDING 00022 - Type 11 - WIND**

**Section 1**

<b>SUPERSTRUCTURE</b>			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,565 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		



Year Built:

**Adjustments**

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

**Fees**

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

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

Site Preparation				\$647
Foundations			\$16,537	\$22,389
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$70,586	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$51,782	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$67,863	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	366 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$72,373	\$6,390
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				





SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$24,826	
<b>SUBTOTAL RC</b>			<b>\$303,967</b>	<b>\$29,426</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$1,750	
Carport, attached			\$11,000	
2 AC condenser units			\$10,000	
Total Additions			\$22,750	
<b>TOTAL RC Section 1</b>			<b>\$326,717</b>	<b>\$29,426</b>
<b>TOTAL RC BUILDING 00022 Type 11 - WIND</b>			<b>\$326,717</b>	<b>\$29,426</b>

**BUILDING 00024 - Type 12 - WIND**

Section 1			
<b>SUPERSTRUCTURE</b>			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,556 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			
<b>Adjustments</b>			
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Excellent
<b>Fees</b>			
Architect Fees:	7% is included		
Overhead and Profit:	20% is included		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$645



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$16,479	\$22,347
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$70,443	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$51,629	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$67,675	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	365 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$72,284	\$6,390
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$24,739	
<b>SUBTOTAL RC</b>			<b>\$303,249</b>	<b>\$29,381</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$1,750	



Open Screened Porch	\$10,080
Carport, attached	\$11,000
2 AC condenser units	\$10,000

Total Additions	\$32,830	
<b>TOTAL RC Section 1</b>	<b>\$336,079</b>	<b>\$29,381</b>
<b>TOTAL RC BUILDING 00024 Type 12 - WIND</b>	<b>\$336,079</b>	<b>\$29,381</b>

<b>BUILDING 00026 - Type 13 - WIND</b>
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<b>Section 1</b>
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**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,205 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			

**Adjustments**

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

**Fees**

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

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

Site Preparation			\$556
Foundations			\$14,216
Foundation Wall			\$20,651
Interior Foundations			
Slab On Ground			
Exterior			\$64,702
Framing			
Exterior Wall	25% Wall Openings		
Exterior Wall	100% Stucco on Masonry		



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structural Floor				
Roof			\$45,627	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$58,814	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	315 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$68,792	\$6,390
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$21,342	
<b>SUBTOTAL RC</b>			<b>\$273,492</b>	<b>\$27,597</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$10,080	
Carport, attached			\$11,000	
2 AC condenser units			\$10,000	
<b>Total Additions</b>			<b>\$32,830</b>	
<b>TOTAL RC Section 1</b>			<b>\$306,322</b>	<b>\$27,597</b>
<b>TOTAL RC BUILDING 00026 Type 13 - WIND</b>			<b>\$306,322</b>	<b>\$27,597</b>



**BUILDING 00028 - Type 14 - WIND**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,148 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			

**Adjustments**

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

**Fees**

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

<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$542
Foundations			\$13,848	\$20,365
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$63,738	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$44,643	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$57,251	
Floor Finish				
Ceiling Finish	100% Drywall			



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>Partitions</b>				
Length	306 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$68,225	\$6,390
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
<b>Fire Protection</b>				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$20,790	
<b>SUBTOTAL RC</b>			<b>\$268,496</b>	<b>\$27,297</b>
<b>ADDITIONS</b>				
<b>Custom Items</b>				
Open Screened Porch			\$9,408	
Carport, part of building			\$12,000	
2 AC condenser units			\$10,000	
<b>Total Additions</b>			<b>\$31,408</b>	
<b>TOTAL RC Section 1</b>			<b>\$299,904</b>	<b>\$27,297</b>
<b>TOTAL RC BUILDING 00028 Type 14 - WIND</b>			<b>\$299,904</b>	<b>\$27,297</b>

**BUILDING 00029 - Type 15 - FLOOD**

**Section 1**

<b>SUPERSTRUCTURE</b>			
Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	1,946 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			
<b>Adjustments</b>			
Hillside Construction:	Degree of Slope: Level Site Position: Unknown	Site Accessibility:	Good
		Soil Condition:	Excellent



**Fees**

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

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

Site Preparation			\$500	
Foundations			\$32,483	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$61,406	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$41,930	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$81,026	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	278 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$140,502	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$22,217	
SUBTOTAL RC			\$380,065	
ADDITIONS				
Custom Items				
Carport, part of building			\$12,000	
Total Additions			\$12,000	
<b>TOTAL RC Section 1</b>			<b>\$392,065</b>	

**TOTAL RC BUILDING 00029 Type 15 - FLOOD \$392,065**

**BUILDING 00030 - Type 15 - WIND**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	1,946 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			

**Adjustments**

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

**Fees**

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

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

Site Preparation				\$491
Foundations			\$12,546	\$19,323
Foundation Wall				
Interior Foundations				





SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Slab On Ground				
Exterior			\$60,245	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$41,136	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$52,238	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	278 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$66,215	\$6,390
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$18,835	
<b>SUBTOTAL RC</b>			<b>\$251,215</b>	<b>\$26,203</b>
<b>ADDITIONS</b>				
Custom Items				
Carport, part of building			\$12,000	
2 AC condenser units			\$10,000	
<b>Total Additions</b>			<b>\$22,000</b>	



<b>TOTAL RC Section 1</b>		<b>\$273,215</b>	<b>\$26,203</b>
<b>TOTAL RC BUILDING 00030 Type 15 - WIND</b>		<b>\$273,215</b>	<b>\$26,203</b>
<b>BUILDING 00031 - Type 16 - FLOOD</b>			
<b>Section 1</b>			
<b>SUPERSTRUCTURE</b>			
Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,919 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			
<b>Adjustments</b>			
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Excellent
<b>Fees</b>			
Architect Fees:	7% is included		
Overhead and Profit:	20% is included		

<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$751	
Foundations			\$43,641	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$77,551	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$58,868	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior			\$119,313	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	417 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$210,753	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	27 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$33,325	
<b>SUBTOTAL RC</b>			<b>\$544,202</b>	
<b>ADDITIONS</b>				
Custom Items				
Carport, part of building			\$18,000	
<b>Total Additions</b>			<b>\$18,000</b>	
<b>TOTAL RC Section 1</b>			<b>\$562,202</b>	
<b>TOTAL RC BUILDING 00031 Type 16 - FLOOD</b>			<b>\$562,202</b>	



**BUILDING 00032 - Type 16 - WIND**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,919 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			

**Adjustments**

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

**Fees**

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

<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$736
Foundations			\$18,819	\$23,997
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$76,084	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$57,755	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$76,848	
Floor Finish				
Ceiling Finish	100% Drywall			



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>Partitions</b>				
Length	417 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$99,323	\$9,584
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	27 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$28,253	
<b>SUBTOTAL RC</b>			<b>\$357,081</b>	<b>\$34,318</b>
<b>ADDITIONS</b>				
<b>Custom Items</b>				
Carport, part of building			\$18,000	
3 AC condenser units			\$15,000	
<b>Total Additions</b>			<b>\$33,000</b>	
<b>TOTAL RC Section 1</b>			<b>\$390,081</b>	<b>\$34,318</b>
<b>TOTAL RC BUILDING 00032 Type 16 - WIND</b>			<b>\$390,081</b>	<b>\$34,318</b>

**BUILDING 00034 - Type 17 - WIND**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1



Gross Floor Area: 1,942 sq.ft. Irregular Adjustment: None

Construction Quality: 1.7 - Average 1.7

Year Built:

**Adjustments**

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

**Fees**

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

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

Site Preparation				\$490
Foundations			\$12,520	\$19,302
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$60,174	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$41,066	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$52,077	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	277 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$66,176	\$6,390



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$18,796	
<b>SUBTOTAL RC</b>			<b>\$250,810</b>	<b>\$26,181</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$7,616	
Carport, attached			\$11,000	
2 AC condenser units			\$10,000	
Total Additions			\$30,366	
<b>TOTAL RC Section 1</b>			<b>\$281,176</b>	<b>\$26,181</b>
<b>TOTAL RC BUILDING 00034 Type 17 - WIND</b>			<b>\$281,176</b>	<b>\$26,181</b>

**BUILDING 00036 - Type 18 - WIND**

**Section 1**

**SUPERSTRUCTURE**

Occupancy: 100% Condominium, w/o Interior Finishes      Story Height: 9 ft.

Construction Type: 100% Frame (ISO 1)      Number of Stories: 1

Gross Floor Area: 1,823 sq.ft.      Irregular Adjustment: None

Construction Quality: 1.7 - Average 1.7

Year Built:

**Adjustments**

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

**Fees**

Architect Fees: 7% is included



Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$460
Foundations			\$11,753	\$18,665
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$58,050	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$38,982	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$49,047	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	260 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$64,992	\$6,390
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$17,645	
<b>SUBTOTAL RC</b>			<b>\$240,469</b>	<b>\$25,514</b>





**ADDITIONS**

Custom Items

Open Porch	\$875
Open Screened Porch	\$3,808
Carport, attached	\$5,500
Carport, part of building	\$6,000
2 AC condenser units	\$10,000

Total Additions	\$26,183	
<b>TOTAL RC Section 1</b>	<b>\$266,652</b>	<b>\$25,514</b>

<b>TOTAL RC BUILDING 00036 Type 18 - WIND</b>	<b>\$266,652</b>	<b>\$25,514</b>
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**BUILDING 00037 - Type 19 - FLOOD**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,916 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			

**Adjustments**

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

**Fees**

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

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

Site Preparation	\$750
Foundations	\$43,608
Foundation Wall	
Interior Foundations	
Slab On Ground	
Exterior	\$77,504



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$58,817	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$119,098	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	416 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$163,075	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$33,291	
<b>SUBTOTAL RC</b>			<b>\$496,144</b>	



**ADDITIONS**

Custom Items	
Open Porch	\$1,750
Carport, attached	\$11,000
<b>Total Additions</b>	<b>\$12,750</b>
<b>TOTAL RC Section 1</b>	<b>\$508,894</b>

<b>TOTAL RC BUILDING 00037 Type 19 - FLOOD</b>	<b>\$508,894</b>
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**BUILDING 00038 - Type 19 - WIND**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,916 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			

**Adjustments**

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

**Fees**

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

<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$736
Foundations			\$18,800	\$23,984
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$76,038	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Roof			\$57,704	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$76,694	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	416 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$75,865	\$6,390
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$28,224	
<b>SUBTOTAL RC</b>			<b>\$333,325</b>	<b>\$31,109</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$1,750	
Carport, attached			\$11,000	
2 AC condenser units			\$10,000	
<b>Total Additions</b>			<b>\$22,750</b>	
<b>TOTAL RC Section 1</b>			<b>\$356,075</b>	<b>\$31,109</b>
<b>TOTAL RC BUILDING 00038 Type 19 - WIND</b>			<b>\$356,075</b>	<b>\$31,109</b>
<b>BUILDING 00040 - Type 20 Single - WIND</b>				



**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	852 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			

**Adjustments**

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

**Fees**

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

<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$215
Foundations			\$5,493	\$12,516
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$37,993	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$21,223	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$24,000	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	121 ft.			



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$24,095	\$2,130
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	6 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$8,246	
<b>SUBTOTAL RC</b>			<b>\$121,049</b>	<b>\$14,861</b>
<b>ADDITIONS</b>				
Custom Items				
Carport			\$6,000	
1 AC condenser unit			\$5,000	
<b>Total Additions</b>			<b>\$11,000</b>	
<b>TOTAL RC Section 1</b>			<b>\$132,049</b>	<b>\$14,861</b>
<b>TOTAL RC BUILDING 00040 Type 20 Single - WIND</b>			<b>\$132,049</b>	<b>\$14,861</b>

**BUILDING 00042 - Type 21 Single - WIND**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	1,074 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			



**Adjustments**

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

**Fees**

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

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

Site Preparation				\$271
Foundations			\$6,924	\$14,125
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$43,160	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$25,444	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$29,818	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	153 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$34,112	\$3,195
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	9 Total Fixtures			







SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$38,721	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$21,801	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$24,882	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	126 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$24,393	\$2,130
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	6 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$8,537	
<b>SUBTOTAL RC</b>			<b>\$124,020</b>	<b>\$15,096</b>



**ADDITIONS**

Custom Items

Carport	\$6,000
Open porch screened	\$10,080
1 AC condenser unit	\$5,000

Total Additions \$21,080

**TOTAL RC Section 1 \$145,100 \$15,096**

**TOTAL RC BUILDING 00044 Type 22 Single - WIND \$145,100 \$15,096**

**BUILDING 00046 - Type 23 Single - WIND**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	1,242 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Average 1.7		
Year Built:			

**Adjustments**

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

**Fees**

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

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

Site Preparation				\$313
Foundations			\$8,007	\$15,244
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$46,787	
Framing				
Exterior Wall	25% Wall Openings			



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$28,560	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$34,162	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	177 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$35,784	\$3,195
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	9 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$12,021	
<b>SUBTOTAL RC</b>			<b>\$165,321</b>	<b>\$18,752</b>
<b>ADDITIONS</b>				
Custom Items				
Carport			\$6,000	
1 AC condenser unit			\$5,000	
<b>Total Additions</b>			<b>\$11,000</b>	
<b>TOTAL RC Section 1</b>			<b>\$176,321</b>	<b>\$18,752</b>
<b>TOTAL RC BUILDING 00046 Type 23 Single - WIND</b>			<b>\$176,321</b>	<b>\$18,752</b>



**BUILDING 00050 - Creek House - WIND**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% House, Single Family	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,044 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

**Adjustments**

User Adjustment Factor:	1.25 - SFR		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

**Fees**

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

<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$763
Foundations			\$15,489	\$21,410
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$56,680	
Framing				
Exterior Wall		20% Wall Openings		
Exterior Wall		100% Siding, Metal or Other on Frame		
Structural Floor				
Roof			\$48,663	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$94,458	
Floor Finish	50% Carpet			



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	50% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	170 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$72,024	\$7,237
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	10 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$21,429	
<b>TOTAL RC Section 1</b>			<b>\$308,743</b>	<b>\$29,410</b>
<b>TOTAL RC BUILDING 00050 Creek House - WIND</b>			<b>\$308,743</b>	<b>\$29,410</b>

**BUILDING 00052 - Maintenance Building - WIND**

**Section 1**

SUPERSTRUCTURE			
Occupancy:	100% Utility Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	812 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.6 - Average 1.6		



Year Built:

**Adjustments**

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

**Fees**

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

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

Site Preparation				\$204
Foundations			\$5,215	\$4,201
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$22,350	
Framing				
Exterior Wall	10% Wall Openings			
Exterior Wall	100% Siding, Metal or Other on Frame			
Structural Floor				
Roof			\$14,101	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior				
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure		100% Studs, Girts, etc.		
Finish	100% None			
Mechanicals			\$9,271	\$733
Heating	100% None			
Cooling				



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	1 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins				
<b>TOTAL RC Section 1</b>			<b>\$50,936</b>	<b>\$5,138</b>
<b>TOTAL RC BUILDING 00052 Maintenance Building - WIND</b>			<b>\$50,936</b>	<b>\$5,138</b>

**BUILDING 00054 - Clubhouse - WIND**

Section 1			
<b>SUPERSTRUCTURE</b>			
Occupancy:	100% Clubhouse/Recreation Building	Story Height:	12 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	5,390 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
<b>Adjustments</b>			
Hillside Construction:	Degree of Slope: Level Site Position: Unknown	Site Accessibility:	Good
		Soil Condition:	Excellent
<b>Fees</b>			
Architect Fees:	7% is included		
Overhead and Profit:	20% is included		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$1,453
Foundations			\$37,132	\$24,911
Foundation Wall				



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$119,808	
Framing				
Exterior Wall	35% Wall Openings			
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			\$96,180	
Material	100% Steel			
Pitch	100% Flat			
Interior			\$133,479	
Floor Finish	80% Carpet			
	5% Hardwood			
	15% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	250 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$360,319	\$25,565
Heating		100% Rooftop Unit		
Cooling		100% Rooftop Unit		
Fire Protection				
Plumbing	25 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$16,709	





<b>SUBTOTAL RC</b>	<b>\$763,628</b>	<b>\$51,929</b>
<b>ADDITIONS</b>		
<b>Custom Items</b>		
Open Porch under main roof	\$16,500	
Walkway under main roof	\$21,180	
2 Saunas	\$15,000	
<b>Total Additions</b>	<b>\$52,680</b>	
<b>TOTAL RC Section 1</b>	<b>\$816,308</b>	<b>\$51,929</b>
<b>TOTAL RC BUILDING 00054 Clubhouse - WIND</b>	<b>\$816,308</b>	<b>\$51,929</b>

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 should not be considered the actual value of commercial contents insurance coverage that should be underwritten for the insured.

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Remarks:

Please note that the amount of exclusions is automatically deducted from the total value; no additional deduction is necessary.



### Site Improvements

Site Improvements				
Description	Quantity	Unit	\$/Unit	Total
Pool w/ equipment	1,400	SF	\$115	\$161,000
Symbiont Pool Heater System	1	ea	\$55,000	\$55,000
Aluminium Fence	322	LF	\$50	\$16,100
Chainlink Fence	3,700	LF	\$20	\$74,000
PVC Fence	4,700	LF	\$30	\$141,000
Boat Slips	1,200	SF	\$175	\$210,000
Docks along seawall	900	SF	\$175	\$157,500
Shuffleboard Courts	3	ea	\$3,500	\$10,500
Total Site Improvements				\$825,100



**Summary of Values for the Buildings**

House #	Street	Unit #	Flood RCV	Wind RCV
5571	Riverbluff Circle	V-1		
5561	Riverbluff Circle	V-2		\$289,045
5582	Riverbluff Circle	V-3		
5572	Riverbluff Circle	V-4		\$326,585
5551	Riverbluff Circle	V-5		
5541	Riverbluff Circle	V-6		\$337,368
5562	Riverbluff Circle	V-7		
5552	Riverbluff Circle	V-8		\$289,045
5531	Riverbluff Circle	V-9		
5521	Riverbluff Circle	V-10		\$289,045
5542	Riverbluff Circle	V-11		
5532	Riverbluff Circle	V-12		\$326,585
5511	Riverbluff Circle	V-13		
5501	Riverbluff Circle	V-14		\$346,761
5522	Riverbluff Circle	V-15		
5512	Riverbluff Circle	V-16		\$236,435
2760	Riverbluff Pkwy	V-17		\$132,049
5499	Riverbluff Circle	V-18		
5497	Riverbluff Circle	V-19		\$346,761
5495	Riverbluff Circle	V-20		
5493	Riverbluff Circle	V-21		\$289,045
5491	Riverbluff Circle	V-22		
5489	Riverbluff Circle	V-23		\$326,585



House #	Street	Unit #	Flood RCV	Wind RCV
5486	Riverbluff Circle	V-24		
5484	Riverbluff Circle	V-25		\$336,079
5487	Riverbluff Circle	V-26		
5485	Riverbluff Circle	V-27		\$289,045
5482	Riverbluff Circle	V-28		
5480	Riverbluff Circle	V-29		\$289,045
5483	Riverbluff Circle	V-30		
5481	Riverbluff Circle	V-31		\$315,535
5478	Riverbluff Circle	V-32		\$165,558
5479	Riverbluff Circle	V-33		
5477	Riverbluff Circle	V-34		\$289,045
5474	Riverbluff Circle	V-35		
5472	Riverbluff Circle	V-36		\$326,585
5475	Riverbluff Circle	V-37		
5473	Riverbluff Circle	V-38		\$337,368
5470	Riverbluff Circle	V-39		
5468	Riverbluff Circle	V-40		\$326,585
5471	Riverbluff Circle	V-41		
5469	Riverbluff Circle	V-42		\$296,972
5467	Riverbluff Circle	V-43		
5465	Riverbluff Circle	V-44		\$296,972
5463	Riverbluff Circle	V-45		
5461	Riverbluff Circle	V-46		\$337,368



House #	Street	Unit #	Flood RCV	Wind RCV
5459	Riverbluff Circle	V-47		
5457	Riverbluff Circle	V-48		\$317,228
2717	Riverbluff Place	V-49		
2721	Riverbluff Circle	V-50		\$309,535
2718	Riverbluff Place	V-51		
2722	Riverbluff Place	V-52		\$337,368
2725	Riverbluff Place	V-53		
2729	Riverbluff Place	V-54		\$326,585
2726	Riverbluff Place	V-55		
2730	Riverbluff Place	V-56		\$317,228
2733	Riverbluff Place	V-57		
				\$145,100
2734	Riverbluff Place	V-58		
2738	Riverbluff Place	V-59		\$309,535
2737	Riverbluff Place	V-60		
2741	Riverbluff Place	V-61		\$296,972
2742	Riverbluff Place	V-62		
2746	Riverbluff Place	V-63		\$346,761
2745	Riverbluff Place	V-64		
2749	Riverbluff Place	V-65		\$319,102
2752	Riverbluff Place	V-66		
				\$165,558
5455	Riverbluff Circle	V-67		
5453	Riverbluff Circle	V-68		\$317,228



House #	Street	Unit #	Flood RCV	Wind RCV
5451	Riverbluff Circle	V-69		
5449	Riverbluff Circle	V-70		\$317,228
2719	Riverbluff Circle	V-71		
2723	Riverbluff Way	V-72		\$337,368
2720	Riverbluff Way	V-73		
2724	Riverbluff Way	V-74		\$236,435
2727	Riverbluff Way	V-75		
2731	Riverbluff Way	V-76		\$309,535
2728	Riverbluff Way	V-77		
2732	Riverbluff Way	V-78		\$236,435
2737	Riverbluff Way	V-79		
2741	Riverbluff Way	V-80		\$317,228
2745	Riverbluff Way	V-81		
				\$132,049
5447	Riverbluff Circle	V-82		
5445	Riverbluff Court	V-83		\$309,535
5443	Riverbluff Circle	V-84		
5441	Riverbluff Circle	V-85		\$326,717
5444	Riverbluff Circle	V-86		
5440	Riverbluff Circle	V-87		\$236,435
2735	Riverbluff Court	V-88		
2733	Riverbluff Court	V-89		\$346,761
2009	Riverbluff Pkwy	V-90		
2741	Riverbluff Court	V-91		\$236,435



House #	Street	Unit #	Flood RCV	Wind RCV
2731	Riverbluff Court	V-92		
2729	Riverbluff Court	V-93		\$306,322
2743	Riverbluff Court	V-94		
2745	Riverbluff Court	V-95		\$236,435
2727	Riverbluff Court	V-96		
2725	Riverbluff Court	V-97		\$296,972
2723	Riverbluff Court	V-98		
2721	Riverbluff Court	V-99		\$337,368
2715	Riverbluff Court	V-100		
2713	Riverbluff Court	V-101		\$337,368
2747	Riverbluff Court	V-102		
				\$132,049
2709	Riverbluff Court	V-103		
2707	Riverbluff Court	V-104		\$336,079
2703	Riverbluff Court	V-105		
2701	Riverbluff Court	V-106		\$317,228
2740	Riverbluff Pkwy	V-107		
				\$165,558
2726	Riverbluff Pkwy	V-108		
2722	Riverbluff Pkwy	V-109		\$337,368
2711	Riverbluff Pkwy	V-110		
				\$132,049
2718	Riverbluff Pkwy	V-111		
2714	Riverbluff Pkwy	V-112		\$289,045
2704	Riverbluff Pkwy	V-113		
2705	Riverbluff Pkwy	V-114		\$299,904



House #	Street	Unit #	Flood RCV	Wind RCV
2659	Riverbluff Pkwy	V-115		
2661	Riverbluff Pkwy	V-116		\$337,368
2663	Riverbluff Pkwy	V-117		
2665	Riverbluff Pkwy	V-118		\$317,228
2667	Riverbluff Pkwy	V-119		
2669	Riverbluff Pkwy	V-120		\$296,972
2671	Riverbluff Pkwy	V-121		\$145,100
2657	Riverbluff Pkwy	V-122		
2655	Riverbluff Pkwy	V-123		\$309,535
2631	Riverbluff Pkwy	V-124		
2633	Riverbluff Pkwy	V-125		\$337,368
2653	Riverbluff Pkwy	V-126		
2651	Riverbluff Pkwy	V-127		\$319,102
2635	Riverbluff Pkwy	V-128		
2637	Riverbluff Pkwy	V-129		\$317,228
2649	Riverbluff Pkwy	V-130		
2647	Riverbluff Pkwy	V-131		\$337,368
2639	Riverbluff Pkwy	V-132		
2641	Riverbluff Pkwy	V-133		\$309,535
2645	Riverbluff Pkwy	V-134		\$165,558
2643	Riverbluff Pkwy	V-135		\$176,321





House #	Street	Unit #	Flood RCV	Wind RCV
2648	Riverbluff Pkwy	V-136		
2642	Riverbluff Pkwy	V-137	\$562,202	\$390,081
2636	Riverbluff Pkwy	V-138		
2629	Riverbluff Pkwy	V-139		
2627	Riverbluff Pkwy	V-140		\$337,368
2603	Riverbluff Pkwy	V-141		
2605	Riverbluff Pkwy	V-142		\$309,535
2625	Riverbluff Pkwy	V-143		
2623	Riverbluff Pkwy	V-144		\$281,176
2607	Riverbluff Pkwy	V-145		
2609	Riverbluff Pkwy	V-146		\$317,228
2621	Riverbluff Pkwy	V-147		
2619	Riverbluff Pkwy	V-148		\$337,368
2611	Riverbluff Pkwy	V-149		
2613	Riverbluff Pkwy	V-150		\$289,045
2617	Riverbluff Pkwy	V-151		
				\$165,558
2615	Riverbluff Pkwy	V-152		
				\$165,558
2630	Riverbluff Pkwy	V-153		
2624	Riverbluff Pkwy	V-154	\$392,065	\$273,215
2618	Riverbluff Pkwy	V-155		
2612	Riverbluff Pkwy	V-156	\$562,202	\$390,081
2606	Riverbluff Pkwy	V-157		
2571	Riverbluff Pkwy	V-158		
2569	Riverbluff Pkwy	V-159		\$309,535



House #	Street	Unit #	Flood RCV	Wind RCV
2549	Riverbluff Pkwy	V-160		
2551	Riverbluff Pkwy	V-161		\$337,368
2567	Riverbluff Pkwy	V-162		
2565	Riverbluff Pkwy	V-163		\$309,535
2553	Riverbluff Pkwy	V-164		
2555	Riverbluff Pkwy	V-165		\$296,972
2563	Riverbluff Pkwy	V-166		
2561	Riverbluff Pkwy	V-167		\$337,368
2557	Riverbluff Pkwy	V-168		
2559	Riverbluff Pkwy	V-169		\$317,228
2548	Riverbluff Pkwy	V-170		
2544	Riverbluff Pkwy	V-171	\$478,525	\$337,368
2540	Riverbluff Pkwy	V-172		
2536	Riverbluff Pkwy	V-173	\$478,525	\$337,368
2547	Riverbluff Pkwy	V-174		
2545	Riverbluff Pkwy	V-175		\$346,761
2525	Riverbluff Pkwy	V-176		
2527	Riverbluff Pkwy	V-177		\$309,535
2543	Riverbluff Pkwy	V-178		
2541	Riverbluff Pkwy	V-179		\$317,228
2529	Riverbluff Pkwy	V-180		
2531	Riverbluff Pkwy	V-181		\$317,228
2539	Riverbluff Pkwy	V-182		
2537	Riverbluff Pkwy	V-183		\$309,535



House #	Street	Unit #	Flood RCV	Wind RCV
2533	Riverbluff Pkwy	V-184		
2535	Riverbluff Pkwy	V-185		\$296,972
2532	Riverbluff Pkwy	V-186		
2528	Riverbluff Pkwy	V-187	\$493,792	\$346,761
2524	Riverbluff Pkwy	V-188		
2520	Riverbluff Pkwy	V-189	\$478,525	\$337,368
2523	Riverbluff Pkwy	V-190		
2521	Riverbluff Pkwy	V-191		\$317,228
2501	Riverbluff Pkwy	V-192		
2503	Riverbluff Pkwy	V-193		\$309,535
2519	Riverbluff Pkwy	V-194		
2517	Riverbluff Pkwy	V-195		\$281,176
2505	Riverbluff Pkwy	V-196		
2507	Riverbluff Pkwy	V-197		\$317,228
2515	Riverbluff Pkwy	V-198		
2513	Riverbluff Pkwy	V-199		\$337,368
2509	Riverbluff Pkwy	V-200		
2511	Riverbluff Pkwy	V-201		\$337,368
2516	Riverbluff Pkwy	V-202		
2512	Riverbluff Pkwy	V-203	\$443,222	\$315,535
2508	Riverbluff Pkwy	V-204		
2504	Riverbluff Pkwy	V-205	\$492,792	\$346,761
2453	Riverbluff Pkwy	V-206		
2451	Riverbluff Pkwy	V-207		\$281,176



House #	Street	Unit #	Flood RCV	Wind RCV
2431	Riverbluff Pkwy	V-208		
2433	Riverbluff Pkwy	V-209		\$281,176
2449	Riverbluff Pkwy	V-210		
2447	Riverbluff Pkwy	V-211		\$309,535
2435	Riverbluff Pkwy	V-212		
2437	Riverbluff Pkwy	V-213		\$309,535
2445	Riverbluff Pkwy	V-214		
2443	Riverbluff Pkwy	V-215		\$317,228
2439	Riverbluff Pkwy	V-216		
2441	Riverbluff Pkwy	V-217		\$337,368
2468	Riverbluff Pkwy	V-218		
2462	Riverbluff Pkwy	V-219	\$478,525	\$337,368
2456	Riverbluff Pkwy	V-220		
2450	Riverbluff Pkwy	V-221	\$478,525	\$337,368
2444	Riverbluff Pkwy	V-222		
2438	Riverbluff Pkwy	V-223	\$443,222	\$315,535
2429	Riverbluff Pkwy	V-224		
2427	Riverbluff Pkwy	V-225		\$326,585
2407	Riverbluff Pkwy	V-226		
2409	Riverbluff Pkwy	V-227		\$289,045
2425	Riverbluff Pkwy	V-228		
2423	Riverbluff Pkwy	V-229		\$317,228
2411	Riverbluff Pkwy	V-230		
2413	Riverbluff Pkwy	V-231		\$289,045



House #	Street	Unit #	Flood RCV	Wind RCV
2421	Riverbluff Pkwy	V-232		
2419	Riverbluff Pkwy	V-233		\$317,228
2415	Riverbluff Pkwy	V-234		
2417	Riverbluff Pkwy	V-235		\$317,228
2432	Riverbluff Pkwy	V-236		
2426	Riverbluff Pkwy	V-237	\$478,525	\$337,368
2420	Riverbluff Pkwy	V-238		
2414	Riverbluff Pkwy	V-239	\$478,525	\$337,368
2401	Riverbluff Pkwy	V-240		
2403	Riverbluff Pkwy	V-241		\$317,228
2405	Riverbluff Pkwy	V-242		\$165,558
2408	Riverbluff Pkwy	V-243		
2402	Riverbluff Pkwy	V-244	\$493,792	\$346,761
2330	Riverbluff Pkwy	V-245		
2326	Riverbluff Pkwy	V-246	\$461,043	\$326,585
2325	Riverbluff Pkwy	V-247		\$165,558
2321	Riverbluff Pkwy	V-248		
2317	Riverbluff Pkwy	V-249		\$309,535
2322	Riverbluff Pkwy	V-250		
2318	Riverbluff Pkwy	V-251	\$461,043	\$326,585
2313	Riverbluff Pkwy	V-252		
2309	Riverbluff Pkwy	V-253		\$337,368



House #	Street	Unit #	Flood RCV	Wind RCV
2314	Riverbluff Pkwy	V-254		
2310	Riverbluff Pkwy	V-255	\$461,043	\$326,585
2305	Riverbluff Pkwy	V-256		
2301	Riverbluff Pkwy	V-257		\$296,972
2306	Riverbluff Pkwy	V-258		
2302	Riverbluff Pkwy	V-259	\$478,525	\$337,368
2264	Riverbluff Pkwy	V-260		
2258	Riverbluff Pkwy	V-261	\$478,525	\$337,368
2252	Riverbluff Pkwy	V-262		
2246	Riverbluff Pkwy	V-263		\$337,368
2240	Riverbluff Pkwy	V-264		
2234	Riverbluff Pkwy	V-265		\$337,368
2304	Aquabluff Place	V-266		
2308	Aquabluff Place	V-267		\$319,102
2303	Aquabluff Place	V-268		
2307	Aquabluff Place	V-269		\$281,176
2312	Aquabluff Place	V-270		
2316	Aquabluff Place	V-271		\$266,652
2311	Aquabluff Place	V-272		
2315	Aquabluff Place	V-273		\$309,535
2320	Aquabluff Place	V-274		
2324	Aquabluff Place	V-275		\$309,535
2319	Aquabluff Place	V-276		
2323	Aquabluff Place	V-277		\$337,368



House #	Street	Unit #	Flood RCV	Wind RCV
2328	Aquabluff Place	V-278		
				\$165,558
2327	Aquabluff Place	V-279		
				\$165,558
2228	Riverbluff Pkwy	V-280		
2222	Riverbluff Pkwy	V-281		\$326,585
2216	Riverbluff Pkwy	V-282		
2210	Riverbluff Pkwy	V-283	\$461,043	\$326,585
2192	Riverbluff Pkwy	V-284		
2186	Riverbluff Pkwy	V-285	\$478,525	\$337,368
2306	Canalbluff Place	V-286		
2310	Canalbluff Place	V-287		\$309,535
2305	Canalbluff Place	V-288		
2309	Canalbluff Place	V-289		\$337,368
2316	Canalbluff Place	V-290		
2320	Canalbluff Place	V-291		\$309,535
2313	Canalbluff Place	V-292		
2317	Canalbluff Place	V-293		\$317,228
2324	Canalbluff Place	V-294		
2328	Canalbluff Place	V-295		\$337,368
2321	Canalbluff Place	V-296		
2325	Canalbluff Place	V-297		\$281,176
2332	Canalbluff Place	V-298		
				\$145,100
2329	Canalbluff Place	V-299		
				\$165,558



House #	Street	Unit #	Flood RCV	Wind RCV
2180	Riverbluff Pkwy	V-300		
2174	Riverbluff Pkwy	V-301	\$461,043	\$326,585
2168	Riverbluff Pkwy	V-302		
2162	Riverbluff Pkwy	V-303	\$493,792	\$346,761
2308	Waterbluff Place	V-304		
2312	Waterbluff Place	V-305		\$337,368
2307	Waterbluff Place	V-306		
2311	Waterbluff Place	V-307		\$337,368
2316	Waterbluff Place	V-308		
2320	Waterbluff Place	V-309		\$337,368
2315	Waterbluff Place	V-310		
2319	Waterbluff Place	V-311		\$337,368
2324	Waterbluff Place	V-312		
2328	Waterbluff Place	V-313		\$337,368
2323	Waterbluff Place	V-314		
2327	Waterbluff Place	V-315		\$337,368
2332	Waterbluff Place	V-316		
				\$165,558
2331	Waterbluff Place	V-317		
				\$165,558
2156	Riverbluff Pkwy	V-318		
2150	Riverbluff Pkwy	V-319	\$508,894	\$356,075
2144	Riverbluff Pkwy	V-320		
2138	Riverbluff Pkwy	V-321	\$493,792	\$346,761





House #	Street	Unit #	Flood RCV	Wind RCV
2132	Riverbluff Pkwy	V-322		
2126	Riverbluff Pkwy	V-323	\$478,525	\$337,368
2120	Riverbluff Pkwy	V-324		
2114	Riverbluff Pkwy	V-325	\$461,043	\$326,585
2108	Riverbluff Pkwy	V-326		
2100	Riverbluff Pkwy	V-327	\$493,792	\$346,761
2016	Riverbluff Pkwy	V-328		
2020	Riverbluff Pkwy	V-329		\$309,535
2024	Riverbluff Pkwy	V-330		
2028	Riverbluff Pkwy	V-331		\$337,368
2032	Riverbluff Pkwy	V-332		
				\$165,558
2013	Riverbluff Pkwy	V-333		
2009	Riverbluff Pkwy	V-334		\$337,368
2005	Riverbluff Pkwy	V-335		
2001	Riverbluff Pkwy	V-336		\$337,368
Total Value Condo Buildings			\$13,903,592	\$53,069,695



### Reconciliation and Summary of Values

Summary of Values		
Buildings	Flood RCV	Wind/Casualty RCV
All Condo Buildings	\$13,903,592	\$53,069,695
Creek House		\$308,743
Maintenance Building		\$50,936
Clubhouse		\$816,308
Total Risk Buildings	\$13,903,592	\$54,245,682
Site Improvements	\$825,100	

#### Flood Valuation

For the valuation, I chose the construction quality “1.7 Average” in the property category “Condominium” which adequately reflects the occupancy and quality of the subject property. The construction value of the buildings goes along with the cost in the construction market under the consideration of the quality of the overall construction and the as-built condition.

#### Wind/Casualty Valuation

As discussed in an earlier section of this report, the foundation and the interior built-out are excluded in the occupancy “Condominium without interior finishes” according to FL Statute 718. However, the AC condenser units have to be included in the wind/casualty valuation to comply with said statutes.

#### Value Increase

As can be seen in the “Construction Economics” chapter, construction costs increased by approximately 4% - 8% in one year and more progressively in the past year due to lack of skilled labor and material cost increases. Compared to the last valuation in 2020 the cost went up about 21% which goes along with construction cost observed in the local market.

#### Ordinance of Law Disclaimer:

Currently the 2020 building codes are in effect. The subject property was built in 1971 and therefore, does not conform to current building codes. The values calculated in this appraisal report will not be sufficient to rebuild the buildings “up-to-code”. To insure the gap between the value “as-built” and the value “up-to-code” contact your insurance agent for “Ordinance of Law” coverage.



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## Addenda

- Core Logic, Reconstruction versus New Construction
    - Appraiser's Qualifications
-

# Why Reconstruction Usually Costs More Than New Construction



**Economy of Scale** – When a contractor has many homes under construction at once, materials can be purchased in large quantities for delivery as needed – everything from framing lumber to plumbing fixtures. If you buy a large number of bathtubs, for example, suppliers will compete for your business and offer price discounts. When you buy just one bathtub, and it must be a match for one that’s been destroyed, it will nearly always cost much more than if it had been part of a larger purchase. This holds true for almost everything that goes into a home and this factor alone can push the cost of rebuilding thousands of dollars higher than the cost for comparable new construction.

**"Top-Down" vs. "Bottom-Up"** – New construction begins at the foundation and builds upward. Repairing a house that isn’t totally destroyed often means removing the roof and rebuilding from the top down, a far more time consuming and labor-intensive procedure.

**Demolition and Debris Removal** – New home construction normally begins on open ground, perhaps with some brush removal and grading and other minor site preparation. Rebuilding begins with a partially or totally destroyed structure occupying the building site. Parts of the structure may still be standing but unusable, requiring demolition and removal. The site may have to be extensively cleaned – after an intense fire, for example, the soil may be contaminated. The foundation may have been damaged beyond repair. A lot of work is usually required before the first cement can be poured or the first nail hammered in.

**Use of Labor** – When a new home builder has several houses under construction, even if they aren’t all in the same area, work can be scheduled for the most efficient use of carpenters, plumbers, electricians, and other workers. If one house isn’t ready for wiring, the electrician can probably work on another. When only one home is being built, the same kind of efficient scheduling is rarely possible. Labor normally accounts for the largest share of homebuilding costs.

**Access to the Worksite** – When new houses are under construction, there is usually no landscaping, allowing easy access to the site. Materials can be driven directly up to any side of each structure as needed. When a house is being rebuilt among existing homes, there are trees, shrubs, lawns, flowerbeds, fences and other obstructions limiting access. Materials often have to be off-loaded further away and hand carried to where they’re needed. This factor is compounded if the building site is on sloping ground. The impact on labor costs can be significant.

**Special Features & Unusual Materials** – Older homes and homes that have been extensively remodeled often have customized features or include materials not commonly found in homes being built today. These features and materials can be very expensive, if not impossible, to duplicate. Examples include slate or tile roofs, lath & plaster walls, coved ceilings, wainscoting, solid (instead of hollow core) doors, custom ironwork, ornamented fireplaces, exposed beam ceilings, stained glass or other leaded windows, curved staircases, slate or tile floors, and other items.

**Building Code Changes** – Most older homes, and many newer homes, were built during times when building codes were less strict than they are today. If you are rebuilding or restoring your home, you may need to meet the newer and more demanding building codes. Even undamaged parts of the structure may have to be rewired or replumbed to meet current codes. Building codes may also require you to replace windows with safety glass or replace roofs with fire-retardant materials. Building code changes can add thousands of dollars to the cost of restoring a damaged home.

**Construction Costs Rise After Natural Disasters** – In the wake of a disaster affecting a wide area – hurricanes, wildfires, etc. – the costs of building materials and contractor fees nearly always rise sharply in response to the sudden surge in demand. Even without deliberate profiteering this would normally be true because when local supplies are quickly exhausted, materials have to be brought in on an emergency basis, often from mills or factories at great distance. This may require more expensive modes of transportation and a lot of overtime pay. Whenever many homes have to be repaired or rebuilt at the same time, the cost for each will be higher than normal, sometimes much higher.

**Undamaged Parts Of The Home and the Contents Must Be Protected** – Once the fire is out or the windstorm has abated, all parts of the property not destroyed must be protected from further damage or looting. This can involve covering a damaged roof, missing window glass, and holes in the walls with plastic sheeting, for example, and, as soon as possible, surviving personal property items must be removed and placed in temporary storage for safekeeping.

*Patricia E. Staebler, SRA, RS*  
*State Certified General Appraiser RZ 2890*

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*Sarasota/Bradenton, Florida | 941.705-0123. | patricia@staeblerappraisal.com*

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*career summary*

An extensive background in cost estimation and construction project management in civil engineering built the foundation for the combination of conventional appraisal techniques and the specialization for insurable value and the 50% FEMA Rule valuation. The familiarity with construction of all trades is vital for my work in the reserve study industry.

*professional experience*

2018 – current	FEMA Consultant for Florida Municipalities
2006 - current	Independent Practice Staebler Appraisal and Consulting
2011 - 2014	Special Magistrate Manatee County
2006 - 2011	Senior Project Manager Valupoint Consulting/Southeast Market Analysts
2004 - 2005	Resident Review Adjuster IMS Claims Services
2001 - 2005	Erickson Appraisers, Staff Appraiser Eminent Domain
1999 - 2000	Independent Consultant for Management and Staff Training
1993 - 1999	MLT Real Estate Management
1988 - 1997	Allied Consulting Engineers Berlin, Project Control Management
1987 - 1988	IBS Engineering Office, Management Intern, Pre-Construction Estimation
1983 - 1986	SRS Hotels, Director Housekeeping

*expertise*

Insurable Value Appraisal  
As-Built value vs. Up-to-Code for Ordinance of Law  
50% FEMA Rule Appraisal  
Reserve Studies and Life-Cycle Analysis  
Cost Segregation Analysis  
Pre-Construction Consulting for accelerated depreciation  
Construction Cost Estimating  
Construction bidding process  
Project Control/Management  
Site Development Supervision  
Eminent Domain  
Subdivision Development  
Highest and Best Use Studies  
Market Analysis  
Due Diligence/Entitlements

## *valuation disciplines*

### Insurance Appraisals:

Condominium buildings  
Highrise Buildings  
Homeowner's associations – common elements  
Subdivisions  
Mobile home parks  
Yacht clubs  
Golf and Country clubs  
Marinas  
Historical buildings  
Special use property  
Sport centers  
CDD districts

### Mid- and high-rise buildings (among others):

Crystal Sands  
One Hundred Central  
Aquarius Club, LBK  
Longboat Cove, LBK  
Sarabande, Sarasota  
Plymouth Harbor, Sarasota  
Longboat Key Towers  
Dolphin Tower  
Plaza at Five Points  
Rivo at Ringling  
Gull Harbor

### Reserve Studies:

Condominium Associations  
Homeowner's Associations  
Cooperatives  
CDD Districts  
Special use properties  
Churches, cathedrals  
Church parishes  
Golf and Country Clubs  
Marinas

## 50% FEMA Rule Appraisal

Residential single and multi-family property  
Subdivision Mass Appraisal Approach  
Condominium Buildings  
Mobile Home Parks  
Hotels and resorts  
Office buildings  
Marinas  
Restaurants and Country Clubs  
Industrial property, water treatment plant, waste transfer station  
Expert Testimony for FEMA valuation and FEMA related issues

## Cost Segregation

Hotels  
Multifamily apartment buildings  
Surgical centers  
Medical Office buildings  
Mobile home parks  
Restaurants

## *education*

2017	RS Designation Community Association Institute
2010	SRA Designation Appraisal Institute
2006	Florida State Certified General Appraiser
2005	Accredited Insurance Adjuster, University of Central Florida
2001	Licensed Real Estate Broker
1985	Professional Trainer, Institute for Commerce and Industry Germany
1983	Degree in Hotel Management, Steigenberger Academy

## *education and training*

Basic Income Capitalization	Appraisal Institute
Advanced Income Capitalization	Appraisal Institute
Advanced Applications	Appraisal Institute
15-hour USPAP	Appraisal Institute
Residential Market Analysis and Highest and Best Use	Appraisal Institute
Residential Site Valuation and Cost Approach	Appraisal Institute
Real Estate Finance Statistics and Valuation Modeling	Appraisal Institute
Advanced Residential Applications and Case Studies	Appraisal Institute
Advanced Residential Report Writing	Appraisal Institute
Analyzing Distressed Real Estate	Appraisal Institute
Florida Supervisor Trainee Roles and Rules	Appraisal Institute
Florida State Law Update for Real Estate Appraisers	Appraisal Institute
Business Practices and Ethics	Appraisal Institute
Appraisal of Residential Property Foreclosure	Appraisal Institute

An Introduction to Valuing Green Buildings	Appraisal Institute
General Market Analysis and Highest and Best Use	Appraisal Institute
The New Residential Market Conditions Form	Appraisal Institute
Subdivision Valuation	Appraisal Institute
The Discounted Cash Flow Model	Appraisal Institute
Analyzing Tenant Credit Risk	Appraisal Institute
Commercial Lease Analysis	Appraisal Institute
Fundamentals of Separating Assets	Appraisal Institute
Advanced Spreadsheet Modeling	Appraisal Institute
Evaluating Commercial Construction	Appraisal Institute
Residential Cost Estimating	R. S. Means
Commercial Cost Estimating	R. S. Means
Building Envelope Symposium	IIBEC
Seminars/Education during Annual Convention	IICEC

### *professional affiliations*

The Appraisal Institute  
GCBX, Gulf Coast Builders Exchange  
IIBEC, International Institute of Building Enclosure Consultants  
CAI, Community Association Institute  
DAC, Designated Appraiser Council

#### Current:

2021 Vice-President Florida Gulf Coast Chapter, Appraisal Institute

#### Past:

2020 Appraisal Institute, National Nominating Committee for Region X  
2020 Treasurer, Florida Gulf Coast Chapter, Appraisal Institute  
2019 Secretary, Gulf Coast Chapter of the Appraisal Institute  
2015-2018 Region X Representative Appraisal Institute  
2015-2017 Delegate Leadership and Advisory Council of the Appraisal Institute  
2011-2014 Board Member Appraisal Institute Florida Gulf Coast Chapter  
2011-2014 Board Member CAI Community Association Institute  
2011-2013 Treasurer CAI Community Association Institute  
2011 Graduate of Public Leadership Institute  
Board Member Habitat for Humanity  
Lieutenant Governor Kiwanis District Berlin  
Member Kiwanis Club of Bradenton  
Member Kiwanis Club of Lakewood Ranch  
Chair Junior Leadership Manatee  
2003 Graduate Manatee Leadership  
Past Florida Delegate Legislative Alliance Community Association Institute, CAI





