



**REPLACEMENT COST VALUATION
FOR INSURANCE PURPOSES**



For:

**BAY POINTE VILLAS CONDOMINIUM ASSOCIATION, INC.
14460 Marina Way
Seminole, Florida 33776**



REPLACEMENT COST VALUATION REPORT FOR INSURANCE PURPOSES

SUBJECT PROPERTY: BAY POINTE VILLAS CONDOMINIUM ASSOCIATION, INC.

MAIN ADDRESS:
14460 Marina Way
Seminole, Florida 33776
FILE #: R-008075

CLIENT AND INTENDED USERS: The client into which a contract has been executed for the preparation of this replacement cost valuation report is BAY POINTE VILLAS CONDOMINIUM ASSOCIATION, INC.. Intended users for this report include the client, the subject property owner/association, their property manager, and their insurance agents, underwriters, producers, and assignees.

SPECIAL CONSIDERATION FOR CITIZENS PROPERTY INSURANCE CORPORATION: This report meets the requirements of *New Appraisal Alternative (ATB #010-007 – June 1, 2007)*, *Clarification of Valuation Requirements (ATB #006-10 – July 14, 2010)*, and *New Resource for Appraisals and Alternative Valuation Requirements (AB 05.26.16 – May 26, 2016)*, and includes all criteria required by Citizens Property Insurance Corporation.

INTENDED USE: The intended use of this replacement cost valuation report is limited to determining the proper level of property insurance necessary to adequately reconstruct the specified buildings, structures, and features of the client's property in the event of a loss.

SCOPE OF WORK: The scope of this replacement cost valuation report is limited to the determination of current replacement and depreciated replacement costs for the specified buildings, structures, and features of the client's property. Land value, the market and income approaches to value, and the highest and best use for the property are not considered to be relevant for the intended use of this report and have not been considered.

PROPERTY CONSIDERED AND USE: The property considered and included in this report, as specified by the client is four condominium buildings, garages, pool house and specified common amenities. Current use is residential;recreational;specified common elements. The common amenities and elements included in this report are listed on the attached summary of costs and / or amenities listing, if applicable. Prestar, LLC is not responsible for items not specified by the client or included in this report. It is the responsibility of the client to verify that all items desired have been included in this report, and to notify Prestar, LLC immediately if any items are missing from this report. Highest and best use of this property has not been considered or determined.

METHODS AND TECHNIQUES: The primary method utilized to determine estimated replacement costs in the preparation of this report is the CoreLogic system (formerly known as Marshall & Swift/Boeckh Commercial Building Valuation System), as well as the observations of field inspectors, research performed by staff members, and the preparer's knowledge and experience. If the client is a condominium association, the cost of all personal property within the units or limited common elements, floor, wall, and ceiling coverings, electrical fixtures, appliances, water heaters, water filters, built-in cabinets and countertops, and window treatments, including curtains, drapes, blinds, hardware, and similar window treatment components has been excluded, pursuant to Florida Statute 718.111(11)(b)3. If the subject property is a townhome or homeowner's association, these residential unit items have also been excluded, along with individual unit HVAC costs, unless the client has specifically requested that these items be included.

DEFINITIONS:

Replacement cost- is the cost to construct or replace, at one time, an entire building, structure, or improvement of equal quality and utility as of the effective date of the replacement cost valuation. Modern materials and current methods, designs, and layouts are used for replacement. Replacement cost does not take into consideration improvements necessary to conform to changed building codes, demolition, debris removal, site accessibility or site work, reuse of building components or services, overtime, bonuses for labor, soft costs, extraordinary fees, premiums for materials, or other contingencies. For insurance purposes, the prices used for labor, materials, overhead, profit, and fees are those in effect immediately prior to the loss.

Insurance exclusions- Certain items of insured property are either not insured or are specifically excluded from coverage, depending on the particular terms of an insurance policy. The exclusions included in this report are basement excavation; below grade foundations; and underground piping.

Excluded replacement cost (also known as insurable replacement cost)- is the estimated replacement cost of the building less insurance exclusions.

Depreciation- is a lessening in value or worth of a building caused by wear and tear from use, structural defects, building service deficiencies and exposure to elements. Two items are taken into account when determining normal depreciation: effective age and building condition.

Effective age- is the number of years of apparent age, sometimes determined by deducting the estimated remaining life from normal life. Remodeling, renovating, and maintaining the building can reduce effective age. The effective age, not the actual age, is used in combination with the building condition to estimate an appropriate amount of depreciation. Actual age is the number of years between the date the building was constructed and the inspection date.

Depreciated replacement cost- is the estimated replacement cost of the building less insurance exclusions and depreciation.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The preparer's certification in this report is subject to the following assumptions and limiting conditions:

1. The preparer and/or Prestar, LLC will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this replacement cost valuation. The preparer assumes that the title is good and marketable and will not render any opinions about the title.
2. The preparer has reviewed the sketch(es) in this replacement cost valuation report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the preparer's determination of its size.
3. The preparer and others involved in the preparation of this report will not give testimony or appear in court because he or she made a replacement cost valuation of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The preparer has reviewed in this replacement cost valuation report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this replacement cost valuation. Unless otherwise stated in this replacement cost valuation report, the preparer has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The preparer will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the preparer is not an expert in the field of environmental hazards, this replacement cost valuation report must not be considered as an environmental assessment of the property.
5. The preparer has based his or her replacement cost valuation report and estimated replacement cost conclusion subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.
6. The conclusions presented in this report are estimates based on the data available or assembled by the preparer. These conclusions must be considered opinions and not facts.
7. The preparer has had to rely on various sources to accumulate data on construction materials and labors cost in the area in order to arrive at his or her estimate of the replacement cost for the subject property. The information obtained from these sources is considered to be reliable and correct but is not guaranteed. No liability is assumed as a result of inaccuracies or errors in such information or estimates, although all reasonable efforts have been made to confirm them.
8. Replacement cost conclusions in this report are based on the best available data available as of the effective date of this report. Replacement costs will typically increase during and after natural disasters, such as hurricanes and earthquakes, and will be affected by changing economic conditions and the availability of materials and labor, among other uncontrollable factors.

9. The acceptance of and/or use of this replacement cost valuation report constitutes acceptance of the above conditions.
10. Non-Observable Information Exclusion: In consideration of the acceptance of and/or use of this replacement cost valuation report, it is hereby understood and agreed that claims in connection with or arising out of information that is not observable or detectable without entering closed walls or digging below ground level are specifically excluded.

CERTIFICATION: We certify that, to the best of our knowledge and beliefs:

1. The statements of fact contained in this report are true and correct.
2. 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.
3. We 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.
4. We have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. That our engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. Our compensation for completing this assignment is not contingent upon the development or reporting of a predetermined replacement cost value or direction in replacement cost value that favors the cause of the client, the amount of the replacement cost value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this replacement cost valuation.
7. This replacement cost valuation report does not constitute a real estate appraisal, does not determine market value, and is not intended to be used for lending purposes.
8. A physical inspection of this property was performed on 02-04-2025.

Prestar LLC certifies that we have a minimum of ten (10) years' experience in the field of commercial property inspections, commercial risk assessment, and commercial property replacement cost evaluations.



Company Name: Prestar, LLC dba Prestar Services
Company Address: 1700 66th Street North, Suite 105
St. Petersburg, FL 33710
Telephone Number: (727) 345-8400
Email Address: info@prestarservices.com



I, Rayhl Taber-Lang, of Prestar LLC, certify that I am qualified and have over ten (10) years' experience in the field of commercial property inspections, commercial risk assessment, and commercial replacement cost valuation.

A handwritten signature in black ink that reads 'Rayhl Taber-Lang'.

Signature:

Date: 02-13-2025

Position / Licenses: Lead Reviewer / Appraisal Alternative Approved

**BAY POINTE VILLAS CONDOMINIUM ASSOCIATION, INC.
BUILDING SCHEDULE**

BLDG #	STYLE	UNIT #	GARAGE #	ADDRESS	# STORIES	# UNITS	NET SF	BALCONY / WALKWAY AREA	GROSS SF
1	A	9-22	21	14460 MARINA WAY	2	14	12,595.0	2,430.0	15,025.0
2	B	23	19-20 & 22-23	9420 COMMODORE DRIVE	1	1	2,694.0	0.0	2,694.0
3	C	1-4	N/A	9485 HAMLIN BOULEVARD	2	4	5,828.0	624.0	6,452.0
4	D	5-8	N/A	9485 HAMLIN BOULEVARD	2	4	5,573.0	683.0	6,256.0
5	E	N/A	1-2	POOL HOUSE & GARAGES	1	N/A	656.0	0.0	656.0
6	F	N/A	3-6	DETACHED GARAGES	1	N/A	1,144.0	0.0	1,144.0
7	G	N/A	7-8	DETACHED GARAGES	1	N/A	572.0	0.0	572.0
8	H	N/A	9-10	DETACHED GARAGES	1	N/A	594.0	0.0	594.0
9	H	N/A	17-18	DETACHED GARAGES	1	N/A	594.0	0.0	594.0
10	I	N/A	11-16	DETACHED GARAGES	1	N/A	1,452.0	0.0	1,452.0
				TOTALS		23	31,702.0	3,737.0	35,439.0

BAY POINTE VILLAS CONDOMINIUM ASSOCIATION, INC.
SUMMARY OF ESTIMATED REPLACEMENT COSTS - STANDARD AND FLOOD HAZARD
AS OF FEBRUARY 13, 2025

BLDG #	STYLE	REPLACEMENT COST (FLOOD)	BELOW GROUND INSURANCE EXCLUSIONS	EXCLUDED (INSURABLE) REPLACEMENT COST (STANDARD)	DEPRECIATED REPLACEMENT COST (FLOOD)	DEPRECIATED REPLACEMENT COST (STANDARD)
1	A	2,615,435	84,855	1,894,728	2,393,948	1,738,103
2	B	386,416	24,569	293,504	324,813	246,767
3	C	1,292,194	48,149	950,891	1,182,228	871,642
4	D	1,226,904	46,953	897,866	1,120,870	821,446
5	E	98,386	8,071	90,314	82,644	75,864
6	F	100,120	6,082	94,038	84,100	78,992
7	G	62,368	4,155	58,213	52,389	48,899
8	H	63,883	4,241	59,642	53,662	50,099
9	H	63,883	4,241	59,642	53,662	50,099
10	I	118,516	6,952	111,564	99,553	97,061
BLDG TOTALS		6,028,105	238,268	4,510,402	5,447,869	4,078,972
OTHER TOTALS*		61,600	0	61,600	54,208	54,208
GRAND TOTALS		6,089,705	238,268	4,572,002	5,502,077	4,133,180

* See attached Amenities Listing for details if applicable.

BAY POINTE VILLAS CONDOMINIUM ASSOCIATION, INC.
COMBINED BUILDING SCHEDULE / SUMMARY OF COSTS- STANDARD AND FLOOD HAZARD
AS OF FEBRUARY 13, 2025

BLDG #	STYLE	ADDRESS	# STORIES	# UNITS	NET SF	TOTAL INSURABLE VALUE- FLOOD HAZARD	TOTAL INSURABLE VALUE- STANDARD HAZARD
1	A	14460 MARINA WAY	2	14	12,595	2,615,435	1,894,728
2	B	9420 COMMODORE DRIVE	1	1	2,694	386,416	293,504
3	C	9485 HAMLIN BOULEVARD	2	4	5,828	1,292,194	950,891
4	D	9485 HAMLIN BOULEVARD	2	4	5,573	1,226,904	897,866
5	E	POOL HOUSE & GARAGES	1	N/A	656	98,386	90,314
6	F	DETACHED GARAGES	1	N/A	1,144	100,120	94,038
7	G	DETACHED GARAGES	1	N/A	572	62,368	58,213
8	H	DETACHED GARAGES	1	N/A	594	63,883	59,642
9	H	DETACHED GARAGES	1	N/A	594	63,883	59,642
10	I	DETACHED GARAGES	1	N/A	1,452	118,516	111,564
BLDG TOTALS				23	31,702	6,028,105	4,510,402
OTHER TOTALS*						61,600	61,600
GRAND TOTALS						6,089,705	4,572,002

* See Amenities Listing for details if applicable.

Note: Due to the rounding of each individual building replacement cost, the totals may vary slightly from the sum of the shown individual replacement costs.

BAY POINTE VILLAS CONDOMINIUM ASSOCIATION, INC.
AMENITIES LISTING

ITEM REQUESTED	LOCATION	DESCRIPTION	TOTAL COST
EQUIPMENT	PARKING	MAILBOXES, RESIDENTIAL VINYL ON WOOD POSTS	4,300
SIGNAGE	PARKING	MESSAGE BOARD	250
TRASH ENCLOSURE	PARKING	VINYL	350
		TOTAL PARKING AREA ITEMS	4,900
POOL DECK	POOL AREA	TEXTURED CONCRETE	2,250
EQUIPMENT ENCLOSURE	POOL AREA	VINYL WITH GATES	1,800
FENCING / WALLS	POOL AREA	METAL WITH GATES	4,700
POOL FURNITURE	POOL AREA	CHAIRS, ARM METAL / VINYL	450
POOL FURNITURE	POOL AREA	CHAIRS, LOUNGE	900
POOL FURNITURE	POOL AREA	CHAIRS, LOUNGE	500
POOL FURNITURE	POOL AREA	TABLE, ROUND (PLASTIC)	200
POOL	POOL AREA	IN-GROUND WITH STANDARD EQUIPMENT	43,900
EQUIPMENT	POOL AREA	SHOWER, WALL MOUNT WITH 1-FIXTURE	1,600
POOL FURNITURE	POOL AREA	UMBRELLA	300
POOL FURNITURE	POOL AREA	TABLE, COCKTAIL PLASTIC	100
		TOTAL POOL AREA ITEMS	56,700
		TOTAL REQUESTED AMENITIES	61,600

BAY POINTE VILLAS CONDOMINIUM ASSOCIATION, INC.
BUILDING ITEMS LISTING
(INCLUDED IN BUILDING VALUES)

BUILDING ITEM	LOCATION	DESCRIPTION	TOTAL COST
FENCING / WALLS	STYLE C	MASONRY	6,700
		TOTAL ADDITIONAL BUILDING ITEMS	6,700

Inspection Information			
File Number:	R-008075	Site Contact:	Kay Lea Scott
Property Name:	Bay Pointe Villas	Site Phone Number:	254-479-1347
Inspection Date:	02-04-2025	Date of Report:	02-13-2025
Report Information			
Insured Name:	BAY POINTE VILLAS CONDOMINIUM ASSOCIATION, INC.	Property Address:	14460 Marina Way Seminole Florida 33776
Type of Property:	Condominium, Res	Request Date	01-31-2025
Business Operations			
Insured is:	Building_Owner	Years in Operation:	26 Years 7 Months
Insured is a:	Corporation	Years at this Location:	26 Years
Occupancies / Exposures			
Building Occupancy Type(s):	Residential Condominiums	Commercial Total Number of Units:	0
Residential - Total Number of Units:	23	Approximate Square Feet of Commercial Space:	0
Approximate Owner-Occupied Units:	20	Explain Commercial Use:	None
Approximate Units Leased Long Term (\geq 12 Months):	3	Commercial Cooking Exposure:	No
Approximate Units Rented Short Term (< 12 Months):	0	Seasonal Business, If Yes Explain:	No
Approximate Vacant Units	0	Timeshare/Hotel/Motel Use:	No
Approximate Units for Sale:	0	Any Landmarks or Historical Buildings:	No.
Area Surroundings			
	Local Area Description:	Residential	
North:	Paved road;Residential	East:	Paved road;Residential
South:	Residential	West:	Paved road;Residential

Construction			
Number of Buildings:	10	Number of Stories:	2
Year Built:	1999	Total Net Square Feet:	31702
Construction Quality:	Average	Net Square Feet of Key Building:	12595
Construction Class (ISO):	Joisted Masonry (2)	Exterior Wall Construction:	Reinforced Masonry w/ Stucco
Mixed Construction (If Yes See Narrative):	No	Ceiling Covering:	Drywall
Interior Wall Covering:	Drywall	Common Area Floor Coverings:	None
Floor Construction:	Reinforced Concrete	Roof System:	Comp. Shingles
Roof Geometry:	Gable Roof	Roof Pitch (Hipped/Gable):	Low Pitch (1:12 - 6:12)
Roof Structure:	Wood Purlins / Trusses	Age of Roof Covering (Years):	3 - 23
Visible Roof Damage or Leaks:	No	Flashing/Drains/Gutters in Good Condition:	Yes
Elevator(s):	No	Porches/Decks:	Reinforced concrete
If Yes, Number of Elevators and Condition:	N/A	Balconies/Walkways:	Reinforced Concrete
Fireplaces:	None	Balcony/Walkway/Porch Condition:	Good
Electrical			
Service Type:	Circuit Breakers	Date of Last Service or Upgrade to Electrical:	Varies
Date Last Rewired:	1999	Age of Wiring:	26 Years
Plumbing			
Type of Plumbing:	PVC;Copper	Date of Last Services or Upgrade to Plumbing:	Varies
Evidence of Leaks:	No		
HVAC			
Type of Heating:	Individual	Is Heating Enclosed:	No
Type of Air Conditioning:	Individual	If Enclosed, Is Heating Vented:	N/A
HVAC Fuel:	Electric	Date of Last Service or Upgrade to HVAC:	Varies

Protections			
Adequate Number of Fire Extinguishers:	Yes	Are Fire Extinguishers Properly Tagged:	Yes
Fire Alarms:	None	Fire Alarms - How Often Tested:	N/A
Smoke Detectors:	Hardwired;Battery	Manual Pull Stations:	No
Fire Sprinkler System:	None	Sprinklers - How Often Tested:	N/A
Standpipes:	No	Areas Covered by Sprinkler System:	N/A
Fire Department:	Paid	Distance to Fire Department:	Less than Two Miles
Distance to Fire Department:	Average	Security Systems:	None
Security Guards:	None	Guard Hours:	N/A
Gated Community/Secure Building:	None	Gate Hours:	N/A
ISO Public Fire Protection Class (1-10):	1	Generator:	No
Wind Protections			
Miles to Tidal Water:	0.04	Wood Roof:	Yes
Roof Anchor:	Metal Bolts/Anchors/Straps	Tie Downs Were Verified:	Visually
Roof Parapets:	No	Roof Parapets Height (Inches):	0
Cladding System:	Reinforced Masonry	Basement:	No Basement
Grade Floor Design:	Fully enclosed	Contents Vulnerability:	Average
Impact Resistant Windows/Doors?	Partial	Hurricane Shutters:	No
Procedures for Unprotected Openings:	No	Doors and Windows Appear Properly Sealed:	Yes
Equipment on Roof:	None	Equipment on Walls:	None
Special Hazards			
Wet or Dry Rot:	None	Insect Infestation:	None
Repeated Water Damage:	None	Settling or Cracking:	None
Rusted Rebar:	None	Housekeeping Rating:	Good
Maintenance Rating:	Good	Any existing damage (If yes, add pictures):	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

5 Year Loss History

Loss 1 - Description: None noted or reported

Loss 1 - Amount: N/A

Loss 2 - Description: None noted or reported

Loss 2 - Amount: N/A

Narrative Comments

Construction:

The risk consists of four 1 & 2-story joisted masonry buildings (styles A-D) constructed in 1999. Exterior walls are reinforced masonry with stucco. Floors are reinforced concrete. Roofs are wood truss with composite shingle coverings. In addition, there is a 1-story pool house / garage building (style E) and five detached garage buildings (styles F- I) of similar construction. No recent overall upgrades to major systems were reported. The residential buildings roofs are under contract to be replaced and the garage roofs were replaced in 2022. Units are individually owned, and upgrades to interior electrical, plumbing, and HVAC systems vary per unit. The buildings and grounds appear to be well maintained.

Operations:

The insured operates 23 condominium units consisting of four buildings at this location. There is a pool house and pool available to the residents.

Protections:

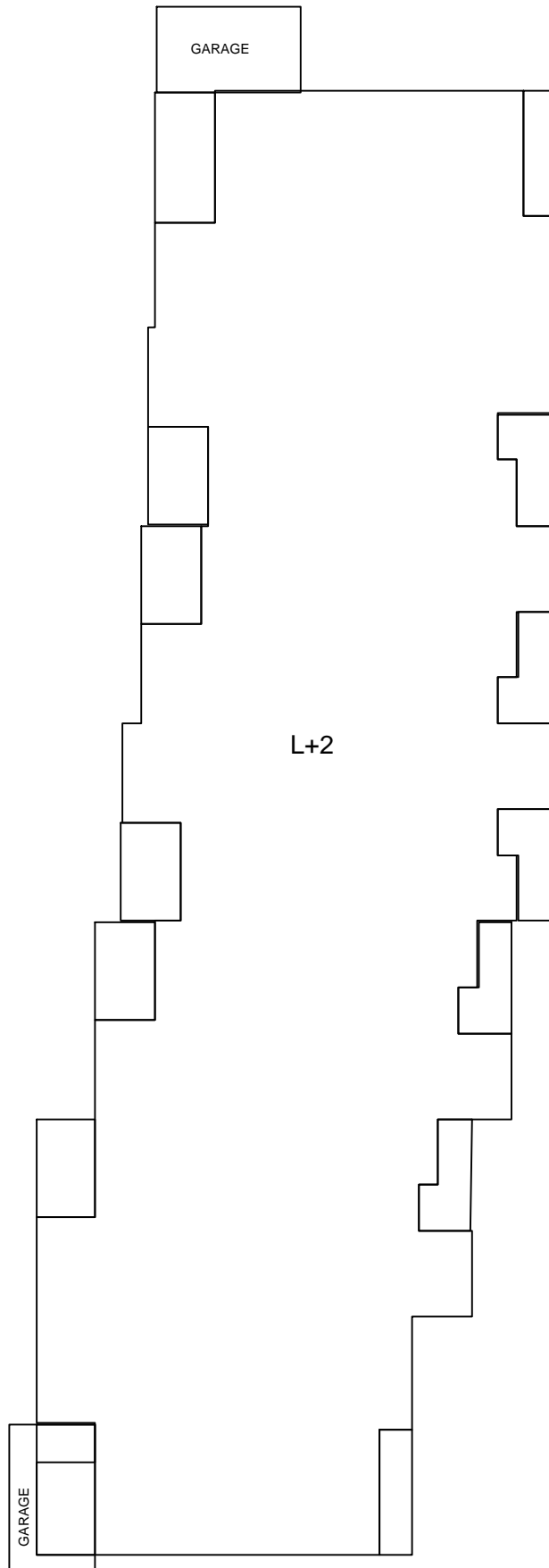
The buildings are not sprinklered; they are equipped with unit owner maintained smoke detectors and fire extinguishers. A fire station and adequate fire hydrants are located within close proximity.

Hazards:

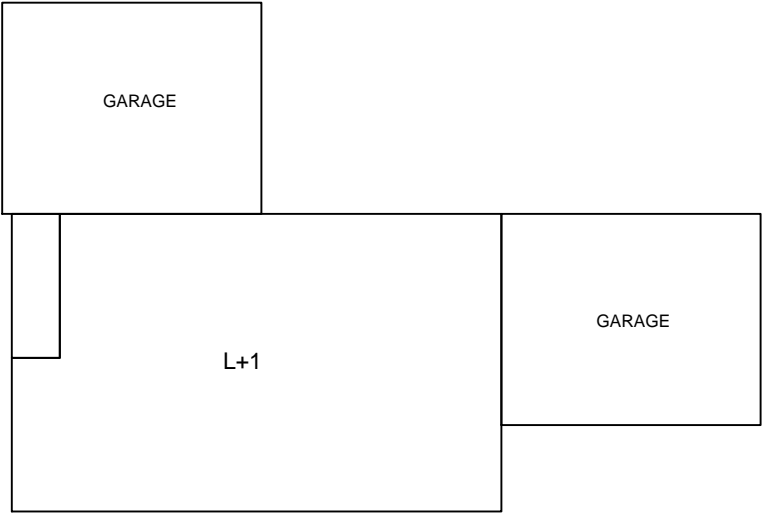
No unusual hazards were noted.

Prior Losses:

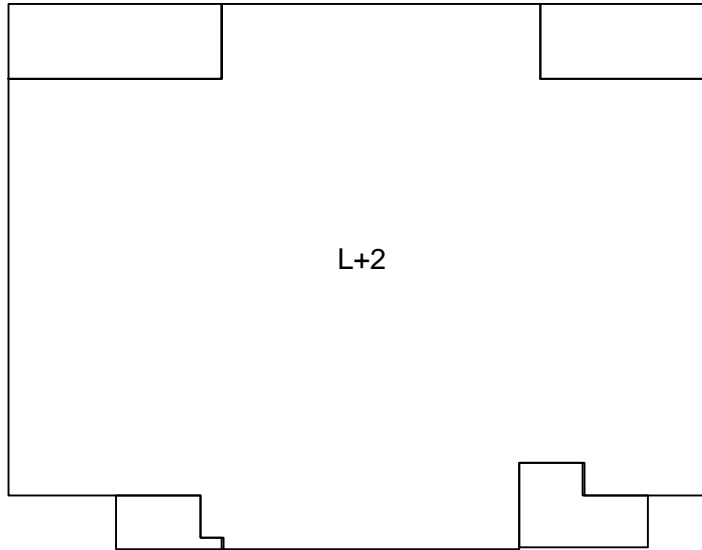
None reported or discovered.



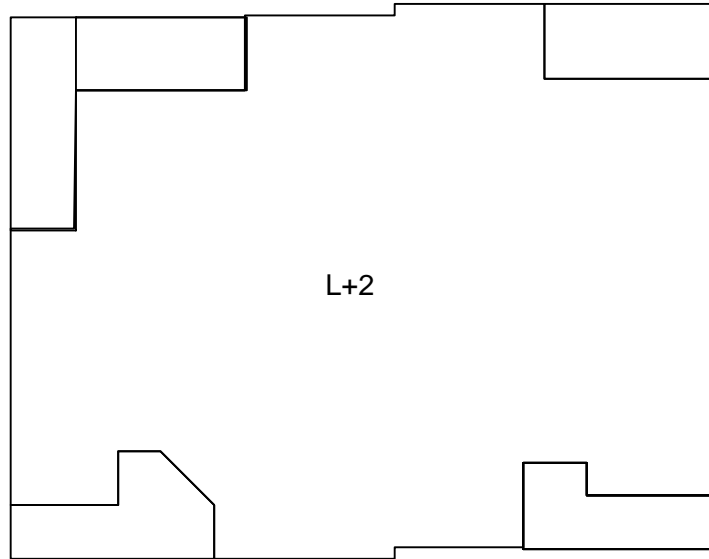
STYLE A



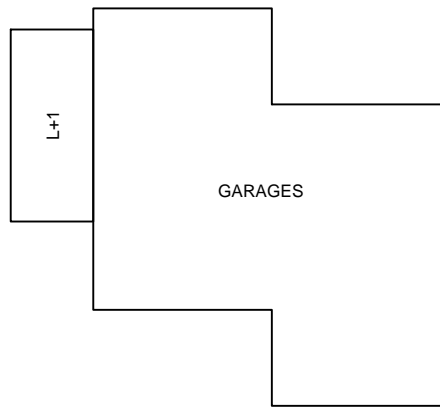
STYLE B



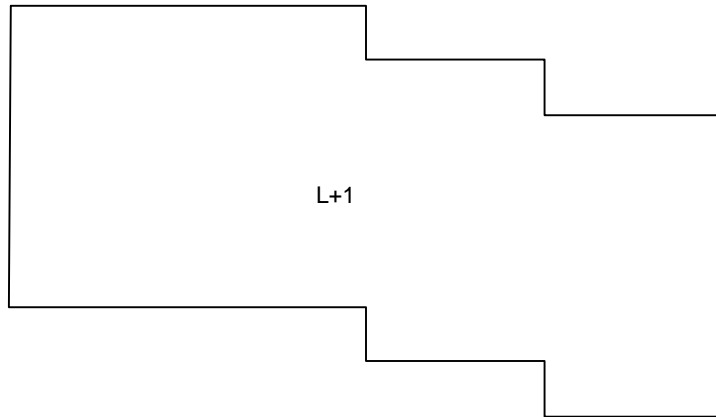
STYLE C



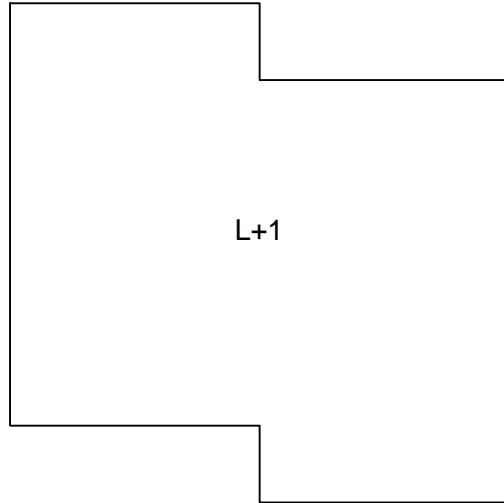
STYLE D



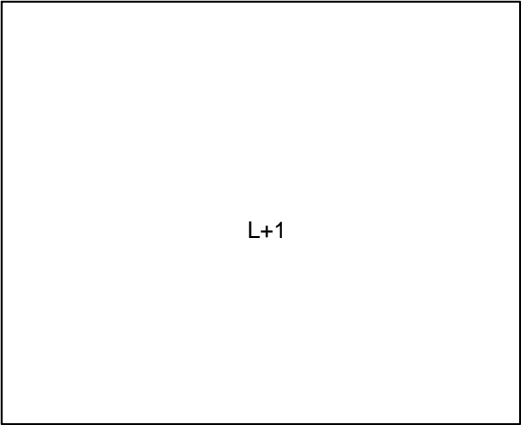
STYLE E



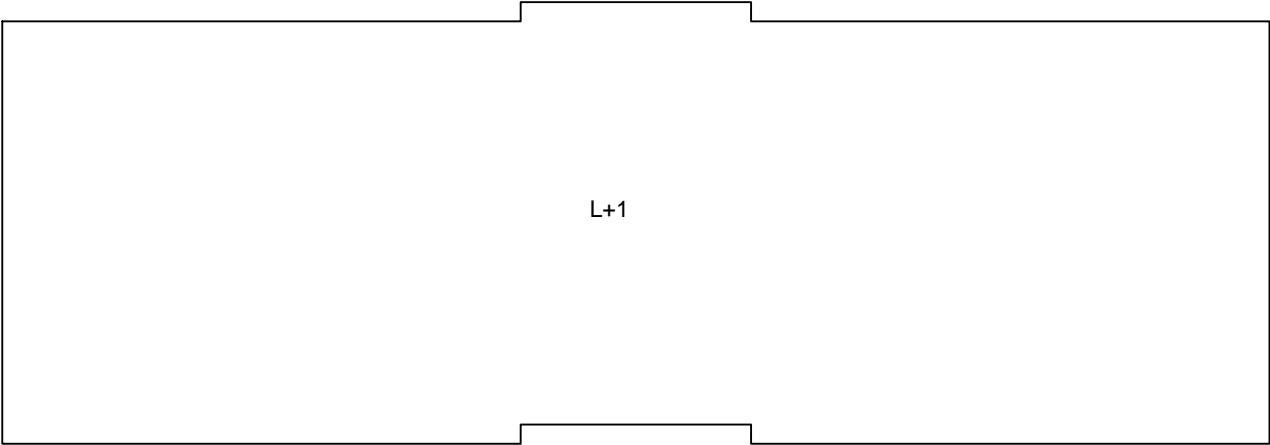
STYLE F



STYLE G



STYLE H



STYLE I

VALUATION

Valuation Number:	R-008075	Effective Date:	02/13/2025
Value Basis:	Reconstruction	Expiration Date:	02/13/2026
		Cost as of:	12/2024
		Valuation Modified Date:	02/13/2025

BUSINESS

Bay Pointe Villas Condo Assn Inc
14460 Marina Way 14460 MARINA WAY, ET AL
Seminole, FL 33776 USA

LOCATION 1 – Bay Pointe Villas Condo Assn Inc

Bay Pointe Villas Condo Assn Inc
14460 Marina Way
Seminole, FL 33776 USA

Location Adjustments

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

BUILDING 1 – STYLE A**Section 1****SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	50% Masonry (ISO 2) 50% Reinforced Concrete Frame (ISO 6)	Number of Stories:	2
Gross Floor Area:	12,595 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 – 2.0 – Average		
Year Built:			

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

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

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Adjustments

Depreciation: 9% Condition: Good
Effective Age: 12 years

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

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation				\$1,987
Foundations			\$50,778	\$45,575
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$468,899	
Framing				
Exterior Wall				
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$240,889	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$403,108	
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure				

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

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Finish				
Mechanicals			\$424,139	\$37,293
Heating	95% Forced Warm Air			
Cooling	95% Forced Cool Air			
Fire Protection				
Plumbing				
Electrical				
Elevators				
Built-ins			\$152,466	
SUBTOTAL RC			\$1,740,278	\$84,855
Depreciated Cost (92%)			\$1,583,653	\$77,218
ADDITIONS				
Custom Items				
Balconies / Walkways / Canopies			\$154,450	
Total Additions			\$154,450	
TOTAL RC Section 1			\$1,894,728	\$84,855
TOTAL ACV			\$1,738,103	\$77,218
TOTAL RC BUILDING 1 STYLE A			\$1,894,728	\$84,855
TOTAL ACV			\$1,738,103	\$77,218

BUILDING 2 – STYLE B**Section 1****SUPERSTRUCTURE**

Occupancy:	53% Condominium, w/o Interior Finishes	Story Height:	9 ft.
	47% Enclosed Park Pavilion		9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	2,694 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 – 2.0 – Average		

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Policy Number: R-008075

2/13/2025

Year Built:

Adjustments

Depreciation: 16% Condition: Good
Effective Age: 12 years

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

Fees

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

SUMMARY OF COSTS		User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE					
Site Preparation					\$789
Foundations				\$20,150	\$18,650
Exterior				\$82,570	
Exterior Wall	100% Stucco on Masonry				
Roof				\$56,312	
Material	100% Shingles, Asphalt				
Pitch	100% Low (2:12 to 6:12 pitch)				
Interior				\$50,343	
Mechanicals				\$65,535	\$5,130
Heating	56% Forced Warm Air				
Cooling	56% Forced Cool Air				
Built-ins				\$17,194	
SUBTOTAL RC				\$292,104	\$24,569
Depreciated Cost (84%)				\$245,367	\$20,638
ADDITIONS					
Custom Items					
Canopies					\$1,400

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Total Additions	\$1,400	
TOTAL RC Section 1	\$293,504	\$24,569
TOTAL ACV	\$246,767	\$20,638
TOTAL RC BUILDING 2 STYLE B	\$293,504	\$24,569
TOTAL ACV	\$246,767	\$20,638

BUILDING 3 – STYLE C**Section 1****SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	50% Masonry (ISO 2) 50% Reinforced Concrete Frame (ISO 6)	Number of Stories:	2
Gross Floor Area:	5,828 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 – 2.0 – Average		
Year Built:			

Adjustments

Depreciation:	9%	Condition:	Good
	Effective Age: 12 years		
Hillside Construction:	Degree of Slope: Level Site Position: Unknown	Site Accessibility:	Excellent
		Soil Condition:	Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation				\$920
Foundations			\$23,496	\$29,915
Foundation Wall				

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$267,783	
Framing				
Exterior Wall				
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$127,679	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$191,992	
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure				
Finish				
Mechanicals			\$199,042	\$17,314
Heating	100% Forced Warm Air			
Cooling	100% Forced Cool Air			
Fire Protection				
Plumbing				
Electrical				
Elevators				
Built-ins			\$70,549	
SUBTOTAL RC			\$880,541	\$48,149
Depreciated Cost (92%)			\$801,292	\$43,815
ADDITIONS				
Custom Items				

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Balconies / Walkways & Canopies	\$63,650	
Additional Building Items	\$6,700	
Total Additions	\$70,350	
TOTAL RC Section 1	\$950,891	\$48,149
TOTAL ACV	\$871,642	\$43,815
TOTAL RC BUILDING 3 STYLE C	\$950,891	\$48,149
TOTAL ACV	\$871,642	\$43,815

BUILDING 4 - STYLE D**Section 1****SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	50% Reinforced Concrete Frame (ISO 6) 50% Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	5,573 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - 2.0 - Average		
Year Built:			

Adjustments

Depreciation:	9%	Condition:	Good
	Effective Age: 12 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$879

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$22,468	\$29,203
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$259,504	
Framing				
Exterior Wall				
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$123,189	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$183,859	
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure				
Finish				
Mechanicals			\$192,632	\$16,870
Heating	100% Forced Warm Air			
Cooling	100% Forced Cool Air			
Fire Protection				
Plumbing				
Electrical				
Elevators				
Built-ins			\$67,463	
SUBTOTAL RC			\$849,116	\$46,953
Depreciated Cost (91%)			\$772,696	\$42,727

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ADDITIONS

Custom Items

Balconies / Walkways / Canopies

\$48,750

Total Additions

\$48,750

TOTAL RC Section 1**\$897,866****\$46,953****TOTAL ACV****\$821,446****\$42,727****TOTAL RC BUILDING 4 STYLE D****\$897,866****\$46,953****TOTAL ACV****\$821,446****\$42,727****BUILDING 5 - STYLE E****Section 1****SUPERSTRUCTURE**

Occupancy: 13% Park Restroom Building

Story Height: 9 ft.

87% Enclosed Park Pavilion

9 ft.

Construction Type: 100% Masonry (ISO 2)

Number of Stories: 1

Gross Floor Area: 656 sq.ft.

Irregular Adjustment: None

Construction Quality: 2.0 - 2.0 - Average

Year Built:

Adjustments

Depreciation: 16%

Condition: Good

Effective Age: 12 years

Hillside Construction: Degree of Slope: Level

Site Accessibility: Excellent

Site Position: Unknown

Soil Condition: Excellent

Fees

Architect Fees: 7% is included

Overhead and Profit: 20% is included

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

Site Preparation

\$187

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SUMMARY OF COSTS		User Provided	System Provided	Reconstruction	Exclusion
Foundations				\$4,780	\$4,829
Exterior				\$38,409	
Roof				\$14,924	
Material		100% Shingles, Asphalt			
Pitch		100% Low (2:12 to 6:12 pitch)			
Interior				\$4,336	
Floor Finish		13% Tile, Asphalt			
Mechanicals				\$27,470	\$3,056
Heating		100% None			
Cooling		100% None			
Plumbing		4 Total Fixtures			
Built-ins				\$395	
TOTAL RC Section 1				\$90,314	\$8,071
TOTAL ACV Depreciated Cost (84%)				\$75,864	\$6,780
TOTAL RC BUILDING 5 STYLE E				\$90,314	\$8,071
TOTAL ACV				\$75,864	\$6,780

BUILDING 6 – STYLE F**Section 1****SUPERSTRUCTURE**

Occupancy:	100% Enclosed Park Pavilion	Story Height:	9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	1,144 sq.ft.	Irregular Adjustment:	None

Construction Quality: 2.0 – 2.0 – Average

Year Built:

Adjustments

Depreciation:	16%	Condition:	Good
Effective Age: 12 years			

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

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$325
Foundations			\$8,316	\$5,756
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$49,661	
Framing				
Exterior Wall		40% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$21,868	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$5,086	
Floor Finish		100% Concrete Sealer or Topping		
Ceiling Finish				
Partitions				
Length		19 ft.		
Structure		100% Concrete Block		
Finish		100% Paint		
Mechanicals			\$8,420	

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating				
Cooling				
Fire Protection				
Plumbing	0 Total Fixtures			
Electrical		100% Average Quality		
Elevators				
Built-ins			\$688	
TOTAL RC Section 1			\$94,038	\$6,082
TOTAL ACV	Depreciated Cost (84%)		\$78,992	\$5,109
TOTAL RC BUILDING 6 STYLE F			\$94,038	\$6,082
TOTAL ACV			\$78,992	\$5,109

BUILDING 7 - STYLE G**Section 1****SUPERSTRUCTURE**

Occupancy:	100% Enclosed Park Pavilion	Story Height:	9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	572 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - 2.0 - Average		
Year Built:			

Adjustments

Depreciation:	16%	Condition:	Good
	Effective Age: 12 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$163
Foundations			\$4,158	\$3,993
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$34,313	
Framing				
Exterior Wall		40% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$12,660	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$2,527	
Floor Finish		100% Concrete Sealer or Topping		
Ceiling Finish				
Partitions				
Length		9 ft.		
Structure		100% Concrete Block		
Finish		100% Paint		
Mechanicals			\$4,210	
Heating				
Cooling				
Fire Protection				
Plumbing	0 Total Fixtures			

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical		100% Average Quality		
Elevators				
Built-ins			\$344	
TOTAL RC Section 1			\$58,213	\$4,155
TOTAL ACV	Depreciated Cost (84%)		\$48,899	\$3,490
TOTAL RC BUILDING 7 STYLE G			\$58,213	\$4,155
TOTAL ACV			\$48,899	\$3,490

BUILDING 8 - STYLE H**Section 1****SUPERSTRUCTURE**

Occupancy:	100% Enclosed Park Pavilion	Story Height:	9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	594 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - 2.0 - Average		
Year Built:			

Adjustments

Depreciation:	16%	Condition:	Good
	Effective Age: 12 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$169

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$4,318	\$4,072
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$35,005	
Framing				
Exterior Wall		40% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$13,033	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$2,557	
Floor Finish		100% Concrete Sealer or Topping		
Ceiling Finish				
Partitions				
Length		9 ft.		
Structure		100% Concrete Block		
Finish		100% Paint		
Mechanicals			\$4,372	
Heating				
Cooling				
Fire Protection				
Plumbing	0 Total Fixtures			
Electrical		100% Average Quality		
Elevators				

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SUMMARY OF COSTS		User Provided	System Provided	Reconstruction	Exclusion
Built-ins				\$357	
TOTAL RC Section 1				\$59,642	\$4,241
TOTAL ACV	Depreciated Cost (84%)			\$50,099	\$3,563
TOTAL RC BUILDING 8 STYLE H				\$59,642	\$4,241
TOTAL ACV				\$50,099	\$3,563

BUILDING 9 - STYLE I**Section 1****SUPERSTRUCTURE**

Occupancy:	100% Enclosed Park Pavilion	Story Height:	9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	1,452 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - 2.0 - Average		
Year Built:			

Adjustments

Depreciation:	13%	Condition:	Good
	Effective Age: 10 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

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

SUMMARY OF COSTS		User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE					
Site Preparation					\$413
Foundations				\$10,555	\$6,539
Foundation Wall					
Interior Foundations					

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Slab On Ground				
Exterior			\$56,500	
Framing				
Exterior Wall		40% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$26,566	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$6,383	
Floor Finish		100% Concrete Sealer or Topping		
Ceiling Finish				
Partitions				
Length		24 ft.		
Structure		100% Concrete Block		
Finish		100% Paint		
Mechanicals			\$10,686	
Heating				
Cooling				
Fire Protection				
Plumbing	0 Total Fixtures			
Electrical		100% Average Quality		
Elevators				
Built-ins			\$873	
TOTAL RC Section 1			\$111,564	\$6,952
TOTAL ACV	Depreciated Cost (87%)		\$97,061	\$6,048

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TOTAL RC BUILDING 9 STYLE I			\$111,564	\$6,952
TOTAL ACV			\$97,061	\$6,048
	Reconstruction	Sq.Ft.	\$/Sq.Ft.	Depreciated
LOCATION TOTAL, Location 1	\$4,450,760	31,108	\$143	\$4,028,873
	Reconstruction	Sq.Ft.	\$/Sq.Ft.	Depreciated
VALUATION GRAND TOTAL	\$4,450,760	31,108	\$143	\$4,028,873

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Policy Number: R-008075

2/13/2025

VALUATION

Valuation Number:	R-008075	Effective Date:	02/13/2025
Value Basis:	Reconstruction	Expiration Date:	02/13/2026
		Cost as of:	12/2024
		Valuation Modified Date:	02/13/2025

BUSINESS

Bay Pointe Villas Condo Assn Inc
14460 Marina Way 14460 MARINA WAY, ET AL
Seminole, FL 33776 USA

LOCATION 1 - Bay Pointe Villas Condo Assn Inc

Bay Pointe Villas Condo Assn Inc
14460 Marina Way
Seminole, FL 33776 USA

Equipment: Building items and site improvements**Replacement****Depreciated****Building 1, Section 1**

Custom Items

(1) Balconies / Walkways / Canopies	\$154,450	\$154,450
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Building 2, Section 1

Custom Items

(1) Canopies	\$1,400	\$1,400
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Building 3, Section 1

Custom Items

(1) Balconies / Walkways & Canopies	\$63,650	\$63,650
(1) Additional Building Items	\$6,700	\$6,700

Building 4, Section 1

Custom Items

(1) Balconies / Walkways / Canopies	\$48,750	\$48,750
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LOCATION 1 - Bay Pointe Villas Condo Assn Inc TOTAL**\$274,950****\$274,950****TOTAL****\$274,950****\$274,950**

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VALUATION

Valuation Number:	R-008075-F	Effective Date:	02/13/2025
Value Basis:	Reconstruction	Expiration Date:	02/13/2026
		Cost as of:	12/2024
		Valuation Modified Date:	02/13/2025

BUSINESS

Bay Pointe Villas Condo Assn Inc - FLOOD
14460 Marina Way 14460 MARINA WAY, ET AL
Seminole, FL 33776 USA

LOCATION 1 - Bay Pointe Villas Condo Assn Inc - FLOOD

Bay Pointe Villas Condo Assn Inc - FLOOD
14460 Marina Way
Seminole, FL 33776 USA

Location Adjustments

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

BUILDING 1 - STYLE A**Section 1****SUPERSTRUCTURE**

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	50% Masonry (ISO 2) 50% Reinforced Concrete Frame (ISO 6)	Number of Stories:	2
Gross Floor Area:	12,595 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - 2.0 - Average		
Year Built:			

Adjustments

Depreciation:	9%	Condition:	Good
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Effective Age: 12 years

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

Fees

Architect Fees: 7% is included

Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$1,936	
Foundations			\$93,861	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$456,772	
Framing				
Exterior Wall				
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$234,659	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$524,976	
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure				
Finish				
Mechanicals			\$976,908	

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating	95% Forced Warm Air			
Cooling	95% Forced Cool Air			
Fire Protection				
Plumbing				
Electrical				
Elevators				
Built-ins			\$171,873	
SUBTOTAL RC			\$2,460,985	
Depreciated Cost (92%)			\$2,239,496	
ADDITIONS				
Custom Items				
Balconies / Walkways / Canopies			\$154,450	
Total Additions			\$154,450	
TOTAL RC Section 1			\$2,615,435	
TOTAL ACV			\$2,393,946	
TOTAL RC BUILDING 1 STYLE A			\$2,615,435	
TOTAL ACV			\$2,393,946	

BUILDING 2 - STYLE B**Section 1****SUPERSTRUCTURE**

Occupancy:	53% Condominium	Story Height:	9 ft.
	47% Enclosed Park Pavilion		9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	2,694 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - 2.0 - Average		
Year Built:			

Adjustments

Depreciation:	16%	Condition:	Good
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Effective Age: 12 years

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

Fees

Architect Fees: 7% is included

Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$777	
Foundations			\$38,146	
Exterior			\$81,400	
Exterior Wall	100% Stucco on Masonry			
Roof			\$55,399	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$63,632	
Mechanicals			\$126,376	
Heating	56% Forced Warm Air			
Cooling	56% Forced Cool Air			
Built-ins			\$19,285	
SUBTOTAL RC			\$385,016	
Depreciated Cost (84%)			\$323,413	
ADDITIONS				
Custom Items				
Canopies			\$1,400	
Total Additions			\$1,400	
TOTAL RC Section 1			\$386,416	
TOTAL ACV			\$324,813	

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TOTAL RC BUILDING 2 STYLE B**\$386,416****TOTAL ACV****\$324,813****BUILDING 3 – STYLE C****Section 1****SUPERSTRUCTURE**

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	50% Masonry (ISO 2)	Number of Stories:	2
	50% Reinforced Concrete Frame (ISO 6)		
Gross Floor Area:	5,828 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 – 2.0 – Average		
Year Built:			

Adjustments

Depreciation:	9%	Condition:	Good
	Effective Age: 12 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

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

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

Site Preparation	\$896
Foundations	\$52,030
Foundation Wall	
Interior Foundations	
Slab On Ground	
Exterior	\$260,858
Framing	

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall				
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$124,377	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$248,992	
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure				
Finish				
Mechanicals			\$455,162	
Heating	100% Forced Warm Air			
Cooling	100% Forced Cool Air			
Fire Protection				
Plumbing				
Electrical				
Elevators				
Built-ins			\$79,530	
SUBTOTAL RC			\$1,221,844	
Depreciated Cost (91%)			\$1,111,878	
ADDITIONS				
Custom Items				
Balconies / Walkways / Canopies			\$63,650	
Additional Building Items			\$6,700	
Total Additions			\$70,350	

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TOTAL RC Section 1 **\$1,292,194****TOTAL ACV** **\$1,182,228****TOTAL RC BUILDING 3 STYLE C** **\$1,292,194****TOTAL ACV** **\$1,182,228****BUILDING 4 - STYLE D****Section 1****SUPERSTRUCTURE**

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	50% Masonry (ISO 2) 50% Reinforced Concrete Frame (ISO 6)	Number of Stories:	2
Gross Floor Area:	5,573 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - 2.0 - Average		
Year Built:			

Adjustments

Depreciation:	9%	Condition:	Good
	Effective Age: 12 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation	\$857
Foundations	\$50,335
Foundation Wall	
Interior Foundations	
Slab On Ground	

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior			\$252,793	
Framing				
Exterior Wall				
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$120,004	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$238,403	
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure				
Finish				
Mechanicals			\$439,713	
Heating	100% Forced Warm Air			
Cooling	100% Forced Cool Air			
Fire Protection				
Plumbing				
Electrical				
Elevators				
Built-ins			\$76,050	
SUBTOTAL RC			\$1,178,154	
Depreciated Cost (91%)			\$1,072,120	
ADDITIONS				
Custom Items				
Balconies / Walkways / Canopies			\$48,750	
Total Additions			\$48,750	

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TOTAL RC Section 1	\$1,226,904
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TOTAL ACV	\$1,120,870
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TOTAL RC BUILDING 4 STYLE D	\$1,226,904
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TOTAL ACV	\$1,120,870
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BUILDING 5 - STYLE E

Section 1

SUPERSTRUCTURE

Occupancy:	13% Park Restroom Building	Story Height:	9 ft.
	87% Enclosed Park Pavilion		9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	656 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - 2.0 - Average		
Year Built:			

Adjustments

Depreciation:	16%	Condition:	Good
	Effective Age: 12 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation	\$187
Foundations	\$9,609
Exterior	\$38,409
Roof	\$14,924
Material	100% Shingles, Asphalt

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$4,336	
Floor Finish	13% Tile, Asphalt			
Mechanicals			\$30,526	
Heating	100% None			
Cooling	100% None			
Plumbing	4 Total Fixtures			
Built-ins			\$395	
TOTAL RC Section 1			\$98,386	
TOTAL ACV	Depreciated Cost (84%)		\$82,644	
TOTAL RC BUILDING 5 STYLE E			\$98,386	
TOTAL ACV			\$82,644	

BUILDING 6 - STYLE F**Section 1****SUPERSTRUCTURE**

Occupancy:	100% Enclosed Park Pavilion	Story Height:	9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	1,144 sq.ft.	Irregular Adjustment:	None

Construction Quality: 2.0 - 2.0 - Average

Year Built:

Adjustments

Depreciation:	16%	Condition:	Good
	Effective Age: 12 years		

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

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Fees

Architect Fees: 7% is included

Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation			\$325	
Foundations			\$14,073	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$49,661	
Framing				
Exterior Wall		40% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$21,868	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$5,086	
Floor Finish		100% Concrete Sealer or Topping		
Ceiling Finish				
Partitions				
Length		19 ft.		
Structure		100% Concrete Block		
Finish		100% Paint		
Mechanicals			\$8,420	
Heating				
Cooling				

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection				
Plumbing	0 Total Fixtures			
Electrical		100% Average Quality		
Elevators				
Built-ins			\$688	
TOTAL RC Section 1			\$100,120	
TOTAL ACV	Depreciated Cost (84%)		\$84,100	
TOTAL RC BUILDING 6 STYLE F			\$100,120	
TOTAL ACV			\$84,100	
BUILDING 7 – STYLE G				
Section 1				
SUPERSTRUCTURE				
Occupancy:	100% Enclosed Park Pavilion	Story Height:	9 ft.	
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1	
Gross Floor Area:	572 sq.ft.	Irregular Adjustment:	None	
Construction Quality:	2.0 – 2.0 – Average			
Year Built:				
Adjustments				
Depreciation:	16%	Condition:	Good	
	Effective Age: 12 years			
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent	
	Site Position: Unknown	Soil Condition:	Excellent	
Fees				
Architect Fees:	7% is included			
Overhead and Profit:	20% is included			
SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$163	
Foundations			\$8,151	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$34,313	
Framing				
Exterior Wall		40% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$12,660	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$2,527	
Floor Finish		100% Concrete Sealer or Topping		
Ceiling Finish				
Partitions				
Length		9 ft.		
Structure		100% Concrete Block		
Finish		100% Paint		
Mechanicals			\$4,210	
Heating				
Cooling				
Fire Protection				
Plumbing	0 Total Fixtures			

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical		100% Average Quality		
Elevators				
Built-ins			\$344	
TOTAL RC Section 1			\$62,368	
TOTAL ACV	Depreciated Cost (84%)		\$52,389	

TOTAL RC BUILDING 7 STYLE G	\$62,368
TOTAL ACV	\$52,389

BUILDING 8 - STYLE H**Section 1****SUPERSTRUCTURE**

Occupancy:	100% Enclosed Park Pavilion	Story Height:	9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	594 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - 2.0 - Average		
Year Built:			

Adjustments

Depreciation:	16%	Condition:	Good
	Effective Age: 12 years		

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

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$169	

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$8,390	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$35,005	
Framing				
Exterior Wall		40% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$13,033	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$2,557	
Floor Finish		100% Concrete Sealer or Topping		
Ceiling Finish				
Partitions				
Length		9 ft.		
Structure		100% Concrete Block		
Finish		100% Paint		
Mechanicals			\$4,372	
Heating				
Cooling				
Fire Protection				
Plumbing	0 Total Fixtures			
Electrical		100% Average Quality		
Elevators				

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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			\$357	
TOTAL RC Section 1			\$63,883	
TOTAL ACV	Depreciated Cost (84%)		\$53,662	

TOTAL RC BUILDING 8 STYLE H		\$63,883
TOTAL ACV		\$53,662

BUILDING 9 - STYLE I**Section 1****SUPERSTRUCTURE**

Occupancy:	100% Enclosed Park Pavilion	Story Height:	9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	1,452 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - 2.0 - Average		
Year Built:			

Adjustments

Depreciation:	16%	Condition:	Good
	Effective Age: 12 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$413	
Foundations			\$17,094	
Foundation Wall				
Interior Foundations				

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Slab On Ground				
Exterior			\$56,500	
Framing				
Exterior Wall		40% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$26,566	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$6,383	
Floor Finish		100% Concrete Sealer or Topping		
Ceiling Finish				
Partitions				
Length		24 ft.		
Structure		100% Concrete Block		
Finish		100% Paint		
Mechanicals			\$10,686	
Heating				
Cooling				
Fire Protection				
Plumbing	0 Total Fixtures			
Electrical		100% Average Quality		
Elevators				
Built-ins			\$873	
TOTAL RC Section 1			\$118,516	
TOTAL ACV	Depreciated Cost (84%)		\$99,553	

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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TOTAL RC BUILDING 9 STYLE I				\$118,516
TOTAL ACV				\$99,553
	Reconstruction	Sq.Ft.	\$/Sq.Ft.	Depreciated
LOCATION TOTAL, Location 1	\$5,964,221	31,108	\$192	\$5,394,206
	Reconstruction	Sq.Ft.	\$/Sq.Ft.	Depreciated
VALUATION GRAND TOTAL	\$5,964,221	31,108	\$192	\$5,394,206

Policy Number: R-008075-F

2/13/2025

VALUATION

Valuation Number:	R-008075-F	Effective Date:	02/13/2025
Value Basis:	Reconstruction	Expiration Date:	02/13/2026
		Cost as of:	12/2024
		Valuation Modified Date:	02/13/2025

BUSINESS

Bay Pointe Villas Condo Assn Inc - FLOOD
14460 Marina Way 14460 MARINA WAY, ET AL
Seminole, FL 33776 USA

LOCATION 1 - Bay Pointe Villas Condo Assn Inc - FLOOD

Bay Pointe Villas Condo Assn Inc - FLOOD
14460 Marina Way
Seminole, FL 33776 USA

Equipment: Building items and site improvements

	Replacement	Depreciated
Building 1, Section 1		
Custom Items		
(1) Balconies / Walkways / Canopies	\$154,450	\$154,450
Building 2, Section 1		
Custom Items		
(1) Canopies	\$1,400	\$1,400
Building 3, Section 1		
Custom Items		
(1) Balconies / Walkways / Canopies	\$63,650	\$63,650
(1) Additional Building Items	\$6,700	\$6,700
Building 4, Section 1		
Custom Items		
(1) Balconies / Walkways / Canopies	\$48,750	\$48,750
LOCATION 1 - Bay Pointe Villas Condo Assn Inc - FLOOD TOTAL	\$274,950	\$274,950
TOTAL	\$274,950	\$274,950

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

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

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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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MAP DATA

FEMA Special Flood Hazard Area: **Yes**
Map Number: **12103C0177H**
Zone: **AE**
Map Date: **August 24, 2021**
FIPS: **12103**

MAP LEGEND

- | | |
|--|--|
| Areas inundated by 500-year flooding | Protected Areas |
| Areas inundated by 100-year flooding | Floodway |
| Velocity Hazard | Subject Area |

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Photos / Buildings



Style A front

Photos / Buildings



Rear

Photos / Buildings



Style B front

Photos / Buildings



Rear

Photos / Buildings



Style C front

Photos / Buildings



Rear

Photos / Buildings



Style D front

Photos / Buildings



Rear

Photos / Buildings



Style E front

Photos / Buildings



Rear

Photos / Buildings



Interior

Photos / Buildings



Style F front

Photos / Buildings



Rear

Photos / Buildings



Style G front

Photos / Buildings



Rear

Photos / Buildings



Style H front

Photos / Buildings



Rear

Photos / Buildings



Style I front

Photos / Buildings



Rear

Photos / Buildings



Roof covers

Photos / Amenities



Pool

Photos / Amenities



Pool deck

Photos / Amenities



Pool equipment enclosure

Photos / Amenities



Pool equipment

Photos / Amenities



Pool furniture

Photos / Amenities



Pool furniture

Photos / Amenities



Shower

Photos / Amenities



Fencing / Walls

Photos / Amenities



Photos / Amenities



Fencing / Walls

Trash enclosure

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