

Insurable Value / Replacement Cost Appraisal

LOCATED AT:

12467 Country Greens Boulevard et al Boynton Beach, FL 33437

FOR:

Country Greens at Westchester Homeowners Assoc 3916 Poinciana Drive S, # 9 Lake Worth, FL 33467

AS OF:

March 4th, 2017

BY:

Paul R. Cassidy, Cert Gen # RZ3176
All Florida Appraisal Group, Inc.
500 S Cypress Road, # 11
Pompano Beach, FL 33060
954/240-8911 (phone); 954/653-0637 (fax)
pcassidy02@aol.com

A

RESTRICTED USE

(Prepared in a Summary Format)
Insurable Value / Replacement Cost
APPRAISAL REPORT OF:

60 Buildings Located at:

Country Greens at Westchester Boynton Beach, Florida 33437

Date of Inspection:

March 4th, 2017

File Number: 0317-P11190

FOR:

Country Greens at Westchester Homeowners' Association, Inc.

BY:

Paul R. Cassidy
State Certified General REA #RZ3176
Certified Marshall & Swift Estimator # 1055763

ALL FLORIDA APPRAISAL GROUP

500 S Cypress Road, # 11 Pompano Beach, Florida 33060 954/240-8911 (phone); 954/653-0637 (fax) pcassidy02@aol.com Paul R. Cassidy State Certified General R.E. Appraiser #RZ3176 All Florida Appraisal Group 500 S Cypress Road, #11 Pompano Beach, FL 33060

P (954) 240-8911 F (954) 653-0637 pcassidy02@aol.com

Country Greens at Westchester Homeowners' Association, Inc. c/o Campbell Property Management
Attn: Bob Freedman, President
3916 Poinciana Drive S, # 9
Lake Worth, FL 33467

March 20th, 2017

Reference/Address: Country Greens at Westchester Homeowners' Association

12467 Country Greens Boulevard et al

Boynton Beach, Florida 33437

Board of Directors,

In accordance with your request, we have appraised the above referenced residential buildings and common area improvements. The report of that appraisal is attached. The sole objective and purpose of this report is to establish an estimate of insurable value (replacement cost) for insurance purposes as of March 4th, 2017. This appraisal report is intended for sole use by the Client / Name Insured in obtaining adequate hazard insurance.

This report is based on a physical analysis of the site and improvements. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice. This is a "restricted use / limited" appraisal report as only the cost approach to value was considered. The value conclusions reported are as of the effective date stated in the body of the appraisal report and contingent upon the certification and limiting conditions attached.

Country Greens at Westchester March 20th, 2017 Page Two

Based upon our analysis, it was concluded that the Estimated Insurable Value / Construction Cost for the buildings as of March 4th, 2017 (building and site improvements only - not including land value) to be:

Hazard Value: \$19,717,162.00

Dazeif

[Including Site Improvements - see next page for detail]

Respectfully submitted,

Paul R. Cassidy

State Certified General Real Estate Appraiser # RZ3176

Certified Marshall & Swift Estimator # 105576

SUMMARY OF VALUES

Bldg	Association Name	*	Total RCV	Below Ground	Hazard Value
#	Building Street Address / ID	Units	(above & below ground)	Exclusions	(including HVAC)
	Country Greens at Westchester HOA				
1	12467 Country Greens Blvd (Clubhouse)	0	\$150,304.00	\$9,644.00	\$140,660.00
2	12076 Country Greens Blvd	-	\$175,201.00	\$14,191.00	\$161,010.00
ဗ	12082 Country Greens Blvd	-	\$175,201.00	\$14,191.00	\$161,010.00
4	12088 Country Greens Blvd	-	\$153,651.00	\$12,662.00	\$140,989.00
5	12094 Country Greens Blvd	-	\$168,204.00	\$12,766.00	\$155,438.00
9	12100 Country Greens Blvd	-	\$175,201.00	\$14,191.00	\$161,010.00
7	12106 Country Greens Blvd	-	\$175,201.00	\$14,191.00	\$161,010.00
8	12112 Country Greens Blvd	1	\$153,651.00	\$12,662.00	\$140,989.00
6	12118 Country Greens Blvd	-	\$175,201.00	\$14,191.00	\$161,010.00
10	12124 Country Greens Blvd	1	\$153,651.00	\$12,662.00	\$140,989.00
11	12130 Country Greens Blvd	1	\$153,651.00	\$12,662.00	\$140,989.00
12	12136 Country Greens Blvd	-	\$175,201.00	\$14,191.00	\$161,010.00
13	12142 Country Greens Blvd	-	\$175,201.00	\$14,191.00	\$161,010.00
14	12148 Country Greens Blvd	-	\$153,651.00	\$12,662.00	\$140,989.00
15	12154 Country Greens Blvd	1	\$153,651.00	\$12,662.00	\$140,989.00
16	12160 Country Greens Blvd	1	\$153,651.00	\$12,662.00	\$140,989.00
17	12166 Country Greens Blvd	-	\$175,201.00	\$14,191.00	\$161,010.00
18	12172 Country Greens Blvd	-	\$168,204.00	\$12,766.00	\$155,438.00
19	12178 Country Greens Blvd	-	\$175,201.00	\$14,191.00	\$161,010.00
20	12184 Country Greens Blvd	-	\$175,201.00	\$14,191.00	\$161,010.00
21	12190 Country Greens Blvd	1	\$153,651.00	\$12,662.00	\$140,989.00
22	12196 Country Greens Blvd	1	\$153,651.00	\$12,662.00	\$140,989.00
23	12202 Country Greens Blvd	-	\$153,651.00	\$12,662.00	\$140,989.00
24	12208 Country Greens Blvd	-	\$168,204.00	\$12,766.00	\$155,438.00
25	12214 Country Greens Blvd	1	\$175,201.00	\$14,191.00	\$161,010.00
26	12220 Country Greens Blvd	1	\$153,651.00	\$12,662.00	\$140,989.00

	2232 Country Greens Blyd	*	\$153.651.00	47.000.00	6140 000 00
	Total Circuit Circ			\$12,662.00	\$140,988.00
	12238 Country Greens Blvd	4-	\$175,201.00	\$14,191.00	\$161,010.00
	12244 Country Greens Blvd	-	\$153,651,00	\$12,662.00	\$140,989.00
	12250 Country Greens Blvd	-	\$175,201.00	\$14,191.00	\$161,010.00
	12256 Country Greens Blvd		\$153,651.00	\$12,662.00	\$140,989.00
	12077 - 12095 Country Greens Blvd	4	\$524,564.00	\$32,579.00	\$491,985.00
	12101 - 12119 Country Greens Blvd	4	\$516,748.00	\$32,430.00	\$484,318.00
35 12	12125 - 12137 Country Greens Blvd	3	\$410,618.00	\$27,308.00	\$383,310.00
	12143 - 12149 Country Greens Blvd	2	\$295,239.00	\$20,394.00	\$274,845.00
	12155 - 12185 Country Greens Blvd	9	\$761,264.00	\$44,199.00	\$717,065.00
38 12	12191 - 12221 Country Greens Blvd	9	\$768,659.00	\$44,433.00	\$724,226.00
	12227 - 12239 Country Greens Blvd	3	\$409,192.00	\$27,237.00	\$381,955.00
	12245 - 12275 Country Greens Blvd	9	\$770,743.00	\$44,315,00	\$726,428.00
41 12	12281 - 12299 Country Greens Blvd	4	\$524,564.00	\$32,579.00	\$491,985.00
42 12	12305 - 12323 Country Greens Blvd	4	\$516,748.00	\$32,430.00	\$484,318.00
43 12	12329 - 12353 Country Greens Blvd	5	\$656,393.00	\$39,029.00	\$617,364.00
44 12	12123 - 12135 Forest Greens Drive	4	\$543,096.00	\$32,405.00	\$510,691,00
45 12	12139 - 12155 Forest Greens Drive	2	\$647,478.00	\$38,526,00	\$608,952.00
46 12	12159 - 12175 Forest Greens Drive	2	\$646,726.00	\$38,403.00	\$608,323.00
47 12	12179 - 12191 Forest Greens Drive	4	\$509,119.00	\$33,205.00	\$475,914.00
48 12	12195 - 12203 Forest Greens Drive	3	\$409,192.00	\$27,237.00	\$381,955.00
49 12	12207 - 12219 Forest Greens Drive	4	\$545,103.00	\$32,918.00	\$512,185,00
50 12	12223 - 12231 Forest Greens Drive	3	\$410,618.00	\$27,308.00	\$383,310,00
	12235 - 12255 Forest Greens Drive	9	\$770,743.00	\$44,315.00	\$726,428.00
	12259 - 12279 Forest Greens Drive	9	\$761,264.00	\$44,199.00	\$717,065.00
	12283 - 12299 Forest Greens Drive	S	\$626,881.00	\$40,111.00	\$586,770.00
	12303 - 12315 Forest Greens Drive	4	\$513,446.00	\$33,893.00	\$479,553.00
55 12	12319 - 12331 Forest Greens Drive	4	\$545,103.00	\$32,918.00	\$512,185.00
	12190 - 12206 Forest Greens Drive	5	\$647,478.00	\$38,526.00	\$608,952,00
57 12	12210 - 12222 Forest Greens Drive	4	\$545,103.00	\$32,918.00	\$512,185,00
58 12	12226 - 12242 Forest Greens Drive	ςı	\$647,478.00	\$38,526.00	\$608,952.00
59 12	12266 - 12270 Forest Greens Drive	2	\$251,331.00	\$20,609.00	\$230,722.00
60 12	12306 - 12314 Forest Greens Drive	8	\$400,239.00	\$27,532.00	\$372,707.00
ă	Building Totals	150	\$20,812,424.00	\$1,382,837.00	\$19,429,587.00

Additional Improvements		Cost New		Cost New
Swimming Pool		\$96,750.00		\$96,750.00
Pool Equipment		\$12,995.00		\$12,995.00
Pool Heater (1)		\$5,050.00		\$5,050.00
Pool Patio Deck		\$31,110.00		\$31,110.00
Pool Patio Fencing / Gates		\$9,500.00		\$9,500.00
Tennis Court (1)		\$33,690.00		\$33,690.00
Tennis Court Fencing		\$10,250.00		\$10,250,00
Bocce Court (1)		\$2,375.00		\$2,375.00
Shade Canopy @ Bocce Court		\$3,200.00		\$3,200.00
Flag Pole (1)		\$1,125.00		\$1,125.00
Mail Boxes (12)		\$15,330.00		\$15,330.00
Perimeter/Identification Walls and Fencing		\$53,250.00		\$53,250.00
Pool Patio Lighting (7)		\$12,950.00		\$12,950.00
Total Additional Improvements		\$287,575.00		\$287,575.00
Grand Totals	150	\$21,099.999.00	\$1,382,837.00	\$19,717,162.00
Effective Date: 03/04/2017				

SUMMARY OF SALIENT FACTS

Valuation Date:

March 4th, 2017

Appraisal Type:

Insurable Value/Replacement Cost Estimate

Property Rights

Appraised:

Fee Simple for Improvements only - Insurable / Replacement Cost

(Construction Cost) value

Location / Address:

12467 Country Greens Blvd et al, Boynton Beach, FL 33437

County:

Palm Beach

Name Insured:

Country Greens at Westchester Homeowners' Association, Inc.

Zoning:

RM (Residential Multi-Family)

Year Built:

1987 - 1988

Site Information:

An irregular-shaped parcel totaling 1,696,350 +/- square feet and/or

38.94 acres.

Census Tract:

The buildings are located in Census Tract 0059.54.

(Source: US Census Bureau)

Flood Data:

The buildings are not located within a flood zone area per the National Flood Insurance Program; Map Number 1201920205B dated 10/15/1982. The subject is located in Flood Zone "B". See Flood Certificate or Survey for confirmation and which, if different, will supersede the information in this section.

Folio Numbers:

00-42-46-02-04-000-2020 through

00-42-46-02-04-000-4000

Distance to Fire Hydrant:

Less than 800 feet

Distance to Tidal Water:

3.89 miles east

Building Improvements:

Country Greens at Westchester consists of 59 attached and detached one-story villa style residential buildings. The buildings have between 1 and 6 individual units each and the complex as a whole has 150 privately owned residences. Each unit includes an entry / rear / side terrace area and the majority of units include a one car parking garage. The buildings frame structures are composed of a combination of reinforced concrete block (CBS) and wood frame wall construction. Exterior finishes are stucco and paint. The buildings foundations are poured, steel reinforced concrete slabs over piles. Finished interior construction includes drywall partitions with steel & wood stud framing. The buildings have pitched, wood truss gable style roofs built up and finished with fiberglass shingles. The plumbing includes connections for a single kitchen and two bathrooms per each unit. The HVAC is provided via individual split system types with only the air handlers and thermostats located within each residence. The units are protected with owner maintained smoke detectors and fire extinguishers. See attached sketches, floor plans and photograph addendums.

Overall Condition: The buildings have received adequate routine continual maintenance and are considered to be in overall average to good condition. This summation is based on a cursory interior/exterior inspection with a very limited sample of the units inspected and should not be considered as a replacement for a more detailed property inspection with testing of the individual components and systems.

ISO Construction Class 2 (Joisted Masonry): The buildings were visited and on-site measurements performed and compared to those of layout plans provided, if any, as well as the Palm Beach County tax rolls for accuracy.

Additional Structures & Improvements (as requested by the client):

- 1) Clubhouse Building: Concrete block wall construction. Concrete slab. Pitched wood truss roof finished with fiberglass shingles. 1,070 square feet. ISO Construction Class 2 (Joisted Masonry).
- 2) Swimming Pool & Patio Area: Reinforced concrete in-ground swimming with a textured concrete deck. Chain link and aluminum fencing surrounds the pool patio area. Pool equipment located in fiberglass shelters; pool heater located on slab on ground. Seven approximate 12' single fixture lights on metal poles located on the pool patio area.
- 3) Tennis Court (1): One painted asphalt tennis court located on the west side of the clubhouse building. Approximate 12' chain link fence.
- 4) Bocce Court (1): Standard concrete frame/deck.
- 5) Mail Boxes (12): Metal pedestal and boxes located throughout the community.
- 6) Flag Pole (1): Approximate 18' metal pole.

7) Perimeter Wall / Fencing: Masonry construction with stucco and paint finish. Sections of 6' metal fencing at varying intervals along the masonry wall.

Bldg #/Type, Bldg Street Address, # of Units, Gross Building Area is as follows:

Bldg	Bldg	Building	#	Finished Floor	Terrace	Garage	Total Gross
#	Туре	Street Address / ID	Units	Area (sqft)	Area (sqft)	Area (sqft)	Area (sqft)
1	Club	12467 Country Greens Blvd (Clubhouse)	0	1,070	0	0	1,070
2	Α	12076 Country Greens Blvd	1	1,422	144	266	1,832
3	Α	12082 Country Greens Blvd	1	1,422	144	266	1,832
4	В	12088 Country Greens Blvd	1	1,218	207	274_	1,699
5	С	12094 Country Greens Blvd	1	1,257	80	425	1,762
6	Α	12100 Country Greens Blvd	1	1,422	144	266	1,832
7	Α	12106 Country Greens Blvd	1	1,422	144	266	1,832
8	В	12112 Country Greens Blvd	1	1,218	207	274	1,699
9	Α	12118 Country Greens Blvd	1	1,422	144	266	1,832
10	В	12124 Country Greens Blvd	1	1,218	207	274	1,699
11	В	12130 Country Greens Blvd	1	1,218	207	274	1,699
12	Α	12136 Country Greens Blvd	1	1,422	144	266	1,832
13	Α	12142 Country Greens Blvd	1	1,422	144	266	1,832
14	В	12148 Country Greens Blvd	1	1,218	207	274	1,699
15	В	12154 Country Greens Blvd	1	1,218	207	274	1,699
16	В	12160 Country Greens Blvd	1	1,218	207	274	1,699
17	Α	12166 Country Greens Blvd	1	1,422	144	266	1,832
18	С	12172 Country Greens Blvd	1	1,257	80	425	1,762
19	Α	12178 Country Greens Blvd	1	1,422	144	266	1,832
20	Α	12184 Country Greens Blvd	1	1,422	144	266	1,832
21	В	12190 Country Greens Blvd	1	1,218	207	274	1,699
22	В	12196 Country Greens Blvd	1	1,218	207	274	1,699
23	В	12202 Country Greens Blvd	1	1,218	207	274	1,699
24	С	12208 Country Greens Blvd	1	1,257	80	425	1,762
25	Α	12214 Country Greens Blvd	1	1,422	144	266	1,832
26	В	12220 Country Greens Blvd	1	1,218	207	274	1,699
27	В	12226 Country Greens Blvd	1	1,218	207	274	1,699
28	В	12232 Country Greens Blvd	1	1,218	207	274	1,699
29	Α	12238 Country Greens Blvd	1	1,422	144	266	1,832
30	В	12244 Country Greens Blvd	1	1,218	207	274	1,699
31	Α	12250 Country Greens Blvd	1	1,422	144	266	1,832
32	В	12256 Country Greens Blvd	1	1,218	207	274	1,699
33	0	12077 - 12095 Country Greens Blvd	4	5,041	400	547	5,988
34	P	12101 - 12119 Country Greens Blvd	4	4,977	408	547	5,932
35	i	12125 - 12137 Country Greens Blvd	3	3,799	296	547	4,642
36	a	12143 - 12149 Country Greens Blvd	2	2,516	200	547	3,263

37	G	12155 - 12185 Country Greens Blvd	6	7,540	608	1094	9,242
38	R	12191 - 12221 Country Greens Blvd	6	7,660	592	1094	9,346
39	J	12227 - 12239 Country Greens Blvd	3	3,771	304	547	4,622
40 _	Н	12245 - 12275 Country Greens Blvd	6	7,600	600	1094	9,294
41	0	12281 - 12299 Country Greens Blvd	4	5,041	400	547	5,988
42	Р	12305 - 12323 Country Greens Blvd	4	4,977	408	547	5,932
43	s	12329 - 12353 Country Greens Blvd	5	6,350	496	1094	7,940
44	N	12123 - 12135 Forest Greens Drive	4	4,970	408	1094	6,472
45	М	12139 - 12155 Forest Greens Drive	5	6,290	504	1094	7,888
46	L	12159 - 12175 Forest Greens Drive	5	6,230	512	1094	7,836
47	К	12179 - 12191 Forest Greens Drive	4	5,020	408	547	5,975
48	J	12195 - 12203 Forest Greens Drive	3	3,771	304	547	4,622
49	D	12207 - 12219 Forest Greens Drive	4	5,038	400	1094	6,532
50	1	12223 - 12231 Forest Greens Drive	3	3,799	296	547	4,642
51	Н	12235 - 12255 Forest Greens Drive	6	7,600	600	1094	9,294
52	G	12259 - 12279 Forest Greens Drive	6	7,540	608	1094	9,242
53	F	12283 - 12299 Forest Greens Drive	5	6,451	488	547	7,486
54	E	12303 - 12315 Forest Greens Drive	4	5,141	392	547	6,080
55	D	12319 - 12331 Forest Greens Drive	4	5,038	400	1094	6,532
56	М	12190 - 12206 Forest Greens Drive	5	6,290	504	1094	7,888
57	D	12210 - 12222 Forest Greens Drive	4	5,038	400	1094	6,532
58	М	12226 - 12242 Forest Greens Drive	5	6,290	504	1094	7,888
59	U	12266 - 12270 Forest Greens Drive	2	2,504	208	0	2,712
60	Т	12306 - 12314 Forest Greens Drive	3	3,888	274	547	4,709
		Totals	150	191,767	17,139	31,270	240,176

VALUATION ANALYSIS

DIRECT SALES COMPARISON APPROACH TO VALUE Not requested and not considered.

INCOME APPROACH TO VALUE Not requested and not considered.

COST APPROACH TO VALUE

In the case of valuation for INSURANCE PURPOSES, there is NO IMPUTED DEPRECIATION, as the Improvements IF DESTROYED must be replaced in whole.

DEFINITION OF INSURABLE VALUE:

The following definition is used by the Appraisal Institute and others in the valuation industry.

- 1. The portion of the value of an asset or asset group that is acknowledged or recognized under the provisions of an applicable loss insurance policy.
- 2. Value used by insurance companies as the basis for insurance. Often considered to be replacement or reproduction cost less deterioration of non-insurable items. Sometimes cash value or market value, but often entirely a cost concept.

Cost estimates derived from Marshall & Swift / Boeckh BVS software with the most recent costs updates as of December 2016. Administrative and entrepreneurial profit included in price per square foot estimates.

Porch/Terrace areas (square footage) for each building were included under "Building Additions" for each section and therefore not included in the gross floor area of the BVS reports.

See attached 12/2016 Marshall Swift / Boeckh BVS reports below.

Hazard Value

Policy: Country Green	าร				3/20/2017
INSURED	Countr	y Greens at WestchesterHOA	ı	Effective Date:	3/04/201
	c/o Ca	mpbell Property Mgmt		Expiration Date:	
	3916 F	Poinciana Drive S, # 9		Cost as of:	12/2016
	Lake V	Vorth, FL 33467			
BUILDING 1	Clubho	ouse			
	12467	Country Greens Blvd			
	Boynto	on Beach, FL 33437			
SECTION 1				-	
SUPERSTRUCTUR	RE				
Occupancy:		100% Clubhouse/Recreation	n Building	Story Height	: 12 ft.
Construction Typ	e;	100% Joisted Masonry (ISC	O 2)	Number of Stories	: 1
Gross Floor Area	a:	1,070 sq. ft.	Irreg	gular Adjustment:	None
Construction Qua	ality:	2 - Average			
SUMMARY OF COST	S		Reconstruction	Exclusion	
SUPERSTRUCTURE					
Site Preparation				215	
Foundations			5,504	7,902	
Foundation Walls	s, Inter	ior Foundations, Slab On Grou	und		
Exterior			72,511		
Framing, Exterio	r Wall,	Structural Floor, Roof			
Interior			18,500		
Floor Finish, Cei	ling Fir	nish, Partitions			
Mechanicals			36,817	1,527	
Heating, Cooling	, Fire f	Protection, Plumbing, Electrica	ıl, Elevators		
Built-ins			2,477		
SUBSTRUCTURE					
SUBTOTAL RC			\$135,810	\$9,644	
ADDITIONS					
Misc. Additional Fe	atures:				
	Canop	oy, canvas	4,850		
TOTAL RC SECTION	1		\$140,660	\$9,644	

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

Clubhouse

\$140,660

TOTAL RC BUILDING1

\$9,644

Hazard Value

Policy: Country Greens 3/20/2017

BUILDING 2

A Type Building

various - see report Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

Occupancy: 84% Row House Story Height: 9 ft.

Construction Type:

100% Joisted Masonry (ISO 2)

16% Parking Garage

Number of Stories:

9 ft.

Gross Floor Area:

1,688 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE			
Site Preparation		306	
Foundations	6,586	10,786	
Foundation Walls, Interior Foundations, S	lab On Ground		
Exterior	74,220		
Framing, Exterior Wall, Structural Floor, R	loof		
Interior	23,724		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	44,587	3,099	
Heating, Cooling, Fire Protection, Plumbir	ng, Electrical, Elevators		
Built-ins	9,071		
SUBSTRUCTURE			
SUBTOTAL RC	\$158,190	\$14,191	
ADDITIONS			
Misc. Additional Features:			
Porch	2,820		
TOTAL RC SECTION 1	\$161,010	\$14,191	

TOTAL RC BUILDING2	A Type Building	\$161,010	\$14,191	

Hazard Value

Policy: Country Greens

BUILDING 3

B Type Building

various - see report

Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

Occupancy: 81% Row House

Story Height: 9 ft.

9 ft. 9 ft.

3/20/2017

Construction Type:

100% Joisted Masonry (ISO 2)

19% Parking Garage

Number of Stories:

1

Gross Floor Area:

1,492 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE			
Site Preparation		270	
Foundations	5,614	9,749	
Foundation Walls, Interior Foundations, Slab	On Ground		
Exterior	60,392		
Framing, Exterior Wall, Structural Floor, Roof			
Interior	24,680		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	38,308	2,643	
Heating, Cooling, Fire Protection, Plumbing, E	Electrical, Elevators		
Built-ins	7,939		
SUBSTRUCTURE			
SUBTOTAL RC	\$136,934	\$12,662	
ADDITIONS			
Misc. Additional Features:			
Porch	4,055		
TOTAL RC SECTION 1	\$140,989	\$12,662	

TOTAL RC BUILDING3	B Type Building	\$140,989	\$12,662

Hazard Value

3/20/2017 Policy: Country Greens

BUILDING 4

C Type Building various - see report Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:

75% Row House

Story Height: 9 ft.

\$12,766

25% Parking Garage

Number of Stories:

9 ft. 1

Construction Type:

100% Joisted Masonry (ISO 2) 1,682 sq. ft.

Irregular Adjustment:

None

Gross Floor Area: Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE	**************************************	X = 200	
Site Preparation		305	
Foundations	5,860	9,639	
Foundation Walls, Interior Foundations, Slab	On Ground		
Exterior	72,350		
Framing, Exterior Wall, Structural Floor, Roof			
Interior	25,751		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	41,131	2,822	
Heating, Cooling, Fire Protection, Plumbing, E	Electrical, Elevators		
Built-ins	8,772		
SUBSTRUCTURE			
SUBTOTAL RC	\$153,863	\$12,766	
ADDITIONS			
Misc. Additional Features:			
Porch	1,575		
TOTAL RC SECTION 1	\$155,438	\$12,766	

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

C Type Building

\$155,438

Hazard Value

Policy: Country Greens 3/20/2017

BUILDING 5

O Type Building

various - see report Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

Occupancy: 88% Row House

Story Height: 9 ft.

\$32,579

BYS-C

9 ft.

Construction Type:

100% Joisted Masonry (ISO 2)

12% Parking Garage

Number of Stories:

1

Gross Floor Area:

TOTAL RC BUILDING5

Standard

5,588 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE			
Site Preparation		1,014	
Foundations	22,842	21,568	
Foundation Walls, Interior Foundations, Slab	On Ground		
Exterior	184,268		
Framing, Exterior Wall, Structural Floor, Roo	of		
Interior	96,062		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	150,541	9,997	
Heating, Cooling, Fire Protection, Plumbing,	Electrical, Elevators		
Built-ins	30,422		
SUBSTRUCTURE			
SUBTOTAL RC	\$484,135	\$32,579	
ADDITIONS			
Misc. Additional Features:			
Porch	7,850		
TOTAL RC SECTION 1	\$491,985	\$32,579	

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

O Type Building

\$491,985

Hazard Value

Policy: Country Greens

3/20/2017

BUILDING 6

P Type Building

various - see report

Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:

88% Row House

12% Parking Garage

Story Height: 9 ft.

\$32,430

Construction Type:

100% Joisted Masonry (ISO 2)

Number of Stories:

9 ft. 1

Gross Floor Area:

5,524 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE			
Site Preparation		1,002	
Foundations	22,581	21,431	
Foundation Walls, Interior Foundations, Slab C	n Ground		
Exterior	179,414		
Framing, Exterior Wall, Structural Floor, Roof			
Interior	94,992		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	149,268	9,997	
Heating, Cooling, Fire Protection, Plumbing, E	lectrical, Elevators		
Built-ins	30,073		
SUBSTRUCTURE			
SUBTOTAL RC	\$476,328	\$32,430	
ADDITIONS			
Misc. Additional Features:			
Porch	7,990		
TOTAL RC SECTION 1	\$484,318	\$32,430	

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

P Type Building

\$484,318

Hazard Value

Policy: Country Greens

3/20/2017

BUILDING 7

I Type Building

various - see report Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

87% Row House

Story Height: 9 ft.

Occupancy:

13% Parking Garage

9 ft.

100% Joisted Masonry (ISO 2)

Number of Stories:

\$27,308

1

Construction Type: Gross Floor Area:

4,346 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE	-	,	
Site Preparation		789	
Foundations	17,563	18,576	
Foundation Walls, Interior Foundations,	Slab On Ground		
Exterior	149,315		
Framing, Exterior Wall, Structural Floor,	Roof		
Interior	74,362		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	112,691	7,943	
Heating, Cooling, Fire Protection, Plumb	ing, Electrical, Elevators		
Built-ins	23,584		
SUBSTRUCTURE			
SUBTOTAL RC	\$377,515	\$27,308	
ADDITIONS			
Misc. Additional Features:			
Porch	5,795		
TOTAL RC SECTION 1	\$383,310	\$27,308	

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

I Type Building

\$383,310

Hazard Value

Policy: Country Greens 3/20/2017

BUILDING 8

Q Type Building various - see report

Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

Occupancy: 82% Row House

Story Height: 9 ft.

18% Parking Garage

9 ft.

Construction Type:

100% Joisted Masonry (ISO 2)

Number of Stories:

1

Gross Floor Area:

3,063 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE			
Site Preparation		555	
Foundations	11,667	14,500	
Foundation Walls, Interior Foundations, Slab	On Ground		
Exterior	114,660		
Framing, Exterior Wall, Structural Floor, Roof			
Interior	49,971		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	78,276	5,339	
Heating, Cooling, Fire Protection, Plumbing, 8	Electrical, Elevators		
Built-ins	16,352		
SUBSTRUCTURE			
SUBTOTAL RC	\$270,925	\$20,394	
ADDITIONS			
Misc. Additional Features:			
Porch	3,920		
TOTAL RC SECTION 1	\$274,845	\$20,394	

TOTAL RC BUILDING8	Q Type Building	\$274,845	\$20,394	

Hazard Value

Policy: Country Greens

3/20/2017

BUILDING 9

G Type Building

various - see report

Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:

87% Row House

13% Parking Garage

Story Height: 9 ft.

\$44,199

Construction Type:

100% Joisted Masonry (ISO 2)

Number of Stories:

9 ft. 1

Gross Floor Area:

8,634 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE			
Site Preparation		1,567	
Foundations	34,893	27,204	
Foundation Walls, Interior Foundations, Sla	b On Ground		
Exterior	255,878		
Framing, Exterior Wall, Structural Floor, Ro	of		
Interior	145,557		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	221,970	15,428	
Heating, Cooling, Fire Protection, Plumbing	, Electrical, Elevators		
Built-ins	46,852		
SUBSTRUCTURE			
SUBTOTAL RC	\$705,150	\$44,199	
ADDITIONS			
7.5517.0116			
Misc. Additional Features:			
	11,915		

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

G Type Building

\$717,065

Hazard Value

Policy: Country Greens 3/20/2017

BUILDING 10

R Type Building various - see report Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

Occupancy: 87% Row House Story Height: 9 ft.

\$44,433

Construction Type:

100% Joisted Masonry (ISO 2)

13% Parking Garage

Number of Stories:

9 ft. 1

Gross Floor Area:

8,754 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE			
Site Preparation		1,588	
Foundations	35,377	27,417	
Foundation Walls, Interior Foundations, Slab	On Ground		
Exterior	258,740		
Framing, Exterior Wall, Structural Floor, Roof			
Interior	147,532		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	223,483	15,428	
Heating, Cooling, Fire Protection, Plumbing, E	lectrical, Elevators		
Built-ins	47,504		
SUBSTRUCTURE			
SUBTOTAL RC	\$712,636	\$44,433	
ADDITIONS			
Misc. Additional Features:			
Porch	11,590		
TOTAL RC SECTION 1	\$724,226	\$44,433	

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

R Type Building

\$724,226

Hazard Value

3/20/2017 Policy: Country Greens

BUILDING 11

J Type Building

various - see report Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

87% Row House Occupancy:

Story Height: 9 ft.

Construction Type:

100% Joisted Masonry (ISO 2)

13% Parking Garage

Number of Stories:

9 ft.

Gross Floor Area:

4,318 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion
SUPERSTRUCTURE	•	
Site Preparation		783
Foundations	17,450	18,511
Foundation Walls, Interior Foundations, Slab On G	Ground	
Exterior	148,580	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	73,860	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	112,678	7,943
Heating, Cooling, Fire Protection, Plumbing, Elect	rical, Elevators	
Built-ins	23,432	
SUBSTRUCTURE		
SUBTOTAL RC	\$376,000	\$27,237
ADDITIONS	 -	
Misc. Additional Features:		
Porch	5,955	
TOTAL RC SECTION 1	\$381,955	\$27,237
TOTAL RC BUILDING11 J Type Building	\$381,955	\$27,237

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

Hazard Value

Policy: Country Greens 3/20/2017

BUILDING 12

H Type Building

various - see report Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

Occupancy: 87% Row House

Story Height: 9 ft.

13% Parking Garage

9 ft.

Construction Type:

100% Joisted Masonry (ISO 2)

Number of Stories:

1

Gross Floor Area:

8,694 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE			
Site Preparation		1,577	
Foundations	35,135	27,310	
Foundation Walls, Interior Foundations, Sla	b On Ground		
Exterior	257,310		
Framing, Exterior Wall, Structural Floor, Ro	of		
Interior	146,507		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	228,547	15,428	
Heating, Cooling, Fire Protection, Plumbing	, Electrical, Elevators		
Built-ins	47,178		
SUBSTRUCTURE			
SUBTOTAL RC	\$714,678	\$44,315	
ADDITIONS			
Misc. Additional Features:			
Porch	11,750		
TOTAL RC SECTION 1	\$726,428	\$44,315	

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

H Type Building

\$726,428

\$44,315

Hazard Value

3/20/2017 Policy: Country Greens

BUILDING 13

S Type Building

various - see report Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

Occupancy: 85% Row House Story Height: 9 ft.

9 ft.

Construction Type:

100% Joisted Masonry (ISO 2)

15% Parking Garage

Number of Stories:

1

Gross Floor Area:

7,444 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE			
Site Preparation		1,350	
Foundations	29,392	24,477	
Foundation Walls, Interior Foundations, Slab Or	n Ground		
Exterior	228,122		
Framing, Exterior Wall, Structural Floor, Roof			
Interior	123,066		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	186,937	13,202	
Heating, Cooling, Fire Protection, Plumbing, Ele	ctrical, Elevators		
Built-ins	40,133		
SUBSTRUCTURE			
SUBTOTAL RC	\$607,649	\$39,029	
ADDITIONS			
Misc. Additional Features:			
Porch	9,715		
TOTAL RC SECTION 1	\$617,364	\$39,029	

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

S Type Building

\$617,364

\$39,029

Hazard Value

Policy: Country Greens

3/20/2017

BUILDING 14

N Type Building

various - see report Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:

82% Row House

18% Parking Garage

\$32,405

Story Height: 9 ft.

Construction Type:

100% Joisted Masonry (ISO 2)

Number of Stories:

9 ft. 1

Gross Floor Area:

6,064 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion
SUPERSTRUCTURE		- (2)
Site Preparation		1,099
Foundations	23,098	21,090
Foundation Walls, Interior Foundations, S	lab On Ground	
Exterior	194,676	
Framing, Exterior Wall, Structural Floor, F	Roof	
Interior	97,314	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	155,240	10,216
Heating, Cooling, Fire Protection, Plumbin	ng Electrical Elevators	
	ig, Licothoai, Licvators	
Built-ins	32,373	
Built-ins	**X	
Built-ins	**X	\$32,405
Built-ins SUBSTRUCTURE SUBTOTAL RC	32,373	\$32,405
Built-ins SUBSTRUCTURE SUBTOTAL RC	32,373	\$32,405
Built-ins SUBSTRUCTURE SUBTOTAL RC ADDITIONS	32,373	\$32,405

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

N Type Building

\$510,691

Hazard Value

Policy: Country Greens 3/20/2017

BUILDING 15

M Type Building

various - see report Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

Occupancy: 85% Row House

Story Height: 9 ft.

15% Parking Garage

9 ft.

Construction Type:

100% Joisted Masonry (ISO 2)

Number of Stories:

1

Gross Floor Area:

7,384 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE		-	
Site Preparation		1,339	
Foundations	29,155	24,366	
Foundation Walls, Interior Foundations, Slab On	Ground		
Exterior	226,648		
Framing, Exterior Wall, Structural Floor, Roof			
Interior	122,115		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	181,349	12,821	
Heating, Cooling, Fire Protection, Plumbing, Elec	trical, Elevators		
Built-ins	39,810		
SUBSTRUCTURE			
SUBTOTAL RC	\$599,077	\$38,526	
ADDITIONS			
Misc. Additional Features:			
Porch	9,875		
TOTAL RC SECTION 1	\$608,952	\$38,526	
TOTAL RC BUILDING15 M Type Building	\$608,952	\$38,526	

Hazard Value

Policy: Country Greens

3/20/2017

BUILDING 16

L Type Building

various - see report Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

85% Row House

Story Height: 9 ft.

Occupancy:

15% Parking Garage

9 ft.

Construction Type:

100% Joisted Masonry (ISO 2)

Number of Stories:

1

Gross Floor Area:

7,324 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE			
Site Preparation		1,328	
Foundations	28,918	24,254	
Foundation Walls, Interior Foundations, Sla	b On Ground		
Exterior	225,172		
Framing, Exterior Wall, Structural Floor, Ro	of		
Interior	121,112		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	183,605	12,821	
Heating, Cooling, Fire Protection, Plumbing	, Electrical, Elevators		
Built-ins	39,486		
SUBSTRUCTURE			
SUBTOTAL RC	\$598,293	\$38,403	
ADDITIONS			
Misc. Additional Features:			
Porch	10,030		
TOTAL RC SECTION 1	\$608,323	\$38,403	

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

L Type Building

\$608,323

\$38,403

Hazard Value

Policy: Country Greens

3/20/2017

BUILDING 17

K Type Building

various - see report Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:

90% Row House

Story Height: 9 ft.

10% Parking Garage

9 ft.

Construction Type:

100% Joisted Masonry (ISO 2)

Number of Stories:

1

Gross Floor Area:

5,567 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE			
Site Preparation		1,011	
Foundations	23,274	21,994	
Foundation Walls, Interior Foundations, S	lab On Ground		
Exterior	161,111		
Framing, Exterior Wall, Structural Floor, F	Roof		
Interior	97,765		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	155,271	10,200	
Heating, Cooling, Fire Protection, Plumbi	ng, Electrical, Elevators		
Built-ins	30,503		
SUBSTRUCTURE			
SUBTOTAL RC	\$467,924	\$33,205	-
ADDITIONS	•		
Misc. Additional Features:			
Porch	7,990		
TOTAL RC SECTION 1	\$475,914	\$33,205	

TOTAL RC BUILDING17	K Type Building	\$475,914	\$33,205	

Hazard Value

Policy: Country Greens 3/20/2017

BUILDING 18

D Type Building

various - see report Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

82% Row House

Story Height: 9 ft.

Occupancy: 18% Parking Garage

9 ft.

Construction Type:

100% Joisted Masonry (ISO 2)

Number of Stories:

1

Gross Floor Area:

6,132 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE			
Site Preparation		1,112	
Foundations	23,357	21,222	
Foundation Walls, Interior Foundations, Slab	On Ground		
Exterior	196,412		
Framing, Exterior Wall, Structural Floor, Roof			
Interior	98,337		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	153,507	10,584	
Heating, Cooling, Fire Protection, Plumbing, E	Electrical, Elevators		
Built-ins	32,736		
SUBSTRUCTURE			
SUBTOTAL RC	\$504,350	\$32,918	
ADDITIONS			
Misc. Additional Features:			
Porch	7,835		
TOTAL RC SECTION 1	\$512,185	\$32,918	

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

D Type Building

\$512,185

TOTAL RC BUILDING18

\$32,918

Hazard Value

Policy: Country Greens

3/20/2017

BUILDING 19

F Type Building

various - see report

Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

92% Row House Occupancy:

Story Height: 9 ft.

\$40,111

Construction Type:

100% Joisted Masonry (ISO 2)

8% Parking Garage

Number of Stories:

9 ft. 1

Gross Floor Area:

6,998 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE	•		
Site Preparation		1,271	
Foundations	29,906	25,505	
Foundation Walls, Interior Foundations, Slab	On Ground		
Exterior	190,359		
Framing, Exterior Wall, Structural Floor, Roof			
Interior	124,920		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	193,436	13,335	
Heating, Cooling, Fire Protection, Plumbing, I	Electrical, Elevators		
Built-ins	38,590		
SUBSTRUCTURE			
SUBTOTAL RC	\$577,210	\$40,111	
ADDITIONS			
Misc. Additional Features:			
Porch	9,560		
TOTAL RC SECTION 1	\$586,770	\$40,111	

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

F Type Building

\$586,770

Hazard Value

Policy: Country Greens

3/20/2017

BUILDING 20

E Type Building

various - see report

Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

Occupancy: 90% Row House

Story Height: 9 ft.

\$33,893

10% Parking Garage

9 ft.

Construction Type:

100% Joisted Masonry (ISO 2)

Number of Stories:

1

Gross Floor Area:

5,688 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion
SUPERSTRUCTURE		
Site Preparation		1,032
Foundations	23,780	22,257
Foundation Walls, Interior Foundations, Slab O	n Ground	
Exterior	163,714	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	99,916	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	153,297	10,604
Heating, Cooling, Fire Protection, Plumbing, El	ectrical, Elevators	
Built-ins	31,166	
SUBSTRUCTURE		
SUBTOTAL RC	\$471,873	\$33,893
ADDITIONS	~	
Misc. Additional Features:		
Porch	7,680	
TOTAL RC SECTION 1	\$479,553	\$33,893

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

E Type Building

\$479,553

Hazard Value

Policy: Country Greens

3/20/2017

BUILDING 21

U Type Building

various - see report Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:

100% Row House

100% Joisted Masonry (ISO 2)

Story Height: 9 ft.

Number of Stories:

Construction Type: Gross Floor Area:

2,504 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion
SUPERSTRUCTURE		
Site Preparation		434
Foundations	11,088	15,042
Foundation Walls, Interior Foundations, Slab On	Ground	
Exterior	82,623	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	47,460	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	71,973	5,133
Heating, Cooling, Fire Protection, Plumbing, Elec	ctrical, Elevators	
Built-ins	13,499	
SUBSTRUCTURE		
SUBTOTAL RC	\$226,642	\$20,609
ADDITIONS		
Misc. Additional Features:		
Porch	4,080	
TOTAL RC SECTION 1	\$230,722	\$20,609
TOTAL RC BUILDING21 U Type Building	\$230,722	\$20,609

Hazard Value

Policy: Country Greens 3/20/2017

BUILDING 22

T Type Building various - see report

Boynton Beach, fl 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:

87% Row House

Story Height: 9 ft.

13% Parking Garage

9 ft.

Construction Type:

100% Joisted Masonry (ISO 2)

Number of Stories:

1

Gross Floor Area:

4,435 sq. ft.

Irregular Adjustment:

None

Construction Quality:

1.8 - Average -

SUMMARY OF COSTS	Reconstruction	Exclusion	
SUPERSTRUCTURE			
Site Preparation		805	
Foundations	17,923	18,784	
Foundation Walls, Interior Foundations, S	lab On Ground		
Exterior	129,615		
Framing, Exterior Wall, Structural Floor, F	Roof		
Interior	75,847		
Floor Finish, Ceiling Finish, Partitions			
Mechanicals	119,611	7,943	
Heating, Cooling, Fire Protection, Plumbin	ng, Electrical, Elevators		
Built-ins	24,067		
SUBSTRUCTURE			
SUBTOTAL RC	\$367,062	\$27,532	
ADDITIONS		, , , , , , , , , , , , , , , , , , , ,	
Misc. Additional Features:			
Porch	5,645		
TOTAL RC SECTION 1	\$372,707	\$27,532	

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

T Type Building

\$372,707

\$27,532

Hazard Value

Policy: Country	Greens	<u> </u>	3/20/2017
INSURED	Country Greens at WestchesterHOA	Effective Date:	3/04/2017
	c/o Campbell Property Mgmt	Expiration Date:	
	3916 Poinciana Drive S, # 9	Cost as of:	12/2016
	Lake Worth, FL 33467		

Equipment: BUILDING ITEM, AND SITE IMPROVEMENT BREAK	KDOWN
BUILDING 1SECTION 1	
Misc. Additional Features	
Canopy, canvas	4,850
BUILDING 2SECTION 1	
Misc. Additional Features	
Porch	2,820
BUILDING 3SECTION 1	
Misc. Additional Features	
Porch	4,055
BUILDING 4SECTION 1	
Misc. Additional Features	
Porch	1,575
BUILDING 5SECTION 1	
Misc. Additional Features	
Porch	7,850
BUILDING 6SECTION 1	
Misc. Additional Features	
Porch	7,990
BUILDING 7SECTION 1	
Misc. Additional Features	
Porch	5,795
BUILDING 8SECTION 1	
Misc. Additional Features	
Porch	3,920
BUILDING 9SECTION 1	
Misc. Additional Features	
Porch	11,915
BUILDING 10SECTION 1	
Misc. Additional Features	
Porch	11,590

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

Hazard Value

BUILDING 11SECTION 1	Policy : Country Greens	3/20/2017
Porch 5,955 BUILDING 12SECTION 1 Interpretation of the protein	BUILDING 11SECTION 1	
BUILDING 12SECTION 1 Misc. Additional Features	Misc. Additional Features	
Misc. Additional Features 11,750 BUILDING 13SECTION 1 4,751 Misc. Additional Features 9,715 Porch 9,715 BUILDING 14SECTION 1 7,990 BUILDING 15SECTION 1 7,990 Misc. Additional Features 9,875 Porch 9,875 BUILDING 16SECTION 1 7,990 Misc. Additional Features 7,990 Porch 10,000 BUILDING 17SECTION 1 7,990 BUILDING 18SECTION 1 7,990 BUILDING 18SECTION 1 7,835 BUILDING 18SECTION 1 7,835 BUILDING 18SECTION 1 7,835 BUILDING 18SECTION 1 7,835 BUILDING 20SECTION 1 7,836 BUILDING 21SECTION 1 7,836 BUILDING 21SECTION 1 7,836 BUILDING 21SECTION 1 7,836 BUILDING 21SECTION 1 7,836 Misc. Additional Features 9,560 Porch 9,560 BUILDING 21SECTION 1 7,680 Misc. Additional Features 9,560	Porch	5,955
Porch 11,750 BUILDING 13SECTION 1 Misc. Additional Features	BUILDING 12SECTION 1	
BUILDING 13SECTION 1 Misc. Additional Features	Misc. Additional Features	
Misc. Additional Features 9,715 BUILDING 14SECTION 1 7,990 Misc. Additional Features 7,990 BUILDING 15SECTION 1 7,990 Misc. Additional Features 9,875 Porch 9,875 BUILDING 16SECTION 1 10,030 Misc. Additional Features 7,990 Porch 7,990 BUILDING 18SECTION 1 7,990 Misc. Additional Features 7,835 Porch 7,835 BUILDING 19SECTION 1 7,835 Misc. Additional Features 9,560 Porch 9,560 BUILDING 20SECTION 1 7,880 Misc. Additional Features 7,680 Porch 7,680 BUILDING 21SECTION 1 7,880 Misc. Additional Features 7,680 Porch 4,080 BUILDING 21SECTION 1 7,680 Misc. Additional Features 7,680 Porch 5,645 Valuation 7,645	Porch	11,750
Porch	BUILDING 13SECTION 1	
BUILDING 14SECTION 1 7,990 BUILDING 15SECTION 1 7,990 Misc. Additional Features Porch	Misc. Additional Features	
Misc. Additional Features 7,990 BUILDING 15SECTION 1 7,990 Misc. Additional Features 9,875 BUILDING 16SECTION 1 9,875 Misc. Additional Features 10,030 BUILDING 17SECTION 1 7,990 Misc. Additional Features 7,990 Porch 7,835 BUILDING 18SECTION 1 7,835 Misc. Additional Features 9,560 Porch 9,560 BUILDING 20SECTION 1 7,680 Misc. Additional Features 7,680 Porch 7,680 BUILDING 21SECTION 1 4,080 BUILDING 22SECTION 1 4,080 BUILDING 22SECTION 1 4,080 BUILDING 22SECTION 1 5,645 Valuation 5,645 Valuation 4,080	Porch	9,715
Porch 7,990 BUILDING 15SECTION 1 9,875 BUILDING 16SECTION 1 9,875 BUILDING 16SECTION 1 10,030 BUILDING 17SECTION 1 10,030 BUILDING 17SECTION 1 7,990 BUILDING 18SECTION 1 7,835 BUILDING 19SECTION 1 7,835 BUILDING 19SECTION 1 9,560 BUILDING 20SECTION 1 9,560 BUILDING 21SECTION 1 7,680 BUILDING 21SECTION 1 4,080 Misc. Additional Features Porch 4,080 BUILDING 22SECTION 1 4,080 BUILDING 22SECTION 1 5,645 Valuation 5,645 Valuation 5,645	BUILDING 14SECTION 1	
BUILDING 15SECTION 1 Misc. Additional Features Porch 9,875 BUILDING 16SECTION 1	Misc. Additional Features	
Misc. Additional Features 9,875 BUILDING 16SECTION 1 9,875 Misc. Additional Features 10,030 Porch 10,030 BUILDING 17SECTION 1 7,990 Misc. Additional Features 7,990 BUILDING 18SECTION 1 7,835 Misc. Additional Features 7,835 Porch 9,560 BUILDING 20SECTION 1 9,560 BUILDING 20SECTION 1 7,680 Misc. Additional Features 7,680 Porch 4,080 BUILDING 21SECTION 1 4,080 Misc. Additional Features 9,000 Porch 4,080 BUILDING 22SECTION 1 4,080 Misc. Additional Features 9,000 Porch 5,645 Valuation 1,000 Misc. Additional Features 1,000 Porch 5,645	Porch	7,990
BUILDING 16SECTION 1 Misc. Additional Features Porch 10,030 BUILDING 17SECTION 1 10,030 Misc. Additional Features 7,990 Porch 7,990 BUILDING 18SECTION 1 7,835 Misc. Additional Features 7,835 Porch 9,560 BUILDING 19SECTION 1 9,560 BUILDING 20SECTION 1 7,680 Misc. Additional Features 7,680 Porch 7,680 BUILDING 21SECTION 1 4,080 Misc. Additional Features 4,080 Porch 5,645 Valuation 5,645 Valuation Features	BUILDING 15SECTION 1	
BUILDING 16SECTION 1 Misc. Additional Features 10,030 BUILDING 17SECTION 1 7,990 Misc. Additional Features 7,990 Porch 7,890 BUILDING 18SECTION 1 7,835 Misc. Additional Features 7,835 Porch 9,560 BUILDING 20SECTION 1 9,560 Misc. Additional Features 7,680 Porch 7,680 BUILDING 21SECTION 1 7,680 BUILDING 21SECTION 1 4,080 BUILDING 22SECTION 1 4,080 BUILDING 22SECTION 1 5,645 Valuation 5,645 Valuation Misc. Additional Features Porch 5,645	Misc. Additional Features	
Misc. Additional Features Porch Porch 10,030 BUILDING 17SECTION 1 Misc. Additional Features Porch Porch 7,990 BUILDING 18SECTION 1 Misc. Additional Features Porch 7,835 BUILDING 19SECTION 1 Misc. Additional Features Porch 9,560 BUILDING 20SECTION 1 Misc. Additional Features Porch 7,680 BUILDING 21SECTION 1 Misc. Additional Features Porch 4,080 BUILDING 22SECTION 1 Misc. Additional Features Porch 5,665 BUILDING 22SECTION 1 Misc. Additional Features Porch 5,645 Valuation Misc. Additional Features	Porch	9,875
BUILDING 17SECTION 1 Misc. Additional Features	BUILDING 16SECTION 1	
BUILDING 17SECTION 1 Misc. Additional Features 7,990 BUILDING 18SECTION 1 7,835 Misc. Additional Features 7,835 Porch 7,835 BUILDING 19SECTION 1 9,560 Misc. Additional Features 9,560 Porch 9,580 BUILDING 20SECTION 1 7,680 Misc. Additional Features 7,680 Porch 4,080 BUILDING 21SECTION 1 4,080 BUILDING 22SECTION 1 4,080 BUILDING 22SECTION 1 5,645 Misc. Additional Features 5,645 Valuation Misc. Additional Features	Misc. Additional Features	
Misc. Additional Features 7,990 BUILDING 18SECTION 1 7,835 Misc. Additional Features 7,835 Porch 7,835 BUILDING 19SECTION 1 9,560 Misc. Additional Features 9,560 BUILDING 20SECTION 1 7,680 Misc. Additional Features 7,680 BUILDING 21SECTION 1 4,080 Misc. Additional Features 4,080 BUILDING 22SECTION 1 5,645 Valuation 5,645 Valuation Misc. Additional Features	Porch	10,030
Porch 7,990 BUILDING 18SECTION 1 7,835 Misc. Additional Features	BUILDING 17SECTION 1	
BUILDING 18SECTION 1 Misc. Additional Features 7,835 BUILDING 19SECTION 1 7,835 Misc. Additional Features 9,560 BUILDING 20SECTION 1 7,680 Misc. Additional Features 7,680 BUILDING 21SECTION 1 4,080 Misc. Additional Features 4,080 BUILDING 22SECTION 1 5,645 Valuation 5,645 Valuation Misc. Additional Features	Misc. Additional Features	
Misc. Additional Features Porch Porch Risc. Additional Features Porch Porch Porch Porch Porch Risc. Additional Features Porch Risc. Additional Features Porch Porch Additional Features Risc. Additional Features Porch Additional Features Porch Additional Features Porch Signatures Porch Additional Features	Porch	7,990
Porch 7,835 BUILDING 19SECTION 1	BUILDING 18SECTION 1	
BUILDING 19SECTION 1 Misc. Additional Features Porch 9,560 BUILDING 20SECTION 1 Misc. Additional Features 7,680 BUILDING 21SECTION 1 *** Misc. Additional Features 4,080 BUILDING 22SECTION 1 *** Misc. Additional Features 5,645 Valuation *** Misc. Additional Features ***	Misc. Additional Features	
Misc. Additional Features Porch 9,560 BUILDING 20SECTION 1 Misc. Additional Features Porch 7,680 BUILDING 21SECTION 1 Misc. Additional Features Porch 4,080 BUILDING 22SECTION 1 Misc. Additional Features Porch 5,645 Valuation Misc. Additional Features	Porch	7,835
Porch BUILDING 20SECTION 1 Misc. Additional Features Porch Porch 7,680 BUILDING 21SECTION 1 Misc. Additional Features Porch 4,080 BUILDING 22SECTION 1 Misc. Additional Features Porch 5,645 Valuation Misc. Additional Features	BUILDING 19SECTION 1	
BUILDING 20SECTION 1 Misc. Additional Features Porch Porch 7,680 BUILDING 21SECTION 1 Misc. Additional Features Porch 4,080 BUILDING 22SECTION 1 Misc. Additional Features Porch 5,645 Valuation Misc. Additional Features	Misc. Additional Features	
Misc. Additional Features Porch 7,680 BUILDING 21SECTION 1 Misc. Additional Features Porch 4,080 BUILDING 22SECTION 1 Misc. Additional Features Porch 5,645 Valuation Misc. Additional Features	Porch	9,560
Porch BUILDING 21SECTION 1 Misc. Additional Features Porch A,080 BUILDING 22SECTION 1 Misc. Additional Features Porch 5,645 Valuation Misc. Additional Features	BUILDING 20SECTION 1	
BUILDING 21SECTION 1 Misc. Additional Features Porch 4,080 BUILDING 22SECTION 1 Misc. Additional Features Porch 5,645 Valuation Misc. Additional Features	Misc. Additional Features	
Misc. Additional Features Porch 4,080 BUILDING 22SECTION 1 Misc. Additional Features Porch 5,645 Valuation Misc. Additional Features	Porch	7,680
Porch BUILDING 22SECTION 1 Misc. Additional Features Porch Valuation Misc. Additional Features	BUILDING 21SECTION 1	
BUILDING 22SECTION 1 Misc. Additional Features Porch 5,645 Valuation Misc. Additional Features	Misc. Additional Features	
Misc. Additional Features Porch 5,645 Valuation Misc. Additional Features	Porch	4,080
Porch 5,645 Valuation Misc. Additional Features	BUILDING 22SECTION 1	
Valuation Misc. Additional Features	Misc. Additional Features	
Misc. Additional Features	Porch	5,645
	Valuation	
Swimming Pool 96,750	Misc. Additional Features	
	Swimming Pool	96,750

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

Borrower	N/A	-		
Property Address	12467 Country Greens Boulevard et al			
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeov	wners Assoc		





representative residential building

representative residential building





representative residential building

representative residential building





representative residential building

representative residential building

Borrower	N/A							
Property Address	12467 Country Greens Boulevard et al							
City	Boynton Beach	County Palm Beach	_	State FL	Zig	p Code	33437	
1 ender/Client	Country Greens at Westchester Homeon	where Assoc						





representative residential building

distance to fire hydrant < 150'





representative residential building

representative residential building





representative residential building

representative residential building

Borrower	N/A			
Property Address	12467 Country Greens Boulevard et al			
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeov	wners Assoc		





clubhouse

pool patio fencing





swimming pool

clubhouse rear





mailbox kiosk

pool equipment / heater

Borrower	N/A			<u> </u>
Property Address	12467 Country Greens Boulevard et al			
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeo	where Assoc		



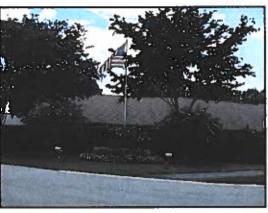
site lighting



pool patio lighting



tennis court / fencing



flag pole



clubhouse interior

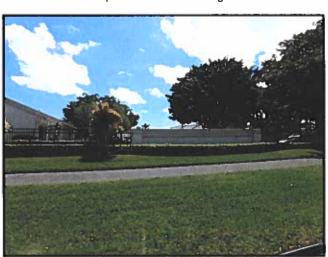


bocce court

Borrower	N/A						
Property Address	12467 Country Greens Boulevard et al						
City	Boynton Beach	County Palm Beach	State	FL	Zip Code :	33437	
Lender/Client	Country Greens at Westchester Homeow	ners Assoc					



perimeter walls / fencing



perimeter walls / fencing

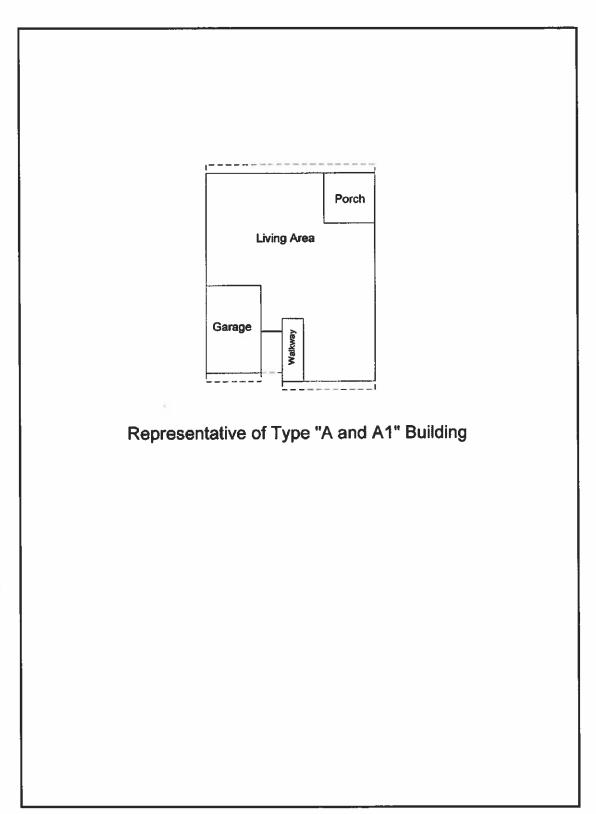


perimeter walls / fencing

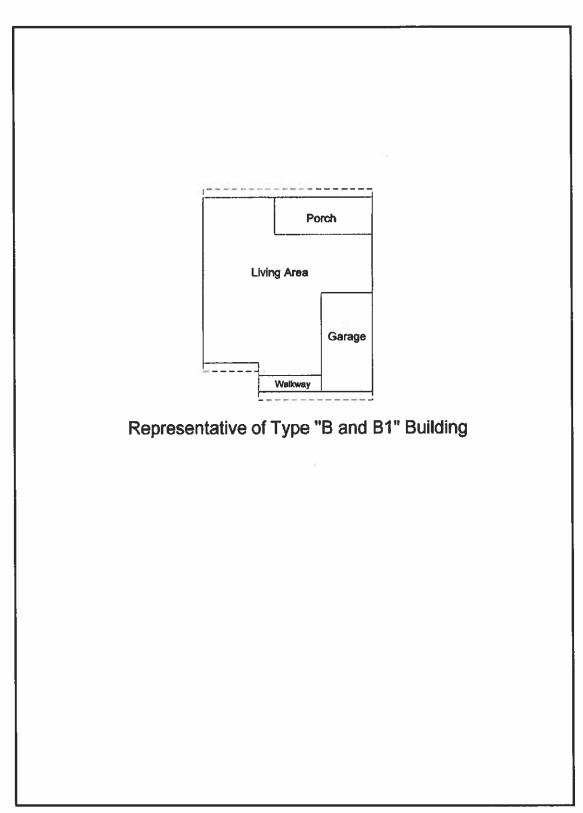


clubhouse interior

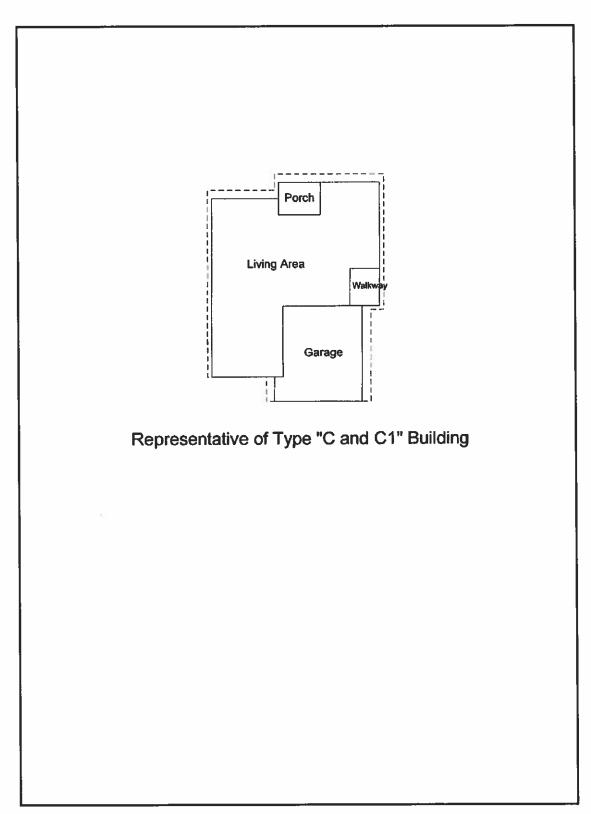
Borrower	N/A					
Property Address	12467 Country Greens Boulevard et al					
City	Boynton Beach	County Palm Beach	State	FL	Zip Code	33437
Lender/Client	Country Greens at Westchester Homeown	ers Assoc				



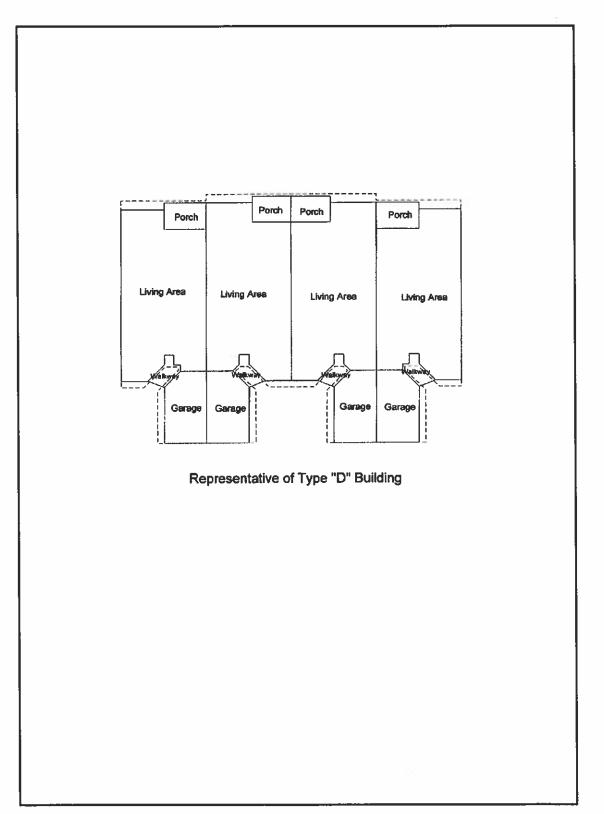
Borrower	N/A				
Property Address	12467 Country Greens Boulevard et al				
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437	
Lender/Client	Country Greens at Westchester Homeon	,			



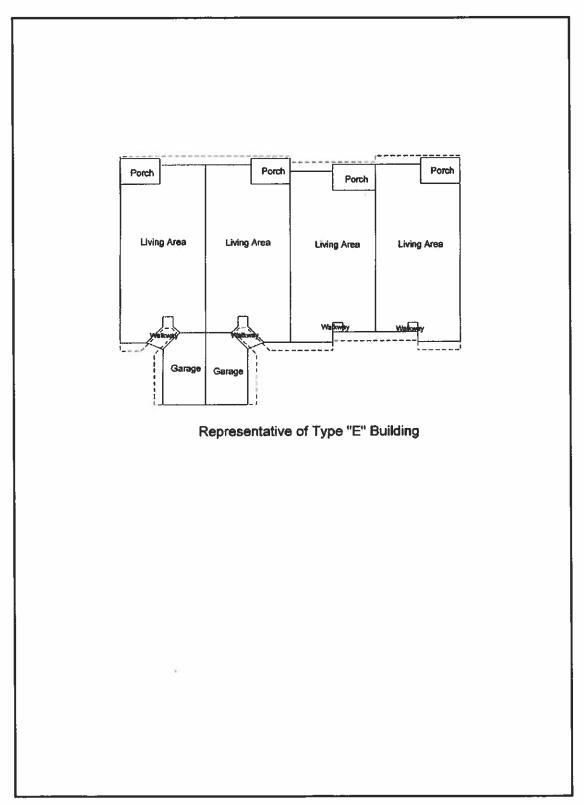
	47			
Borrower	N/A			
Property Address	12467 Country Greens Boulevard et al			<u></u>
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeov	vners Assoc	_	



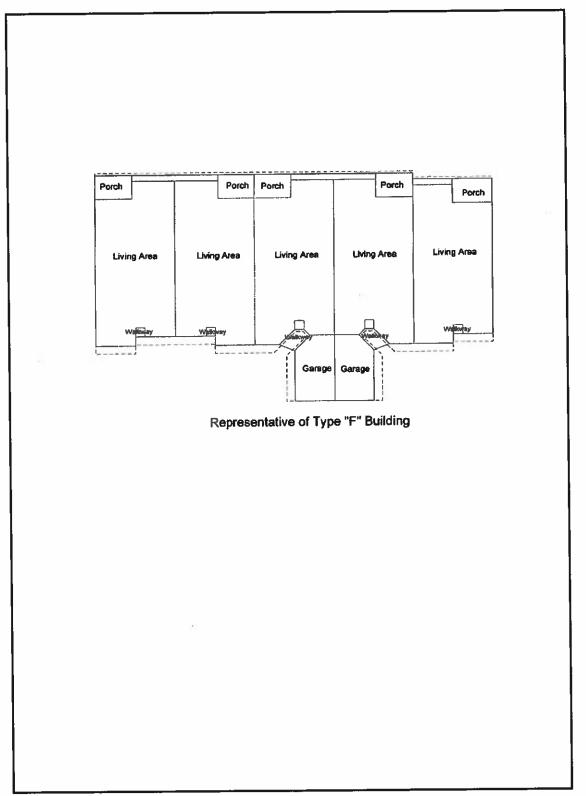
Borrower	N/A				··-		
Property Address	12467 Country Greens Boulevard et al						
City	Boynton Beach	County Palm Beach	State	FL	Zip Code	33437	
Lender/Client	Country Greens at Westchester Homeov	vners Assoc		_			



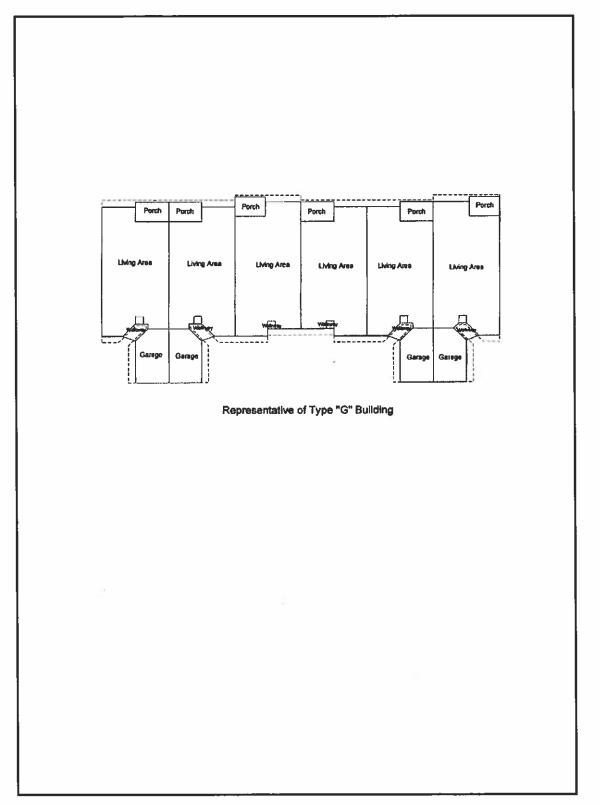
Borrower	N/A		_	
Property Address	12467 Country Greens Boulevard et al			
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeo	wners Assoc		



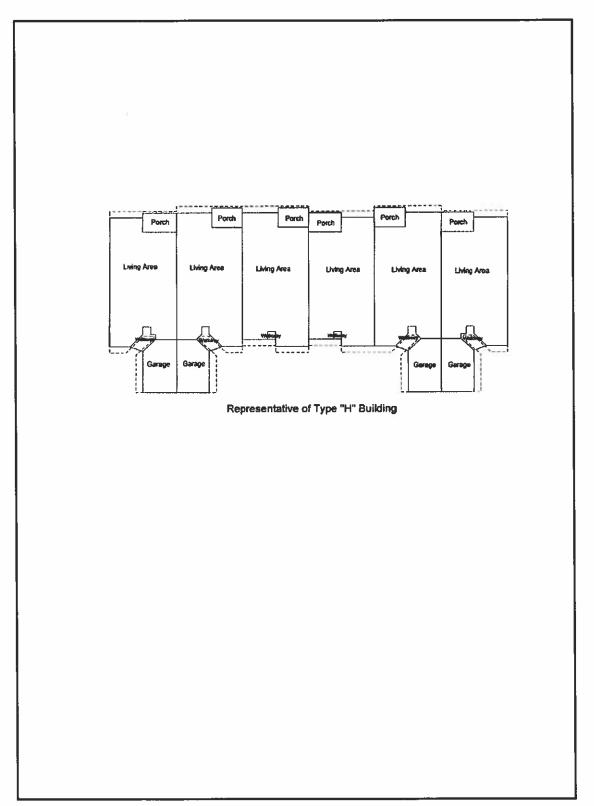
Borrower	N/A			
Property Address	12467 Country Greens Boulevard et al			
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeo	wners Assoc		



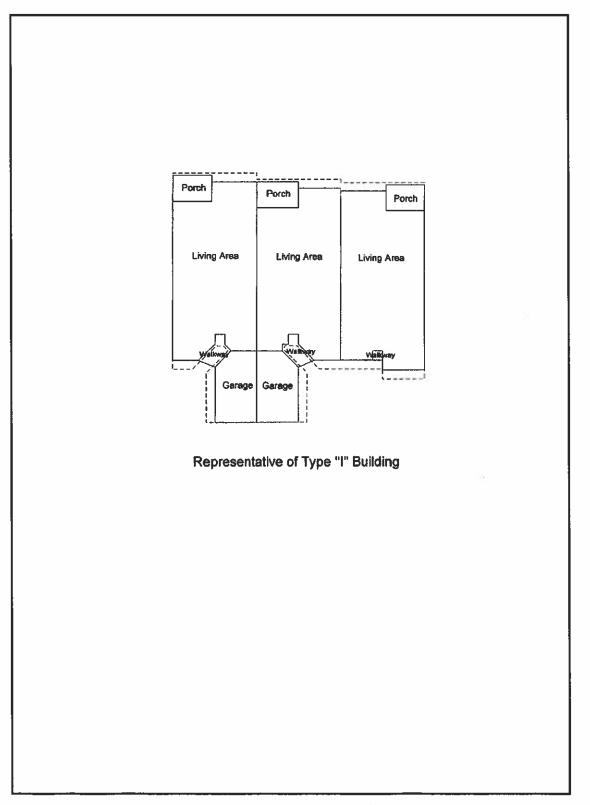
Borrower	N/A			-
Property Address	12467 Country Greens Boulevard et al			
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeo	wners Assoc		



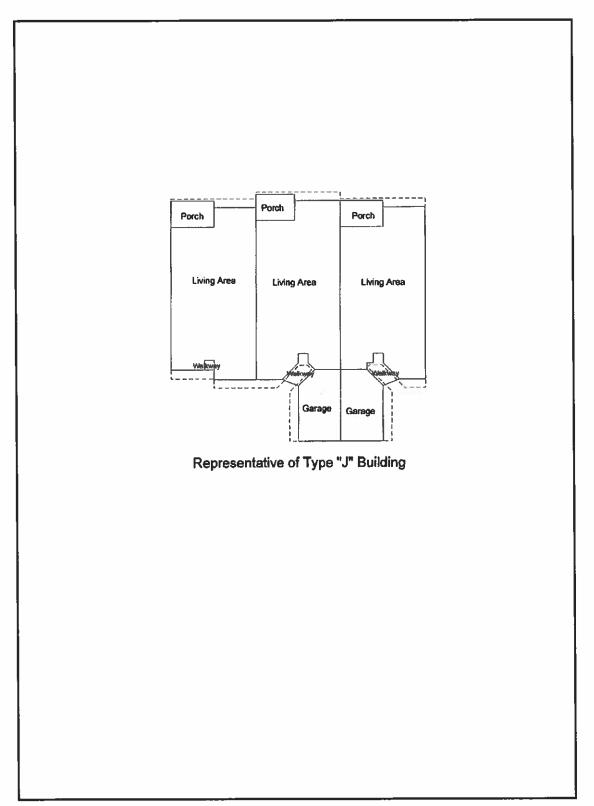
Borrower	N/A				
Property Address	12467 Country Greens Boulevard et al				
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437	
Lender/Client	Country Greens at Westchester Homeowners Assoc				



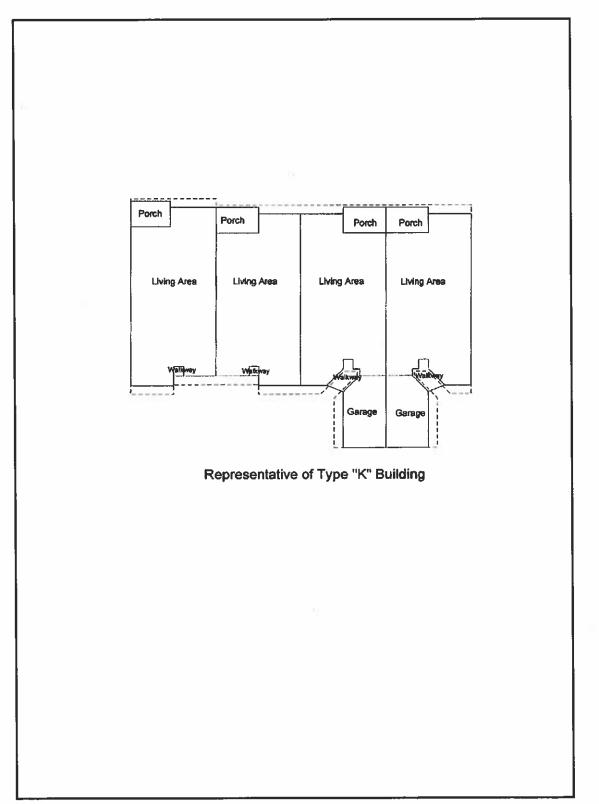
Borrower	N/A			
Property Address	12467 Country Greens Boulevard et al			
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Home	owners Assoc		



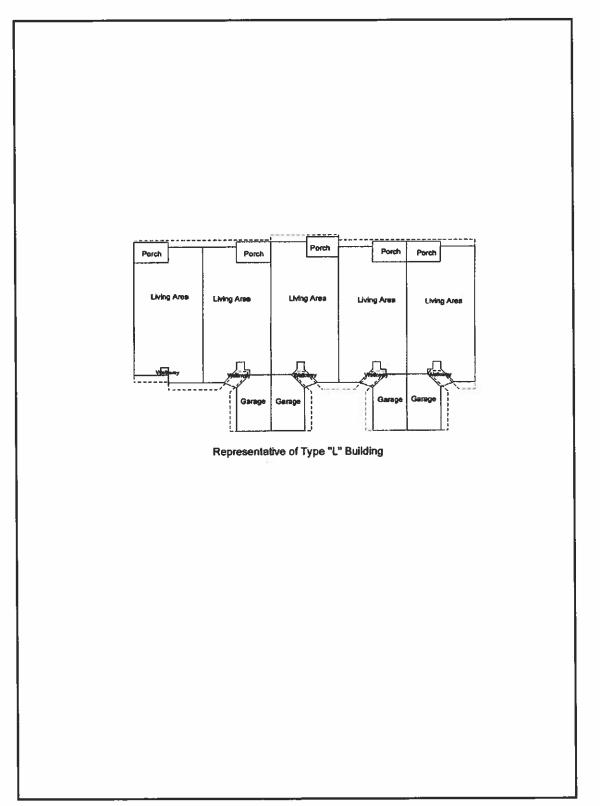
Borrower	N/A				
Property Address	12467 Country Greens Boulevard et al			<u> </u>	
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437	
Lender/Client	/Client Country Greens at Westchester Homeowners Assoc				



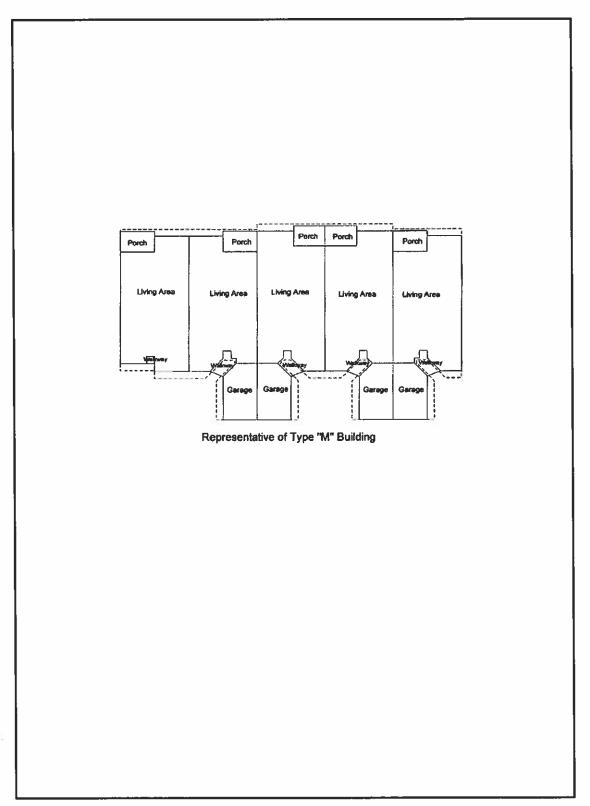
Вогтоwег	N/A			
Property Address	12467 Country Greens Boulevard et al			
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeov	wners Assoc		



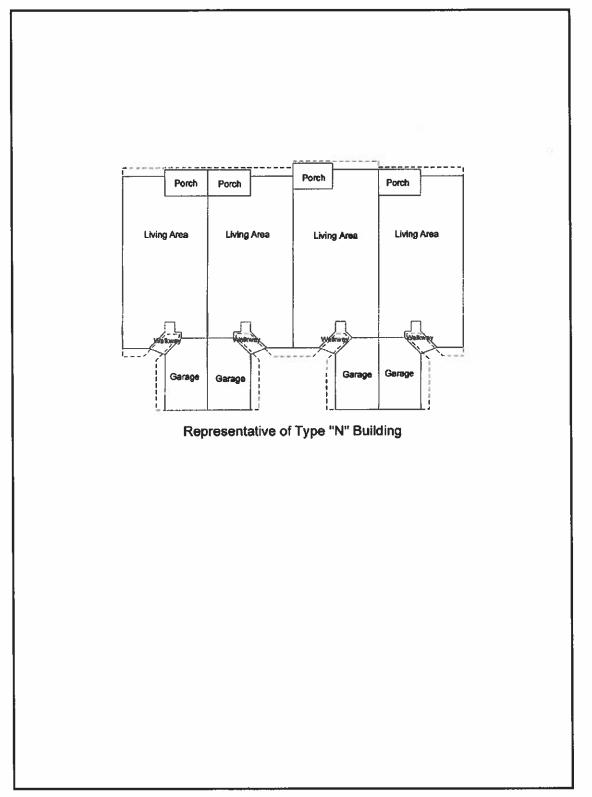
_		· · · · · · · · · · · · · · · · · · ·		
Borrower	N/A			
Property Address	12467 Country Greens Boulevard et al			
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeo	wners Assoc		



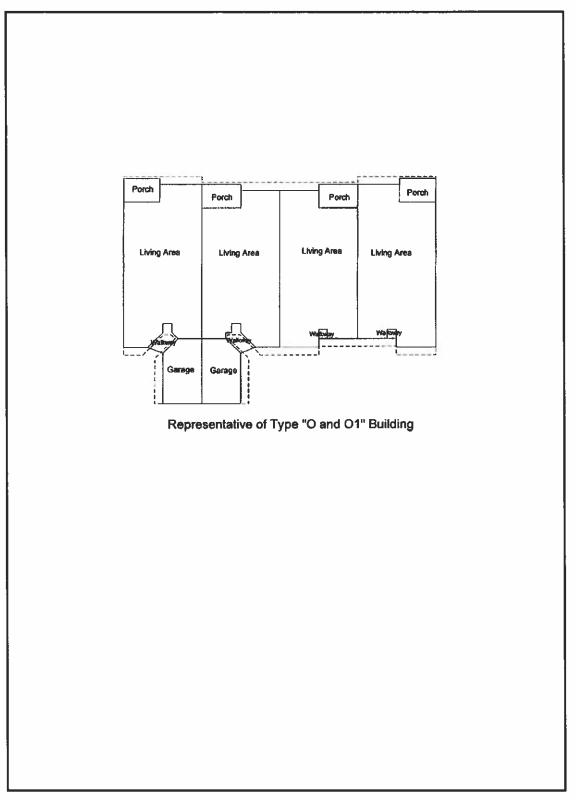
Borrower	N/A	- -		
Property Address	12467 Country Greens Boule	vard et al		
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westches	ter Homeowners Assoc		



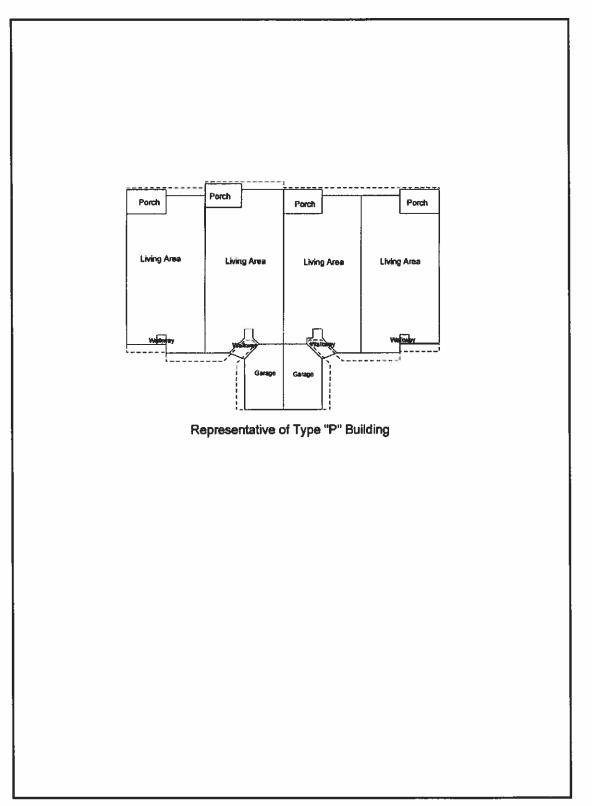
Borrower	N/A			
Property Address	12467 Country Greens Boulevard et al			
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners Assoc			



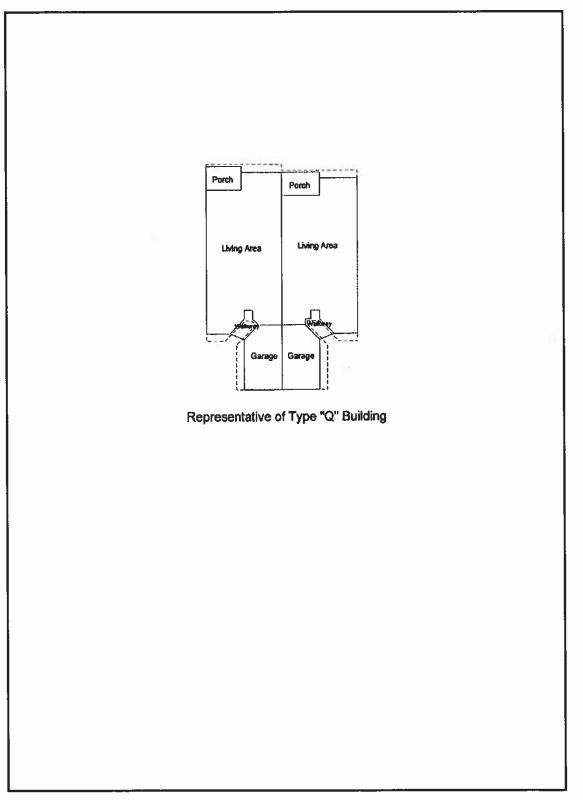
Borrower	N/A				
Property Address	12467 Country Greens Boulevard et al				
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33	3437
Lender/Client	Country Greens at Westchester Homeowners Assoc				



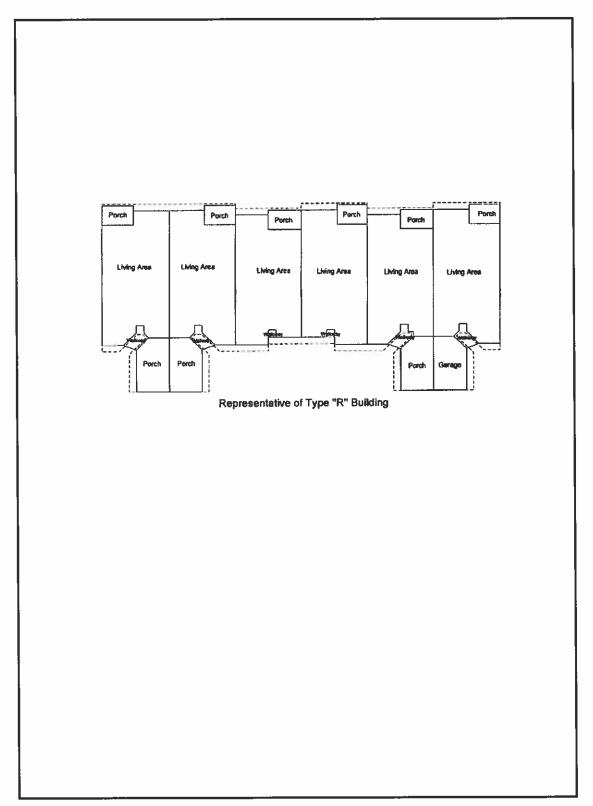
Borrower	N/A			
Property Address	12467 Country Greens Boulevard et al			
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners Assoc			



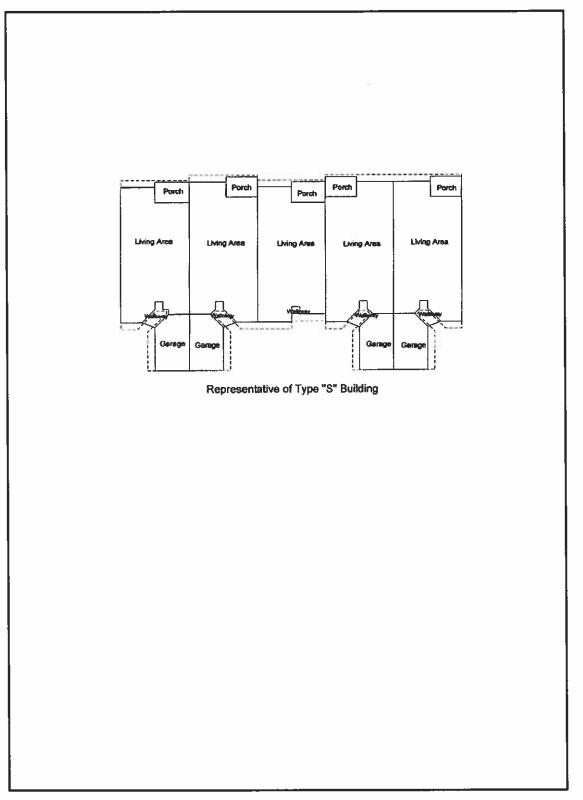
Borrower	N/A					
Property Address	12467 Country Greens Boulevard et al					
City	Boynton Beach	County Palm Beach	State	FL	Zip Code 33437	
Lender/Client	Country Greens at Westchester Homeowners Assoc					



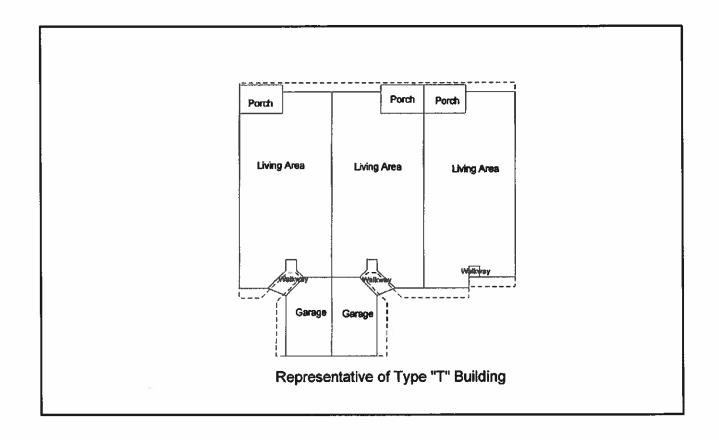
Borrower	N/A				
Property Address	12467 Country Greens Boulevi	ard et al			
City	Boynton Beach	County Palm Beach	State FL_	Zip Code 33437	
Lender/Client	Country Greens at Westchester Homeowners Assoc				



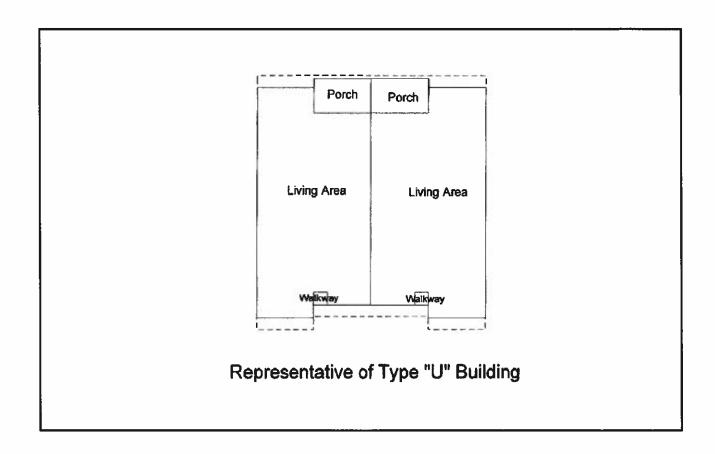
Borrower	N/A	-	-	- -
		· -		
7	12467 Country Greens Boulevard et al			7 0 1
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeo	wners Assoc	_	



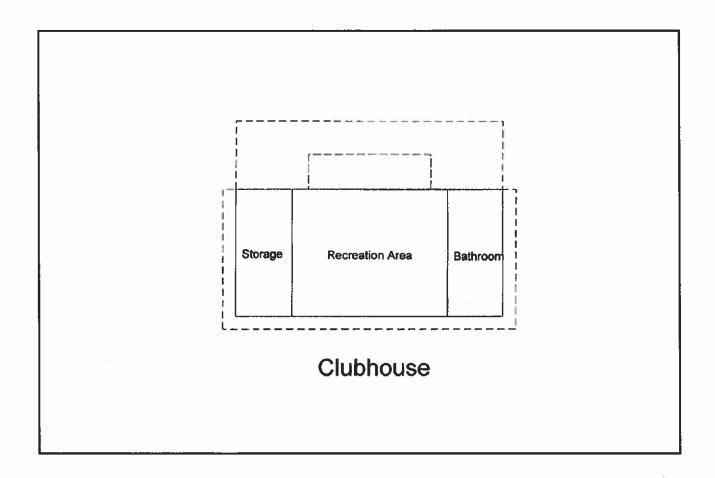
Borrower	N/A			
Property Address	12467 Country Greens Boule	vard et al		
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners Assoc			



Borrower	N/A			
Property Address	12467 Country Greens Boulevard et al			
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners Assoc			



Borrower	N/A				
Property Address	12467 Country Greens Boulevard et	al			
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437	
Lender/Client	Country Greens at Westchester Homeowners Assoc				



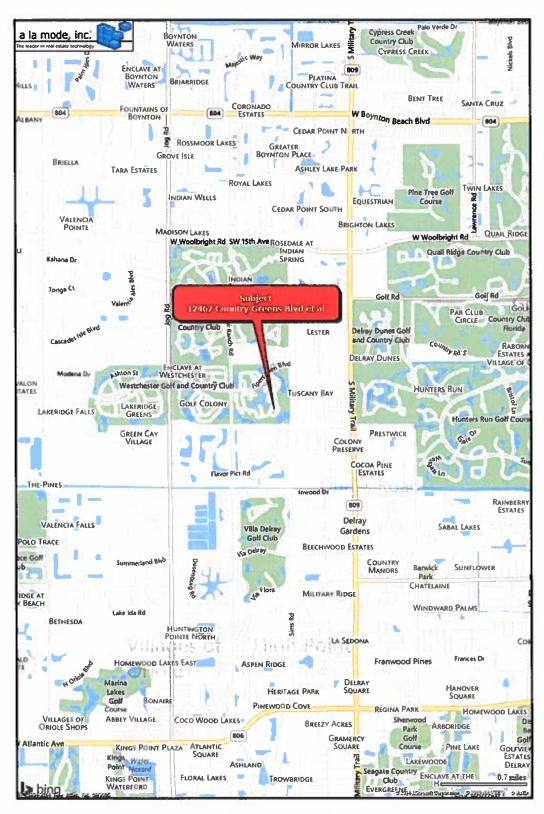
Aerial Map

Borrower	N/A			10
Property Address	12467 Country Greens Boulevard et al			
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeov	vners Assoc		



Location Map

Borrower	N/A		<u> </u>	
Property Address	12467 Country Greens Bou	levard et al		
City	Boynton Beach	County Palm Beach	State FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners Assoc			





ASSUMPTIONS AND LIMITING CONDITIONS

The value conclusions and the certification within this report are made expressly subject to the following assumptions and limiting conditions in this report, which are incorporated herein by reference.

- 1. No responsibility is accepted for matters legal in nature; titles is presumed to be good and assumed to be held in fee simple. All existing liens and encumbrances, if any, have been disregarded (unless otherwise stipulated within the report) and the property is appraised as though free and clear, under competent ownership and management.
- 2. The legal description and site drawings furnished (if provided) are assumed to be correct.
- 3. The maps and sketches are included to assist the reader (if provided). Unless a survey of the property has been provided, no responsibility, whatsoever, in connection with such matters will be recognized. Accordingly, the appraiser makes the extraordinary assumption that the square footage indicated herein is correct and is utilizing the departure provision in stating the indicated square footage is found to be different from that as indicted in the property tax rolls, the appraiser accepts no responsibility for same.
- 4. It is assumed that the project herein set forth is an allowable use under the zoning, and is further considered its highest and best use.
- 5. The land and soil of the area under the appraisement appears firm and solid. The analyst was not supplied with an engineering survey and under this condition this appraisal does not warrant this condition.
- 6. Existing buildings involved in this appraisal report have been inspected and damage, if any, by termites, dry rot, wet rot, or other infestations have been reported if discovered as a matter of information but no guarantee of the amount or degree of damage is intended.
- 7. In this appraisal of existing improvements, the physical condition of the improvements was based on a cursory visual inspection. No liability is assumed for the soundness of structural members since no engineering tests were made.
- 8. All furnishings and equipment, except those specifically indicated and typically considered as part or real estate, have been disregarded. Only the real estate has been considered.
- 9. Information furnished by others including comparable sales data is believed to be reliable, but the appraiser assumes no responsibility for its accuracy.
- 10. The fees received for preparation of this report were not contingent upon the final value estimate.

ASSUMPTIONS AND LIMITING CONDITIONS (Continued)

- 11. The appraiser is not required to give testimony or attendance in court by reason of this appraisal with reference to the property in question, unless arrangements have been made previously thereto.
- 12. No consideration has been given to labor bonuses, material premiums, and additional costs to conform property replaced to future building codes, ordinances or other legal restrictions.
- 13. Possession of the reports or copies thereof, does not carry with it the right to publications nor may be used for any purpose by any but the applicant, without the written consent of the appraiser and then with the proper qualifications.
- 14. The valuations may not be used in conjunction with any other appraisal. The conclusions are based upon the program of utilization described herein and have not been separated into parts.
- 15. This appraisal has been made in accordance with the rules of professional ethics of the Appraisal Institute Inc.
- 16. Neither all nor any part of the contents of this report shall be conveyed to the public through advertising, public relations, news, sales, or other media, without the written consent and approval of the author, particularly as to the valuation conclusions, the identity of the appraiser or firms with which they are connected or any reference to the Appraisal Institute Inc., and /or the M.A.I. or S.R.A. designations.
- 17. The estimate of Replacement Cost applies only to the date specified in the report. Replacement Cost of Real Estate is affected by many related and unrelated economic conditions, local and national, which might necessarily affect the future market of the subject property. We, therefore, assume no liability for an unforeseen precipitous change in the economy, the project, region, or property.
- 18. Unless otherwise stated in this report, the existence of hazardous substances, including without limitation asbestos, polychlorinated biphenyls, petroleum leakage, agricultural chemicals, urea formaldehyde foam insulation, toxic waste, other contents of environmental conditions, which may or may not be present on the property has not been considered, they were not called to the attention of the Appraiser, not did the appraiser become aware of such during the Appraiser's inspection. The Appraiser has no knowledge of the existence of such materials on or in the property unless otherwise stated. The appraiser, however, is not qualified to test such substances or conditions. The value estimated is predicated on the assumption that there is no such condition on or in the property or in such proximity thereto that it would cause a loss in value. No responsibility is assumed for any such conditions, or for any expertise or engineering knowledge required to discover them. An expert in this field should be retained by the property owner if deemed appropriate.

ASSUMPTIONS AND LIMITING CONDITIONS (Continued)

- 19. No environmental impact study has been ordered or made. The appraised property is assumed to be in compliance with all applicable regulations unless otherwise noted in the report.
- 20. The date of inspection represents the effective date of the Replacement Cost New opinion and is only considered valid for one year from the effective date. Given the recent price fluctuations for building materials (there is currently an over-supply and limited demand for building labor and materials), the client is strongly advised to annually update the replacement cost new estimate to prevent a situation of either "over/under insuring" the structure. It should be noted that the Replacement Cost New opinion does not consider the following: the cost of replacing pilings or foundation; the loss of use during any reconstruction; real estate taxes during construction; financing costs and/or interest on a construction loan.
- 21. The appraiser is valuing the property for a Replacement Cost Estimate for insurance purposes only. This is to replace the existing improvements in the event of total destruction including removal of existing improvements.

22. Natural Disaster Disclaimer:

Recover and reconstruction from widespread natural disasters such as hurricane or flood will create abnormal shortages of labor and materials, which, in turn will cause above average price increases as much as 50-75% above normal costs prior to the event. These increases, while temporary, may last for a year or more before returning to normal market conditions.

The values as reported herein are estimated based on current (normal) market conditions and are considered appropriate for various purposes including insurance coverage. Some or all of the estimated values as reported herein may be inadequate for reconstruction or repair in periods after a widespread natural disaster.

- 23. In the event of a partial loss, the amount of loss may be based upon the individual repair cost, which is usually proportionately higher than the replacement cost new for the entire property as defined and included in this report.
- 24. The component costs utilized in this report are derived solely from the cost data developed by the Marshall & Swift / Boeckh BVS software. As of July 2011 this is the preferred method, and in certain instances (i.e. Citizen Insurance Company), the only acceptable method of valuation. Information, data and opinions presented in this report are believed to be accurate, however, the author of this report accepts no responsibility for the accuracy of data that was developed by third parties. If Citizens Property Insurance Corporation of Florida (Citizens) is the end user of this report, the appraiser has restrictions on the options allowed via the Marshall & Swift BVS program and may not be fully USPAP compliant. The appraiser cites the Jurisdictional Exception Rule as reasoning to conform with said directives. The rule states: "If any part of USPAP is contrary to the law or public policy of any jurisdiction, only that part shall be void and of no force or effect in that jurisdiction".

- 25. It is agreed that the liability of consultants to the client is limited to the amount of fee paid therefore as liquidated damages.
- 26. Acceptance of, and/or use of, this appraisal report constitutes acceptance of the above conditions.