

INSURANCE APPRAISAL
OCEAN PARK SOUTH OWNERS ASSOCIATION



As Of: January 2, 2025

5470 E. Busch Blvd. Unit 171
Tampa, FL 33617
www.customreserves.com



Toll Free: 1-888-927-7865
Phone: 813-999-2200
contact@customreserves.com



5470 E. Busch Blvd., Unit 171
Tampa, Florida 33617

January 2, 2025

Ocean Park South Owners Association
333 Taylor Avenue
Cape Canaveral, FL 32920

RE: Insurance Appraisal – Ocean Park South Owners Association

To Whom it May Concern:

We have made an appraisal of certain designated property of interest to the Ocean Park South Owners Association, and submit our findings in this report.

The purpose of our appraisal investigation was to express our opinion of the cost of reproduction new and the insurance exclusion for insurance purposes.

Cost of Reproduction New, an appraisal term synonymous with “new replacement cost” in the insurance industry, and Insurance Exclusion are defined as follows:

Cost of Reproduction New is the amount required to reproduce property in like kind and materials at one time in accordance with current market prices for materials, labor and manufactured equipment, contractor’s overhead, profit, and fees, but without provisions for overtime or bonuses for labor and premiums for materials.

Insurance Exclusion is a provision in an insurance contract describing property, or types of property, that are not covered by the contract. The insurance exclusion amount is deducted from the new replacement cost to arrive at an insurable value. Insurance Exclusions include basement excavation, foundation below ground, and piping below ground.

In estimating the cost of reproduction new, we did not consider costs associated with conforming with local ordinances or other legal restrictions, the cost of demolition in connection with reconstruction, or the cost to remove destroyed property.

In the event of partial loss, the amount of loss may be based upon the repair cost, which is usually proportionately higher than the cost of reproduction new for the entire property as defined and included in this report.



Ocean Park South Owners Association
January 2, 2025
Page 2

Exclusions have been calculated according to our experience with property that is typically excluded for insurance purposes. We accept no responsibility of liability for the excluded property. It is our recommendation that you consult with your insurance agents so that these figures may be compared to those in your current coverage.

Condominium Florida Law Exclusions

By reason of Florida condominium regulatory legislation, "Florida Statute Ch. 0718 Section 111" effective January 1, 2004 and revised 2008, condominium associations have the option to exclude from insurance coverage of a condominium building certain items described as follows:

Unit floor, wall and ceiling coverings, electrical fixtures, appliances, water heaters, water filters, built-in cabinets, countertops, window treatments including curtains, drapes, blinds, hardware and other window treatment components, or replacements of any of these items which are located within the boundary of the unit and serve only one unit.

Natural Disaster Disclaimer

Recovery and reconstruction from widespread natural disasters such as hurricane or flood will create abnormal shortages of labor and materials which, in turn, will cause price increases as much as 50 percent or more 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 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.

The appraisal report includes the following:

This letter, which summarizes the appraisal procedures applied in the appraisal process;

The following appraisal reports:

Insurance Summary
Insurance Detail Report with Color Photographs
Marshall & Swift Building Valuation Worksheets

Our appraisal investigation included the following:

Buildings and their related service systems



Ocean Park South Owners Association
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Excluded from our consideration were the following:

- Land
- Land Improvements
- Contents
- Infrastructure
- Licensed Vehicles

Also excluded were assets of an intangible nature, records and drawings, inventory items, personal property of employees and leased property.

Based upon our appraisal investigation and analysis, and the premises outlined above, it is our opinion of value that as of January 2, 2025, the Cost of Reproduction New is as follows:

Cost of Reproduction New:	\$10,303,100
Exclusions:	<u>\$488,900</u>
Cost of Reproduction New Less Exclusions:	\$9,814,200

Respectfully submitted,

A handwritten signature in black ink that reads "Maria Camila Saucedo".

Maria Camila Saucedo
Responsible Appraiser



Assumptions and Limiting Conditions

This appraisal report has been made with the following general assumptions:

It is assumed that the utilization of the improvements is within the boundaries or property lines of the property described and that there is no encroachment or trespass unless noted in the report. No survey has been offered or ordered in connection with the service.

- Building areas discussed have been calculated in accord with standards developed by the American Standards Association as included in Real Estate Appraisal Terminology.
- It is assumed that there are no hidden or unapparent conditions of the property, subsoil, or structures that render them more or less valuable. No responsibility is assumed for such conditions or for arranging for engineering studies that may be required to discover them.
- All engineering and architecture is assumed to be correct.
- We have assumed that the property is free from insect infestations, dry rot, and fungus growth. The mechanical systems, heating system, piping, plumbing, and other building service equipment have not been specifically tested, but are assumed to be in good working order and adequate for the buildings, unless specifically cited otherwise.
- It is assumed that all required licenses, certificates of occupancy, consents, or other legislative or administrative authority from any local, state, or national government or private entity or organization have been or can be obtained or renewed for any use on which the value estimate contained in this report is based.
- It is assumed that there is full compliance with all applicable federal, state, and local environmental regulations and laws unless noncompliance is stated, defined, and considered in the appraisal report.
- It is assumed that there are no hazardous substances on the subject property or on surrounding properties that would potentially adversely affect the value of the subject property. The analyses and value conclusions in this appraisal report are null and void should any such hazardous materials be discovered. We possess no expertise or qualifications for identifying hazardous materials. We assume no responsibility for investigating or arranging for competent engineering studies of the property to identify such hazardous materials.
- The information furnished by others is believed to be reliable and has been confirmed with public records or a knowledgeable party when possible. However, no warranty is given for its accuracy.
- Our appraisal is valid only for the function, which is stated herein. Any other use of, or reliance upon, this report by you or third parties is invalid.
- Liability of for errors and omissions, if any, in this work is limited to the amount of its compensation for the work performed in this assignment.
- All services provided are performed in accordance with the Uniform Standards of Professional Appraisal Practice. We have acted as an independent contractor and have no personal interest, either present or contemplated, in the subject property. We certify that no fee received, or to be received, or the employment of our services, is in any way contingent upon the opinion reported. All files, work papers or documents developed during the course of the assignment shall be our property. We will retain these data for at least five years.

INSURANCE SUMMARY REPORT



SUMMARY REPORT

Building	Address	Cost of Reproduction New	Exclusions	Cost of Reproduction New Less Exclusions
CONDOMINIUM BUILDING E - 23 UNITS WITH OFFICE	351 AND 333 TAYLOR AVENUE	\$3,519,800	\$169,700	\$3,350,100
CONDOMINIUM BUILDING F - 23 UNITS	350 FILLMORE AVENUE	\$3,455,500	\$166,500	\$3,289,000
CONDOMINIUM BUILDING G - 22 UNITS	311 TAYLOR AVENUE	\$3,241,800	\$152,700	\$3,089,100
SWIMMING POOL		\$84,000	\$0	\$84,000
BBQ AREA		\$2,000	\$0	\$2,000
TOTALS:		\$10,303,100	\$488,900	\$9,814,200

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NARRATIVE REPORT



NARRATIVE REPORT

Owner: OCEAN PARK SOUTH OWNERS ASSOCIATION

Building: CONDOMINIUM BUILDING E - 23 UNITS WITH OFFICE

Address: 351 AND 333 TAYLOR AVENUE

City / State / Zip: CAPE CANAVERAL, FL 32920

County: BREVARD

Sq. Ft. Area: 19,810

Of Stories: 2

Date Constructed: 1966

Framing: REINFORCED CONCRETE

ISO Class (1-6): (6) FIRE RESISTIVE

Foundation: REINFORCED CONCRETE FOOTINGS, FOUNDATIONS WALLS AND SLAB

Exterior Walls: STUCCO ON CONCRETE BLOCK, GLASS AND METAL WINDOWS, PATIO AND BALCONY DOORS, METAL ENTRANCE DOORS.

Roofing: (FLAT) BUILT-UP ON CONCRETE DECK.

Structural Floor: CONCRETE.

Flooring: CONCRETE (UNIT FINISHES BY OWNER).

Ceiling: DRYWALL (UNIT FINISHES BY OWNER).

Partitions: DRYWALL ON STUDS (UNIT FINISHES BY OWNER).

Fire Safety: SMOKE DETECTORS, FIRE EXTINGUISHERS, EXIT SIGNS, EMERGENCY LIGHTING.

Building Service Systems: ELECTRICAL, PLUMBING, HEATING, AIR CONDITIONING - ROOFTOP.

Additional Features: PATIOS, BALCONIES, DOWNSPOUTS.

Note: BREAKDOWN BY SECTION ON NEXT PAGE.



VALUATION CONCLUSIONS

COST OF REPRODUCTION NEW:	\$3,519,800
EXCLUSIONS:	<u>\$169,700</u>
COST OF REPRODUCTION NEW LESS EXCLUSIONS:	\$3,350,100

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BUILDING E BREAKDOWN

Section	Cost of Reproduction New	Exclusions	Cost of Reproduction New Less Exclusions
E4 - 1 Unit	\$278,000	\$17,000	\$261,000
E5 - 6 Units	\$982,100	\$47,200	\$934,900
E6 - 8 Units	\$1,262,500	\$58,000	\$1,204,500
E7 - 8 Units	\$997,200	\$47,500	\$949,700
	\$3,519,800	\$169,700	\$3,350,100

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PICTURES - CONDOMINIUM BUILDING E - 23 UNITS WITH OFFICE



FRONT



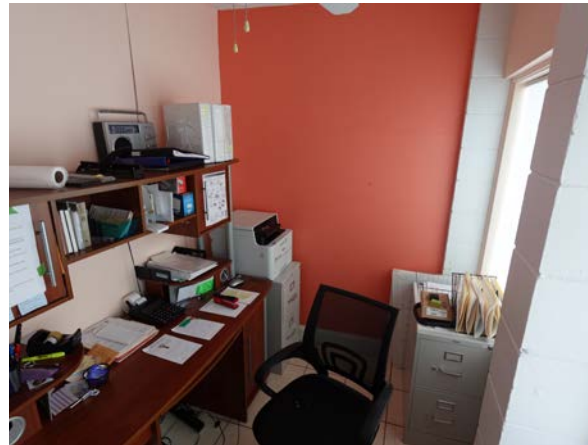
SIDE



BACK



OFFICE



OFFICE

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VALUATION

Valuation Number:	ESTIMATE-0000073	Effective Date:	02/04/2025
Value Basis:	Reconstruction	Expiration Date:	02/04/2026
		Estimate Expiration Date:	05/05/2025
		Cost as of:	12/2024
		Valuation Modified Date:	02/04/2025

BUSINESS

Ocean Park South Condominium Association Inc
VARIOUS
CAPE CANAVERAL, FL 32920 USA

LOCATION 1 – Ocean Park South Condominium Association Inc

Ocean Park South Condominium Association Inc
VARIOUS
CAPE CANAVERAL, FL 32920 USA

Location Adjustments

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

BUILDING E – BLDG E

E4 – 1 UNIT

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Reinforced Concrete Frame (ISO 6)	Number of Stories:	2
Gross Floor Area:	1,176 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 – Average		
Year Built:	1996		

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

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				\$189
Foundations			\$4,837	\$13,197
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$102,731	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$52,352	
Material		100% Single-Ply Membrane		
Pitch				
Interior			\$43,819	
Floor Finish				
Ceiling Finish		100% Drywall		
Partitions				
Length		168 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$41,412	\$3,624

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating		100% Forced Warm Air		
Cooling	100% Forced Cool Air			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing		8 Total Fixtures		
Electrical		100% Average Quality		
Elevators		0 Passenger 0 Freight		
Built-ins			\$14,525	
SUBTOTAL RC			\$259,675	\$17,010
ADDITIONS				
Building Items			\$1,290	
Total Additions			\$1,290	
TOTAL RC E4 - 1 UNIT			\$260,965	\$17,010

E5 - 6 UNITS**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Reinforced Concrete Frame (ISO 6)	Number of Stories:	2
Gross Floor Area:	5,438 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:	1996		

Adjustments

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
SUPERSTRUCTURE				
Site Preparation				\$875
Foundations			\$22,369	\$29,584
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$293,246	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$169,639	
Material		100% Single-Ply Membrane		
Pitch				
Interior			\$183,271	
Floor Finish				
Ceiling Finish		100% Drywall		
Partitions				
Length		776 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$191,516	\$16,760
Heating		100% Forced Warm Air		
Cooling	100% Forced Cool Air			
Fire Protection		0% Sprinkler System		

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing		37 Total Fixtures		
Electrical		100% Average Quality		
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$67,164	
SUBTOTAL RC			\$927,204	\$47,219
ADDITIONS				
Building Items			\$7,741	
Total Additions			\$7,741	
TOTAL RC E5 - 6 UNITS			\$934,945	\$47,219
E6 - 8 UNITS				
SUPERSTRUCTURE				
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:		9 ft.
Construction Type:	100% Reinforced Concrete Frame (ISO 6)	Number of Stories:		2
Gross Floor Area:	7,262 sq.ft.	Irregular Adjustment:		None
Construction Quality:	2.0 - Average			
Year Built:	1996			
Adjustments				
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				\$1,169
Foundations			\$29,872	\$34,592
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$363,189	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$215,215	
Material		100% Single-Ply Membrane		
Pitch				
Interior			\$241,867	
Floor Finish				
Ceiling Finish		100% Drywall		
Partitions				
Length		1,037 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$254,390	\$22,195
Heating		100% Forced Warm Air		
Cooling	100% Forced Cool Air			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		

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Policy Number: ESTIMATE-0000073

2/3/2025

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing		49 Total Fixtures		
Electrical		100% Average Quality		
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$89,692	
SUBTOTAL RC			\$1,194,225	\$57,956
ADDITIONS				
Building Items			\$10,321	
Total Additions			\$10,321	
TOTAL RC E6 - 8 UNITS			\$1,204,547	\$57,956

E7 - 8 UNITS**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Reinforced Concrete Frame (ISO 6)	Number of Stories:	2
Gross Floor Area:	5,534 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:	1996		

Adjustments

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
Site Preparation				\$891
Foundations			\$22,764	\$29,863

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$297,022	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$172,075	
Material		100% Single-Ply Membrane		
Pitch				
Interior			\$186,411	
Floor Finish				
Ceiling Finish		100% Drywall		
Partitions				
Length		790 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$192,727	\$16,760
Heating		100% Forced Warm Air		
Cooling	100% Forced Cool Air			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing		37 Total Fixtures		
Electrical		100% Average Quality		

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Valuation Detailed Report
Commercial Valuation

Policy Number: ESTIMATE-0000073

2/3/2025

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Elevators		0 Passenger 0 Freight		
Built-ins			\$68,350	
SUBTOTAL RC			\$939,349	\$47,514
ADDITIONS				
Building Items			\$10,321	
Total Additions			\$10,321	
TOTAL RC E7 - 8 UNITS			\$949,670	\$47,514
TOTAL RC BUILDING E BLDG E			\$3,350,127	\$169,699

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 1	\$3,350,127	19,410	\$173

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
VALUATION GRAND TOTAL	\$3,350,127	19,410	\$173

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Policy Number: ESTIMATE-0000073

2/3/2025

VALUATION

Valuation Number:	ESTIMATE-0000073	Effective Date:	02/04/2025
Value Basis:	Reconstruction	Expiration Date:	02/04/2026
		Estimate Expiration Date:	05/05/2025
		Cost as of:	12/2024
		Valuation Modified Date:	02/04/2025

BUSINESS

Ocean Park South Condominium Association Inc
VARIOUS
CAPE CANAVERAL, FL 32920 USA

LOCATION 1 - Ocean Park South Condominium Association Inc

Ocean Park South Condominium Association Inc
VARIOUS
CAPE CANAVERAL, FL 32920 USA

Equipment: Building items and site improvements**Replacement****Depreciated****Building E, E4 - 1 UNIT**

Building Items

Balconies

(1) Balconies, Wood frame

\$1,290

\$1,290

Building E, E5 - 6 UNITS

Building Items

Balconies

(1) Balconies, Wood frame

\$7,741

\$7,741

Building E, E6 - 8 UNITS

Building Items

Balconies

(1) Balconies, Wood frame

\$10,321

\$10,321

Building E, E7 - 8 UNITS

Building Items

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Valuation Detailed Report

Commercial Valuation

EQUIPMENT REPORT

Policy Number: ESTIMATE-0000073

2/3/2025

Equipment: Building items and site improvements

	Replacement	Depreciated
Balconies		
(1) Balconies, Wood frame	\$10,321	\$10,321
LOCATION 1 - Ocean Park South Condominium Association Inc	\$29,673	\$29,673
TOTAL		
TOTAL	\$29,673	\$29,673

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

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Valuation Detailed Report

Commercial Valuation
SUMMARY REPORT

Policy Number: ESTIMATE-0000073

2/3/2025

VALUATION

Valuation Number:	ESTIMATE-0000073	Effective Date:	02/04/2025
Value Basis:	Reconstruction	Expiration Date:	02/04/2026
		Estimate Expiration Date:	05/05/2025
		Cost as of:	12/2024
		Valuation Modified Date:	02/04/2025

BUSINESS

Ocean Park South Condominium Association Inc

VARIOUS

CAPE CANAVERAL, FL 32920 USA

LOCATION 1 - Ocean Park South Condominium Association Inc

Ocean Park South Condominium Association Inc

VARIOUS

CAPE CANAVERAL, FL 32920 USA

BUILDING E: SUPERSTRUCTURE			Reconstruction	Sq.Ft.	\$/Sq.Ft.
E4 - 1 UNIT	100%	Condominium, w/o Interior Finishes	\$259,675	1,176	\$221
E5 - 6 UNITS	100%	Condominium, w/o Interior Finishes	\$927,204	5,438	\$171
E6 - 8 UNITS	100%	Condominium, w/o Interior Finishes	\$1,194,225	7,262	\$164
E7 - 8 UNITS	100%	Condominium, w/o Interior Finishes	\$939,349	5,534	\$170
Section Totals			Reconstruction	Sq.Ft.	\$/Sq.Ft.
E4 - 1 UNIT	100%	Condominium, w/o Interior Finishes	\$259,675	1,176	\$221
Total Additions:			\$1,290		
E5 - 6 UNITS	100%	Condominium, w/o Interior Finishes	\$927,204	5,438	\$171
Total Additions:			\$7,741		
E6 - 8 UNITS	100%	Condominium, w/o Interior Finishes	\$1,194,225	7,262	\$164

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

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Valuation Detailed Report

Commercial Valuation
SUMMARY REPORT

Policy Number: ESTIMATE-0000073

2/3/2025

Total Additions:			\$10,321		
E7 - 8 UNITS	100%	Condominium, w/o Interior Finishes	\$939,349	5,534	\$170
Total Additions:			\$10,321		

BUILDING TOTAL, Building E	\$3,350,127	19,410	\$173
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BUILDING INSURANCE SUMMARY

Total Insured Amount	\$0		
Percent of Insurance to Value	0%		
100% Co-insurance Requirement	\$3,350,127		\$3,350,127
-100% Variance	(\$3,350,127)		

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 1	\$3,350,127	19,410	\$173
	Reconstruction	Sq.Ft.	\$/Sq.Ft.
VALUATION GRAND TOTAL	\$3,350,127	19,410	\$173

End of Report

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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NARRATIVE REPORT

Owner: OCEAN PARK SOUTH OWNERS ASSOCIATION

Building: CONDOMINIUM BUILDING F - 23 UNITS

Address: 350 FILLMORE AVENUE

City / State / Zip: CAPE CANAVERAL, FL 32920

County: BREVARD

Sq. Ft. Area: 19,798

Of Stories: 2

Date Constructed: 1966

Framing: REINFORCED CONCRETE

ISO Class (1-6): (6) FIRE RESISTIVE

Foundation: REINFORCED CONCRETE FOOTINGS, FOUNDATIONS WALLS AND SLAB

Exterior Walls: STUCCO ON CONCRETE BLOCK, GLASS AND METAL WINDOWS, PATIO AND BALCONY DOORS, METAL ENTRANCE DOORS.

Roofing: (FLAT) BUILT-UP ON CONCRETE DECK.

Structural Floor: CONCRETE.

Flooring: CONCRETE (UNIT FINISHES BY OWNER).

Ceiling: DRYWALL (UNIT FINISHES BY OWNER).

Partitions: DRYWALL ON STUDS (UNIT FINISHES BY OWNER).

Fire Safety: SMOKE DETECTORS, FIRE EXTINGUISHERS, EXIT SIGNS, EMERGENCY LIGHTING.

Building Service Systems: ELECTRICAL, PLUMBING, HEATING, AIR CONDITIONING - ROOFTOP.

Additional Features: PATIOS, BALCONIES, DOWNSPOUTS, LAUNDRY ROOM, WORKSHOP / STORAGE.

Note: BREAKDOWN BY SECTION ON NEXT PAGE.



VALUATION CONCLUSIONS

COST OF REPRODUCTION NEW:	\$3,455,500
EXCLUSIONS:	<u>\$166,500</u>
COST OF REPRODUCTION NEW LESS EXCLUSIONS:	\$3,289,000

5470 E. Busch Blvd. Unit 171
Tampa, FL 33617
www.customreserves.com



Toll Free: 1-888-927-7865
Phone: 813-999-2200
contact@customreserves.com

BUILDING F BREAKDOWN

Section	Cost of Reproduction New	Exclusions	Cost of Reproduction New Less Exclusions
F8 - 8 Units	\$997,200	\$47,500	\$949,700
F9 - 6 Units	\$982,100	\$47,200	\$934,900
F10 - 8 Units	\$1,262,500	\$58,000	\$1,204,500
F11 - 1 Unit	\$213,700	\$13,800	\$199,900
	\$3,455,500	\$166,500	\$3,289,000

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contact@customreserves.com

PICTURES - CONDOMINIUM BUILDING F - 23 UNITS



FRONT



SIDE



BACK



LAUNDRY ROOM



LAUNDRY ROOM



MAINTENANCE CLOSET

5470 E. Busch Blvd. Unit 171
Tampa, FL 33617
www.customreserves.com



Toll Free: 1-888-927-7865
Phone: 813-999-2200
contact@customreserves.com

VALUATION

Valuation Number:	ESTIMATE-0000073	Effective Date:	02/04/2025
Value Basis:	Reconstruction	Expiration Date:	02/04/2026
		Estimate Expiration Date:	05/05/2025
		Cost as of:	12/2024
		Valuation Modified Date:	02/05/2025

BUSINESS

Ocean Park South Condominium Association Inc
VARIOUS
CAPE CANAVERAL, FL 32920 USA

LOCATION 1 – Ocean Park South Condominium Association Inc

Ocean Park South Condominium Association Inc
VARIOUS
CAPE CANAVERAL, FL 32920 USA

Location Adjustments

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

BUILDING F – BLDG F

F8 – 8 UNITS

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Reinforced Concrete Frame (ISO 6)	Number of Stories:	2
Gross Floor Area:	5,534 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 – Average		
Year Built:	1996		

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Adjustments

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				\$891
Foundations			\$22,764	\$29,863
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$297,022	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$172,075	
Material		100% Single-Ply Membrane		
Pitch				
Interior			\$186,411	
Floor Finish				
Ceiling Finish		100% Drywall		
Partitions				
Length		790 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$192,727	\$16,760

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Policy Number: ESTIMATE-0000073

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating		100% Forced Warm Air		
Cooling	100% Forced Cool Air			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing		37 Total Fixtures		
Electrical		100% Average Quality		
Elevators		0 Passenger 0 Freight		
Built-ins			\$68,350	
SUBTOTAL RC			\$939,349	\$47,514
ADDITIONS				
Building Items			\$10,321	
Total Additions			\$10,321	
TOTAL RC F8 - 8 UNITS			\$949,670	\$47,514

F9 - 6 UNITS**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Reinforced Concrete Frame (ISO 6)	Number of Stories:	2
Gross Floor Area:	5,438 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:	1996		

Adjustments

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
SUPERSTRUCTURE				
Site Preparation				\$875
Foundations			\$22,369	\$29,584
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$293,246	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$169,639	
Material		100% Single-Ply Membrane		
Pitch				
Interior			\$183,271	
Floor Finish				
Ceiling Finish		100% Drywall		
Partitions				
Length		776 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$191,516	\$16,760
Heating		100% Forced Warm Air		
Cooling	100% Forced Cool Air			
Fire Protection		0% Sprinkler System		

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Policy Number: ESTIMATE-0000073

2/4/2025

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing		37 Total Fixtures		
Electrical		100% Average Quality		
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$67,164	
SUBTOTAL RC			\$927,204	\$47,219
ADDITIONS				
Building Items			\$7,741	
Total Additions			\$7,741	
TOTAL RC F9 - 6 UNITS			\$934,945	\$47,219
F10- 8 UNITS				
SUPERSTRUCTURE				
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:		9 ft.
Construction Type:	100% Reinforced Concrete Frame (ISO 6)	Number of Stories:		2
Gross Floor Area:	7,262 sq.ft.	Irregular Adjustment:		None
Construction Quality:	2.0 - Average			
Year Built:	1996			
Adjustments				
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

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
SUPERSTRUCTURE				
Site Preparation				\$1,169
Foundations			\$29,872	\$34,592
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$363,189	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$215,215	
Material		100% Single-Ply Membrane		
Pitch				
Interior			\$241,867	
Floor Finish				
Ceiling Finish		100% Drywall		
Partitions				
Length		1,037 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$254,390	\$22,195
Heating		100% Forced Warm Air		
Cooling	100% Forced Cool Air			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		

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Policy Number: ESTIMATE-0000073

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing		49 Total Fixtures		
Electrical		100% Average Quality		
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$89,692	
SUBTOTAL RC			\$1,194,225	\$57,956
ADDITIONS				
Building Items			\$10,321	
Total Additions			\$10,321	
TOTAL RC F10- 8 UNITS			\$1,204,547	\$57,956

F11 - 1 UNIT**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Reinforced Concrete Frame (ISO 6)	Number of Stories:	2
Gross Floor Area:	826 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:	1996		

Adjustments

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
Site Preparation				\$133
Foundations			\$3,398	\$10,994

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$82,129	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$40,745	
Material		100% Single-Ply Membrane		
Pitch				
Interior			\$31,831	
Floor Finish				
Ceiling Finish		100% Drywall		
Partitions				
Length		118 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$30,352	\$2,718
Heating		100% Forced Warm Air		
Cooling	100% Forced Cool Air			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing		6 Total Fixtures		
Electrical		100% Average Quality		

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Valuation Detailed Report

Commercial Valuation

Policy Number: ESTIMATE-0000073

2/4/2025

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Elevators		0 Passenger 0 Freight		
Built-ins			\$10,202	
SUBTOTAL RC			\$198,656	\$13,845
ADDITIONS				
Building Items			\$1,290	
Total Additions			\$1,290	
TOTAL RC F11 - 1 UNIT			\$199,946	\$13,845
TOTAL RC BUILDING F BLDG F			\$3,289,108	\$166,534
		Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 1		\$3,289,108	19,060	\$173
		Reconstruction	Sq.Ft.	\$/Sq.Ft.
VALUATION GRAND TOTAL		\$3,289,108	19,060	\$173

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Valuation Detailed Report

Commercial Valuation
EQUIPMENT REPORT

Policy Number: ESTIMATE-0000073

2/4/2025

VALUATION

Valuation Number:	ESTIMATE-0000073	Effective Date:	02/04/2025
Value Basis:	Reconstruction	Expiration Date:	02/04/2026
		Estimate Expiration Date:	05/05/2025
		Cost as of:	12/2024
		Valuation Modified Date:	02/05/2025

BUSINESS

Ocean Park South Condominium Association Inc
VARIOUS
CAPE CANAVERAL, FL 32920 USA

LOCATION 1 - Ocean Park South Condominium Association Inc

Ocean Park South Condominium Association Inc
VARIOUS
CAPE CANAVERAL, FL 32920 USA

Equipment: Building items and site improvements

Replacement

Depreciated

Building F, F8 - 8 UNITS

Building Items

Balconies

(1) Balconies, Wood frame

\$10,321

\$10,321

Building F, F9 - 6 UNITS

Building Items

Balconies

(1) Balconies, Wood frame

\$7,741

\$7,741

Building F, F10- 8 UNITS

Building Items

Balconies

(1) Balconies, Wood frame

\$10,321

\$10,321

Building F, F11 - 1 UNIT

Building Items

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Valuation Detailed Report

Commercial Valuation

EQUIPMENT REPORT

Policy Number: ESTIMATE-0000073

2/4/2025

Equipment: Building items and site improvements

	Replacement	Depreciated
Balconies		
(1) Balconies, Wood frame	\$1,290	\$1,290
LOCATION 1 - Ocean Park South Condominium Association Inc	\$29,673	\$29,673
TOTAL		
TOTAL	\$29,673	\$29,673

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Valuation Detailed Report

Commercial Valuation
SUMMARY REPORT

Policy Number: ESTIMATE-0000073

2/4/2025

VALUATION

Valuation Number:	ESTIMATE-0000073	Effective Date:	02/04/2025
Value Basis:	Reconstruction	Expiration Date:	02/04/2026
		Estimate Expiration Date:	05/05/2025
		Cost as of:	12/2024
		Valuation Modified Date:	02/05/2025

BUSINESS

Ocean Park South Condominium Association Inc

VARIOUS

CAPE CANAVERAL, FL 32920 USA

LOCATION 1 - Ocean Park South Condominium Association Inc

Ocean Park South Condominium Association Inc

VARIOUS

CAPE CANAVERAL, FL 32920 USA

BUILDING F: SUPERSTRUCTURE			Reconstruction	Sq.Ft.	\$/Sq.Ft.
F8 - 8 UNITS	100%	Condominium, w/o Interior Finishes	\$939,349	5,534	\$170
F9 - 6 UNITS	100%	Condominium, w/o Interior Finishes	\$927,204	5,438	\$171
F10- 8 UNITS	100%	Condominium, w/o Interior Finishes	\$1,194,225	7,262	\$164
F11 - 1 UNIT	100%	Condominium, w/o Interior Finishes	\$198,656	826	\$241
Section Totals			Reconstruction	Sq.Ft.	\$/Sq.Ft.
F8 - 8 UNITS	100%	Condominium, w/o Interior Finishes	\$939,349	5,534	\$170
Total Additions:			\$10,321		
F9 - 6 UNITS	100%	Condominium, w/o Interior Finishes	\$927,204	5,438	\$171
Total Additions:			\$7,741		
F10- 8 UNITS	100%	Condominium, w/o Interior Finishes	\$1,194,225	7,262	\$164

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

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Valuation Detailed Report

Commercial Valuation
SUMMARY REPORT

Policy Number: ESTIMATE-0000073

2/4/2025

Total Additions:			\$10,321		
F11 - 1 UNIT	100%	Condominium, w/o Interior Finishes	\$198,656	826	\$241
Total Additions:			\$1,290		

BUILDING TOTAL, Building F	\$3,289,108	19,060	\$173
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BUILDING INSURANCE SUMMARY

Total Insured Amount	\$0	
Percent of Insurance to Value	0%	
100% Co-insurance Requirement	\$3,289,108	\$3,289,108
-100% Variance	(\$3,289,108)	

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 1	\$3,289,108	19,060	\$173
	Reconstruction	Sq.Ft.	\$/Sq.Ft.
VALUATION GRAND TOTAL	\$3,289,108	19,060	\$173

End of Report

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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NARRATIVE REPORT

Owner: OCEAN PARK SOUTH OWNERS ASSOCIATION

Building: CONDOMINIUM BUILDING G - 22 UNITS

Address: 311 TAYLOR AVENUE

City / State / Zip: CAPE CANAVERAL, FL 32920

County: BREVARD

Sq. Ft. Area: 18,940

Of Stories: 2

Date Constructed: 1966

Framing: REINFORCED CONCRETE

ISO Class (1-6): (6) FIRE RESISTIVE

Foundation: REINFORCED CONCRETE FOOTINGS, FOUNDATIONS WALLS AND SLAB

Exterior Walls: STUCCO ON CONCRETE BLOCK, GLASS AND METAL WINDOWS, PATIO AND BALCONY DOORS, METAL ENTRANCE DOORS.

Roofing: (FLAT) BUILT-UP ON CONCRETE DECK.

Structural Floor: CONCRETE.

Flooring: CONCRETE (UNIT FINISHES BY OWNER).

Ceiling: DRYWALL (UNIT FINISHES BY OWNER).

Partitions: DRYWALL ON STUDS (UNIT FINISHES BY OWNER).

Fire Safety: SMOKE DETECTORS, FIRE EXTINGUISHERS, EXIT SIGNS, EMERGENCY LIGHTING.

Building Service Systems: ELECTRICAL, PLUMBING, HEATING, AIR CONDITIONING - ROOFTOP.

Additional Features: PATIOS, BALCONIES, DOWNSPOUTS.

Note: BREAKDOWN BY SECTION ON NEXT PAGE.



VALUATION CONCLUSIONS

COST OF REPRODUCTION NEW:	\$3,241,800
EXCLUSIONS:	<u>\$152,700</u>
COST OF REPRODUCTION NEW LESS EXCLUSIONS:	\$3,089,100

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Tampa, FL 33617
www.customreserves.com



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Phone: 813-999-2200
contact@customreserves.com

BUILDING G BREAKDOWN

Section	Cost of Reproduction New	Exclusions	Cost of Reproduction New Less Exclusions
G1 - 8 Units	\$997,200	\$47,500	\$949,700
G2 - 6 Units	\$982,100	\$47,200	\$934,900
G3 - 8 Units	\$1,262,500	\$58,000	\$1,204,500
	\$3,241,800	\$152,700	\$3,089,100

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PICTURES - CONDOMINIUM BUILDING G - 22 UNITS



FRONT



FRONT



SIDE



BACK

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VALUATION

Valuation Number:	ESTIMATE-0000073	Effective Date:	02/04/2025
Value Basis:	Reconstruction	Expiration Date:	02/04/2026
		Estimate Expiration Date:	05/05/2025
		Cost as of:	12/2024
		Valuation Modified Date:	02/04/2025

BUSINESS

Ocean Park South Condominium Association Inc
VARIOUS
CAPE CANAVERAL, FL 32920 USA

LOCATION 1 – Ocean Park South Condominium Association Inc

Ocean Park South Condominium Association Inc
VARIOUS
CAPE CANAVERAL, FL 32920 USA

Location Adjustments

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

BUILDING G – BLDG G

G1 – 8 UNITS

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Reinforced Concrete Frame (ISO 6)	Number of Stories:	2
Gross Floor Area:	5,534 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 – Average		
Year Built:	1996		

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

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				\$891
Foundations			\$22,764	\$29,863
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$297,022	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$172,075	
Material		100% Single-Ply Membrane		
Pitch				
Interior			\$186,411	
Floor Finish				
Ceiling Finish		100% Drywall		
Partitions				
Length		790 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$192,727	\$16,760

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Policy Number: ESTIMATE-0000073

2/3/2025

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating		100% Forced Warm Air		
Cooling	100% Forced Cool Air			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing		37 Total Fixtures		
Electrical		100% Average Quality		
Elevators		0 Passenger 0 Freight		
Built-ins			\$68,350	
SUBTOTAL RC			\$939,349	\$47,514
ADDITIONS				
Building Items			\$10,321	
Total Additions			\$10,321	
TOTAL RC G1 - 8 UNITS			\$949,670	\$47,514

G2 - 6 UNITS**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Reinforced Concrete Frame (ISO 6)	Number of Stories:	2
Gross Floor Area:	5,438 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:	1996		

Adjustments

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
SUPERSTRUCTURE				
Site Preparation				\$875
Foundations			\$22,369	\$29,584
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$293,246	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$169,639	
Material		100% Single-Ply Membrane		
Pitch				
Interior			\$183,271	
Floor Finish				
Ceiling Finish		100% Drywall		
Partitions				
Length		776 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$191,516	\$16,760
Heating		100% Forced Warm Air		
Cooling	100% Forced Cool Air			
Fire Protection		0% Sprinkler System		

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing		37 Total Fixtures		
Electrical		100% Average Quality		
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$67,164	
SUBTOTAL RC			\$927,204	\$47,219
ADDITIONS				
Building Items			\$7,741	
Total Additions			\$7,741	
TOTAL RC G2 - 6 UNITS			\$934,945	\$47,219
G3 - 8 UNITS				
SUPERSTRUCTURE				
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.	
Construction Type:	100% Reinforced Concrete Frame (ISO 6)	Number of Stories:	2	
Gross Floor Area:	7,262 sq.ft.	Irregular Adjustment:	None	
Construction Quality:	2.0 - Average			
Year Built:	1996			
Adjustments				
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

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
SUPERSTRUCTURE				
Site Preparation				\$1,169
Foundations			\$29,872	\$34,592
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$363,189	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$215,215	
Material		100% Single-Ply Membrane		
Pitch				
Interior			\$241,867	
Floor Finish				
Ceiling Finish		100% Drywall		
Partitions				
Length		1,037 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$254,390	\$22,195
Heating		100% Forced Warm Air		
Cooling	100% Forced Cool Air			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		

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Policy Number: ESTIMATE-0000073

2/3/2025

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing		49 Total Fixtures		
Electrical		100% Average Quality		
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$89,692	
SUBTOTAL RC			\$1,194,225	\$57,956
ADDITIONS				
Building Items			\$10,321	
Total Additions			\$10,321	
TOTAL RC G3 - 8 UNITS			\$1,204,547	\$57,956
TOTAL RC BUILDING G BLDG G			\$3,089,162	\$152,689
		Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 1		\$3,089,162	18,234	\$169
		Reconstruction	Sq.Ft.	\$/Sq.Ft.
VALUATION GRAND TOTAL		\$3,089,162	18,234	\$169

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

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Valuation Detailed Report

Commercial Valuation
EQUIPMENT REPORT

Policy Number: ESTIMATE-0000073

2/3/2025

VALUATION

Valuation Number:	ESTIMATE-0000073	Effective Date:	02/04/2025
Value Basis:	Reconstruction	Expiration Date:	02/04/2026
		Estimate Expiration Date:	05/05/2025
		Cost as of:	12/2024
		Valuation Modified Date:	02/04/2025

BUSINESS

Ocean Park South Condominium Association Inc
VARIOUS
CAPE CANAVERAL, FL 32920 USA

LOCATION 1 - Ocean Park South Condominium Association Inc

Ocean Park South Condominium Association Inc
VARIOUS
CAPE CANAVERAL, FL 32920 USA

Equipment: Building items and site improvements

Replacement

Depreciated

Building G, G1 - 8 UNITS

Building Items

Balconies

(1) Balconies, Wood frame

\$10,321

\$10,321

Building G, G2 - 6 UNITS

Building Items

Balconies

(1) Balconies, Wood frame

\$7,741

\$7,741

Building G, G3 - 8 UNITS

Building Items

Balconies

(1) Balconies, Wood frame

\$10,321

\$10,321

LOCATION 1 - Ocean Park South Condominium Association Inc

\$28,383

\$28,383

TOTAL

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Valuation Detailed Report

Commercial Valuation
SUMMARY REPORT

Policy Number: ESTIMATE-0000073

2/3/2025

TOTAL	\$28,383	\$28,383
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Valuation Detailed Report

Commercial Valuation
SUMMARY REPORT

Policy Number: ESTIMATE-0000073

2/3/2025

VALUATION

Valuation Number:	ESTIMATE-0000073	Effective Date:	02/04/2025
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		Estimate Expiration Date:	05/05/2025
		Cost as of:	12/2024
		Valuation Modified Date:	02/04/2025

BUSINESS

Ocean Park South Condominium Association Inc

VARIOUS

CAPE CANAVERAL, FL 32920 USA

LOCATION 1 - Ocean Park South Condominium Association Inc

Ocean Park South Condominium Association Inc

VARIOUS

CAPE CANAVERAL, FL 32920 USA

BUILDING G: SUPERSTRUCTURE				Reconstruction	Sq.Ft.	\$/Sq.Ft.
G1 - 8 UNITS	100%	Condominium, w/o Interior Finishes		\$939,349	5,534	\$170
G2 - 6 UNITS	100%	Condominium, w/o Interior Finishes		\$927,204	5,438	\$171
G3 - 8 UNITS	100%	Condominium, w/o Interior Finishes		\$1,194,225	7,262	\$164
Section Totals				Reconstruction	Sq.Ft.	\$/Sq.Ft.
G1 - 8 UNITS	100%	Condominium, w/o Interior Finishes		\$939,349	5,534	\$170
Total Additions:				\$10,321		
G2 - 6 UNITS	100%	Condominium, w/o Interior Finishes		\$927,204	5,438	\$171
Total Additions:				\$7,741		
G3 - 8 UNITS	100%	Condominium, w/o Interior Finishes		\$1,194,225	7,262	\$164
Total Additions:				\$10,321		

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

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Valuation Detailed Report
Commercial Valuation
SUMMARY REPORT

Policy Number: ESTIMATE-0000073

2/3/2025

BUILDING TOTAL, Building G			
	\$3,089,162	18,234	\$169
BUILDING INSURANCE SUMMARY			
Total Insured Amount	\$0		
Percent of Insurance to Value	0%		
100% Co-insurance Requirement	\$3,089,162		\$3,089,162
-100% Variance	(\$3,089,162)		
	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 1			
	\$3,089,162	18,234	\$169
	Reconstruction	Sq.Ft.	\$/Sq.Ft.
VALUATION GRAND TOTAL			
	\$3,089,162	18,234	\$169

End of Report

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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STANDARD PICTURES - CONDOMINIUM BUILDINGS



WALKWAYS



WALKWAYS



WALKWAYS



ENTRANCE



FIRE EXTINGUISHER

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NARRATIVE REPORT

OTHER INSURABLE STRUCTURES

COST OF
REPRODUCTION NEW

STRUCTURE: SWIMMING POOL

\$84,000

DESCRIPTION: MASONRY CONSTRUCTION WITH CERAMIC TILE TRIM, LADDER, STAIRS AND FILTER EQUIPMENT, POOL FURNITURE AND POOL FENCE.



SWIMMING POOL



POOL FURNITURE



POOL FENCE

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NARRATIVE REPORT

OTHER INSURABLE STRUCTURES

COST OF REPRODUCTION NEW

STRUCTURE: BBQ AREA

\$2,000



BBQ AREA

CITIZENS PROPERTY INSURANCE CERTIFICATION

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Citizens Property Insurance Corporation

Minimum Requirements for Non-licensed Commercial Residential and Commercial Nonresidential Inspections/Valuations

Certification

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

Specialty Property Appraisals

I, Maria Camila Saucedo, certify that I, or the entity listed above, have/has at least three years experience in the field of commercial property inspections, commercial risk assessment, and commercial property replacement cost evaluation.

Date 1/03/2024 Position Principal

License # (if applicable):