

Strathmore Riverside Villas Condominium Association



Appraisal Report Insurance Replacement Value

Riverbluff Parkway
Sarasota, Florida 34231



Strathmore Riverside Villas Condominium Association
Board of Directors
c/o Mr. Stephen Zimmerman
2559 Riverbluff Parkway #V-169
Sarasota, Florida 34231

RE: *Strathmore Riverside Villas Condominium Association April 10, 2017*
Insurance Appraisal

Dear Mr. Zimmerman,

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 you, the condominium association and your insurance provider/agent.

In order to complete this work, my associate inspected the buildings and site on March 29, 2017 and documented the various building components through physical inspection and photographic evidence. Measurements were taken on-site and verified with public records. As a source of data, I utilized the cost estimating data service Marshall & Swift. 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 March 29, 2017 (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	\$11,005,616	\$42,763,956
Site Improvements	\$441,210	

For detailed values/building please refer to pages 135 - 151



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 Marshall and Swift 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



Patricia E. Staebler, SRA
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 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.
- My associate, Anne-Sophie Staebler, 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, 2018.
- As of the date of this report, I have completed the continuing education program for Designated members of the Appraisal Institute until 12/31/2020.

Patricia E. Staebler, SRA

Patricia E. Staebler, SRA
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

1. The distribution, if any, of the total valuation in this report between land and improvements applies only under the stated program of utilization. The separate allocations for land and buildings must not be used in conjunction with any other appraisal and are invalid if so used.
2. Possession of this report, or a copy thereof, does not carry with it the right of publication. The report cannot be used for any purpose by any person other than the party to whom it is addressed without my written consent, and in any event, only with the proper written qualifications, and only in its entirety.
3. I will not give further consultation, testimony or be in attendance in court in regard to the subject property unless arrangements have been previously made.
4. Neither all nor any part of the contents of this report (especially any conclusion as to value, my identity or my firm's identity) shall be disseminated to the public through advertising, public relations, news, sales or other media without my prior written consent and approval.
5. **Americans with Disabilities Act of 1990**
The Americans with Disabilities Act of 1990 sets strict and specific standards for handicapped access to and within most commercial and industrial buildings. Determination of compliance with these standards is beyond appraisal expertise and, therefore, has not been attempted by me. For purpose of this appraisal, I am assuming the improvements are in compliance; however, I would recommend an architectural inspection of the improvements to determine compliance or requirements for compliance if any items were in question. I assume no responsibility for the cost of such determination, and our appraisal is subject to revision if the improvements are not in compliance.
6. **Lead Warning Statement**
Every purchase of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.



7. **Hazardous Substances**
During my visual inspection of the subject, I did not observe any hazardous substances. I am not an expert, however, in determining the presence of hazardous substances, defined as all hazardous or toxic wastes, pollutants, or contaminants (including asbestos, PCB, or raw materials) either used in construction or stored on the property. I was not provided with certification from the client or current property owner that no hazardous substances are present that would adversely affect the value of the subject property. The value estimated included in this report reflects the assumption that the subject property is not so affected.
8. **Mold**
I am not a home or environmental inspector; appraisers provide an opinion of value. The appraisal does not guarantee that the property is free of defects or environmental problems. I performed an inspection of visible and accessible areas only. Mold may be present in areas not visible to the naked eye. I am not qualified to determine the causes of mold, the types of mold or whether mold might pose any risk to the property or its inhabitants.
9. **It is the responsibility of the client and the intended users to obtain legal interpretation as to adherence to the appropriate statutes in regards to flood and hazard/windstorm insurance.**
10. **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.**
11. **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.**
12. **Rebuilding (replacement) will require compliance with new building codes. The extra cost associated with said compliance is not included in this appraisal.**
13. **The replacement value was calculated depending on Marshall & Swift/Boeckh 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 condo 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.

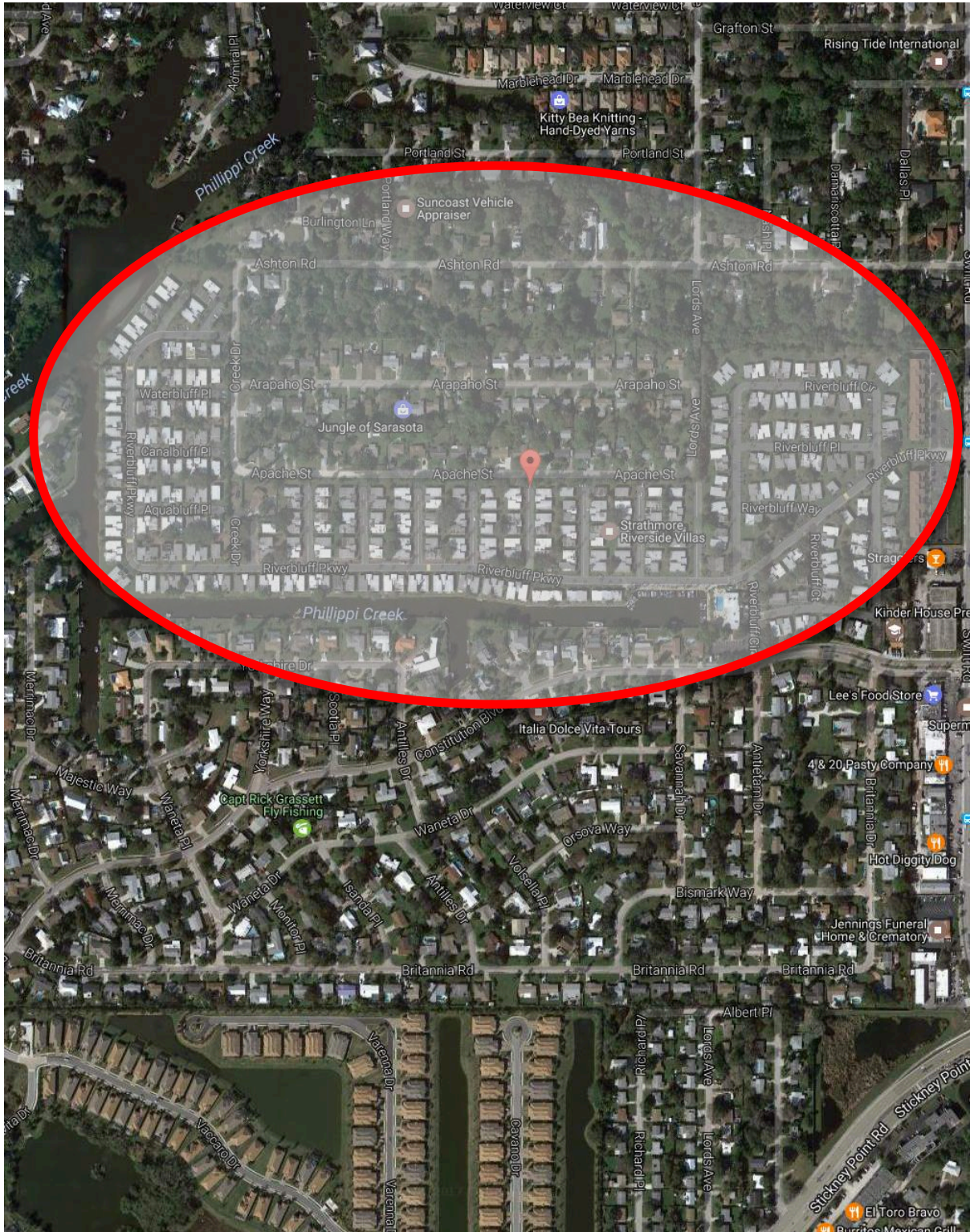
The buildings were constructed in 1971. Frame walls and wood truss roofs make this property an ISO 1 risk. Each building has either an attached or integrated carport, a small entry porch and an open screened porch. Over the years, a lot of the open screened porches were converted to air-conditioned space. 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:



Aerial View

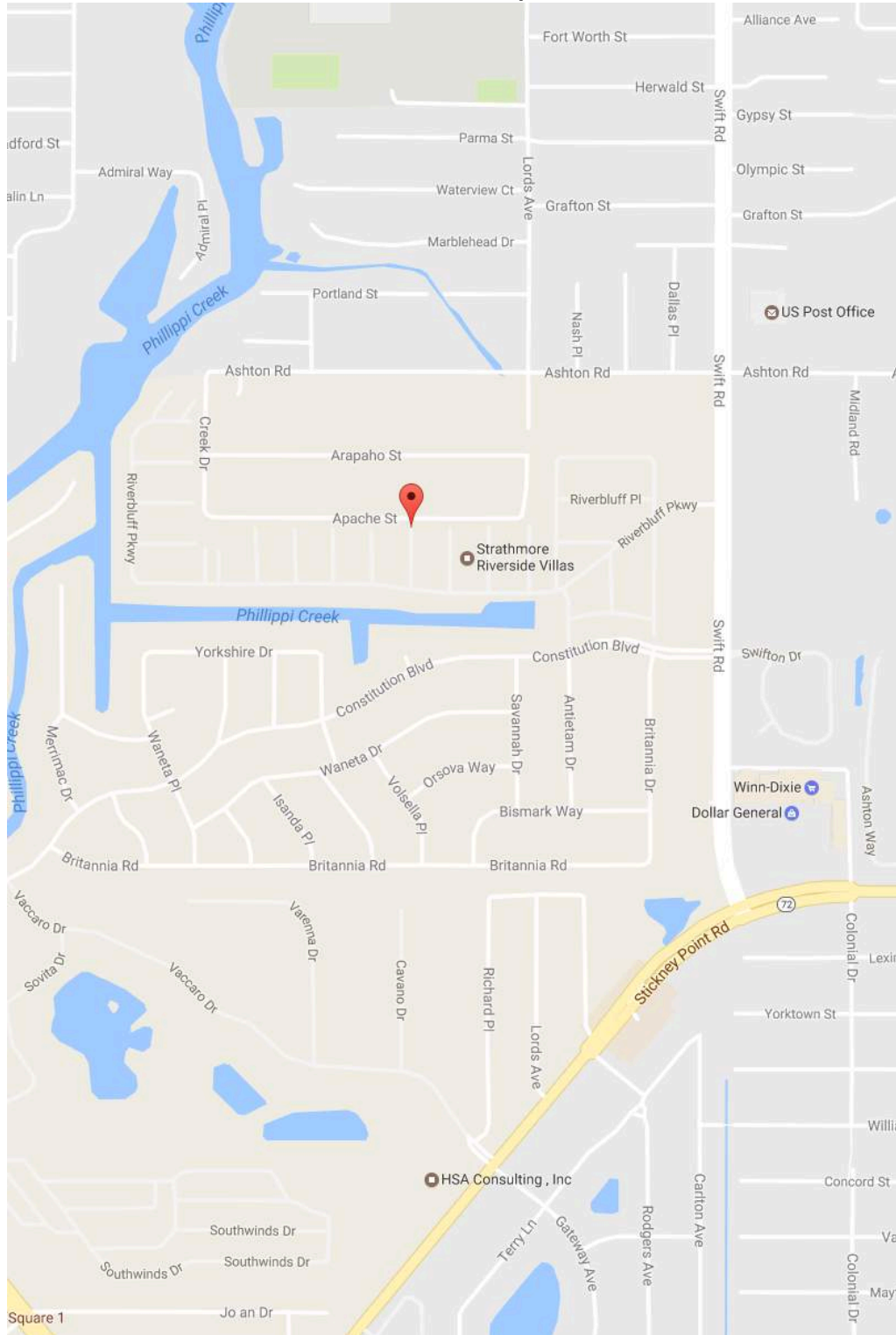


Aerial View close



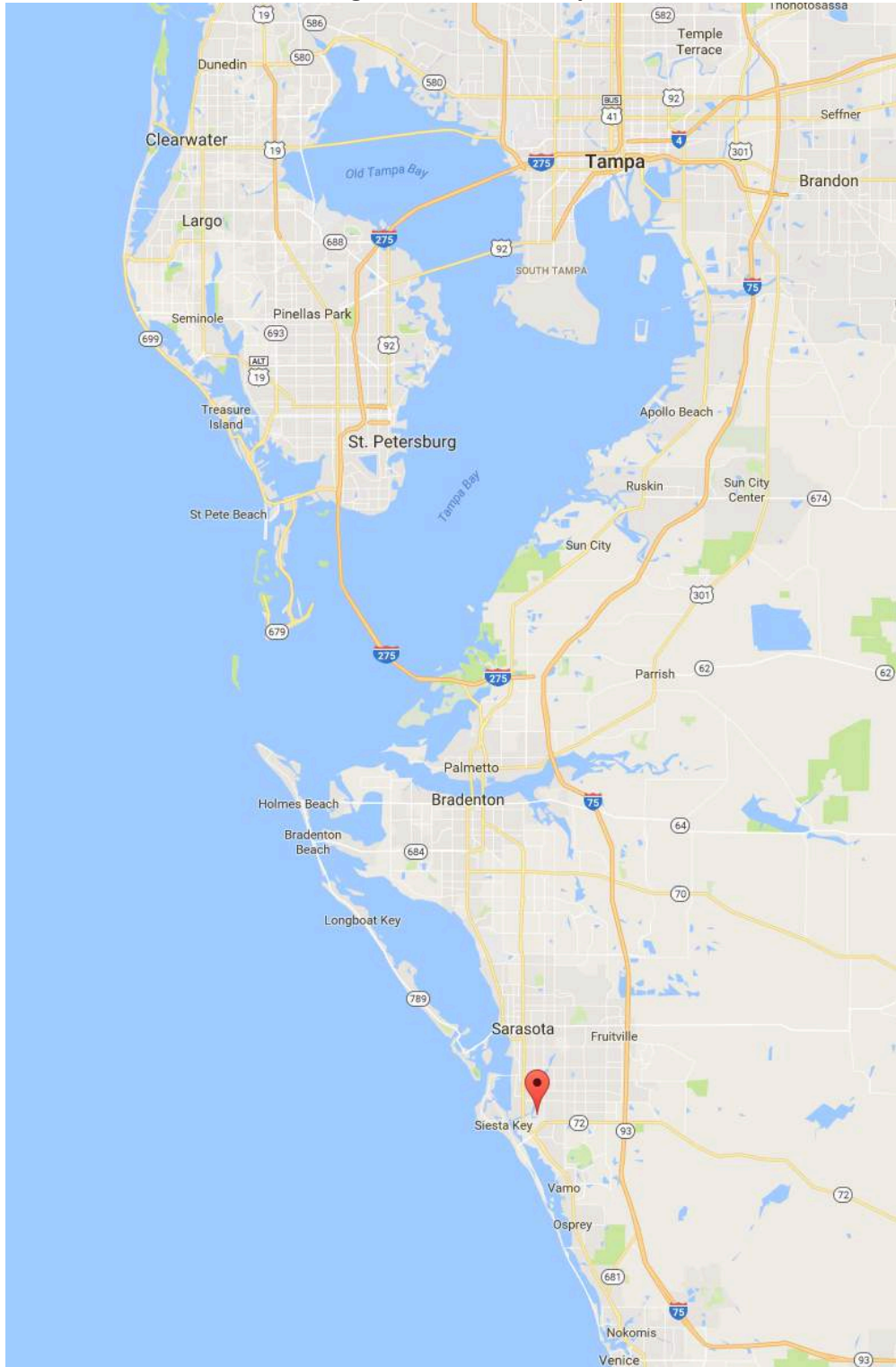


Location Map

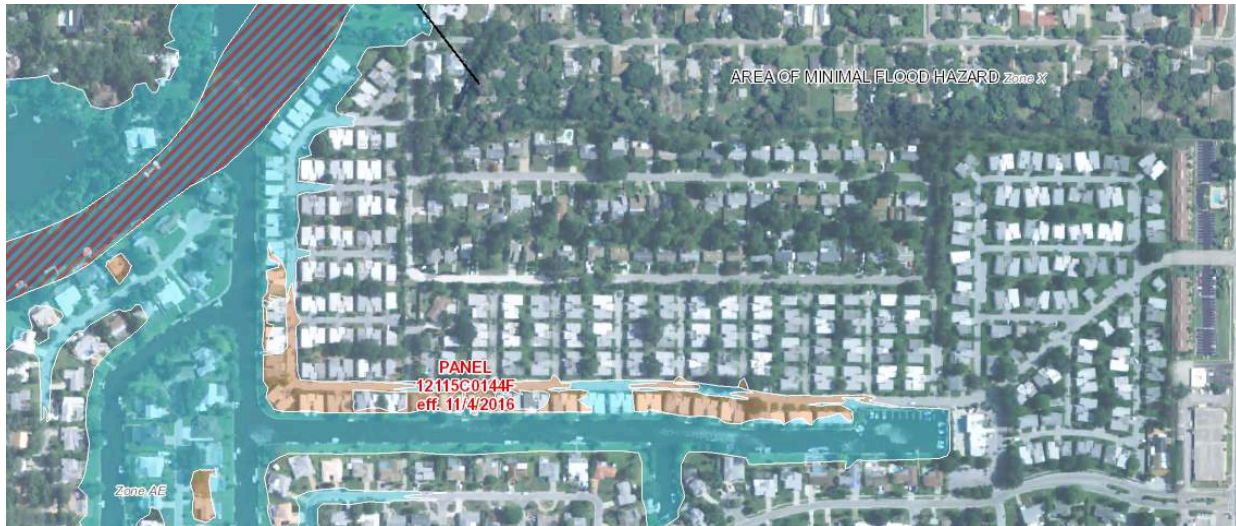




Regional Location Map



Flood Map



The subject property is partially located in flood zone X and AE according to the flood map panel 12115C0144F, effective November 4, 2016.



Wind Speed Location Map



Search Results

Query Date: Tue Mar 28 2017
Latitude: 27.2745
Longitude: -82.5191

ASCE 7-10 Windspeeds (3-sec peak gust in mph*):

Risk Category I: 139
Risk Category II: 149
Risk Category III-IV: 159
MRI 10-Year:** 82
MRI 25-Year:** 99
MRI 50-Year:** 112
MRI 100-Year:** 124

ASCE 7-05 Windspeed:
129 (3-sec peak gust in mph)
ASCE 7-93 Windspeed:
100 (fastest mile in mph)



*Miles per hour
**Mean Recurrence Interval

Users should consult with local building officials to determine if there are community-specific wind speed requirements that govern.



Photo Section

Typical building elevations, type A and B









Typical building elevations, type C, D, E and F









Typical building elevations, type G







Typical building elevations, type H, I, J and K





Typical building elevations, type L





Creek House elevations







Maintenance shed





Clubhouse elevations





Typical interior built-out











Shuffleboard Courts



Pool



Pool equipment



Pool heaters





Improvement Description

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



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



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

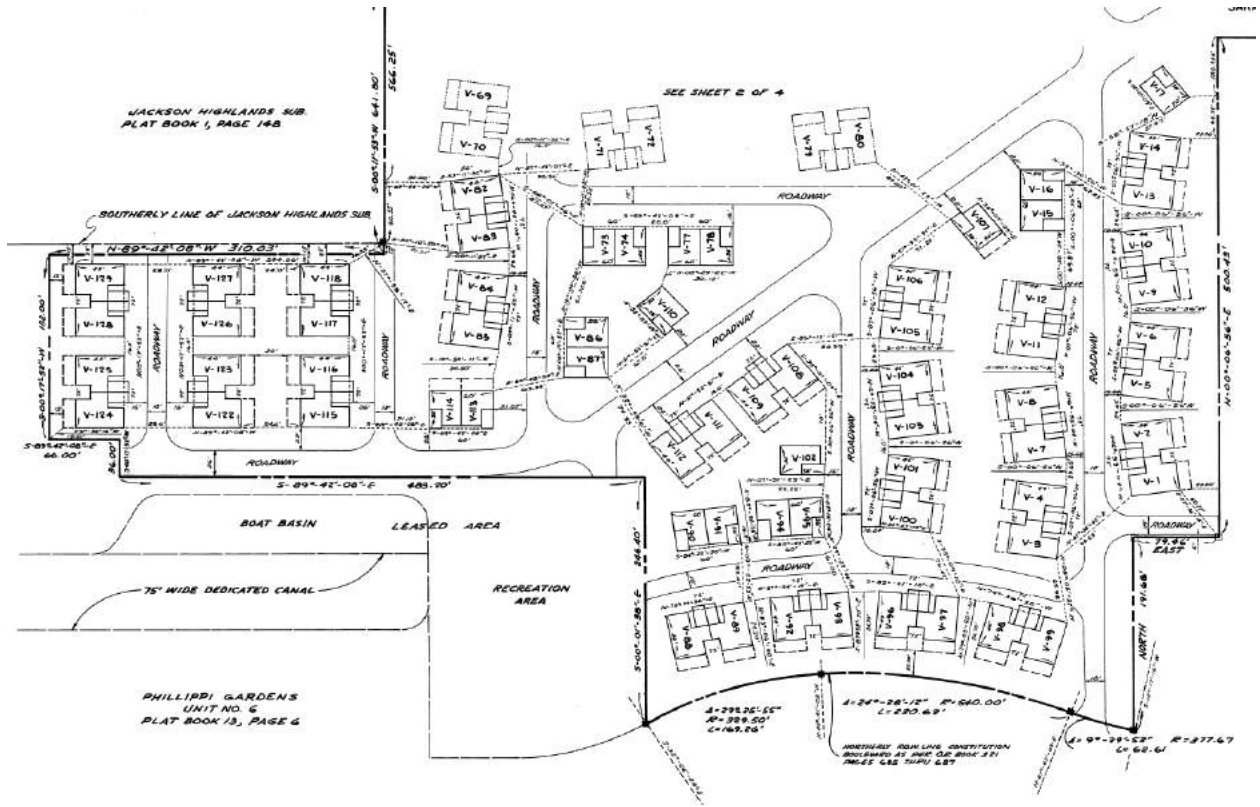


Improvement Description Maintenance Building	
Construction	ISO 1
Stories	1
Year Built	1969
GBA	812
Foundation	Footer
Exterior Walls	Siding on Frame
Interior Walls	n/a
Floor System	Concrete
Roof System	Wood Trusses
Roof Cover	Asphalt Shingle
Windows	Not impact resistant
Doors	Not impact resistant
HVAC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

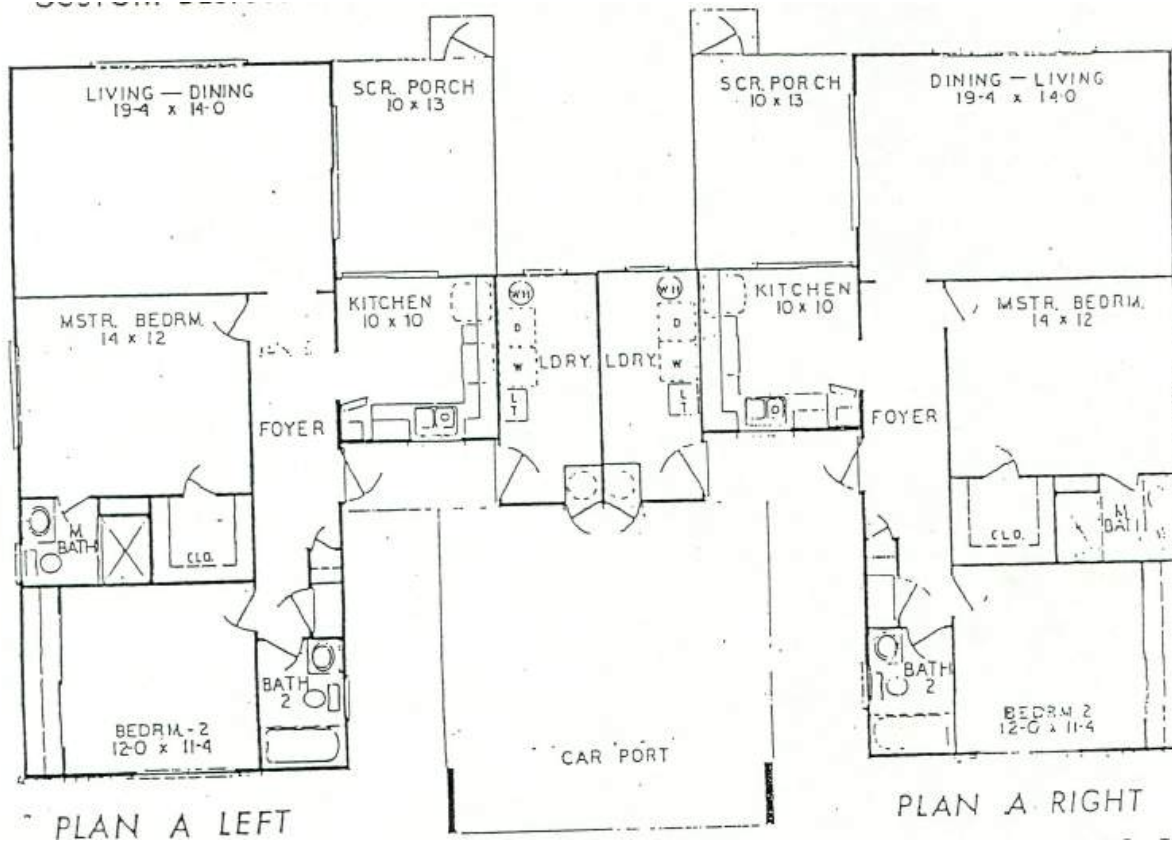


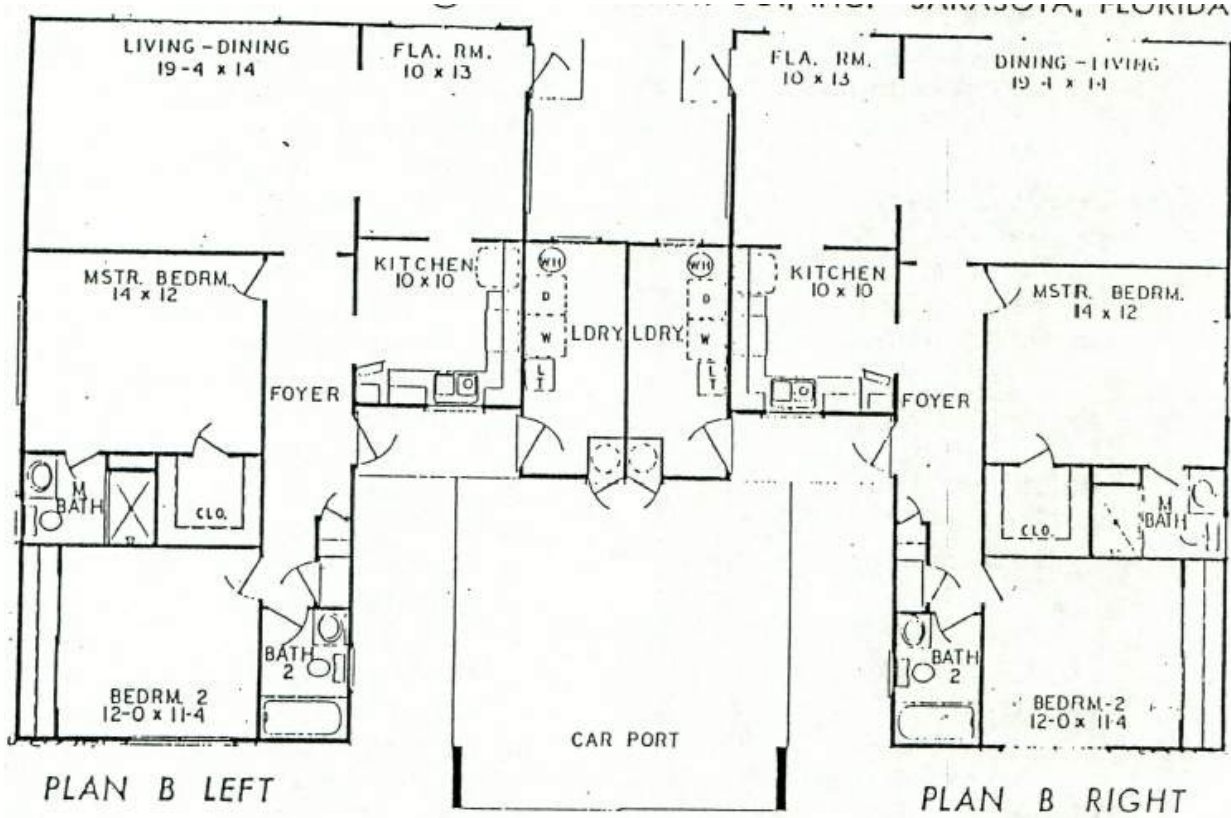
Excerpt from the Condominium Plat Book

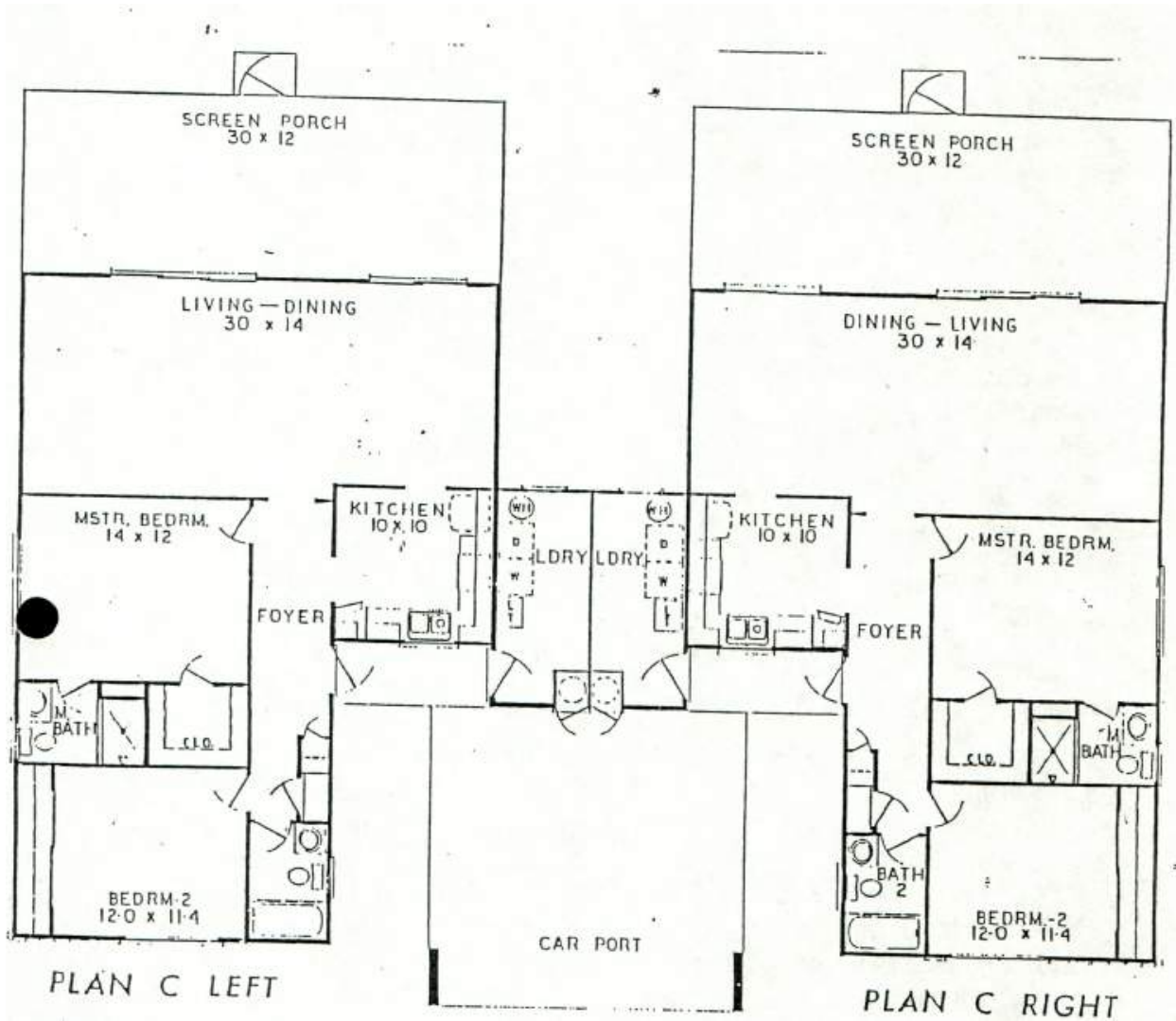


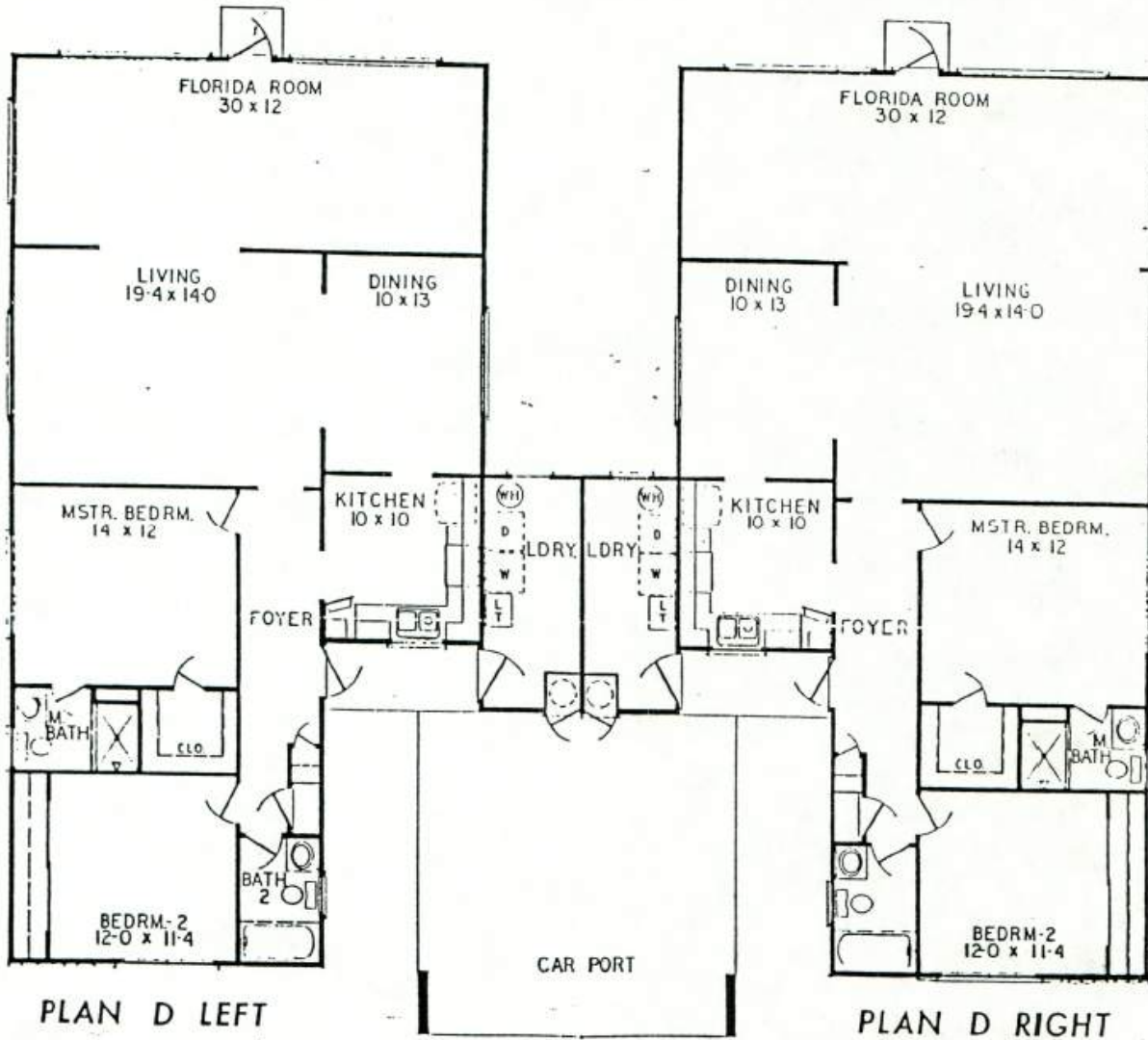


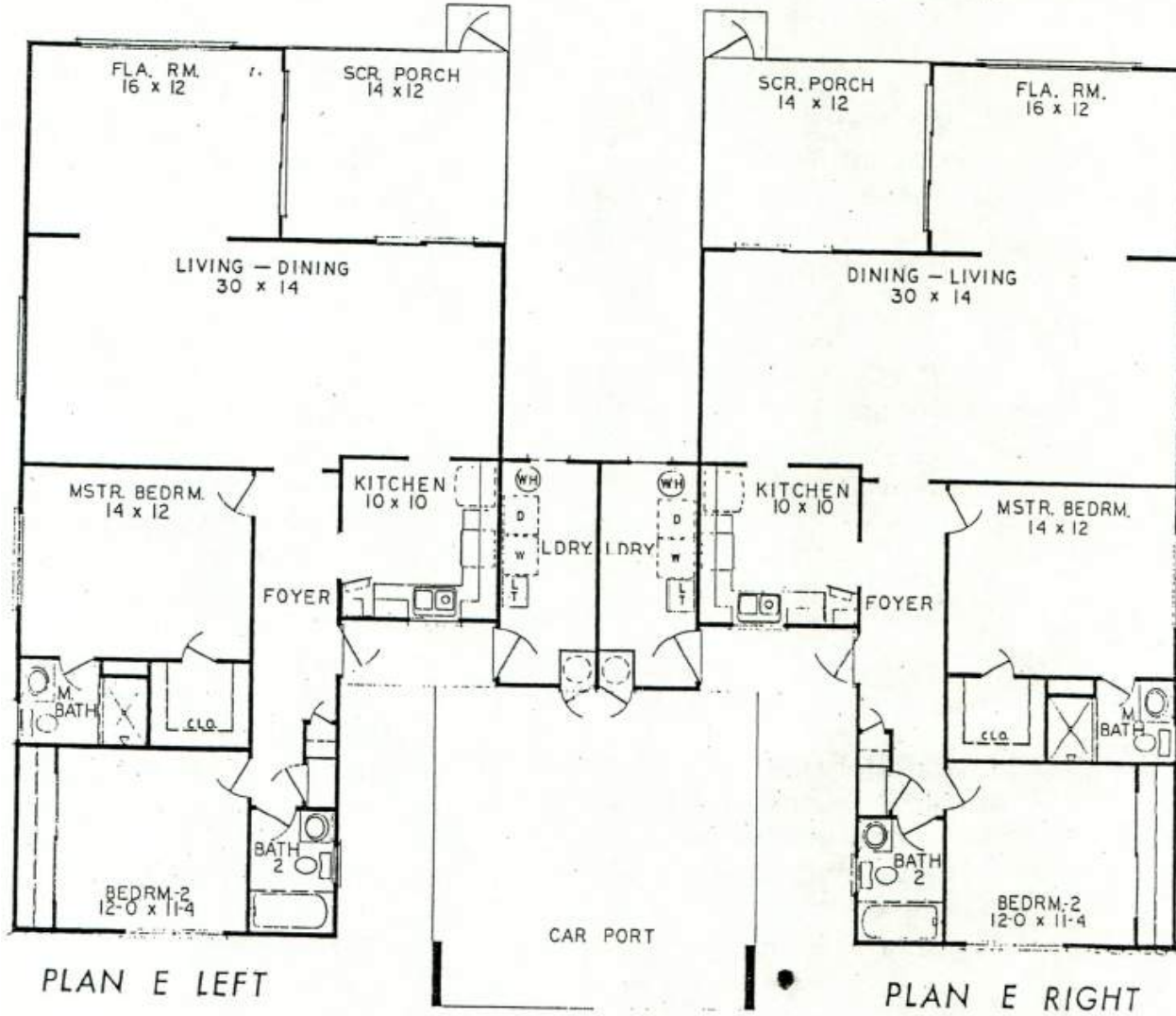
Floorplans

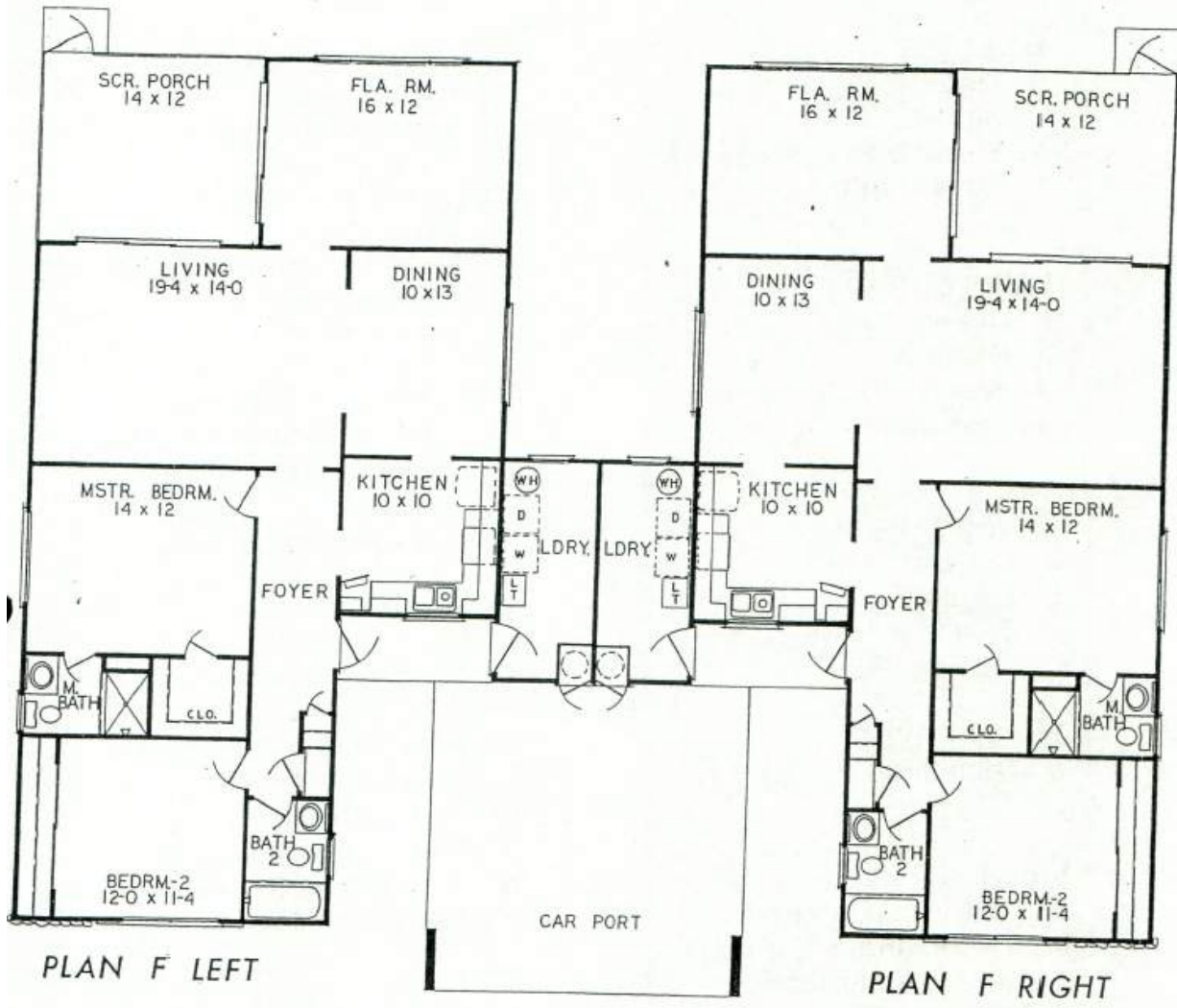






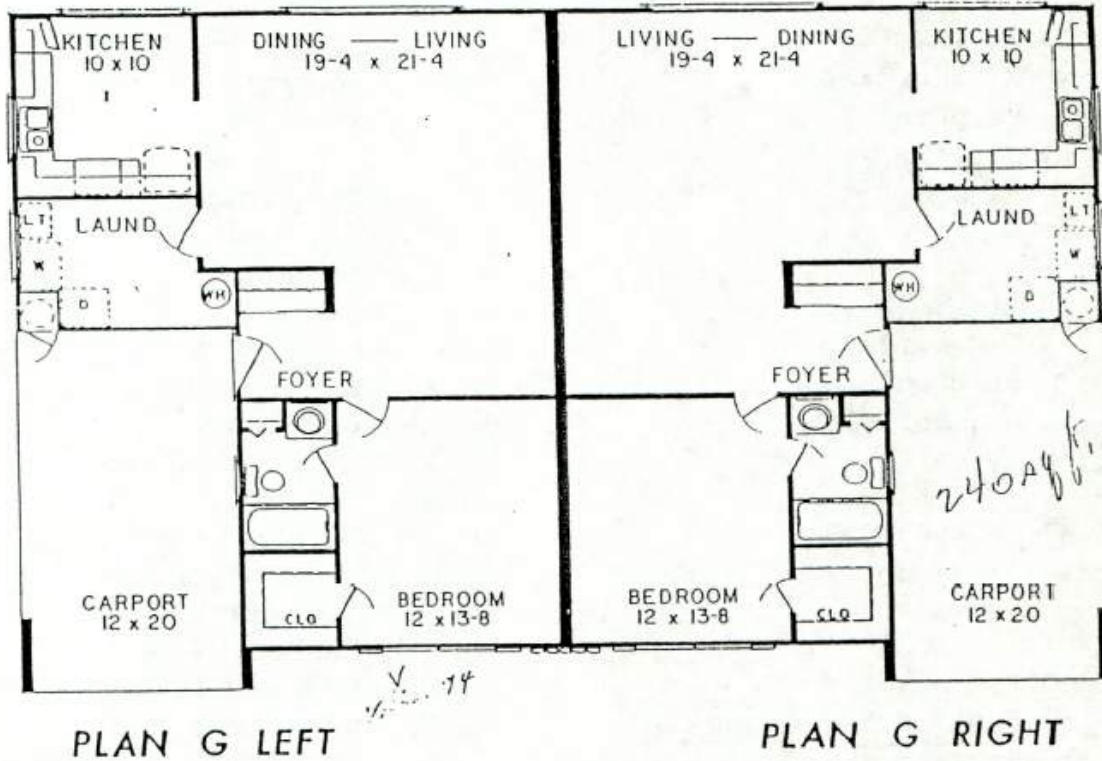


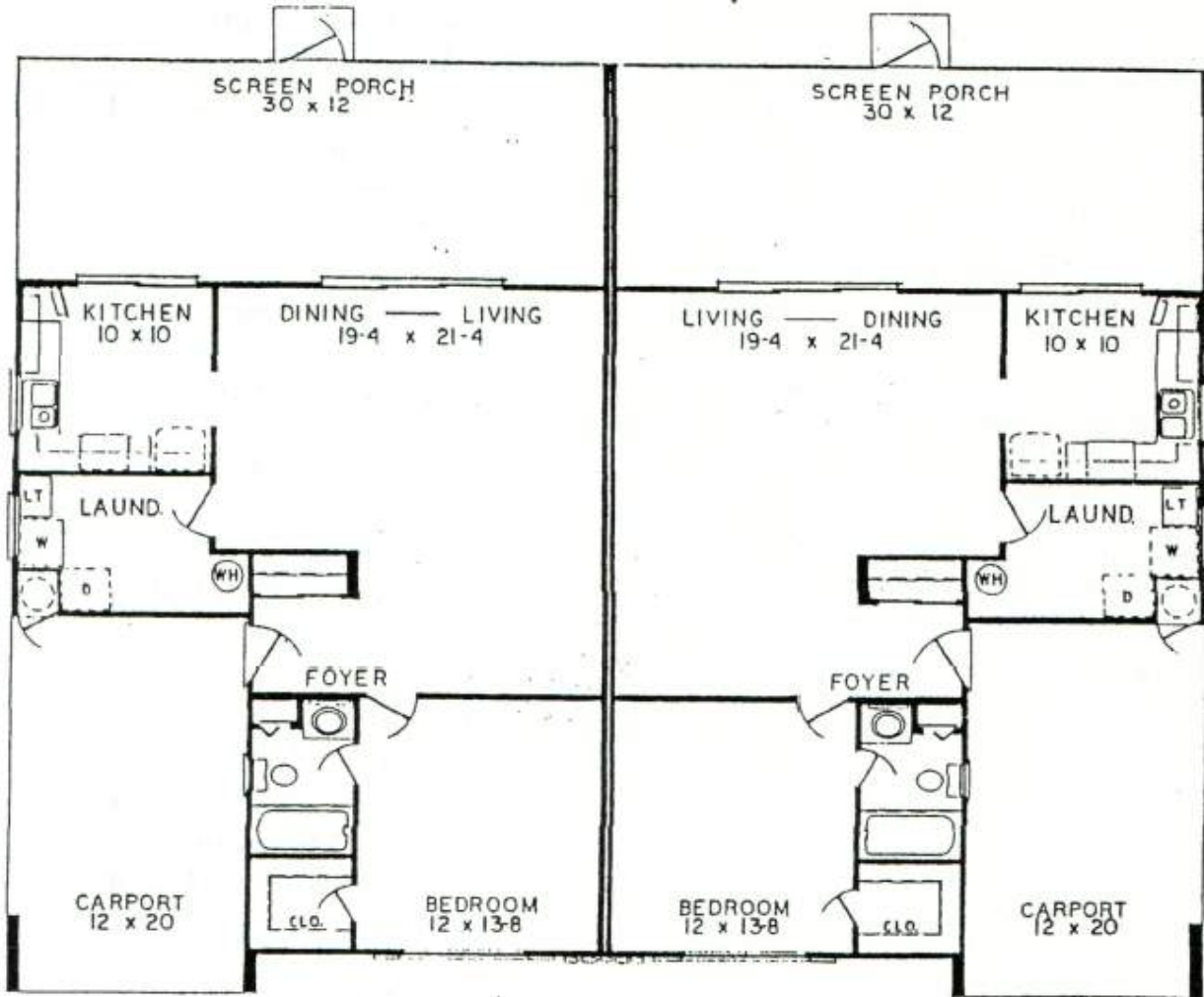




PLAN F LEFT

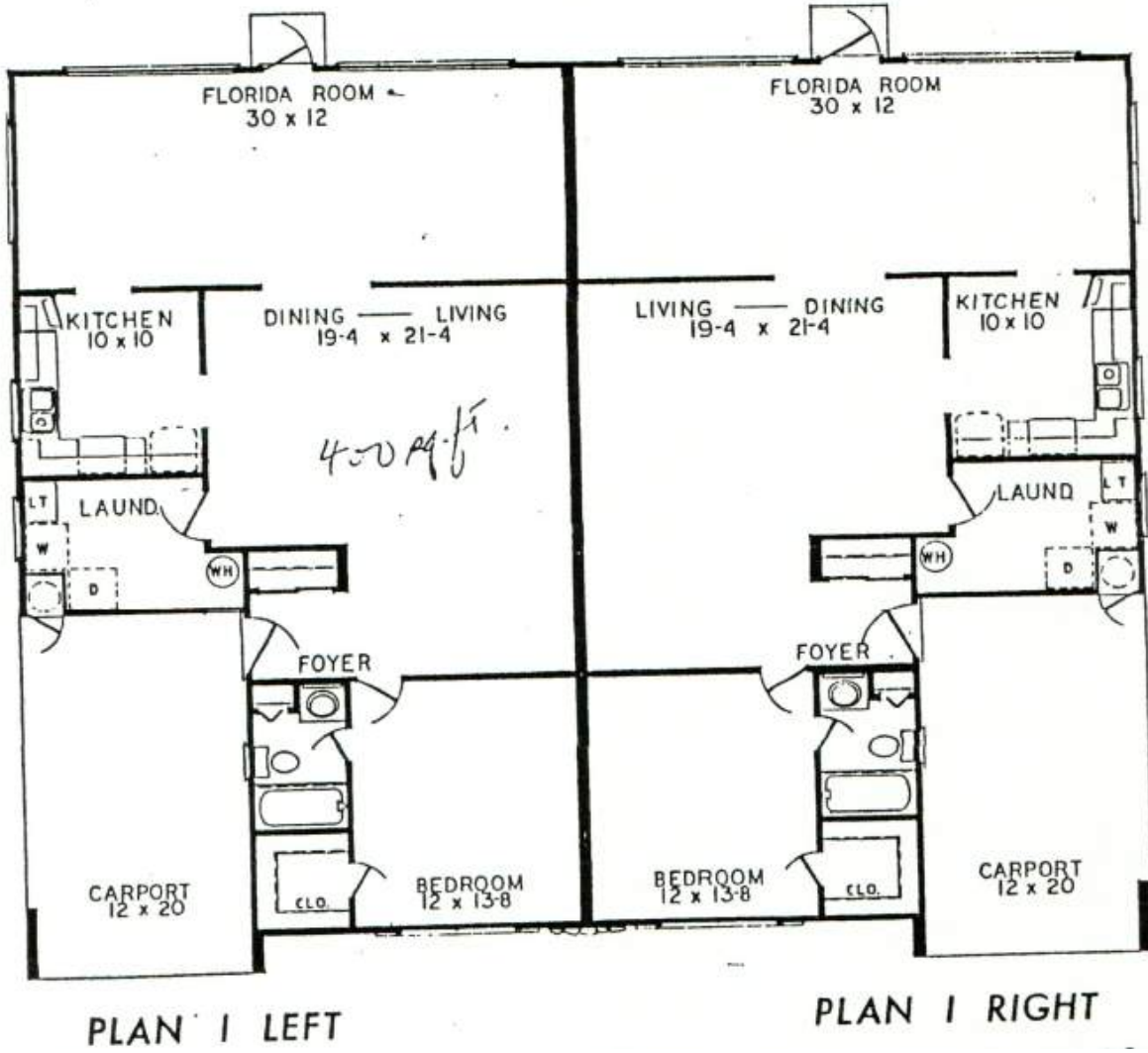
PLAN F RIGHT

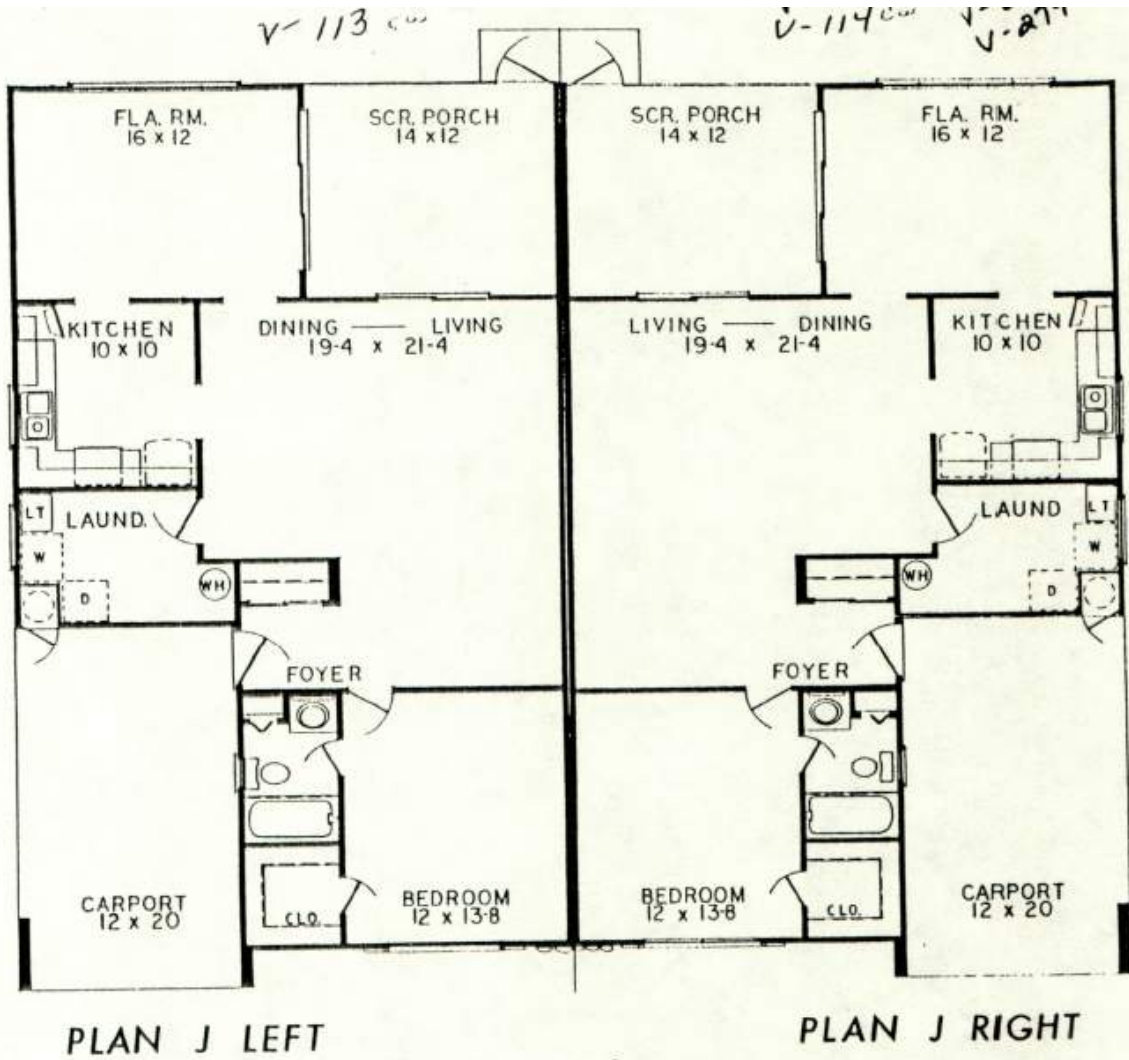


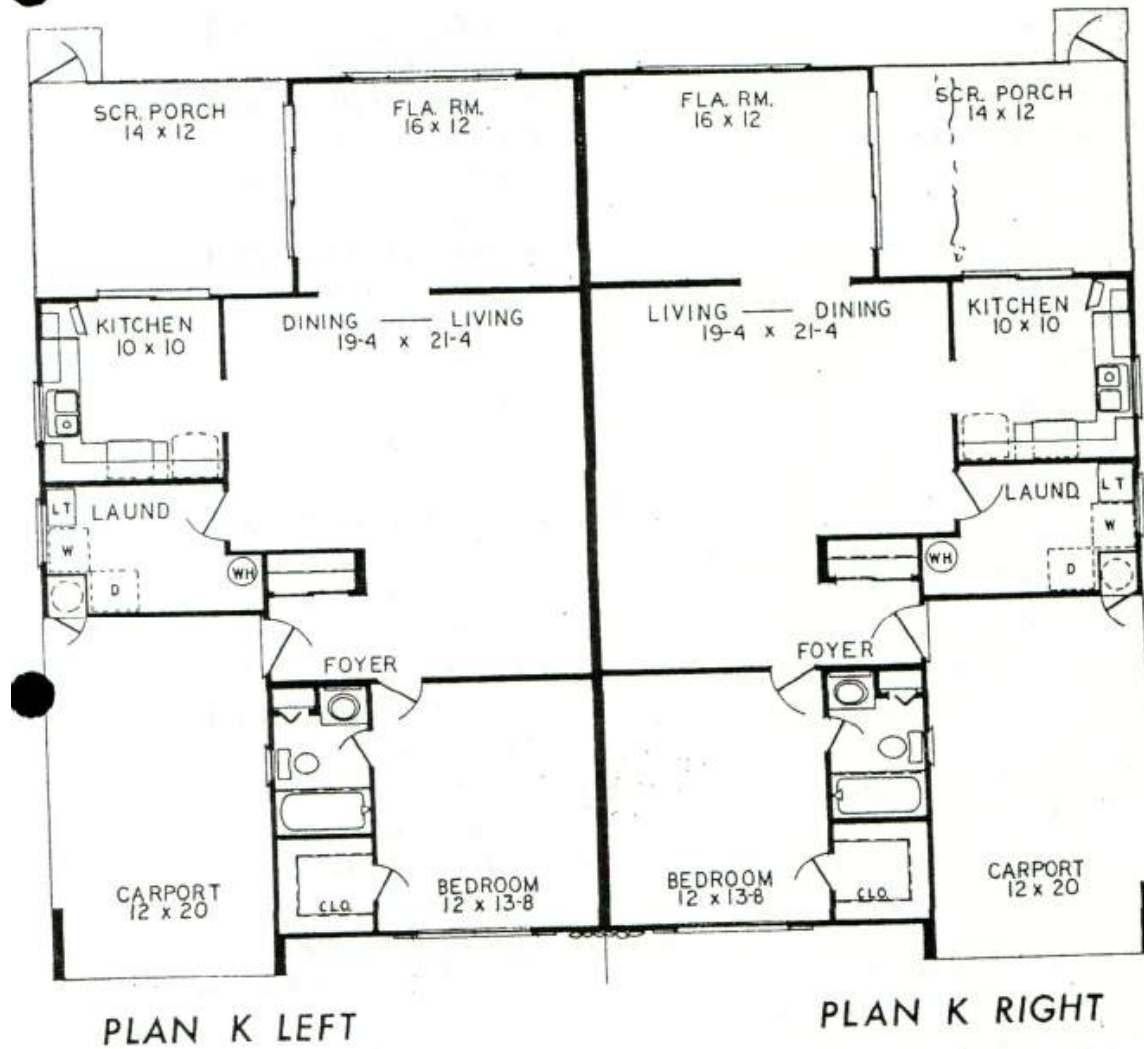


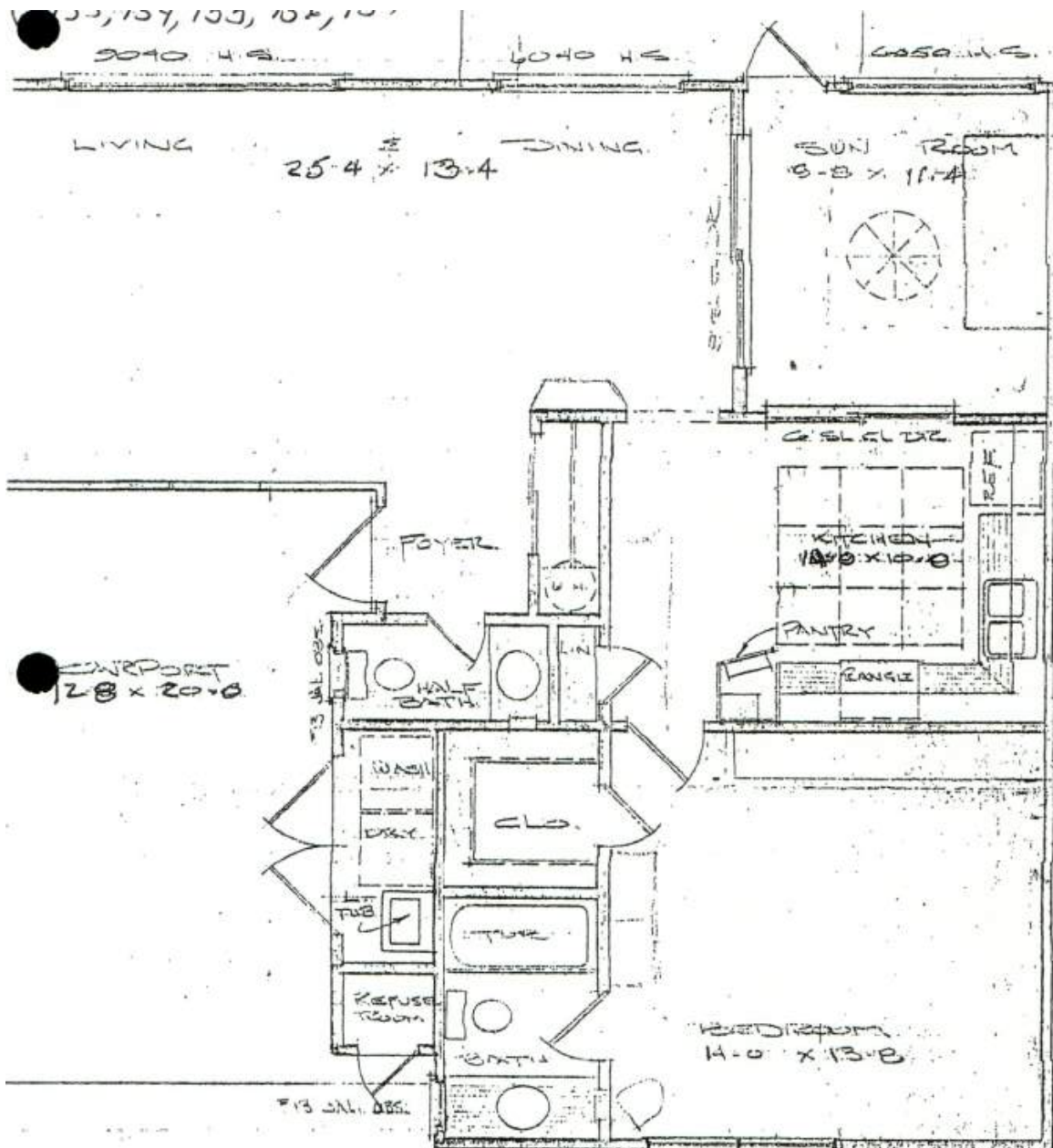
PLAN H LEFT

PLAN H RIGHT











Building 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		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
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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
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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
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0086-01-1024	5486	Riverbluff Circle	V-24	C		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
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ID Number	House #	Street	Unit #	Floor Plan Type	Type	GBA gross	OP	OPSCR	Carport Type 1	GBA net	Carport Type 2	Bed	Bath
0086-01-1026	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
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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
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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		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
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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
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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
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0086-01-1041	5471	Riverbluff Circle	V-41	B	7	1142	35	0	0	1107	220	2	2
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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
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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
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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		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		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	Carpport Type 1	GBA net	Carpport 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		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	Carport Type 1	GBA net	Carport 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		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		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		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		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	Carport Type 1	GBA net	Carport 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		1482	0	168	240	1074	0	2	2
0086-07-1009	2643	Riverbluff Pkwy	V-135	I Single		1482	0	0	240	1242	0	2	2
0086-07-1010	2648	Riverbluff Pkwy	V-136	L		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		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	Carport Type 1	GBA net	Carport 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		1482	0	168	240	1074	0	2	2
0086-07-1026	2615	Riverbluff Pkwy	V-152	J Single		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	Carport Type 1	GBA net	Carport 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		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
0086-07-1116	2405	Riverbluff Pkwy	V-242	E Single		1493	35	168	0	1290	220	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		
0086-03-1003	2325	Riverbluff Pkwy	V-247	J Single		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		1482	0	168	240	1074	0	2	2
0086-03-1035	2327	Aquabluff Place	V-279	J Single		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
0086-03-1042	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		
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		1482	0	360	240	882	0	1	2
0086-03-1055	2329	Canalbluff Place	V-299	J Single		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	Carpport Type 1	GBA net	Carpport 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		1482	0	168	240	1074	0	2	2
0086-03-1073	2331	Waterbluff Place	V-317	J Single		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		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 and site 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 and site 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 (Marshall Swift/Boeckh). 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.



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 as well as the insurance provider and its agent. The client is identified as "Strathmore Riverside Villas Condominium Association."

Identification of the Subject Property

The subject property is identified in the Sarasota County Clerk public records with Plat Book 3, Pages 50-50C, recorded April 1, 1970 and 4, Pages 47-47C and 48-48B, recorded May 21, 1971.

Date of the Appraisal

The date of the appraisal is the date of the inspection March 29, 2017; the date of the appraisal report is April 10, 2017.

Purpose and Function of the Appraisal

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

Flood Map Information:

The subject property is partially located in flood zone X and AE according to the flood map 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.”¹

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.²

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

Other definitions:

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:

Description of the property items included in the valuation:

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:

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

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



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

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.

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.



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	OCTOBER 2015	JANUARY 2016	APRIL 2016	JULY 2016	OCTOBER 2016	% CHANGE	
						QTR.	YEAR
GENERAL-PURPOSE COST INDEXES:							
ENR 20-CITY: CONSTRUCTION COST¹	9550.25	928.49	941.36	950.25	955.30	+0.5	+1.3
ENR 20-CITY: BUILDING COST¹	831.78	817.86	827.92	831.78	834.93	+0.4	+1.7
BUREC: GENERAL BUILDINGS²	355.00	355.00	358.00	362.00	NA	NA	NA
FM GLOBAL: INDUSTRIAL³	NA	320.00	NA	319.00	NA	NA	NA
SIERRA WEST: GENERAL BUILDING	942.70	964.30	964.69	962.49	962.93	+0.5	+2.7
RS MEANS: CONSTRUCTION COST⁴	205.6	207.7	206.6	207.3	208.3	-0.8	+1.3
ECC, EDWARTOSKI COST CONSULTING⁵	176.99	177.14	177.78	177.74	177.48	-0.2	+0.3

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

ENR's 20-city average cost indexes, wages and material prices. Historical data and details for ENR's 20 cities can be found at ENR.com/economics

Construction Cost Index	+3.9%		
ANNUAL INFLATION RATE	Text: JAN. 2017		
1913=100	INDEX VALUE	MONTH	YEAR
CONSTRUCTION COST	10531.88	0.0%	+3.9%
COMMON LABOR	22394.25	0.0%	+3.7%
WAGE \$/HR.	42.96	0.0%	+4.2%

The Construction Cost Index's annual escalation rate remained at 3.9% this month, as the labor cost component held steady.

Building Cost Index	+2.9%		
ANNUAL INFLATION RATE	Text: JAN. 2017		
1913=100	INDEX VALUE	MONTH	YEAR
BUILDING COST	5722.81	0.0%	+2.9%
SKILLED LABOR	10011.37	0.0%	+3.2%
WAGE \$/HR.	55.37	0.0%	+2.9%

The Building Cost Index's annual escalation rate was 2.9% in December, as the labor component showed no gain.

Material Cost Index	+0.6%		
MONTHLY INFLATION RATE	Text: JAN. 2017		
1913=100	INDEX VALUE	MONTH	YEAR
MATERIALS COST	3172.24	+0.6%	+4.5%
CEMENT \$/TON	109.05	0.0%	-4.8%
STEEL \$/CWT	49.89	0.0%	+0.8%
LUMBER \$/MBF	522.80	0.0%	+10.3%

The MCI showed no change this month, while lumber prices are up 10.3% for the year.



CONSTRUCTION MATERIALS PRICE MOVEMENT IN 2016		APRIL	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.
AGGREGATES	MONTHLY % CHG.	+0.4	+0.8	+0.2	+0.1	+0.2	+0.0	+0.1	+0.4
	ANNUAL % CHG.	+4.7	+5.1	+4.9	+4.5	+4.3	+4.5	+4.8	+4.0
ALUMINUM SHEET	MONTHLY % CHG.	-0.5	+0.9	+0.1	+0.7	+0.1	-0.5	+0.9	+1.4
	ANNUAL % CHG.	-8.9	-7.3	-4.7	-2.3	-1.0	-1.0	-0.1	+2.8
ASPHALT PAVING	MONTHLY % CHG.	-3.5	-2.3	-0.3	+0.8	+0.9	-0.6	-0.7	+0.7
	ANNUAL % CHG.	-5.5	-7.6	-7.6	-6.9	-6.3	-6.3	-6.4	-5.4
CEMENT	MONTHLY % CHG.	+1.7	-0.1	+0.2	+0.7	-0.3	+0.0	+0.1	+0.5
	ANNUAL % CHG.	+3.7	+3.9	+4.5	+5.1	+4.4	+4.7	+4.7	+5.5
CONCRETE PIPE	MONTHLY % CHG.	+1.1	-0.7	+0.3	+0.7	+0.6	+0.1	-1.2	+0.1
	ANNUAL % CHG.	+2.4	+1.2	+1.5	+1.8	+2.5	+2.0	+0.7	+0.9
COPPER PIPE	MONTHLY % CHG.	-2.2	+1.6	-2.5	+3.2	+1.9	-2.1	+0.7	+8.8
	ANNUAL % CHG.	-14.4	-15.6	-15.6	-9.4	-4.2	-4.9	-3.8	+7.6
DIESEL FUEL	MONTHLY % CHG.	+3.5	+16.8	+7.6	+1.4	-5.2	+9.8	-3.1	-1.3
	ANNUAL % CHG.	-32.8	-28.7	-21.8	-18.8	-21.1	-3.2	-8.4	-6.3
FABRICATED STEEL	MONTHLY % CHG.	+0.3	+0.4	+0.5	+0.4	+0.3	+0.0	+0.1	-0.5
	ANNUAL % CHG.	-2.1	-1.8	-1.1	-0.2	+0.5	+0.8	+1.0	+0.6
GYPSUM PRODUCTS	MONTHLY % CHG.	+3.9	-0.5	-1.2	-0.3	+0.2	+0.4	-0.7	+1.1
	ANNUAL % CHG.	+2.5	+2.0	+2.1	+2.3	+3.4	+3.3	+1.3	+4.1
LUMBER, SOFTWOOD	MONTHLY % CHG.	+2.6	+1.6	+0.8	+0.4	+1.4	-1.4	-1.2	-1.1
	ANNUAL % CHG.	+1.9	+5.7	+5.4	+3.2	+7.3	+10.4	+8.0	+3.9
PLYWOOD	MONTHLY % CHG.	+0.6	-0.4	+1.6	+1.4	+0.9	-0.6	-2.4	-2.6
	ANNUAL % CHG.	-5.7	-4.5	-2.5	-0.4	+1.9	+1.6	-2.2	-3.8
PVC PRODUCTS	MONTHLY % CHG.	+0.2	+0.4	+0.3	+0.4	-0.3	-0.2	+0.4	-0.1
	ANNUAL % CHG.	-1.6	-1.3	-1.1	-0.8	-0.1	-0.2	+0.4	+0.3
READY-MIX CONCRETE	MONTHLY % CHG.	+1.1	+0.3	+0.0	+0.1	+0.2	-0.2	-0.1	+1.1
	ANNUAL % CHG.	+3.2	+3.8	+3.7	+4.0	+3.9	+3.6	+3.3	+4.0
SHEET METAL	MONTHLY % CHG.	-0.1	+0.3	-0.1	+0.1	+0.8	+0.1	0.0	0.0
	ANNUAL % CHG.	-0.6	-0.3	-0.4	-0.3	+0.8	+1.0	+0.9	+0.9
EQUIPMENT	MONTHLY % CHG.	0.0	-0.2	0.0	0.0	0.0	0.0	0.0	0.0
	ANNUAL % CHG.	+1.8	+1.5	+1.3	+1.3	+1.3	+1.3	+1.2	+1.2

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



Also, the Turner Construction index shows a 1.22% increase from the second to the third quarter of 2016, and an increase of 1.11% from the third to the fourth quarter:

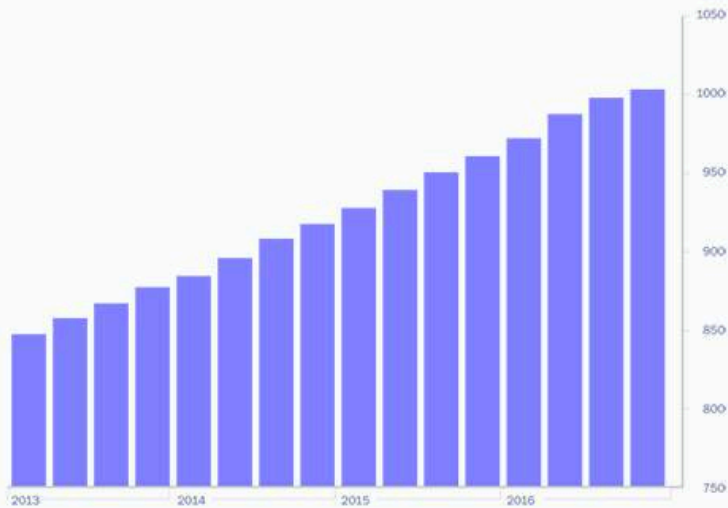
Cost Index

Turner's Fourth Quarter Building Cost Index Reflects Strong Market Conditions

Fourth Quarter 2016 Turner Building Cost Index—which measures costs in the non-residential building construction market in the United States—has increased to a value of 1006. This reflects a 1.11% increase from the Third Quarter 2016 and a 4.9% yearly increase from the Fourth Quarter 2015.

“The shortage of skilled labor continues to be a key factor towards cost impacts across the construction industry. As we move into 2017, this focus on skilled labor is expected to intensify.”

Attilio Rivetti
Vice President



Quarter	Index	% Change
4th Quarter 2016	1006	1.11
3rd Quarter 2016	995	1.22
2nd Quarter 2016	983	1.34
1st Quarter 2016	970	1.15



The following chart is taken from the U.S. Markets Construction Overview 2017, published by the FMI Corporation:



South Atlantic 4th Quarter 2016 Forecast

Based on 3rd Quarter 2016 Actuals
Millions of Current Dollars

	2012	2013	2014	2015	2016	2017	2018	2019	2020	Change from Prior Year Forecast		
										2015	2016	2017
RESIDENTIAL BUILDINGS												
Single-family	28,262	37,200	39,891	49,414	54,709	56,854	59,489	61,641	64,966	24%	11%	4%
Multifamily	5,475	7,628	9,512	12,169	13,820	14,410	15,087	15,426	16,032	28%	14%	4%
Improvements*	25,082	26,828	28,038	32,129	35,803	36,269	37,398	38,108	39,001	15%	11%	1%
Total Residential Buildings	58,819	71,656	77,440	93,712	104,332	107,533	111,973	115,174	120,000	21%	11%	3%
NONRESIDENTIAL BUILDINGS												
Lodging	1,947	2,445	3,043	3,950	4,767	5,216	5,394	5,511	5,808	30%	21%	9%
Office	6,785	6,904	8,491	10,059	12,302	13,406	13,858	14,289	14,661	18%	22%	9%
Commercial	8,472	9,701	11,500	12,248	13,406	14,327	14,787	15,072	15,598	7%	9%	7%
Health Care	7,800	7,317	6,968	7,343	7,546	7,885	8,255	8,881	9,429	5%	3%	4%
Education	15,126	14,313	14,464	15,161	16,216	17,412	18,421	19,375	20,311	5%	7%	7%
Religious	687	645	610	660	648	664	683	698	711	8%	-2%	3%
Public Safety	1,863	1,711	1,703	1,575	1,515	1,575	1,659	1,751	1,826	-8%	-4%	4%
Amusement and Recreation	2,765	2,734	3,024	3,583	3,952	4,236	4,391	4,500	4,664	19%	10%	7%
Transportation	6,764	7,112	7,598	8,234	8,253	8,613	9,048	9,407	9,783	8%	0%	4%
Communication	2,888	3,229	3,149	3,734	3,715	3,933	4,081	4,262	4,398	19%	0%	6%
Manufacturing	8,528	9,269	10,785	14,377	14,157	15,329	16,343	17,259	17,945	33%	-2%	8%
Total Nonresidential Buildings	63,426	65,380	71,333	80,924	86,477	92,598	96,920	101,005	105,134	13%	7%	7%
NONBUILDING STRUCTURES												
Power	20,587	20,400	21,559	18,983	20,503	22,438	24,139	26,020	27,564	-12%	8%	9%
Highway and Street	16,366	17,205	17,353	18,971	19,723	20,461	21,450	21,992	22,683	9%	4%	4%
Sewage and Waste Disposal	4,330	4,573	4,638	5,094	4,778	4,914	5,123	5,401	5,742	10%	-6%	3%
Water Supply	2,663	2,855	2,728	2,837	2,717	2,803	2,911	3,064	3,258	4%	-4%	3%
Conservation and Development	1,237	1,231	1,470	1,641	1,708	1,780	1,900	2,025	2,185	12%	4%	4%
Total Nonbuilding Structures	45,183	46,265	47,749	47,526	49,430	52,396	55,522	58,501	61,432	0%	4%	6%
Total Put in Place	167,428	183,300	196,522	222,163	240,239	252,527	264,416	274,681	286,567	13%	8%	5%



Improvement Valuation



Valuation Detailed Report Insurance Replacement Valuation

4/5/2017

VALUATION

Valuation Number:	Strathmore Riverside Villas	Effective Date:	4/5/2017
Value Basis:	Reconstruction	Expiration Date:	4/6/2018
		Cost As Of:	12/2016

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 - Economy		
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

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

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

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Valuation Detailed Report

Insurance Replacement Valuation

Policy: Strathmore Riverside Villas

4/5/2017

SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$410
Foundations			\$10,469	\$15,636
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$82,814	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$43,351	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	296 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$52,771	\$4,993
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			\$15,717	
SUBTOTAL RC			\$205,122	\$21,039

ADDITIONS

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

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Valuation Detailed Report
Insurance Replacement Valuation

Policy: Strathmore Riverside Villas 4/5/2017

Custom Items		
Open Porch		\$1,750
Open Screened Porch		\$3,808
Carport, attached		\$11,000
2 AC condenser units		\$5,600
Total Additions		\$22,158
TOTAL RC SECTION 1	\$227,280	\$21,039
TOTAL RC BUILDING 00002 Type 1 - WIND	\$227,280	\$21,039

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 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
------------------	----------------	-----------------	----------------	-----------

SUPERSTRUCTURE				
Site Preparation			\$480	
Foundations			\$29,427	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$92,796	
Framing				
Exterior Wall	25% Wall Openings			

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

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

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Valuation Detailed Report Insurance Replacement Valuation

Policy: Strathmore Riverside Villas

4/5/2017

SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$76,927	
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			\$117,834	
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			\$21,305	
SUBTOTAL RC			\$338,769	
ADDITIONS				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$14,784	

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

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

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Valuation Detailed Report Insurance Replacement Valuation

Policy: Strathmore Riverside Villas 4/5/2017

Carport, attached	\$11,000
Total Additions	\$27,534
TOTAL RC SECTION 1	\$366,303
TOTAL RC BUILDING 00003 Type 2 - FLOOD	\$366,303

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 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE				
Site Preparation				\$471
Foundations			\$12,031	\$16,839
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$91,040	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				

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Valuation Detailed Report Insurance Replacement Valuation

Policy: Strathmore Riverside Villas

4/5/2017

SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$49,567	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	341 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$55,181	\$4,993
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			\$18,062	
SUBTOTAL RC			\$225,881	\$22,303
ADDITIONS				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$14,784	
Carport, attached			\$11,000	
2 AC condenser units			\$5,600	
Total Additions			\$33,134	
TOTAL RC SECTION 1			\$259,015	\$22,303
TOTAL RC BUILDING 00004 Type 2 - WIND			\$259,015	\$22,303

BUILDING 00005 - Type 3 - FLOOD

Section 1

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Insurance Replacement Valuation

Policy: Strathmore Riverside Villas

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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 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation			\$519	
Foundations			\$31,138	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$97,862	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$82,770	
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
Ceiling Finish	100% Drywall 100% Paint			

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
	100% Textured Finish			
Partitions				
Length	368 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$121,326	
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			\$23,018	
SUBTOTAL RC			\$356,631	
ADDITIONS				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$9,408	
Carport, attached			\$11,000	
Total Additions			\$22,158	
TOTAL RC SECTION 1			\$378,789	
TOTAL RC BUILDING 00005 Type 3 - FLOOD			\$378,789	

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

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Gross Floor Area:	2,580 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation			\$509	
Foundations			\$12,998	\$17,551
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$96,010	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$53,313	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	368 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$56,673	\$4,993

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SUMMARY OF COSTS	User Overrides	System Defaults	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			\$19,514	
SUBTOTAL RC			\$238,509	\$23,052
ADDITIONS				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$9,408	
Carport, attached			\$11,000	
2 AC condenser units			\$5,600	
Total Additions			\$27,758	
TOTAL RC SECTION 1			\$266,267	\$23,052
TOTAL RC BUILDING 00006 Type 3 - WIND			\$266,267	\$23,052

BUILDING 00007 - Type 4 - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,748 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Economy		
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

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Valuation Detailed Report Insurance Replacement Valuation

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$552	
Foundations			\$32,616	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$102,225	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$87,923	
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			\$124,381	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				

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Valuation Detailed Report Insurance Replacement Valuation

Policy: Strathmore Riverside Villas

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$24,516	
SUBTOTAL RC			\$372,214	
ADDITIONS				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$4,704	
Carport, attached			\$11,000	
Total Additions			\$17,454	
TOTAL RC SECTION 1			\$389,668	
TOTAL RC BUILDING 00007 Type 4 - FLOOD			\$389,668	

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 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Site Preparation				\$542
Foundations			\$13,845	\$18,154
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$100,291	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$56,625	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	392 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$57,979	\$4,993
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			\$20,785	
SUBTOTAL RC			\$249,525	\$23,689
ADDITIONS				

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Custom Items		
Open Porch		\$1,750
Open Screened Porch		\$4,704
Carport, attached		\$11,000
2 AC condenser units		\$5,600
Total Additions		\$23,054
TOTAL RC SECTION 1		\$272,579 \$23,689
TOTAL RC BUILDING 00008 Type 4 - WIND		\$272,579 \$23,689

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 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE				
Site Preparation				\$336
Foundations			\$8,585	\$14,073
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$72,484	
Framing				
Exterior Wall	25% Wall Openings			

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$35,957	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	243 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$37,658	\$3,329
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			\$12,888	
SUBTOTAL RC			\$167,572	\$17,738
ADDITIONS				
Custom Items				
Carport, part of building			\$12,000	
2 AC condenser units			\$5,600	
Total Additions			\$17,600	
TOTAL RC SECTION 1			\$185,172	\$17,738

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TOTAL RC BUILDING 00010 Type 5 - WIND	\$185,172	\$17,738
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BUILDING 00011 - Type 6 - FLOOD
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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 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE				
Site Preparation			\$441	
Foundations			\$27,690	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$87,635	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$70,940	

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Floor Finish		80% Carpet 10% Tile, Ceramic 10% Vinyl Sheet		
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			\$114,342	
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			\$19,592	
SUBTOTAL RC			\$320,641	
ADDITIONS				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$20,160	
Carport, attached			\$11,000	
Total Additions			\$32,910	
TOTAL RC SECTION 1			\$353,551	
TOTAL RC BUILDING 00011 Type 6 - FLOOD			\$353,551	
BUILDING 00012 - Type 6 - WIND				

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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:	2,196 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation				\$433
Foundations			\$11,064	\$16,103
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$85,977	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior				\$45,706
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Length	313 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$53,688	\$4,993
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			\$16,610	
SUBTOTAL RC			\$213,044	\$21,529
ADDITIONS				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$20,160	
Carport, attached			\$11,000	
2 AC condenser units			\$5,600	
Total Additions			\$38,510	
TOTAL RC SECTION 1			\$251,554	\$21,529
TOTAL RC BUILDING 00012 Type 6 - WIND			\$251,554	\$21,529

BUILDING 00014 - Type 7 - 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:	2,214 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Economy		
Year Built:			

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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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation				\$437
Foundations			\$11,154	\$16,173
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$86,456	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$46,108	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	316 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$53,828	\$4,993
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				

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Valuation Detailed Report Insurance Replacement Valuation

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$16,746	
SUBTOTAL RC			\$214,293	\$21,603
ADDITIONS				
Custom Items				
Open Porch			\$1,750	
Carport, attached			\$11,000	
2 AC condenser units			\$5,600	
Total Additions			\$18,350	
TOTAL RC SECTION 1			\$232,643	\$21,603
TOTAL RC BUILDING 00014 Type 7 - WIND			\$232,643	\$21,603

BUILDING 00016 - Type 8 - 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:	2,397 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE

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Valuation Detailed Report Insurance Replacement Valuation

Policy: Strathmore Riverside Villas

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Site Preparation				\$473
Foundations			\$12,076	\$16,873
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$91,275	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$49,714	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	342 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$55,251	\$4,993
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			\$18,130	
SUBTOTAL RC			\$226,446	\$22,339
ADDITIONS				

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Policy: Strathmore Riverside Villas 4/5/2017

Custom Items		
Open Porch	\$1,750	
Open Screened Porch	\$4,704	
Carport, attached	\$11,000	
2 AC condenser units	\$5,600	
Total Additions	\$23,054	
TOTAL RC SECTION 1	\$249,500	\$22,339
TOTAL RC BUILDING 00016 Type 8 - WIND	\$249,500	\$22,339

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 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE				
Site Preparation				\$446
Foundations			\$11,391	\$16,355
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$87,702	
Framing				
Exterior Wall	25% Wall Openings			

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$47,070	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	323 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$54,193	\$4,993
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			\$17,101	
SUBTOTAL RC			\$217,458	\$21,794
ADDITIONS				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$8,512	
Carport, attached			\$11,000	
2 AC condenser units			\$5,600	
Total Additions			\$26,862	
TOTAL RC SECTION 1			\$244,320	\$21,794
TOTAL RC BUILDING 00018 Type 9 - WIND			\$244,320	\$21,794

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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 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation				\$479
Foundations			\$12,238	\$16,993
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$92,109	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior				\$50,393
Floor Finish				

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Ceiling Finish	100% Drywall			
Partitions				
Length	347 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$55,499	\$4,993
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			\$18,372	
SUBTOTAL RC			\$228,610	\$22,465
ADDITIONS				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$3,808	
Carport, attached			\$11,000	
2 AC condenser units			\$5,600	
Total Additions			\$22,158	
TOTAL RC SECTION 1			\$250,768	\$22,465
TOTAL RC BUILDING 00020 Type 10 - WIND			\$250,768	\$22,465

BUILDING 00022 - Type 11 - 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:	2,565 sq.ft.	Irregular Adjustment:	None

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Policy: Strathmore Riverside Villas

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Construction Quality: 1.7 - Economy

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 Overrides	System Defaults	Reconstruction	Exclusion
------------------	----------------	-----------------	----------------	-----------

SUPERSTRUCTURE

Site Preparation				\$506
Foundations			\$12,923	\$17,496
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$95,625	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$53,032	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	366 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$56,557	\$4,993
Heating	100% Heat Pump			

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$19,401	
SUBTOTAL RC			\$237,537	\$22,995
ADDITIONS				
Custom Items				
Open Porch			\$1,750	
Carport, attached			\$11,000	
2 AC condenser units			\$5,600	
Total Additions			\$18,350	
TOTAL RC SECTION 1			\$255,887	\$22,995
TOTAL RC BUILDING 00022 Type 11 - WIND			\$255,887	\$22,995

BUILDING 00024 - Type 12 - 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:	2,556 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation		\$504	
Foundations		\$12,877	\$17,463
Foundation Wall			
Interior Foundations			
Slab On Ground			
Exterior		\$95,394	
Framing			
Exterior Wall	25% Wall Openings		
Exterior Wall	100% Stucco on Masonry		
Structural Floor			
Roof			
Material	100% Single-Ply Membrane		
Pitch	100% Flat		
Interior			\$52,885
Floor Finish			
Ceiling Finish	100% Drywall		
Partitions			
Length	365 ft.		
Structure	100% Studs, Girts, etc.		
Finish	100% Drywall		
Mechanicals		\$56,487	\$4,993
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		\$19,333	
SUBTOTAL RC		\$236,976	\$22,960

ADDITIONS

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Custom Items		
Open Porch		\$1,750
Open Screened Porch		\$10,080
Carport, attached		\$11,000
2 AC condenser units		\$5,600
Total Additions		\$28,430
TOTAL RC SECTION 1		\$265,406 \$22,960
TOTAL RC BUILDING 00024 Type 12 - WIND		\$265,406 \$22,960

BUILDING 00026 - Type 13 - 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:	2,205 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE				
Site Preparation				\$435
Foundations			\$11,109	\$16,138
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$86,217	
Framing				
Exterior Wall	25% Wall Openings			

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$45,961	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	315 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$53,758	\$4,993
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			\$16,678	
SUBTOTAL RC			\$213,722	\$21,566
ADDITIONS				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$10,080	
Carport, attached			\$11,000	
2 AC condenser units			\$5,600	
Total Additions			\$28,430	
TOTAL RC SECTION 1			\$242,152	\$21,566
TOTAL RC BUILDING 00026 Type 13 - WIND			\$242,152	\$21,566

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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 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE				
Site Preparation				\$424
Foundations			\$10,822	\$15,914
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$84,696	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior				\$44,739
Floor Finish				

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Ceiling Finish	100% Drywall			
Partitions				
Length	306 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$53,315	\$4,993
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			\$16,247	
SUBTOTAL RC			\$209,818	\$21,331
ADDITIONS				
Custom Items				
Open Screened Porch			\$9,408	
Carport, part of building			\$12,000	
2 AC condenser units			\$5,600	
Total Additions			\$27,008	
TOTAL RC SECTION 1			\$236,826	\$21,331
TOTAL RC BUILDING 00028 Type 14 - WIND			\$236,826	\$21,331

BUILDING 00029 - Type 15 - FLOOD

Section 1

SUPERSTRUCTURE

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 - Economy		
Year Built:			

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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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation			\$391	
Foundations			\$25,384	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$80,753	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$63,319	
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			

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
	100% Paint			
	100% Textured Finish			
Mechanicals			\$109,796	
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			\$17,361	
SUBTOTAL RC			\$297,004	
ADDITIONS				
Custom Items				
Carport, part of building			\$12,000	
Total Additions			\$12,000	
TOTAL RC SECTION 1			\$309,004	
TOTAL RC BUILDING 00029 Type 15 - FLOOD			\$309,004	

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 - Economy		
Year Built:			

Adjustments

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

Fees

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

SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$384
Foundations			\$9,804	\$15,100
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$79,225	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$40,822	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	278 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$51,745	\$4,993
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			\$14,719	

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Policy: Strathmore Riverside Villas		4/5/2017
SUBTOTAL RC	\$196,314	\$20,477
ADDITIONS		
Custom Items		
Carport, part of building	\$12,000	
2 AC condenser units	\$5,600	
Total Additions	\$17,600	
TOTAL RC SECTION 1	\$213,914	\$20,477

TOTAL RC BUILDING 00030 Type 15 - WIND	\$213,914	\$20,477
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BUILDING 00031 - Type 16 - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	2,919 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation	\$587
Foundations	\$34,104
Foundation Wall	
Interior Foundations	

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Slab On Ground				
Exterior			\$106,606	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$93,238	
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			\$164,694	
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			\$26,042	
SUBTOTAL RC			\$425,270	

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ADDITIONS

Custom Items	
Carport, part of building	\$18,000
Total Additions	\$18,000
TOTAL RC SECTION 1	\$443,270
TOTAL RC BUILDING 00031 Type 16 - FLOOD	\$443,270

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 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE				
Site Preparation				\$576
Foundations			\$14,706	\$18,752
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$104,589	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$60,053	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	417 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$77,617	\$7,490
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			\$22,078	
SUBTOTAL RC			\$279,044	\$26,818
ADDITIONS				
Custom Items				
Carport, part of building			\$18,000	
3 AC condenser units			\$8,400	
Total Additions			\$26,400	
TOTAL RC SECTION 1			\$305,444	\$26,818
TOTAL RC BUILDING 00032 Type 16 - WIND			\$305,444	\$26,818

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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 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE				
Site Preparation				\$383
Foundations			\$9,784	\$15,084
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$79,115	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior				\$40,696
Floor Finish				

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Ceiling Finish	100% Drywall			
Partitions				
Length	277 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$51,713	\$4,993
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			\$14,689	
SUBTOTAL RC			\$195,997	\$20,460
ADDITIONS				
Custom Items				
Open Porch			\$1,750	
Open Screened Porch			\$7,616	
Carport, attached			\$11,000	
2 AC condenser units			\$5,600	
Total Additions			\$25,966	
TOTAL RC SECTION 1			\$221,963	\$20,460
TOTAL RC BUILDING 00034 Type 17 - WIND			\$221,963	\$20,460

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

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Construction Quality: 1.7 - Economy

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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation			\$359	
Foundations			\$9,184	\$14,586
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$75,826	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$38,328	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	260 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$50,788	\$4,993
Heating	100% Heat Pump			

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$13,789	
SUBTOTAL RC			\$187,916	\$19,938
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			\$5,600	
Total Additions			\$21,783	
TOTAL RC SECTION 1			\$209,699	\$19,938
TOTAL RC BUILDING 00036 Type 18 - WIND			\$209,699	\$19,938

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 - Economy		
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

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$586	
Foundations			\$34,078	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$106,529	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$93,070	
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			\$127,436	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Plumbing	18 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$26,015	
SUBTOTAL RC			\$387,715	
ADDITIONS				
Custom Items				
Open Porch			\$1,750	
Carport, attached			\$11,000	
Total Additions			\$12,750	
TOTAL RC SECTION 1			\$400,465	
TOTAL RC BUILDING 00037 Type 19 - FLOOD			\$400,465	

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 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$575	

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Foundations			\$14,691	\$18,742
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$104,514	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$59,933	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	416 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$59,285	\$4,993
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			\$22,056	
SUBTOTAL RC			\$260,479	\$24,310
ADDITIONS				
Custom Items				
Open Porch			\$1,750	

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Carport, attached	\$11,000	
2 AC condenser units	\$5,600	
Total Additions	\$18,350	
TOTAL RC SECTION 1	\$278,829	\$24,310
TOTAL RC BUILDING 00038 Type 19 - WIND	\$278,829	\$24,310

BUILDING 00040 - Type 20 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:	852 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE				
Site Preparation				\$168
Foundations			\$4,292	\$9,781
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$46,274	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$18,755	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	121 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$18,829	\$1,664
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			\$6,444	
SUBTOTAL RC			\$94,594	\$11,613
ADDITIONS				
Custom Items				
Carport			\$6,000	
1 AC condenser unit			\$2,800	
Total Additions			\$8,800	
TOTAL RC SECTION 1			\$103,394	\$11,613
TOTAL RC BUILDING 00040 Type 20 Single - WIND			\$103,394	\$11,613

BUILDING 00042 - Type 21 Single - WIND

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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 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation				\$212
Foundations			\$5,411	\$11,038
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$53,611	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior				\$23,302
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Length	153 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$26,657	\$2,497
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			\$8,123	
SUBTOTAL RC			\$117,104	\$13,747
ADDITIONS				
Custom Items				
Carport			\$6,000	
Open Porch Screened			\$4,704	
1 AC condenser unit			\$2,800	
Total Additions			\$13,504	
TOTAL RC SECTION 1			\$130,608	\$13,747
TOTAL RC BUILDING 00042 Type 21 Single - WIND			\$130,608	\$13,747

BUILDING 00044 - Type 22 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:	882 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Economy		
Year Built:			

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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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation				\$174
Foundations			\$4,444	\$9,959
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$47,295	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$19,444	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	126 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$19,062	\$1,664
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
		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			\$6,671	
SUBTOTAL RC			\$96,916	\$11,797
ADDITIONS				
Custom Items				
Carport			\$6,000	
Open porch screened			\$10,080	
1 AC condenser unit			\$2,800	
Total Additions			\$18,880	
TOTAL RC SECTION 1			\$115,796	\$11,797
TOTAL RC BUILDING 00044 Type 22 Single - WIND			\$115,796	\$11,797

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 - Economy		
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

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$245
Foundations			\$6,257	\$11,912
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$58,880	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$26,696	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	177 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$27,963	\$2,497
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			\$9,394	
SUBTOTAL RC			\$129,191	\$14,654

ADDITIONS

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Custom Items			
Carport	\$6,000		
1 AC condenser unit	\$2,800		
Total Additions	\$8,800		
TOTAL RC SECTION 1	\$137,991	\$14,654	
TOTAL RC BUILDING 00046 Type 23 Single - WIND	\$137,991	\$14,654	

BUILDING 00048 - Type 24 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:	1,290 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.7 - Economy		
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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE				
Site Preparation				\$254
Foundations			\$6,499	\$12,152
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$60,349	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Structural Floor				
Roof				
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior			\$27,678	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	184 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$28,337	\$2,497
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			\$9,757	
SUBTOTAL RC			\$132,620	\$14,903
ADDITIONS				
Custom Items				
Open Porch			\$875	
Open Porch Screened			\$4,704	
1 AC condenser unit			\$2,800	
Total Additions			\$8,379	
TOTAL RC SECTION 1			\$140,999	\$14,903
TOTAL RC BUILDING 00048 Type 24 Single - WIND			\$140,999	\$14,903

BUILDING 00050 - Creek House - WIND

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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		
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

SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation				\$596
Foundations			\$12,104	\$16,731
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$82,321	
Framing				
Exterior Wall		20% Wall Openings		
Exterior Wall		100% Siding, Metal or Other on Frame		
Structural Floor				
Roof				
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior				\$73,815
Floor Finish	50% Carpet			
	50% Tile, Ceramic			

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
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			\$56,284	\$5,655
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			\$16,745	
TOTAL RC SECTION 1			\$241,270	\$22,983
TOTAL RC BUILDING 00050 Creek House - WIND			\$241,270	\$22,983

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 - Economy		
Year Built:			

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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 Overrides	System Defaults	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation				\$156
Foundations			\$3,999	\$3,222
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$27,953	
Framing				
Exterior Wall	10% Wall Openings			
Exterior Wall	100% Siding, Metal or Other on Frame			
Structural Floor				
Roof				
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			\$7,110	\$562
Heating	100% None			
Cooling				
Fire Protection		0% Sprinkler System		

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
		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				
TOTAL RC SECTION 1			\$39,062	\$3,940
TOTAL RC BUILDING 00052 Maintenance Building - WIND			\$39,062	\$3,940

BUILDING 00054 - Clubhouse - WIND

Section 1

SUPERSTRUCTURE

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		
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 Overrides	System Defaults	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$1,136
Foundations			\$29,017	\$19,467
Foundation Wall				
Interior Foundations				
Slab On Ground				

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SUMMARY OF COSTS	User Overrides	System Defaults	Reconstruction	Exclusion
Exterior			\$168,786	
Framing				
Exterior Wall	35% Wall Openings			
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof				
Material	100% Steel			
Pitch	100% Flat			
Interior			\$104,308	
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			\$281,574	\$19,978
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			\$13,058	
SUBTOTAL RC			\$596,743	\$40,581
ADDITIONS				

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Custom Items		
Open Porch under main roof	\$16,500	
Walkway under main roof	\$21,180	
2 Saunas	\$15,000	
Total Additions	\$52,680	
TOTAL RC SECTION 1	\$649,423	\$40,581
TOTAL RC BUILDING 00054 Clubhouse - WIND	\$649,423	\$40,581

Remarks:

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

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Summary of Values for the Buildings

House #	Street	Unit #	Flood RCV	Wind RCV
5571	Riverbluff Circle	V-1		
5561	Riverbluff Circle	V-2		\$227,280
5582	Riverbluff Circle	V-3		
5572	Riverbluff Circle	V-4		\$259,015
5551	Riverbluff Circle	V-5		
5541	Riverbluff Circle	V-6		\$266,267
5562	Riverbluff Circle	V-7		
5552	Riverbluff Circle	V-8		\$227,280
5531	Riverbluff Circle	V-9		
5521	Riverbluff Circle	V-10		\$227,280
5542	Riverbluff Circle	V-11		
5532	Riverbluff Circle	V-12		\$259,015
5511	Riverbluff Circle	V-13		
5501	Riverbluff Circle	V-14		\$272,579
5522	Riverbluff Circle	V-15		
5512	Riverbluff Circle	V-16		\$185,172
2760	Riverbluff Pkwy	V-17		\$103,394
5499	Riverbluff Circle	V-18		
5497	Riverbluff Circle	V-19		\$272,579
5495	Riverbluff Circle	V-20		
5493	Riverbluff Circle	V-21		\$227,280
5491	Riverbluff Circle	V-22		
5489	Riverbluff Circle	V-23		\$259,015



House #	Street	Unit #	Flood RCV	Wind RCV
5486	Riverbluff Circle	V-24		
5484	Riverbluff Circle	V-25		\$265,406
5487	Riverbluff Circle	V-26		
5485	Riverbluff Circle	V-27		\$227,280
5482	Riverbluff Circle	V-28		
5480	Riverbluff Circle	V-29		\$227,280
5483	Riverbluff Circle	V-30		
5481	Riverbluff Circle	V-31		\$251,554
5478	Riverbluff Circle	V-32		\$130,608
5479	Riverbluff Circle	V-33		
5477	Riverbluff Circle	V-34		\$227,280
5474	Riverbluff Circle	V-35		
5472	Riverbluff Circle	V-36		\$259,015
5475	Riverbluff Circle	V-37		
5473	Riverbluff Circle	V-38		\$266,267
5470	Riverbluff Circle	V-39		
5468	Riverbluff Circle	V-40		\$259,015
5471	Riverbluff Circle	V-41		
5469	Riverbluff Circle	V-42		\$232,643
5467	Riverbluff Circle	V-43		
5465	Riverbluff Circle	V-44		\$232,643
5463	Riverbluff Circle	V-45		
5461	Riverbluff Circle	V-46		\$266,267



House #	Street	Unit #	Flood RCV	Wind RCV
5459	Riverbluff Circle	V-47		
5457	Riverbluff Circle	V-48		\$249,500
2717	Riverbluff Place	V-49		
2721	Riverbluff Circle	V-50		\$244,320
2718	Riverbluff Place	V-51		
2722	Riverbluff Place	V-52		\$266,267
2725	Riverbluff Place	V-53		
2729	Riverbluff Place	V-54		\$259,015
2726	Riverbluff Place	V-55		
2730	Riverbluff Place	V-56		\$249,500
2733	Riverbluff Place	V-57		
				\$115,796
2734	Riverbluff Place	V-58		
2738	Riverbluff Place	V-59		\$244,320
2737	Riverbluff Place	V-60		
2741	Riverbluff Place	V-61		\$232,643
2742	Riverbluff Place	V-62		
2746	Riverbluff Place	V-63		\$272,579
2745	Riverbluff Place	V-64		
2749	Riverbluff Place	V-65		\$250,768
2752	Riverbluff Place	V-66		
				\$130,608
5455	Riverbluff Circle	V-67		
5453	Riverbluff Circle	V-68		\$249,500



House #	Street	Unit #	Flood RCV	Wind RCV
5451	Riverbluff Circle	V-69		
5449	Riverbluff Circle	V-70		\$249,500
2719	Riverbluff Circle	V-71		
2723	Riverbluff Way	V-72		\$266,267
2720	Riverbluff Way	V-73		
2724	Riverbluff Way	V-74		\$185,172
2727	Riverbluff Way	V-75		
2731	Riverbluff Way	V-76		\$244,320
2728	Riverbluff Way	V-77		
2732	Riverbluff Way	V-78		\$185,172
2737	Riverbluff Way	V-79		
2741	Riverbluff Way	V-80		\$249,500
2745	Riverbluff Way	V-81		
				\$103,394
5447	Riverbluff Circle	V-82		
5445	Riverbluff Court	V-83		\$244,320
5443	Riverbluff Circle	V-84		
5441	Riverbluff Circle	V-85		\$255,887
5444	Riverbluff Circle	V-86		
5440	Riverbluff Circle	V-87		\$185,172
2735	Riverbluff Court	V-88		
2733	Riverbluff Court	V-89		\$272,579
2009	Riverbluff Pkwy	V-90		
2741	Riverbluff Court	V-91		\$185,172



House #	Street	Unit #	Flood RCV	Wind RCV
2731	Riverbluff Court	V-92		
2729	Riverbluff Court	V-93		\$242,152
2743	Riverbluff Court	V-94		
2745	Riverbluff Court	V-95		\$185,172
2727	Riverbluff Court	V-96		
2725	Riverbluff Court	V-97		\$232,643
2723	Riverbluff Court	V-98		
2721	Riverbluff Court	V-99		\$266,267
2715	Riverbluff Court	V-100		
2713	Riverbluff Court	V-101		\$266,267
2747	Riverbluff Court	V-102		\$103,394
2709	Riverbluff Court	V-103		
2707	Riverbluff Court	V-104		\$265,406
2703	Riverbluff Court	V-105		
2701	Riverbluff Court	V-106		\$249,500
2740	Riverbluff Pkwy	V-107		\$130,608
2726	Riverbluff Pkwy	V-108		
2722	Riverbluff Pkwy	V-109		\$266,267
2711	Riverbluff Pkwy	V-110		\$103,394
2718	Riverbluff Pkwy	V-111		
2714	Riverbluff Pkwy	V-112		\$227,280
2704	Riverbluff Pkwy	V-113		
2705	Riverbluff Pkwy	V-114		\$236,826



House #	Street	Unit #	Flood RCV	Wind RCV
2659	Riverbluff Pkwy	V-115		
2661	Riverbluff Pkwy	V-116		\$266,267
2663	Riverbluff Pkwy	V-117		
2665	Riverbluff Pkwy	V-118		\$249,500
2667	Riverbluff Pkwy	V-119		
2669	Riverbluff Pkwy	V-120		\$232,643
2671	Riverbluff Pkwy	V-121		
				\$115,796
2657	Riverbluff Pkwy	V-122		
2655	Riverbluff Pkwy	V-123		\$244,320
2631	Riverbluff Pkwy	V-124		
2633	Riverbluff Pkwy	V-125		\$266,267
2653	Riverbluff Pkwy	V-126		
2651	Riverbluff Pkwy	V-127		\$250,768
2635	Riverbluff Pkwy	V-128		
2637	Riverbluff Pkwy	V-129		\$249,500
2649	Riverbluff Pkwy	V-130		
2647	Riverbluff Pkwy	V-131		\$266,267
2639	Riverbluff Pkwy	V-132		
2641	Riverbluff Pkwy	V-133		\$244,320
2645	Riverbluff Pkwy	V-134		
				\$130,608
2643	Riverbluff Pkwy	V-135		
				\$137,991



House #	Street	Unit #	Flood RCV	Wind RCV
2648	Riverbluff Pkwy	V-136		
2642	Riverbluff Pkwy	V-137	\$443,270	\$305,444
2636	Riverbluff Pkwy	V-138		
2629	Riverbluff Pkwy	V-139		
2627	Riverbluff Pkwy	V-140		\$266,267
2603	Riverbluff Pkwy	V-141		
2605	Riverbluff Pkwy	V-142		\$244,320
2625	Riverbluff Pkwy	V-143		
2623	Riverbluff Pkwy	V-144		\$221,963
2607	Riverbluff Pkwy	V-145		
2609	Riverbluff Pkwy	V-146		\$249,500
2621	Riverbluff Pkwy	V-147		
2619	Riverbluff Pkwy	V-148		\$266,267
2611	Riverbluff Pkwy	V-149		
2613	Riverbluff Pkwy	V-150		\$227,280
2617	Riverbluff Pkwy	V-151		\$130,608
2615	Riverbluff Pkwy	V-152		\$130,608
2630	Riverbluff Pkwy	V-153		
2624	Riverbluff Pkwy	V-154	\$309,004	\$213,914
2618	Riverbluff Pkwy	V-155		
2612	Riverbluff Pkwy	V-156	\$443,270	\$305,444
2606	Riverbluff Pkwy	V-157		
2571	Riverbluff Pkwy	V-158		
2569	Riverbluff Pkwy	V-159		\$244,320



House #	Street	Unit #	Flood RCV	Wind RCV
2549	Riverbluff Pkwy	V-160		
2551	Riverbluff Pkwy	V-161		\$266,267
2567	Riverbluff Pkwy	V-162		
2565	Riverbluff Pkwy	V-163		\$244,320
2553	Riverbluff Pkwy	V-164		
2555	Riverbluff Pkwy	V-165		\$232,643
2563	Riverbluff Pkwy	V-166		
2561	Riverbluff Pkwy	V-167		\$266,267
2557	Riverbluff Pkwy	V-168		
2559	Riverbluff Pkwy	V-169		\$249,500
2548	Riverbluff Pkwy	V-170		
2544	Riverbluff Pkwy	V-171	\$378,789	\$266,267
2540	Riverbluff Pkwy	V-172		
2536	Riverbluff Pkwy	V-173	\$378,789	\$266,267
2547	Riverbluff Pkwy	V-174		
2545	Riverbluff Pkwy	V-175		\$272,579
2525	Riverbluff Pkwy	V-176		
2527	Riverbluff Pkwy	V-177		\$244,320
2543	Riverbluff Pkwy	V-178		
2541	Riverbluff Pkwy	V-179		\$249,500
2529	Riverbluff Pkwy	V-180		
2531	Riverbluff Pkwy	V-181		\$249,500
2539	Riverbluff Pkwy	V-182		
2537	Riverbluff Pkwy	V-183		\$244,320



House #	Street	Unit #	Flood RCV	Wind RCV
2533	Riverbluff Pkwy	V-184		
2535	Riverbluff Pkwy	V-185		\$232,643
2532	Riverbluff Pkwy	V-186		
2528	Riverbluff Pkwy	V-187	\$389,668	\$272,579
2524	Riverbluff Pkwy	V-188		
2520	Riverbluff Pkwy	V-189	\$378,789	\$266,267
2523	Riverbluff Pkwy	V-190		
2521	Riverbluff Pkwy	V-191		\$249,500
2501	Riverbluff Pkwy	V-192		
2503	Riverbluff Pkwy	V-193		\$244,320
2519	Riverbluff Pkwy	V-194		
2517	Riverbluff Pkwy	V-195		\$221,963
2505	Riverbluff Pkwy	V-196		
2507	Riverbluff Pkwy	V-197		\$249,500
2515	Riverbluff Pkwy	V-198		
2513	Riverbluff Pkwy	V-199		\$266,267
2509	Riverbluff Pkwy	V-200		
2511	Riverbluff Pkwy	V-201		\$266,267
2516	Riverbluff Pkwy	V-202		
2512	Riverbluff Pkwy	V-203	\$353,551	\$251,554
2508	Riverbluff Pkwy	V-204		
2504	Riverbluff Pkwy	V-205	\$389,668	\$272,579
2453	Riverbluff Pkwy	V-206		
2451	Riverbluff Pkwy	V-207		\$221,963



House #	Street	Unit #	Flood RCV	Wind RCV
2431	Riverbluff Pkwy	V-208		
2433	Riverbluff Pkwy	V-209		\$221,963
2449	Riverbluff Pkwy	V-210		
2447	Riverbluff Pkwy	V-211		\$244,320
2435	Riverbluff Pkwy	V-212		
2437	Riverbluff Pkwy	V-213		\$244,320
2445	Riverbluff Pkwy	V-214		
2443	Riverbluff Pkwy	V-215		\$249,500
2439	Riverbluff Pkwy	V-216		
2441	Riverbluff Pkwy	V-217		\$266,267
2468	Riverbluff Pkwy	V-218		
2462	Riverbluff Pkwy	V-219	\$378,789	\$266,267
2456	Riverbluff Pkwy	V-220		
2450	Riverbluff Pkwy	V-221	\$378,789	\$266,267
2444	Riverbluff Pkwy	V-222		
2438	Riverbluff Pkwy	V-223	\$353,551	\$251,554
2429	Riverbluff Pkwy	V-224		
2427	Riverbluff Pkwy	V-225		\$259,015
2407	Riverbluff Pkwy	V-226		
2409	Riverbluff Pkwy	V-227		\$227,280
2425	Riverbluff Pkwy	V-228		
2423	Riverbluff Pkwy	V-229		\$249,500
2411	Riverbluff Pkwy	V-230		
2413	Riverbluff Pkwy	V-231		\$227,280



House #	Street	Unit #	Flood RCV	Wind RCV
2421	Riverbluff Pkwy	V-232		
2419	Riverbluff Pkwy	V-233		\$249,500
2415	Riverbluff Pkwy	V-234		
2417	Riverbluff Pkwy	V-235		\$249,500
2432	Riverbluff Pkwy	V-236		
2426	Riverbluff Pkwy	V-237	\$378,789	\$266,267
2420	Riverbluff Pkwy	V-238		
2414	Riverbluff Pkwy	V-239	\$378,789	\$266,267
2401	Riverbluff Pkwy	V-240		
2403	Riverbluff Pkwy	V-241		\$249,500
2405	Riverbluff Pkwy	V-242		\$130,608
2408	Riverbluff Pkwy	V-243		
2402	Riverbluff Pkwy	V-244	\$389,668	\$272,579
2330	Riverbluff Pkwy	V-245		
2326	Riverbluff Pkwy	V-246	\$366,303	\$259,015
2325	Riverbluff Pkwy	V-247		\$130,608
2321	Riverbluff Pkwy	V-248		
2317	Riverbluff Pkwy	V-249		\$244,320
2322	Riverbluff Pkwy	V-250		
2318	Riverbluff Pkwy	V-251	\$366,303	\$259,015
2313	Riverbluff Pkwy	V-252		
2309	Riverbluff Pkwy	V-253		\$266,267



House #	Street	Unit #	Flood RCV	Wind RCV
2314	Riverbluff Pkwy	V-254		
2310	Riverbluff Pkwy	V-255	\$366,303	\$259,015
2305	Riverbluff Pkwy	V-256		
2301	Riverbluff Pkwy	V-257		\$232,643
2306	Riverbluff Pkwy	V-258		
2302	Riverbluff Pkwy	V-259	\$378,789	\$266,267
2264	Riverbluff Pkwy	V-260		
2258	Riverbluff Pkwy	V-261	\$378,789	\$266,267
2252	Riverbluff Pkwy	V-262		
2246	Riverbluff Pkwy	V-263		\$266,267
2240	Riverbluff Pkwy	V-264		
2234	Riverbluff Pkwy	V-265		\$266,267
2304	Aquabluff Place	V-266		
2308	Aquabluff Place	V-267		\$250,768
2303	Aquabluff Place	V-268		
2307	Aquabluff Place	V-269		\$221,963
2312	Aquabluff Place	V-270		
2316	Aquabluff Place	V-271		\$209,699
2311	Aquabluff Place	V-272		
2315	Aquabluff Place	V-273		\$244,320
2320	Aquabluff Place	V-274		
2324	Aquabluff Place	V-275		\$244,320
2319	Aquabluff Place	V-276		
2323	Aquabluff Place	V-277		\$266,267



House #	Street	Unit #	Flood RCV	Wind RCV
2328	Aquabluff Place	V-278		
				\$130,608
2327	Aquabluff Place	V-279		
				\$130,608
2228	Riverbluff Pkwy	V-280		
2222	Riverbluff Pkwy	V-281		\$259,015
2216	Riverbluff Pkwy	V-282		
2210	Riverbluff Pkwy	V-283	\$366,303	\$259,015
2192	Riverbluff Pkwy	V-284		
2186	Riverbluff Pkwy	V-285	\$378,789	\$266,267
2306	Canabluff Place	V-286		
2310	Canabluff Place	V-287		\$244,320
2305	Canabluff Place	V-288		
2309	Canabluff Place	V-289		\$266,267
2316	Canabluff Place	V-290		
2320	Canabluff Place	V-291		\$244,320
2313	Canabluff Place	V-292		
2317	Canabluff Place	V-293		\$249,500
2324	Canabluff Place	V-294		
2328	Canabluff Place	V-295		\$266,267
2321	Canabluff Place	V-296		
2325	Canabluff Place	V-297		\$221,963
2332	Canabluff Place	V-298		
				\$115,796
2329	Canabluff Place	V-299		
				\$130,608



House #	Street	Unit #	Flood RCV	Wind RCV
2180	Riverbluff Pkwy	V-300		
2174	Riverbluff Pkwy	V-301	\$366,303	\$259,015
2168	Riverbluff Pkwy	V-302		
2162	Riverbluff Pkwy	V-303	\$389,668	\$272,579
2308	Waterbluff Place	V-304		
2312	Waterbluff Place	V-305		\$266,267
2307	Waterbluff Place	V-306		
2311	Waterbluff Place	V-307		\$266,267
2316	Waterbluff Place	V-308		
2320	Waterbluff Place	V-309		\$266,267
2315	Waterbluff Place	V-310		
2319	Waterbluff Place	V-311		\$266,267
2324	Waterbluff Place	V-312		
2328	Waterbluff Place	V-313		\$266,267
2323	Waterbluff Place	V-314		
2327	Waterbluff Place	V-315		\$266,267
2332	Waterbluff Place	V-316		\$130,608
2331	Waterbluff Place	V-317		\$130,608
2156	Riverbluff Pkwy	V-318		
2150	Riverbluff Pkwy	V-319	\$400,465	\$278,829
2144	Riverbluff Pkwy	V-320		
2138	Riverbluff Pkwy	V-321	\$389,668	\$272,579



House #	Street	Unit #	Flood RCV	Wind RCV
2132	Riverbluff Pkwy	V-322		
2126	Riverbluff Pkwy	V-323	\$378,789	\$266,267
2120	Riverbluff Pkwy	V-324		
2114	Riverbluff Pkwy	V-325	\$366,303	\$259,015
2108	Riverbluff Pkwy	V-326		
2100	Riverbluff Pkwy	V-327	\$389,668	\$272,579
2016	Riverbluff Pkwy	V-328		
2020	Riverbluff Pkwy	V-329		\$244,320
2024	Riverbluff Pkwy	V-330		
2028	Riverbluff Pkwy	V-331		\$266,267
2032	Riverbluff Pkwy	V-332		
				\$130,608
2013	Riverbluff Pkwy	V-333		
2009	Riverbluff Pkwy	V-334		\$266,267
2005	Riverbluff Pkwy	V-335		
2001	Riverbluff Pkwy	V-336		\$266,267

Total Value Condo Buildings	\$11,005,616	\$41,834,201
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Site Improvements

Site Improvements				
Description	Quantity	Unit	\$/Unit	Total
Pool w/ equipment	1,400	SF	\$90	\$126,000
Symbiont Pool Heater System	1	ea	\$40,000	\$40,000
Aluminium Fence	322	LF	\$30	\$9,660
Chainlink Fence	3,700	LF	\$15	\$55,500
PVC Fence	490	LF	\$25	\$12,250
Wood Fence	1,100	LF	\$20	\$22,000
Boat Slips	33	ea	\$3,100	\$102,300
Docks along seawall	900	SF	\$75	\$67,500
Shuffleboard Courts	3	ea	\$2,000	\$6,000
Total Site Improvements				\$441,210



Reconciliation and Summary of Values

Summary of Values		
Buildings	Flood RCV	Wind/Casualty RCV
All Condo Buildings	\$11,005,616	\$41,834,201
Creek House		\$241,270
Maintenance Building		\$39,062
Clubhouse		\$649,423
Total Risk Buildings	\$11,005,616	\$42,763,956
Site Improvements	\$441,210	

Flood Valuation

For the valuation, I chose construction quality “1.7 Average” in the property category “Condominium” which adequately reflects the occupancy and quality of the subject property.

Wind/Casualty Valuation

The value per SF of gross living area (GLA) is \$101, reflecting the cost in the construction market under the consideration of the quality of the overall construction and the as-built condition.

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.

Note:

Currently the 2014 building codes are in effect. The subject property was built in 1971 and therefore the buildings do not conform to current building codes. To insure the gap between the value “as-built” and the value “up-to-code” contact your insurance agent for “Ordinance of Law” coverage.



Value Increase

Since the last valuation in June 2016 the construction index increased 1.8%. This increase goes along with the updated values.



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
State Certified General Appraiser RZ 2890

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career summary

Background encompasses managing engineering office, construction cost control, technical understanding of construction procedures, staff training for interns, staff training middle management, property management residential and commercial 60+ units, insurance claims adjusting, extensive experience in eminent domain appraisal, commercial and residential real estate appraisal.

expertise

Insurable Value Appraisal
Reserve Studies
Cost Segregation Analysis
Pre-Construction Consulting for accelerated depreciation
50% FEMA Rule Appraisal
Construction Cost Estimating
Construction bidding process
Project Control/Management
Site Development Supervision
Eminent Domain
Due Diligence/Entitlements

appraisal disciplines

Multiple Insurable Value Appraisals for Condominium Associations and Commercial Property Owners – among others:

Admiralty Yacht Club, Fort Myers
Riviera Dunes
Bradenton Yacht Club
Sand Dollar IV, Saint Augustine
Point Pleasant, Bradenton
Jamaican, Ambassador, Bay and Beach, Pinellas Islands
Vista Grande
Circus Sarasota
Golf Courses
Country Clubs
Sport Centers
NW Solid Waste Transfer Station

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

Ironwood, Bradenton
Sunset Watch, Tierra Verde
Lawrence Point, Sarasota
Aquarius Club, LBK
Longboat Cove, LBK
Sarabande, Sarasota
Plymouth Harbor, Sarasota
Bayshore on the Lake, Bradenton
Plaza at Five Points

Market Value Appraisals:

Numerous residential and commercial site appraisals
Fractured Condo Conversions
Office Buildings
Vacant Land Assemblage (Highest and Best Use Study)
Subdivision Development Approaches
Borrow Pit
Restaurants
Key West Cemetery
Industrial Plants
Land Residual Analysis
Motel/Vacation rentals
Self Storage Facilities
Team Member McDonald Land Leases
Team member Peace River Regional Hospital Port Charlotte
Team member Price Allocation Study Fontainebleau Hotel Resort, Miami Beach

Reserve Studies in the Condominium and HOA Industries (among others):

Village Oaks, Sarasota
La Siesta, Siesta Key
La Casa, North Port
Lakeside at the Isles, Palmer Ranch
The Hammocks Cape Haze, Englewood
San Palermo, Sarasota
Riviera Dunes, Palmetto
First United Methodist Church, St. Petersburg
Point Pass-A-Grille Condo
Sarabande High-rise Building
First United Methodist Church St. Petersburg (National Registry)
St. Martha's Catholic School, Sarasota
Diocese of Venice Corporate Building, Venice

professional experience

2011 - 2014	Special Magistrate Manatee County
2006 - current	Independent Practice Staebler Appraisal and Consulting
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
1983 - 1986	Steigenberger SRS Hotels, Director Housekeeping

education

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

appraisal 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
REO Appraisal: 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 + Commercial Lease Analysis	Appraisal Institute
Fundamentals of Separating Real and Personal Property	

and Intangible Business Assets
Advanced Spreadsheet Modeling
Evaluating Commercial Construction
Residential Cost Estimating
Commercial Cost Estimating

Appraisal Institute
Appraisal Institute
Appraisal Institute
R. S. Means
R. S. Means

professional affiliations

CAI, Community Association Institute
GCBX, Gulf Coast Builders Exchange
The Appraisal Institute
DAC, Designated Appraiser Council

Current:

2015-2018 Regional Representative Appraisal Institute
2015-2018 Delegate Leadership and Advisory Council of the Appraisal Institute

Past:

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

publications and seminars

The West Florida Wire: Accurate Insurance Appraisal Reports
Seminar: Reserve Studies – Overview and Discussion
Seminar: Insurance Appraisals – Minimum Contents
Seminar: Insurance Appraisals and their Complexity
Seminar: Reserves – From Measuring the Component to Pooling or Non-Pooling
The 50% FEMA Rule Appraisal – a national webinar for the Appraisal Institute
Insurance Replacement Valuation - a national webinar for the Appraisal Institute
AI Connect Seminar: Insurance Appraisal – An Emerging Appraisal Discipline

