



Insurable Value / Replacement Cost Appraisal

LOCATED AT:

12467 Country Green Boulevard et al
Boynton Beach, FL 33437

FOR:

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

AS OF:

March 4th, 2020

BY:

Paul R Cassidy, Cert Gen RZ3176
All Florida Appraisal Group, Inc.
500 S Cypress Road, # 3
Pompano Beach, FL 33060
954/240-8911 (phone); 954/653-0637 (fax)
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A

**RESTRICTED USE
Insurable Value / Replacement Cost
APPRAISAL REPORT OF:**

60 Buildings Located at:

**Country Greens at Westchester
Boynton Beach, Florida 33437**

Date of Inspection:

March 4th, 2020

File Number: 0320-P13890

FOR:

***Country Greens at Westchester
Homeowners' Association, Inc.***

BY:

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

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

March 18th, 2020

Reference/Address: Country Greens at Westchester
12467 Country Greens Boulevard et al
Boynton Beach, Florida 33437

Board of Directors,

In accordance with your request, we have appraised the above referenced residential buildings and common area improvements. The report of that appraisal is attached. The sole objective and purpose of this report is to establish an estimate of insurable value (replacement cost) for insurance purposes as of March 4th, 2020. This appraisal report is intended for sole use by the Client / Name Insured in obtaining adequate hazard insurance.

This report is based on a physical analysis of the site and improvements. The report was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice. This report is a real estate consulting service and is not a market value appraisal. The following report was prepared in conformity with Standards 4 and 5 of the Uniform Standards of Professional Appraisal Practice (USPAP). Standard 4 addresses the performance of consulting services by an appraiser. Standard 5 addresses the reporting requirements of consulting services by an appraiser. This report is appropriate for the needs of our client and should not be used for any other purpose or submitted to any other person/party. It is also important that the reader does not confuse the value conclusion reported herein with an estimate of market value.

Country Greens at Westchester
March 18th, 2020
Page Two

Based upon our analysis, it was concluded that the Estimated Insurable Value / Construction Cost for the buildings as of March 4th, 2020 (building and site improvements only - not including land value) to be:

Hazard Value: \$21,745,419.00

[Including Site Improvements - see next page for detail]

Respectfully submitted,



Paul R. Cassidy
State Certified General Real Estate Appraiser # RZ3176
Certified Marshall & Swift Estimator # 105576

SUMMARY OF VALUES

Bldg #	Association Name Building Street Address / Identification	# Units	Total RCV (above & below ground)	Below Ground Exclusions	Hazard Value (including HVAC)
	Country Greens at Westchester Homeowners'				
1	12467 Country Greens Blvd (Clubhouse)	0	\$164,566.00	\$10,572.00	\$153,994.00
2	12076 Country Greens Blvd	1	\$193,333.00	\$15,679.00	\$177,654.00
3	12082 Country Greens Blvd	1	\$193,333.00	\$15,679.00	\$177,654.00
4	12088 Country Greens Blvd	1	\$169,461.00	\$13,991.00	\$155,470.00
5	12094 Country Greens Blvd	1	\$185,597.00	\$14,105.00	\$171,492.00
6	12100 Country Greens Blvd	1	\$193,333.00	\$15,679.00	\$177,654.00
7	12106 Country Greens Blvd	1	\$193,333.00	\$15,679.00	\$177,654.00
8	12112 Country Greens Blvd	1	\$169,461.00	\$13,991.00	\$155,470.00
9	12118 Country Greens Blvd	1	\$193,333.00	\$15,679.00	\$177,654.00
10	12124 Country Greens Blvd	1	\$169,461.00	\$13,991.00	\$155,470.00
11	12130 Country Greens Blvd	1	\$169,461.00	\$13,991.00	\$155,470.00
12	12136 Country Greens Blvd	1	\$193,333.00	\$15,679.00	\$177,654.00
13	12142 Country Greens Blvd	1	\$193,333.00	\$15,679.00	\$177,654.00
14	12148 Country Greens Blvd	1	\$169,461.00	\$13,991.00	\$155,470.00
15	12154 Country Greens Blvd	1	\$169,461.00	\$13,991.00	\$155,470.00
16	12160 Country Greens Blvd	1	\$169,461.00	\$13,991.00	\$155,470.00
17	12166 Country Greens Blvd	1	\$193,333.00	\$15,679.00	\$177,654.00
18	12172 Country Greens Blvd	1	\$185,597.00	\$14,105.00	\$171,492.00
19	12178 Country Greens Blvd	1	\$193,333.00	\$15,679.00	\$177,654.00
20	12184 Country Greens Blvd	1	\$193,333.00	\$15,679.00	\$177,654.00
21	12190 Country Greens Blvd	1	\$169,461.00	\$13,991.00	\$155,470.00
22	12196 Country Greens Blvd	1	\$169,461.00	\$13,991.00	\$155,470.00
23	12202 Country Greens Blvd	1	\$169,461.00	\$13,991.00	\$155,470.00
24	12208 Country Greens Blvd	1	\$185,597.00	\$14,105.00	\$171,492.00
25	12214 Country Greens Blvd	1	\$193,333.00	\$15,679.00	\$177,654.00
26	12220 Country Greens Blvd	1	\$169,461.00	\$13,991.00	\$155,470.00

27	12226 Country Greens Blvd	1	\$169,461.00	\$13,991.00	\$155,470.00
28	12232 Country Greens Blvd	1	\$169,461.00	\$13,991.00	\$155,470.00
29	12238 Country Greens Blvd	1	\$193,333.00	\$15,679.00	\$177,654.00
30	12244 Country Greens Blvd	1	\$169,461.00	\$13,991.00	\$155,470.00
31	12250 Country Greens Blvd	1	\$193,333.00	\$15,679.00	\$177,654.00
32	12256 Country Greens Blvd	1	\$169,461.00	\$13,991.00	\$155,470.00
33	12077 - 12095 Country Greens Blvd	4	\$578,974.00	\$35,998.00	\$542,976.00
34	12101 - 12119 Country Greens Blvd	4	\$572,732.00	\$35,835.00	\$536,897.00
35	12125 - 12137 Country Greens Blvd	3	\$453,209.00	\$30,173.00	\$423,036.00
36	12143 - 12149 Country Greens Blvd	2	\$324,801.00	\$22,534.00	\$302,267.00
37	12155 - 12185 Country Greens Blvd	6	\$840,148.00	\$48,836.00	\$791,312.00
38	12191 - 12221 Country Greens Blvd	6	\$848,331.00	\$49,096.00	\$799,235.00
39	12227 - 12239 Country Greens Blvd	3	\$448,066.00	\$29,855.00	\$418,211.00
40	12245 - 12275 Country Greens Blvd	6	\$853,730.00	\$48,966.00	\$804,764.00
41	12281 - 12299 Country Greens Blvd	4	\$578,974.00	\$35,998.00	\$542,976.00
42	12305 - 12323 Country Greens Blvd	4	\$572,732.00	\$35,835.00	\$536,897.00
43	12329 - 12353 Country Greens Blvd	5	\$724,370.00	\$43,124.00	\$681,246.00
44	12123 - 12135 Forest Greens Drive	4	\$599,252.00	\$35,804.00	\$563,448.00
45	12139 - 12155 Forest Greens Drive	5	\$714,512.00	\$42,568.00	\$671,944.00
46	12159 - 12175 Forest Greens Drive	5	\$713,677.00	\$42,433.00	\$671,244.00
47	12179 - 12191 Forest Greens Drive	4	\$561,967.00	\$36,691.00	\$525,276.00
48	12195 - 12203 Forest Greens Drive	3	\$448,066.00	\$29,855.00	\$418,211.00
49	12207 - 12219 Forest Greens Drive	4	\$601,477.00	\$36,370.00	\$565,107.00
50	12223 - 12231 Forest Greens Drive	3	\$453,209.00	\$30,173.00	\$423,036.00
51	12235 - 12255 Forest Greens Drive	6	\$853,730.00	\$48,966.00	\$804,764.00
52	12259 - 12279 Forest Greens Drive	6	\$840,148.00	\$48,836.00	\$791,312.00
53	12283 - 12299 Forest Greens Drive	5	\$692,026.00	\$44,322.00	\$647,704.00
54	12303 - 12315 Forest Greens Drive	4	\$566,761.00	\$37,451.00	\$529,310.00
55	12319 - 12331 Forest Greens Drive	4	\$601,477.00	\$36,370.00	\$565,107.00
56	12190 - 12206 Forest Greens Drive	5	\$714,512.00	\$42,568.00	\$671,944.00
57	12210 - 12222 Forest Greens Drive	4	\$601,477.00	\$36,370.00	\$565,107.00
58	12226 - 12242 Forest Greens Drive	5	\$714,512.00	\$42,568.00	\$671,944.00
59	12266 - 12270 Forest Greens Drive	2	\$277,535.00	\$22,775.00	\$254,760.00
60	12306 - 12314 Forest Greens Drive	3	\$441,757.00	\$30,420.00	\$411,337.00
Building Totals		150	\$22,968,763.00	\$1,527,369.00	\$21,441,394.00

Additional Improvements		Cost New		Cost New
Swimming Pool		\$102,315.00		\$102,315.00
Pool Equipment w/ Shelter		\$13,840.00		\$13,840.00
Pool Heater (1)		\$4,675.00		\$4,675.00
Pool Patio Deck		\$33,130.00		\$33,130.00
Pool Patio Fencing / Gates		\$9,945.00		\$9,945.00
Vinyl Fencing @ Equipment Area		\$1,130.00		\$1,130.00
Tennis Court (1)		\$34,650.00		\$34,650.00
Tennis Court Fencing		\$10,400.00		\$10,400.00
Bocce Court (1)		\$2,450.00		\$2,450.00
Shade Canopy @ Bocce Court		\$3,405.00		\$3,405.00
Flag Pole (1)		\$1,250.00		\$1,250.00
Mail Boxes (12), Bulletin Board		\$16,325.00		\$16,325.00
Perimeter/Monument Walls - Fencing		\$56,710.00		\$56,710.00
Pool Patio Lighting (7)		\$13,800.00		\$13,800.00
Total Additional Improvements		\$304,025.00		\$304,025.00
Grand Totals	150	\$23,272,788.00	\$1,527,369.00	\$21,745,419.00
Effective Date: 03/04/2020				

SUMMARY OF SALIENT FACTS

Valuation Date:	March 4 th , 2020
Appraisal Type:	Insurable Value/ Replacement Cost Estimate
Property Rights Appraised:	Fee Simple for Improvements only – Insurable / Replacement Cost (Construction Cost) value
Location / Address:	12467 Country Greens Blvd et al, Boynton Beach, FL 33437
County:	Palm Beach
Name Insured:	Country Greens at Westchester Homeowners' Association, Inc.
Zoning:	RM (Residential Multi-Family)
Year Built:	1987 - 1988
Site Information:	An irregular-shaped parcel totaling 1,696,350 +/- square feet and/or 38.94 acres.
Census Tract:	The buildings are located in Census Tract 0059.54. (Source: US Census Bureau)
Flood Data:	<p>The buildings are not located within a flood zone area per the National Flood Insurance Program; Map Number 12099C0960F dated 10/05/2017. The subject is located in Flood Zone "X". See Flood Certificate or Survey for confirmation and which, if different, will supersede the information in this section.</p>
Folio Numbers:	00-42-46-02-04-000-2020 through 00-42-46-02-04-000-4000
Distance to Fire Hydrant:	Less than 800 feet
Distance to Tidal Water:	3.89 miles east

Building Improvements:

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

See attached sketches, floor plans and photograph addendums.

Overall Condition: The buildings have received adequate routine continual maintenance and are considered to be in overall average to good condition.

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

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

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

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

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

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

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

VALUATION ANALYSIS

DIRECT SALES COMPARISON APPROACH TO VALUE

Not requested and not considered.

INCOME APPROACH TO VALUE

Not requested and not considered.

COST APPROACH TO VALUE

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

DEFINITION OF INSURABLE VALUE:

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

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

Cost estimates derived from Marshall & Swift / Boeckh BVS [now CoreLogic parent company] software with the most recent costs updates as of September 2019. Administrative and entrepreneurial profit included in price per square foot estimate.

Porch/Terrace areas for the buildings were included under “Building Additions” and therefore not included in the gross floor area of the BVS reports.

See attached 09/2019 Marshall & Swift / Boeckh BVS report below.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

INSURED	Country Greens at Westchester HOA	Effective Date:	3/04/2020
	3916 Poinciana Drive S, # 9	Expiration Date:	
	Lake Worth, FL 33467	Cost as of:	09/2019

BUILDING 1	Clubhouse
	12467 Country Greens Blvd
	Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	12 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	1,070 sq. ft.	Irregular Adjustment:	None
Construction Quality:	2 - Average		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		236
Foundations	6,033	8,662
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	79,489	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	20,281	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	40,360	1,674
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	2,715	

SUBSTRUCTURE

SUBTOTAL RC	\$148,878	\$10,572
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ADDITIONS

Misc. Additional Features:	
Canopy, canvas	5,116

TOTAL RC SECTION 1	\$153,994	\$10,572
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TOTAL RC BUILDING1	Clubhouse	\$153,994	\$10,572
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 2 A Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	84% Row House	Story Height:	9 ft.
	16% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	1,688 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		338
Foundations	7,279	11,918
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	81,921	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	26,214	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	49,252	3,423
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	10,014	

SUBSTRUCTURE

SUBTOTAL RC	\$174,679	\$15,679
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ADDITIONS

Misc. Additional Features:	
Porch	2,975

TOTAL RC SECTION 1	\$177,654	\$15,679
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TOTAL RC BUILDING2	A Type Building	\$177,654	\$15,679
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 3 B Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	81% Row House	Story Height:	9 ft.
	19% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	1,492 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		298
Foundations	6,204	10,773
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	66,643	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	27,271	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	42,311	2,920
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	8,763	

SUBSTRUCTURE

SUBTOTAL RC	\$151,193	\$13,991
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ADDITIONS

Misc. Additional Features:	
Porch	4,277

TOTAL RC SECTION 1	\$155,470	\$13,991
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TOTAL RC BUILDING3	B Type Building	\$155,470	\$13,991
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 4 C Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	75% Row House	Story Height:	9 ft.
	25% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	1,682 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		336
Foundations	6,476	10,651
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	79,801	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	28,453	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	45,422	3,118
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	9,679	

SUBSTRUCTURE

SUBTOTAL RC	\$169,831	\$14,105
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ADDITIONS

Misc. Additional Features:	
Porch	1,661

TOTAL RC SECTION 1	\$171,492	\$14,105
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TOTAL RC BUILDING4	C Type Building	\$171,492	\$14,105
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 5 O Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	88% Row House	Story Height:	9 ft.
	12% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	5,588 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		1,119
Foundations	25,242	23,833
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	203,395	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	106,151	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	166,314	11,046
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	33,593	

SUBSTRUCTURE

SUBTOTAL RC	\$534,695	\$35,998
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ADDITIONS

Misc. Additional Features:	
Porch	8,281

TOTAL RC SECTION 1	\$542,976	\$35,998
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TOTAL RC BUILDING5	O Type Building	\$542,976	\$35,998
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 6 P Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	88% Row House	Story Height:	9 ft.
	12% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	5,524 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		1,107
Foundations	24,953	23,682
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	198,037	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	104,968	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	167,302	11,046
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	33,208	

SUBSTRUCTURE

SUBTOTAL RC	\$528,468	\$35,835
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ADDITIONS

Misc. Additional Features:	
Porch	8,429

TOTAL RC SECTION 1	\$536,897	\$35,835
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TOTAL RC BUILDING6	P Type Building	\$536,897	\$35,835
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 7 I Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	87% Row House	Story Height:	9 ft.
	13% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	4,346 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		870
Foundations	19,409	20,527
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	164,808	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	82,171	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	124,494	8,776
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	26,041	

SUBSTRUCTURE

SUBTOTAL RC	\$416,923	\$30,173
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ADDITIONS

Misc. Additional Features:	
Porch	6,113

TOTAL RC SECTION 1	\$423,036	\$30,173
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TOTAL RC BUILDING7	I Type Building	\$423,036	\$30,173
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 8 Q Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	82% Row House	Story Height:	9 ft.
	18% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	3,063 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		613
Foundations	12,893	16,023
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	126,513	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	55,218	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	86,459	5,898
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	18,050	

SUBSTRUCTURE

SUBTOTAL RC	\$299,132	\$22,534
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ADDITIONS

Misc. Additional Features:	
Porch	4,135

TOTAL RC SECTION 1	\$303,267	\$22,534
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TOTAL RC BUILDING8	Q Type Building	\$303,267	\$22,534
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 9 G Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	87% Row House	Story Height:	9 ft.
	13% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,634 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		1,729
Foundations	38,559	30,060
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	282,382	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	160,843	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	245,224	17,047
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	51,734	

SUBSTRUCTURE

SUBTOTAL RC	\$778,742	\$48,836
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ADDITIONS

Misc. Additional Features:	
Porch	12,570

TOTAL RC SECTION 1	\$791,312	\$48,836
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TOTAL RC BUILDING9	G Type Building	\$791,312	\$48,836
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 10 R Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	87% Row House	Story Height:	9 ft.
	13% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,754 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		1,753
Foundations	39,095	30,296
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	285,540	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	163,025	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	246,895	17,047
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	52,453	

SUBSTRUCTURE

SUBTOTAL RC	\$787,008	\$49,096
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ADDITIONS

Misc. Additional Features:	
Porch	12,227

TOTAL RC SECTION 1	\$799,235	\$49,096
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TOTAL RC BUILDING10	R Type Building	\$799,235	\$49,096
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 11 J Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	87% Row House	Story Height:	9 ft.
	13% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	4,318 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		858
Foundations	19,130	20,291
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	162,685	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	80,964	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	123,484	8,706
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	25,666	

SUBSTRUCTURE

SUBTOTAL RC	\$411,929	\$29,855
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ADDITIONS

Misc. Additional Features:	
Porch	6,282

TOTAL RC SECTION 1	\$418,211	\$29,855
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TOTAL RC BUILDING11	J Type Building	\$418,211	\$29,855
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 12 H Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	87% Row House	Story Height:	9 ft.
	13% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	8,694 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		1,741
Foundations	38,827	30,178
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	283,962	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	161,893	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	255,594	17,047
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	52,093	

SUBSTRUCTURE

SUBTOTAL RC	\$792,368	\$48,966
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ADDITIONS

Misc. Additional Features:	
Porch	12,396

TOTAL RC SECTION 1	\$804,764	\$48,966
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TOTAL RC BUILDING12	H Type Building	\$804,764	\$48,966
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 13 S Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	85% Row House	Story Height:	9 ft.
	15% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	7,444 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		1,490
Foundations	32,480	27,047
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	251,710	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	135,989	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	206,509	14,587
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	44,309	

SUBSTRUCTURE

SUBTOTAL RC	\$670,997	\$43,124
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ADDITIONS

Misc. Additional Features:	
Porch	10,249

TOTAL RC SECTION 1	\$681,246	\$43,124
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TOTAL RC BUILDING13	S Type Building	\$681,246	\$43,124
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 14 N Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	82% Row House	Story Height:	9 ft.
	18% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	6,064 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		1,213
Foundations	25,525	23,305
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	214,756	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	107,531	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	171,473	11,286
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	35,734	

SUBSTRUCTURE

SUBTOTAL RC	\$555,019	\$35,804
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ADDITIONS

Misc. Additional Features:	
Porch	8,429

TOTAL RC SECTION 1	\$563,448	\$35,804
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TOTAL RC BUILDING14	N Type Building	\$563,448	\$35,804
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 15 M Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	85% Row House	Story Height:	9 ft.
	15% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	7,384 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		1,478
Foundations	32,218	26,924
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	250,084	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	134,938	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	200,335	14,166
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	43,951	

SUBSTRUCTURE

SUBTOTAL RC	\$661,526	\$42,568
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ADDITIONS

Misc. Additional Features:	
Porch	10,418

TOTAL RC SECTION 1	\$671,944	\$42,568
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TOTAL RC BUILDING15	M Type Building	\$671,944	\$42,568
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 16 L Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	85% Row House	Story Height:	9 ft.
	15% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	7,324 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		1,466
Foundations	31,956	26,801
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	248,457	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	133,830	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	202,827	14,166
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	43,594	

SUBSTRUCTURE

SUBTOTAL RC	\$660,663	\$42,433
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ADDITIONS

Misc. Additional Features:	
Porch	10,581

TOTAL RC SECTION 1	\$671,244	\$42,433
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TOTAL RC BUILDING16	L Type Building	\$671,244	\$42,433
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

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BUILDING 17 K Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	90% Row House	Story Height:	9 ft.
	10% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	5,567 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		1,116
Foundations	25,719	24,304
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	177,859	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	108,034	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	171,547	11,271
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	33,687	

SUBSTRUCTURE

SUBTOTAL RC	\$516,847	\$36,691
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ADDITIONS

Misc. Additional Features:	
Porch	8,429

TOTAL RC SECTION 1	\$525,276	\$36,691
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TOTAL RC BUILDING17	K Type Building	\$525,276	\$36,691
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

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BUILDING 18 D Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	82% Row House	Story Height:	9 ft.
	18% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	6,132 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		1,227
Foundations	25,811	23,450
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	216,671	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	108,662	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	169,561	11,693
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	36,135	

SUBSTRUCTURE

SUBTOTAL RC	\$556,842	\$36,370
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ADDITIONS

Misc. Additional Features:	
Porch	8,265

TOTAL RC SECTION 1	\$565,107	\$36,370
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TOTAL RC BUILDING18	D Type Building	\$565,107	\$36,370
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 19 F Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	92% Row House	Story Height:	9 ft.
	8% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	6,998 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		1,403
Foundations	33,049	28,184
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	210,181	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	138,042	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	213,723	14,735
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	42,624	

SUBSTRUCTURE

SUBTOTAL RC	\$637,619	\$44,322
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ADDITIONS

Misc. Additional Features:	
Porch	10,085

TOTAL RC SECTION 1	\$647,704	\$44,322
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TOTAL RC BUILDING19	F Type Building	\$647,704	\$44,322
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 20 E Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	90% Row House	Story Height:	9 ft.
	10% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	5,688 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		1,140
Foundations	26,278	24,594
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	180,732	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	110,410	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	169,368	11,717
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	34,420	

SUBSTRUCTURE

SUBTOTAL RC	\$521,208	\$37,451
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ADDITIONS

Misc. Additional Features:	
Porch	8,102

TOTAL RC SECTION 1	\$529,310	\$37,451
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TOTAL RC BUILDING20	E Type Building	\$529,310	\$37,451
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 21 U Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	100% Row House	Story Height:	9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	2,504 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		480
Foundations	12,253	16,623
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	91,305	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	52,446	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	79,535	5,672
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	14,917	

SUBSTRUCTURE

SUBTOTAL RC	\$250,456	\$22,775
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ADDITIONS

Misc. Additional Features:	
Porch	4,304

TOTAL RC SECTION 1	\$254,760	\$22,775
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TOTAL RC BUILDING21	U Type Building	\$254,760	\$22,775
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MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

Commercial Building Valuation Report

Hazard Value

Policy : Country Greens

3/18/2020

BUILDING 22 T Type Building
various - see report
Boynton Beach, FL 33437

SECTION 1

SUPERSTRUCTURE

Occupancy:	87% Row House	Story Height:	9 ft.
	13% Parking Garage		9 ft.
Construction Type:	100% Joisted Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	4,435 sq. ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Average -		

SUMMARY OF COSTS

Reconstruction

Exclusion

SUPERSTRUCTURE

Site Preparation		888
Foundations	19,806	20,756
Foundation Walls, Interior Foundations, Slab On Ground		
Exterior	143,052	
Framing, Exterior Wall, Structural Floor, Roof		
Interior	83,812	
Floor Finish, Ceiling Finish, Partitions		
Mechanicals	132,138	8,776
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators		
Built-ins	26,574	

SUBSTRUCTURE

SUBTOTAL RC	\$405,382	\$30,420
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ADDITIONS

Misc. Additional Features:	
Porch	5,955

TOTAL RC SECTION 1	\$411,337	\$30,420
---------------------------	------------------	-----------------

TOTAL RC BUILDING22	T Type Building	\$411,337	\$30,420
----------------------------	------------------------	------------------	-----------------

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

Photograph Addendum

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



representative residential building



representative residential building



representative residential building



representative residential building



representative residential building



representative residential building

Photograph Addendum

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



representative residential building



distance to fire hydrant < 150'



representative residential building



representative residential building



representative residential building



representative residential building

Photograph Addendum

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



clubhouse



pool patio equipment / heater



swimming pool



clubhouse rear



mailbox kiosk



vinyl fencing @ equipment area

Photograph Addendum

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



site lighting



pool patio lighting



tennis court / fencing



flag pole



clubhouse interior



bocce court

Photograph Addendum

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



perimeter walls / fencing



perimeter walls / fencing



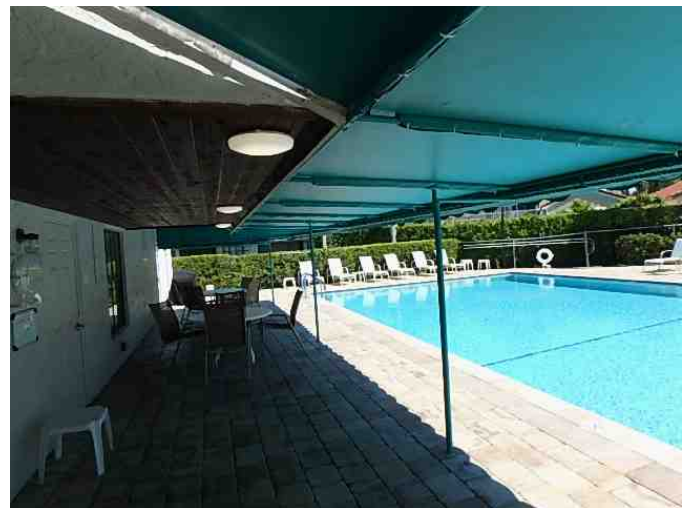
perimeter walls / fencing



clubhouse interior



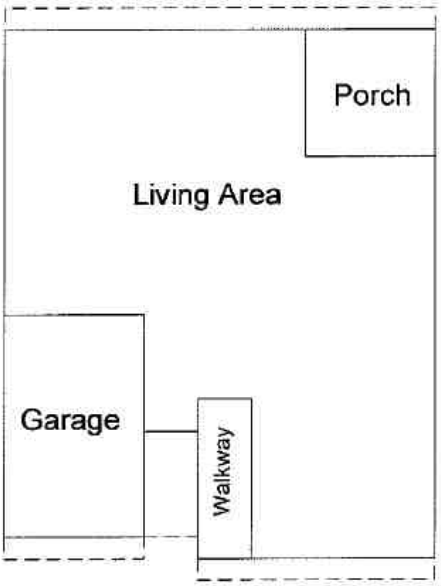
patio / lighting



canopy @ clubhouse

Representative Building Sketch / Diagram

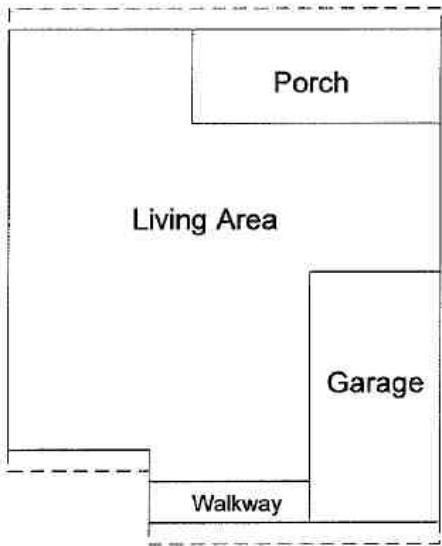
Borrower	N/A				
Property Address	12467 Country Green Boulevard et al				
City	Boynton Beach	County	Palm Beach	State	FL Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.				



Representative of Type "A and A1" Building

Representative Building Sketch / Diagram

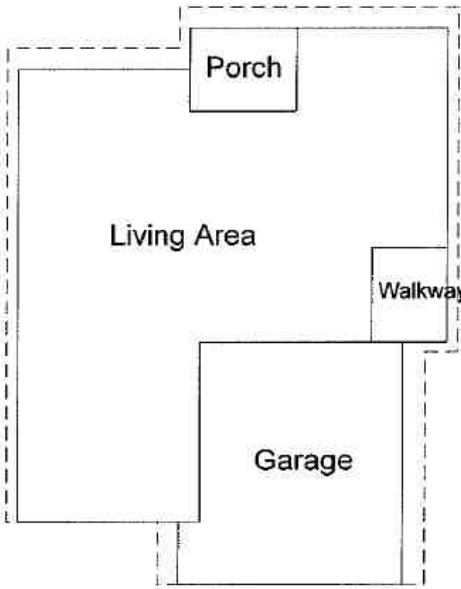
Borrower	N/A				
Property Address	12467 Country Green Boulevard et al				
City	Boynton Beach	County	Palm Beach	State	FL Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.				



Representative of Type "B and B1" Building

Representative Building Sketch / Diagram

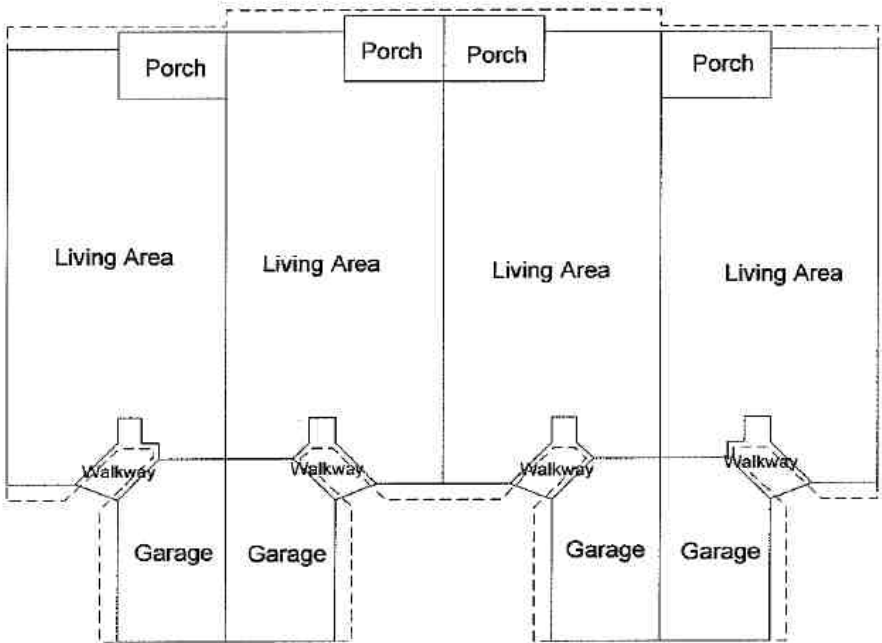
Borrower	N/A				
Property Address	12467 Country Green Boulevard et al				
City	Boynton Beach	County	Palm Beach	State	FL Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.				



Representative of Type "C and C1" Building

Representative Building Sketch / Diagram

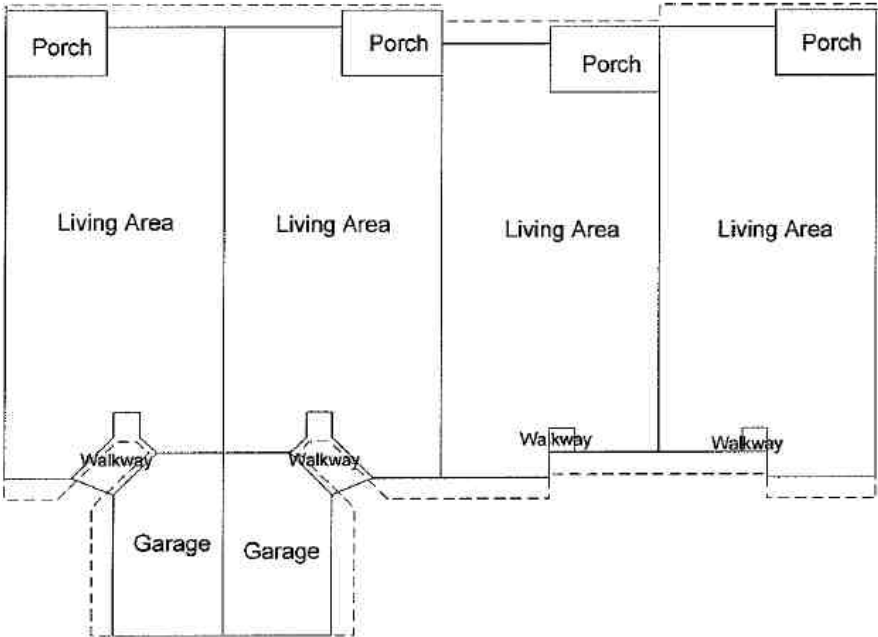
Borrower	N/A					
Property Address	12467 Country Green Boulevard et al					
City	Boynton Beach	County	Palm Beach	State	FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.					



Representative of Type "D" Building

Representative Building Sketch / Diagram

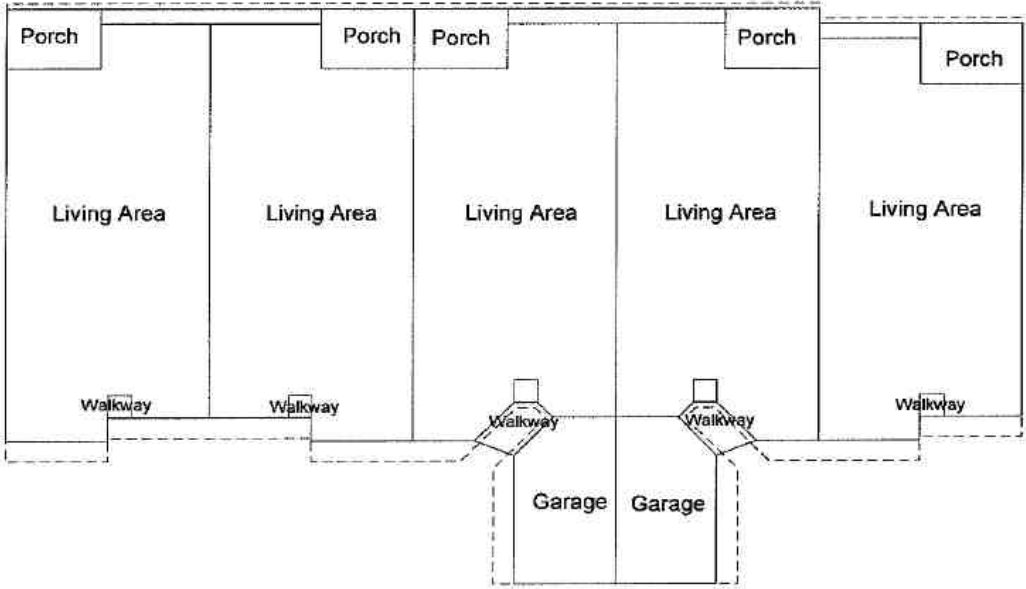
Borrower	N/A					
Property Address	12467 Country Green Boulevard et al					
City	Boynton Beach	County	Palm Beach	State	FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.					



Representative of Type "E" Building

Representative Building Sketch / Diagram

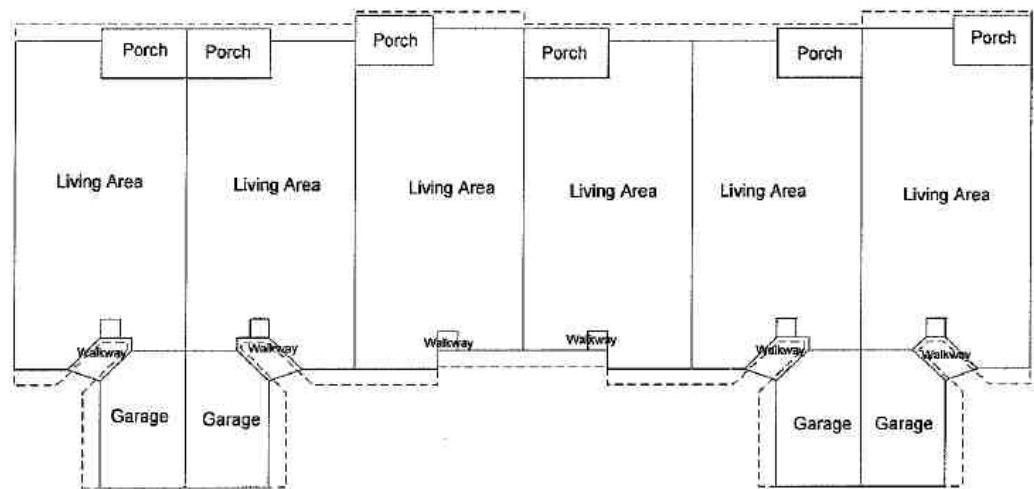
Borrower	N/A				
Property Address	12467 Country Green Boulevard et al				
City	Boynton Beach	County	Palm Beach	State	FL Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.				



Representative of Type "F" Building

Representative Building Sketch / Diagram

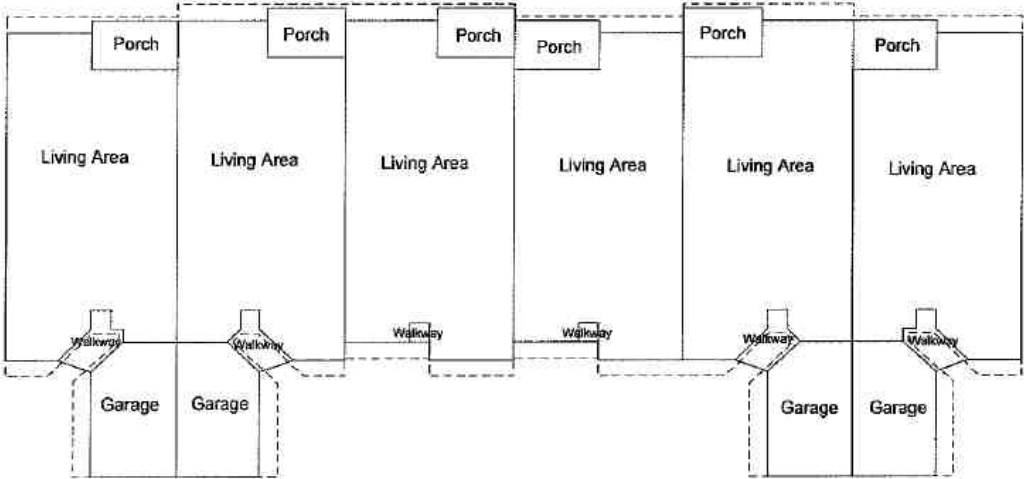
Borrower	N/A				
Property Address	12467 Country Green Boulevard et al				
City	Boynton Beach	County	Palm Beach	State	FL Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.				



Representative of Type "G" Building

Representative Building Sketch / Diagram

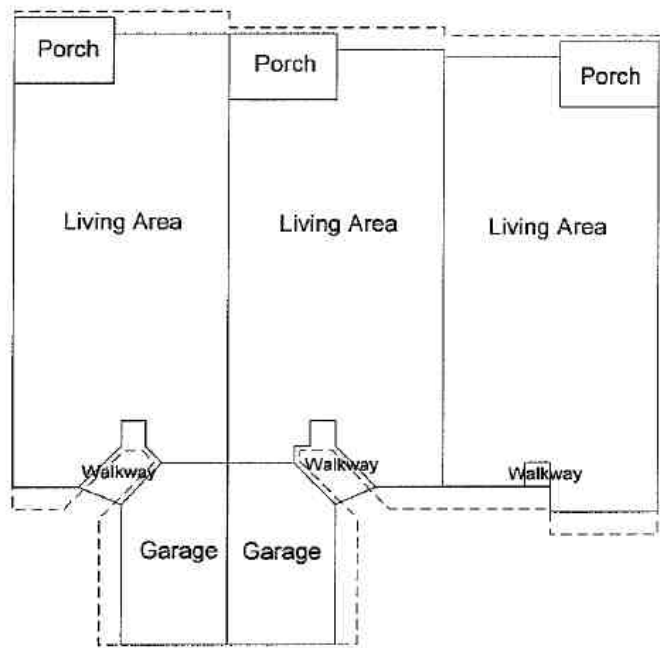
Borrower	N/A					
Property Address	12467 Country Green Boulevard et al					
City	Boynton Beach	County	Palm Beach	State	FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.					



Representative of Type "H" Building

Representative Building Sketch / Diagram

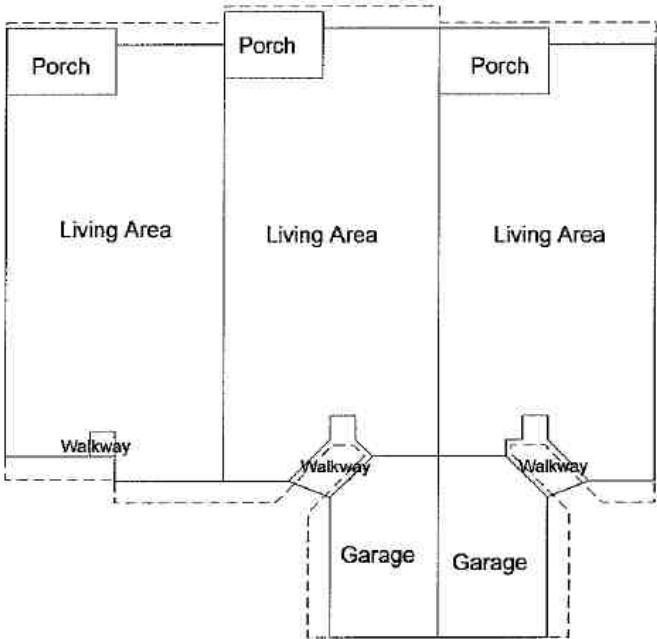
Borrower	N/A					
Property Address	12467 Country Green Boulevard et al					
City	Boynton Beach	County	Palm Beach	State	FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.					



Representative of Type "I" Building

Representative Building Sketch / Diagram

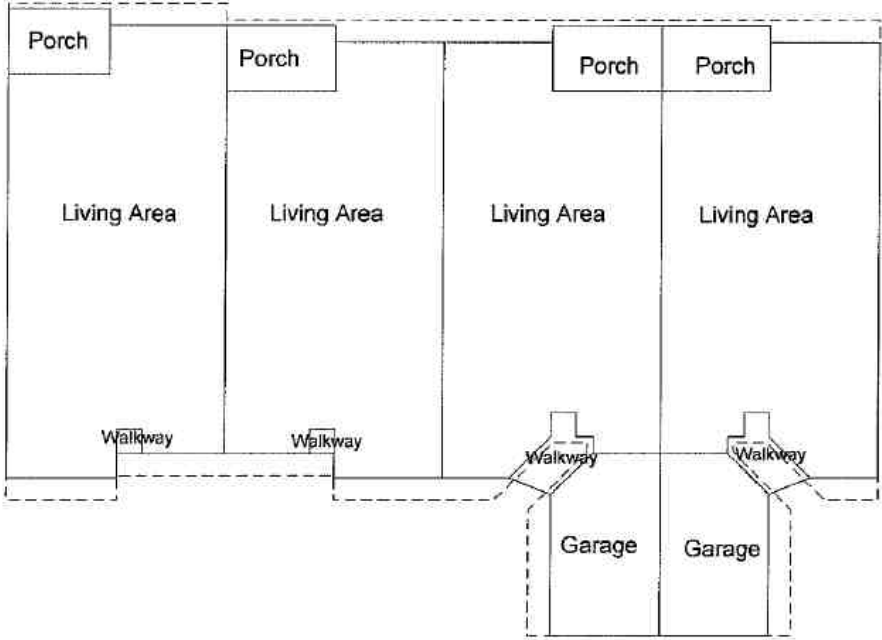
Borrower	N/A					
Property Address	12467 Country Green Boulevard et al					
City	Boynton Beach	County	Palm Beach	State	FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.					



Representative of Type "J" Building

Representative Building Sketch / Diagram

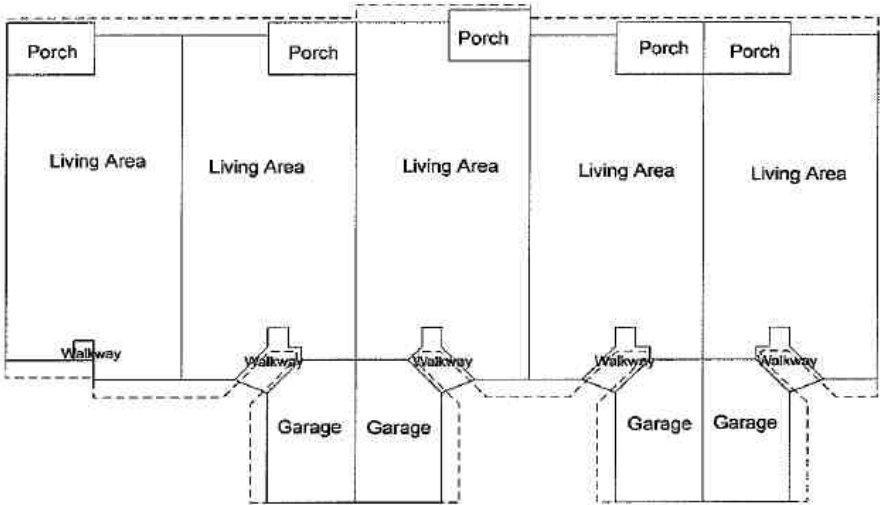
Borrower	N/A					
Property Address	12467 Country Green Boulevard et al					
City	Boynton Beach	County	Palm Beach	State	FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.					



Representative of Type "K" Building

Representative Building Sketch / Diagram

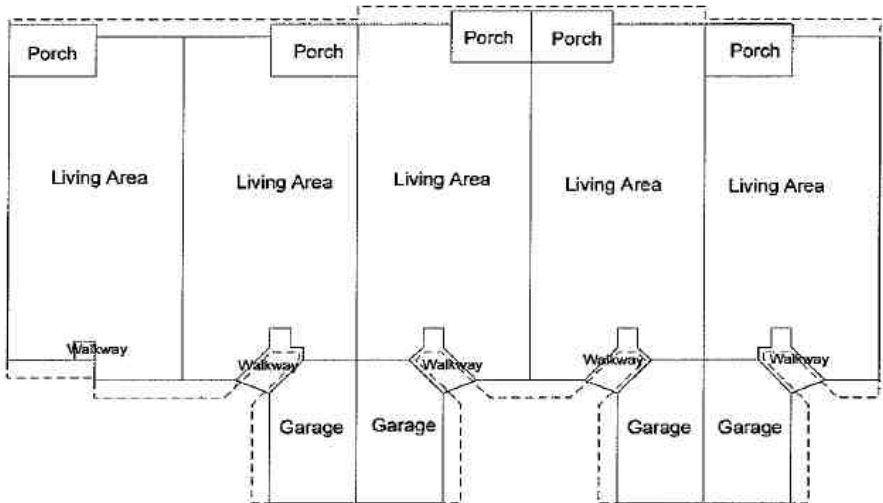
Borrower	N/A				
Property Address	12467 Country Green Boulevard et al				
City	Boynton Beach	County	Palm Beach	State	FL Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.				



Representative of Type "L" Building

Representative Building Sketch / Diagram

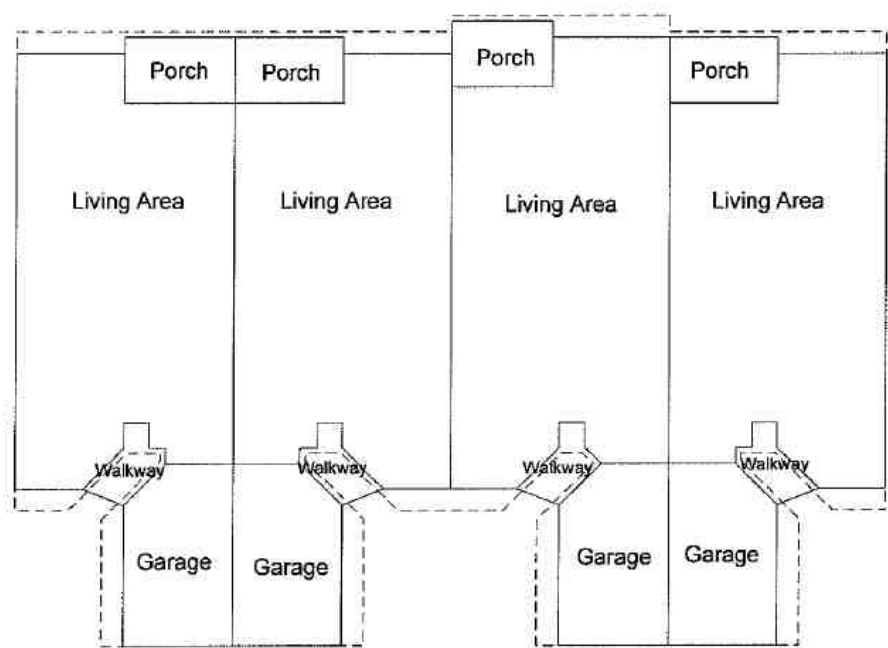
Borrower	N/A				
Property Address	12467 Country Green Boulevard et al				
City	Boynton Beach	County	Palm Beach	State	FL Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.				



Representative of Type "M" Building

Representative Building Sketch / Diagram

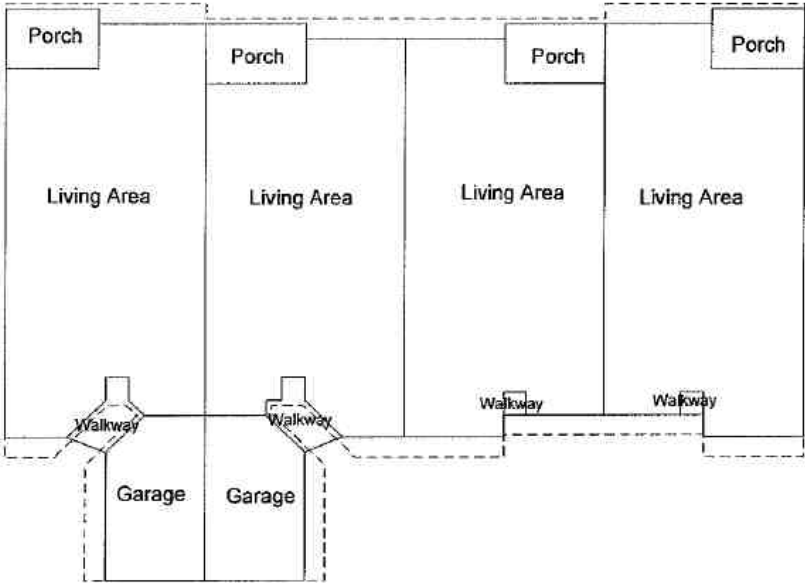
Borrower	N/A					
Property Address	12467 Country Green Boulevard et al					
City	Boynton Beach	County	Palm Beach	State	FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.					



Representative of Type "N" Building

Representative Building Sketch / Diagram

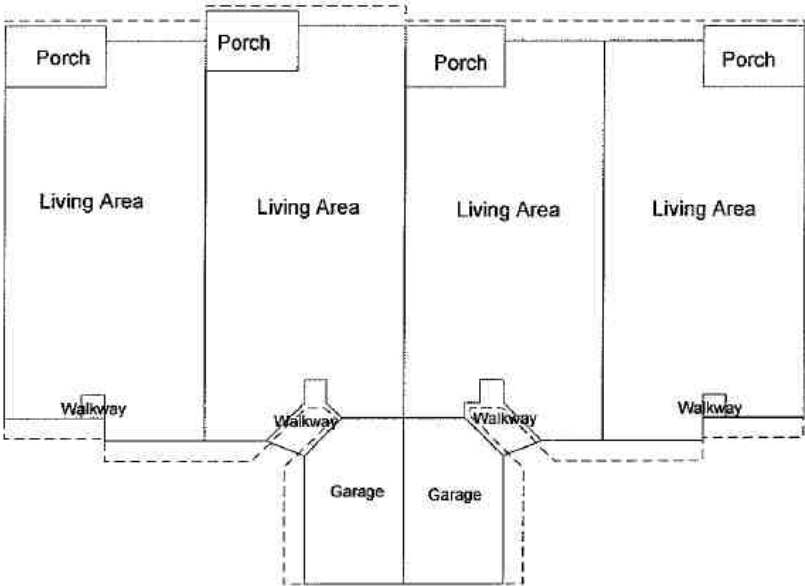
Borrower	N/A				
Property Address	12467 Country Green Boulevard et al				
City	Boynton Beach	County	Palm Beach	State	FL Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.				



Representative of Type "O and O1" Building

Representative Building Sketch / Diagram

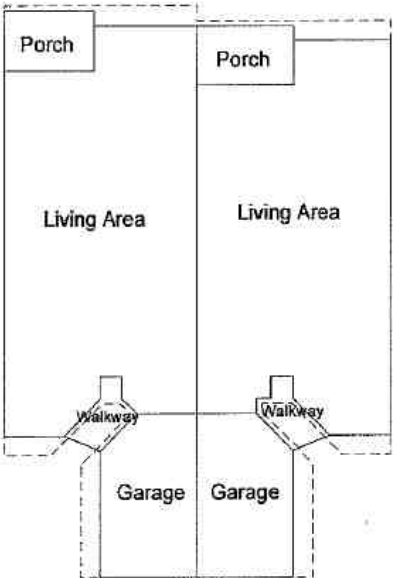
Borrower	N/A					
Property Address	12467 Country Green Boulevard et al					
City	Boynton Beach	County	Palm Beach	State	FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.					



Representative of Type "P" Building

Representative Building Sketch / Diagram

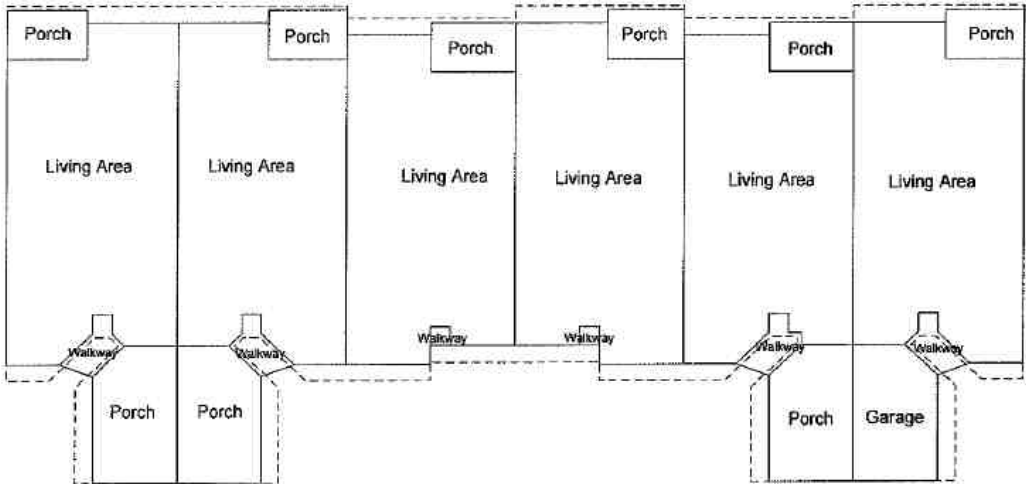
Borrower	N/A					
Property Address	12467 Country Green Boulevard et al					
City	Boynton Beach	County	Palm Beach	State	FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.					



Representative of Type "Q" Building

Representative Building Sketch / Diagram

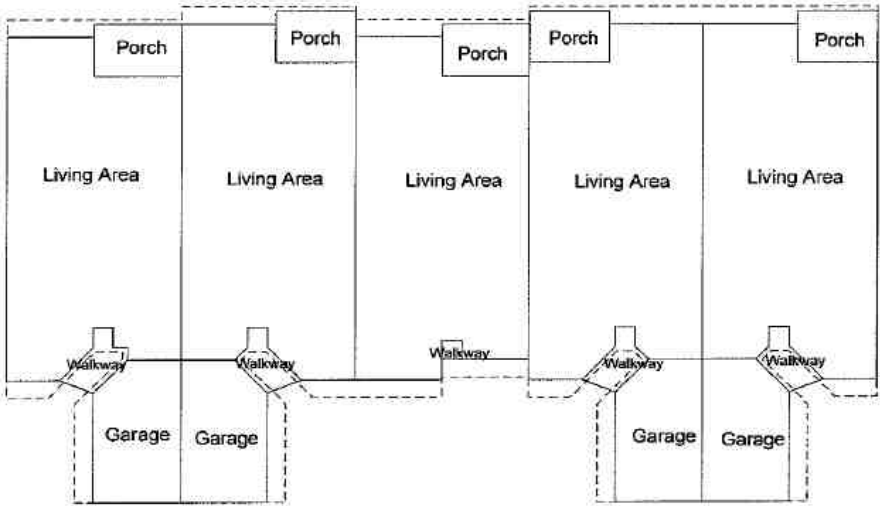
Borrower	N/A				
Property Address	12467 Country Green Boulevard et al				
City	Boynton Beach	County	Palm Beach	State	FL Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.				



Representative of Type "R" Building

Representative Building Sketch / Diagram

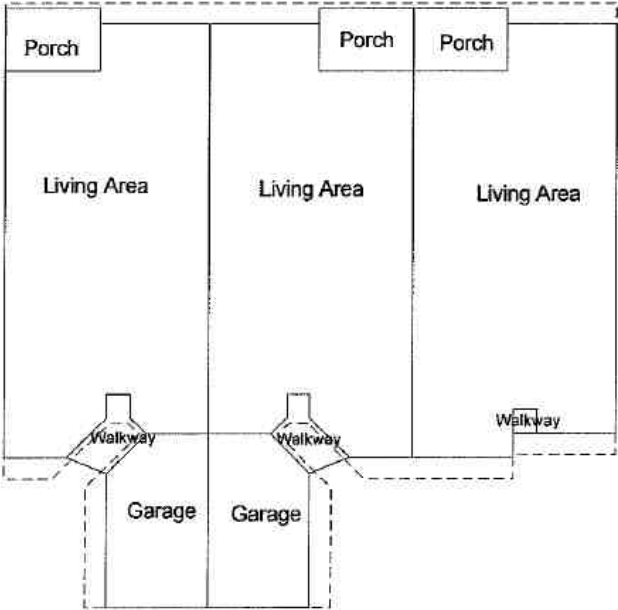
Borrower	N/A					
Property Address	12467 Country Green Boulevard et al					
City	Boynton Beach	County	Palm Beach	State	FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.					



Representative of Type "S" Building

Representative Building Sketch / Diagram

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



Representative of Type "T" Building

Representative Building Sketch / Diagram

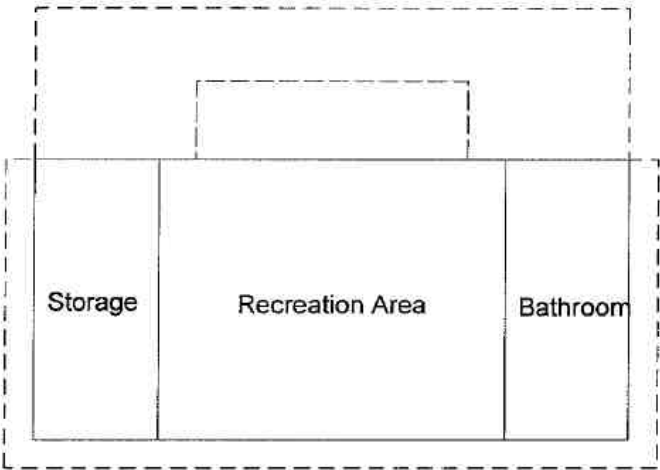
Borrower	N/A					
Property Address	12467 Country Green Boulevard et al					
City	Boynton Beach	County	Palm Beach	State	FL	Zip Code 33437
Lender/Client	Country Greens at Westchester Homeowners' Assoc., Inc.					



Representative of Type "U" Building

Representative Building Sketch / Diagram

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



Clubhouse

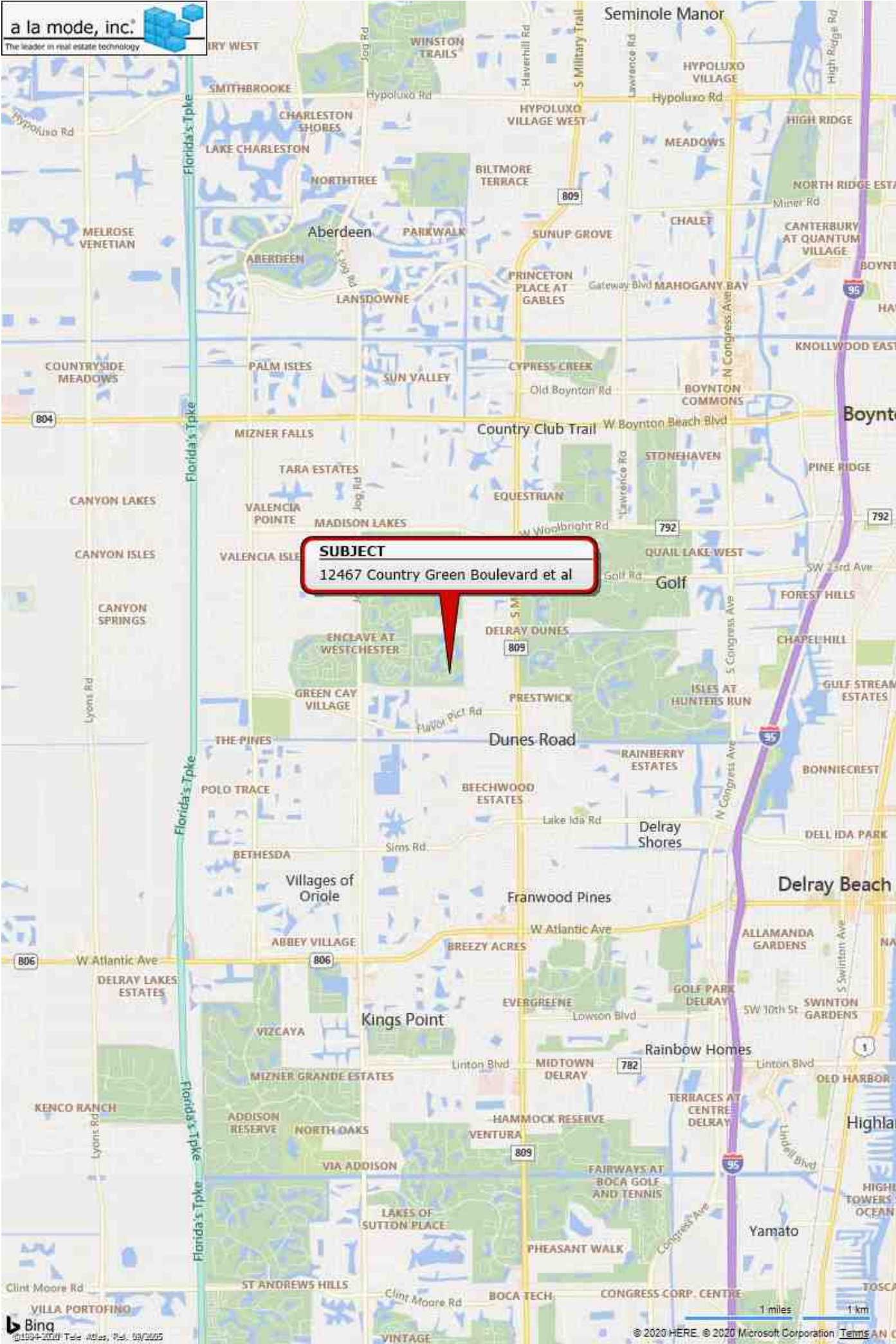
Aerial Map

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



Location Map

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



ASSUMPTIONS AND LIMITING CONDITIONS

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

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

ASSUMPTIONS AND LIMITING CONDITIONS (Continued)

11. The appraiser is not required to give testimony or attendance in court by reason of this appraisal with reference to the property in question, unless arrangements have been made previously thereto.

12. No consideration has been given to labor bonuses, material premiums, and additional costs to conform property replaced to future building codes, ordinances or other legal restrictions.

13. Possession of the reports or copies thereof, does not carry with it the right to publications nor may be used for any purpose by any but the applicant, without the written consent of the appraiser and then with the proper qualifications.

14. The valuations may not be used in conjunction with any other appraisal. The conclusions are based upon the program of utilization described herein and have not been separated into parts.

15. This appraisal has been made in accordance with the rules of professional ethics of the Appraisal Institute Inc.

16. Neither all nor any part of the contents of this report shall be conveyed to the public through advertising, public relations, news, sales, or other media, without the written consent and approval of the author, particularly as to the valuation conclusions, the identity of the appraiser or firms with which they are connected or any reference to the Appraisal Institute Inc., and /or the M.A.I. or S.R.A. designations.

17. The estimate of Replacement Cost applies only to the date specified in the report. Replacement Cost of Real Estate is affected by many related and unrelated economic conditions, local and national, which might necessarily affect the future market of the subject property. We, therefore, assume no liability for an unforeseen precipitous change in the economy, the project, region, or property.

18. Unless otherwise stated in this report, the existence of hazardous substances, including without limitation asbestos, polychlorinated biphenyls, petroleum leakage, agricultural chemicals, urea formaldehyde foam insulation, toxic waste, other contents of environmental conditions, which may or may not be present on the property has not been considered, they were not called to the attention of the Appraiser, not did the appraiser become aware of such during the Appraiser's inspection. The Appraiser has no knowledge of the existence of such materials on or in the property unless otherwise stated. The appraiser, however, is not qualified to test such substances or conditions. The value estimated is predicated on the assumption that there is no such condition on or in the property or in such proximity thereto that it would cause a loss in value. No responsibility is assumed for any such conditions, or for any expertise or engineering knowledge required to discover them. An expert in this field should be retained by the property owner if deemed appropriate.

ASSUMPTIONS AND LIMITING CONDITIONS (Continued)

19. No environmental impact study has been ordered or made. The appraised property is assumed to be in compliance with all applicable regulations unless otherwise noted in the report.

20. The date of inspection represents the effective date of the Replacement Cost New opinion and is only considered valid for one year from the effective date. Given the recent price fluctuations for building materials (there is currently an over-supply and limited demand for building labor and materials), the client is strongly advised to annually update the replacement cost new estimate to prevent a situation of either “over/under insuring” the structure. It should be noted that the Replacement Cost New opinion does not consider the following: the cost of replacing pilings or foundation; the loss of use during any reconstruction; real estate taxes during construction; financing costs and/or interest on a construction loan.

21. The appraiser is valuing the property for a Replacement Cost Estimate for insurance purposes only. This is to replace the existing improvements in the event of total destruction including removal of existing improvements.

22. **Natural Disaster Disclaimer:**

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

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

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

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

25. It is agreed that the liability of consultants to the client is limited to the amount of fee paid therefore as liquidated damages.

26. Acceptance of, and/or use of, this appraisal report constitutes acceptance of the above conditions.