



RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION



Replacement Cost Valuation

Manhattan Townhomes

Tampa, Florida 33614

Prepared Exclusively for Manhattan Townhomes Owner's Association, Inc.

As of 6/8/2023 | FPAT File# VAL2319949

Felten Property Assessment Team

866.568.7853 | www.fpat.com





June 08, 2023

Manhattan Townhomes Owner's Association, Inc.
c/o Board of Directors
4321 Har Paul Circle
Tampa, Florida 33614

Re: Replacement Cost Valuation - Manhattan Townhomes - FPAT File# VAL2319949

Dear Board of Directors:

In accordance with your request and our agreement, Felten Professional Adjustment Team, LLC. has performed an Insurance Replacement Cost Valuation for Manhattan Townhomes located in Tampa, Florida. The purpose of this report is to establish accurate Hazard and Flood Insurance Replacement Costs for all buildings and site improvements insured by Manhattan Townhomes Owner's Association, Inc. . This report will ensure the Insurance Carrier is collecting accurate premiums and co-insurance requirement are properly met.

If you have any questions regarding this Replacement Cost Valuation Report, please contact us at (866)-568-7853. We look forward to doing business with you in the future.

Thank you,

Brad Felten, Managing Member
Felten Property Assessment Team



Introduction

This Replacement Cost Valuation has been prepared at the request of Manhattan Townhomes Owner's Association, Inc. for Manhattan Townhomes . The subject property is a Homeowners Association located in Tampa, Florida. The purpose of this report is to establish accurate hazard and flood insurance replacement costs for all buildings and site improvements insured by Manhattan Townhomes Owner's Association, Inc. . This report will ensure the Insurance Carrier is collecting accurate premiums and co-insurance requirement are properly met.

This report is not a real-estate appraisal. The values displayed within this report represent only the replacement costs of the subject buildings and site improvements. It must be noted that estimated replacement cost values do not consider land value, market value or personal property. All elements of the buildings and site improvements that are considered relevant to the insurance policy have been thoroughly analyzed and inspected. The values presented in this report are subject to all assumptions, limiting conditions and certifications contained in this report.

A qualified representative of Felten Property Assessment Team (FPAT) performed a physical inspection of the property on June 08, 2023. The interior and exterior of all buildings and/or site improvements described in this Replacement Cost Valuation Report were inspected thoroughly to determine construction design, quality, size and occupancy. Building plans and association documents, where pertinent were reviewed.

Subject of Report

This Replacement Cost Valuation Report contains the following risk(s):

Buildings :

4226-38 Har Paul Cir	7-Unit Risk	<i>7-Unit Risk, Type I</i>
4321-33 Har Paul Cir	7-Unit Risk	<i>7-Unit Risk, Type IV</i>
4337-51 Har Paul Cir	8-Unit Risk	<i>8-Unit, Type III</i>
4342-56 Har Paul Cir	8-Unit Risk	<i>8-Unit, Type I</i>
4355-69 Har Paul Cir	8-Unit Risk	<i>8-Unit, Type II</i>
4362-74 Har Paul Cir	7-Unit Risk	<i>7-Unit Risk, Type III</i>
4401-19 Har Paul Cir	10-Unit Risk	
4425-37 Har Paul Cir	7-Unit Risk	<i>7-Unit Risk, Type I</i>



4443-57 Har Paul Cir	8-Unit Risk	<i>8-Unit, Type I</i>
4463-75 Har Paul Cir	7-Unit Risk	<i>7-Unit Risk, Type II</i>

Property Site Improvements :

Mailbox Pedestals, 5 of 5

Perimeter Fence

Perimeter Fence, 6' Vinyl

Perimeter Fence, 6' Wood

Pool Deck

Pool Fence

Swimming Pool



As a result of our replacement cost valuation investigation, we have estimated the total insurable replacement costs for all buildings and site improvements listed above and located at Manhattan Townhomes as of June 08, 2023 as follows:

Hazard Insurance

Replacement Cost	\$9,652,131
Less Insurance Exclusions	\$579,490
Insurable Replacement Cost	\$9,072,641



Certification of Valuation

This is to certify the enclosed Replacement Cost Valuation report prepared at the request of Manhattan Townhomes Owner's Association, Inc. is the result of work performed by Felten Property Assessment Team and one or more of the individuals listed below.

In addition, we certify that, to the best of our knowledge and belief:

- All facts contained in this report are true and accurate.
- FPAT has no present or prospective interest in the subject property of this report, and also has no personal interest with respect to the parties involved.
- FPAT has no bias with respect to the subject property of this report or to the parties involved with this assignment.
- Our engagement in this assignment was not contingent upon producing or reporting predetermined results.
- Our compensation is not contingent on any action or event resulting from this report.
- We have the knowledge and experience to generate an accurate Replacement Cost Valuation for insurance purposes of all buildings and/or site improvements contained within this report.
- We have performed a physical inspection of the subject risk(s).

Key Staff:

Brad Felten

Sr. All-Lines Adjuster #E149535
Flood Certification #06060373
Certified Wind & Hurricane Mitigation Inspector
Professional Reserve Analyst (PRA) # 2265

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Ian Wright

All-Lines Adjuster # W273704
Certified Wind & Hurricane Mitigation Inspector



Brad Felten, Managing Member



Limiting Conditions

- The property description supplied to Felten Property Assessment Team, hereafter known as FPAT, is assumed to be correct.
- No survey of the property has been made or reviewed by FPAT, and no responsibility is assumed in connection with such matters. Illustrative material, including maps and plot plans, utilized in this report are included only to assist the reader in visualizing the property. Property dimensions and sizes are considered to be approximate.
- No responsibility is assumed for matters of a legal nature affecting title to the property, nor is any opinion of title rendered. Property titles are assumed to be good and merchantable unless otherwise stated.
- Information furnished by others is believed to be true, correct, and reliable. However, no responsibility for its accuracy is assumed by FPAT.
- All mortgages, liens, encumbrances, leases, and servitudes have been disregarded unless so specified within the report. The property is assumed to be under responsible, financially sound ownership and competent management.
- It is assumed that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render the property more or less valuable. No responsibility is assumed for such conditions or for arranging for engineering studies, which may be required to discover them.
- Unless otherwise stated in this report, the existence of hazardous material, which may or may not be present on the property, was not observed by FPAT. However, FPAT is not qualified to detect such substances. The presence of substances such as asbestos, urea-formaldehyde foam insulation, or other potentially hazardous materials may affect the value of the property. The value conclusions in this report are predicated on the assumption that there are no such materials on or in the property that would cause a loss of value. No responsibility is assumed for any such conditions, or for the expertise required to discover them. The client is urged to retain an expert in this field if desired. The analysis and value conclusions in this report are null and void should any hazardous material be discovered.
- Unless otherwise stated in this report, no environmental impact studies were either requested or made in conjunction with this report. FPAT reserves the rights to alter, amend, revise, or rescind any opinions of value based upon any subsequent environmental impact studies, research, or investigation.
- It is assumed that there is full compliance with all-applicable federal, state and local environmental regulations and laws unless noncompliance is specified, defined, and considered in this report.
- It is assumed that all applicable zoning and use regulations and restrictions have been complied with, unless non-conformity has been specified, defined and considered in this report.
- It is assumed that all required licenses, certificates of occupancy, consents, or other legislative or
- administrative authority from any local, state, or federal governmental or private entity or organization have been or can be obtained or renewed for any use on which the value estimate is based.



- FPAT will not be required to give testimony or appear in court because of having made this report, unless arrangements have previously been made.
- Possession of this report, or a copy thereof, does not carry with it the right of publication. It may not be used for any purpose by any person other than the client without the written consent of FPAT and in any event, only with properly written qualification and only in its entirety.
- Neither all nor any part of the contents of this report, or copy thereof, shall be conveyed to the public through advertising, public relations, news, sales, or any other media without written consent and approval of FPAT.
- The liability of FPAT, it's employees, and subcontractors is limited to the client only.
- There is no accountability, obligation, or liability to any third party. If this report is placed in the hands of anyone other than the client, the client shall make such party aware of all limiting conditions and assumptions of the assignment and related discussions. FPAT is in no way responsible for any costs incurred to discover or correct any deficiencies of the property.
- The sole purpose of this report is for use in establishing insurance values.
- Acceptance and/or use of this report constitutes acceptance of the foregoing assumptions and limiting conditions.



Valuation Update Service

This Replacement Cost Valuation Report can be updated annually or based on the requirements of the insurance carrier.

If there are any major changes to the subject risk(s) contained within this report or it has been five years since our last site analysis another inspection may be necessary. Normal maintenance does not require a physical inspection.

Please call us at 866-568-7853 or email us at info@fpat.com for pricing and more information.



Reserve Study Information

Congratulations you have earned a significant discount on a Full Reserve Study for this property!

A Reserve Study is a long-term capital budget planning tool which identifies the current status of the reserve fund and a stable and equitable funding plan to offset ongoing deterioration, resulting in sufficient funds when those anticipated major common area expenditures actually occur. The reserve study consists of two parts: the physical analysis and the financial analysis.

Because of the extensive field work we have already completed in order to prepare this Replacement Cost Valuation, we are able to provide a significant discount on our Reserve Study Services.

To receive a **FREE** proposal simply click on the link below to fill out our easy to use web form.

[Click Here](#) to request Free Reserve Study Proposal

or Call **866-568-7853**

or Email info@fpat.com



Methodology

To arrive at an accurate Replacement Cost Valuation estimate our team must first make a diligent effort to determine what the insurable items are and how they are insured. This is accomplished by consulting with property owners, property managers, insurance agents and reviewing pertinent documents. If the Replacement Cost Valuation is being performed for the first time or changes have taken place since the last inspection, a detailed site inspection will be conducted. One of our qualified team members will investigate building occupancy, size, building plans(when available), construction type, quality, finishes, etc. The subject risk(s) will be physically measured and a detailed sketch will be provided with the report. After all the property data is obtained the Replacement Cost Valuation and report process may begin. The estimated values in this report are arrived at through a number of methods, the primary method is the CoreLogic Commercial Express Building Valuation System. CoreLogic/MSB is the leading provider of building cost data, estimating software and property appraisal data to the insurance industry in the U.S. All relevant data is processed using a Reconstruction Cost Database. Reconstruction Cost provides the cost to reconstruct, at current prices, an exact duplicate or replica of the building, using like kind and quality materials, construction standards, design, layout and quality of workmanship. It is important to note the database used in this report recognizes the distinctions between Replacement Cost New and Reconstruction Cost with component-based or "total component" valuation and claims estimating technologies. Our total component estimating technologies calculate Reconstruction Cost by using formulas and databases to analyze and select detailed component parts of the buildings. Estimates are then assembled in a risk-specific manner, using local building codes, structural considerations and local material and labor costs. The distinctions between Replacement Cost New valuations and Reconstruction Cost valuations are important to understand because a carriers goal is to provide the insured with an equitable and fair settlement. Additionally, because policy and settlement terms are frequently subject to negotiation and court interpretation, it is essential that carriers receive premiums based on the fullest exposure on each building - the building's Reconstruction Cost.



Explanations & Definitions

Terminology

Additions	Equipment, external structures, building items, site improvements, or miscellaneous adjustments added to the valuation. These items are added to the valuation in addition to the Gross Floor Area (e.g. balconies, exterior walkways, canopies, auxiliary generators).
Architect's Fees	Architect's fees is compensation paid for architectural or engineering services rendered. The default percentage is 7% for commercial valuations and 0% for agricultural valuations.
Co-Insurance Requirement	The minimum amount of insurance that must be carried on the policy, usually 80%, but your co-insurance requirement for the policy may be different as determined by your company.
Depreciated Replacement Cost	The remaining value after the deduction of Insurance Exclusions and Physical Depreciation from the Replacement Cost.
Depreciation	The loss in value due to deterioration caused by usage, wear and tear, and the elements.
et al	Meaning all other buildings insured by the client
Flood Insurance	Specific insurance coverage against property loss from flooding.
FPAT	Felten Professional Adjustment Team, LLC.
Gross Floor Area (GFA)	The total floor area (measured in square feet) of all floors in the building considered in the Replacement Cost Valuation. Areas such as balconies, canopies, etc. are not included in the Gross Floor Area. These items are added to the valuation as "Additions".
Hazard Insurance	Insurance that protects a property owner against damage caused by fires, severe storms, earthquakes or other natural events. Hazard Insurance does not cover the peril of flooding.
HVAC	Heating, Ventilation and Air-Conditioning Systems
Insurable Replacement Cost	The Replacement Cost of the building or site improvement less applicable Insurance Exclusions.
Insurable Responsibilities	Defines which parties are responsible for obtaining insurance coverage of the different building components.
Insurance Exclusions	Certain items of insured property are either not insured, or are specifically excluded from coverage, depending on the particular terms of an insurance policy. The three most common exclusions are: basement excavation; below grade foundations; underground



plumbing, piping, and conduits.

Minimum Requirements	Reporting requirements mandated by Citizens Property Insurance Corporation.
New Construction	The cost to replace at one time, an entire building of equal quality and utility. The prices used for labor, materials, overhead, profit, and fees are those in effect immediately prior to the occurrence of the loss. The replacement employs modern materials, current methods, designs, and layouts but does not take into consideration improvements necessary to conform to changed building codes, demolition, debris removal, site accessibility or site work, reuse of building components or services, extraordinary fees, premiums for materials or other contingencies. This is the methodology used for real estate appraisals. <u>None of the calculations in this report are based on this methodology.</u>
NFIP	National Flood Insurance Program managed by the Federal Emergency Management Agency (FEMA)
Occupancy	Building Occupancy refers to the categorizing structures based on their use.
Overhead & Profit	The general cost of operating and maintaining a business, in addition to specific costs related to a particular job, and the profit from construction activities is referred to as overhead and profit. The default percentage is 20% for commercial valuations and 16% for agricultural valuations .
Partition Wall	A load bearing or non-load bearing wall that defines an area.
Party Wall	A dividing wall between adjoining units that is shared by the tenants of each residence or business.
Reconstruction	The cost to construct, at current prices, an exact duplicate or replica of the building, using like kind and quality materials, construction standards, design, layout and quality of workmanship, built to current building regulations and codes. Reconstruction Cost also includes a number of site-specific and process-related costs that are experienced when rebuilding after a loss. Additional costs also include the added expense of reconstructing a structure with limited site mobility, access and owner involvement. <u>All calculations in this report are based on this methodology.</u>
Replacement Cost	In this report, the term Replacement Cost refers to the “Reconstruction Cost” as defined above.
Type	Used to distinguish between buildings with the same number of units of different construction and/or size. Usually for internal organizational purposes.
Typical	Buildings or site improvements that could be considered identical.



Unit Abbreviations

Sq Ft - Square Feet	Lp Sm - Lump Sum	Dbl Ct - Double Tennis Court
Ln Ft - Linear Feet	Allow - Allowance	Ct - Court
Ea - Each	Hp - Horsepower	Units - Units
Sq Yds - Square Yards	Cu Ft - Cubic Feet	Cu Yds - Cubic Yards
Kw - Kilowatts	Pair - Pair	Sq - Squares (1 Sq = 100 sq ft)

Structural Definitions

Commercial Construction Types:

Frame (Frame - ISO 1)

A building where the exterior walls, bearing walls and partitions, and the structural floors and roof, and their supports, are wood or light-gauge metal. This includes buildings where the wood or light-gauge metal has been combined with other materials to form composite components such as wood or metal studs with brick or stone veneer, stucco, metal, vinyl, etc. siding. Buildings classified a ISO Class 1 are characteristic of this type.

Masonry (Joisted Masonry - ISO 2)

A building that has the exterior walls constructed of a material such as brick, hollow or solid concrete block, concrete, gypsum block, clay tile, stone, or similar materials. The structural floors and roof are of wood or light-gauge metal. Buildings classified as ISO Class 2 are characteristic of this type.

Pre-Engineered Metal (Non-Combustible - ISO 3)

A building that employs a system of pre-engineered rigid steel framing members. The exterior walls are of metal siding, sandwich panels, or masonry, and the roof is clad with metal roofing or sandwich panels. Buildings classified as ISO Class 3 are characteristic of this type.

Steel Frame (Masonry Non-Combustible - ISO 4)

A building where the structural floors and roof are of unprotected non-combustible materials such as metal decking or concrete on metal decking, and are supported by an unprotected structural steel frame, fire resistive exterior walls, or a combination of both. Buildings classified as ISO Class 4 are characteristic of this type.

Protected Steel Frame (Modified Fire Resistive - ISO 5)

A building where the structural floors and roof, and their supports are of non-combustible construction with a fire rating of not less than one hour. A building very similar to Construction



Type D Steel Frame; however, in Type E the non-combustible floor, roof, and framing components are protected with sprayed-fiber fireproofing. Buildings classified as ISO Class 5 are characteristic of this type.

Reinforced Concrete Frame (Fire Resistive - ISO 6)

A building where the structural floors and roof, and their supports are of materials such as precast or poured-in-place reinforced concrete, with a fire resistive rating of not less than two hours. Buildings classified as ISO Class 6 are characteristic of this type.

Agricultural Construction Types:

Frame

A building where the exterior walls, bearing walls and partitions, and the structural floors and roof, and their supports, are wood or light-gauge metal. This includes buildings where the wood or light-gauge metal has been combined with other materials to form composite components such as wood or metal studs with brick or stone veneer, stucco, metal, vinyl, etc. siding.

Masonry

A building that has the exterior walls constructed of a material such as brick, hollow or solid concrete block, concrete, gypsum block, clay tile, stone, or similar materials. The structural floors and roof are of wood or light-gauge metal.

Pre-Engineered Metal

A building that employs a system of pre-engineered rigid steel framing members. The exterior walls are of metal siding, sandwich panels, or masonry, and the roof is clad with metal roofing or sandwich panels.

Pole Frame

A building where the structural skeleton consists of timbers or poles. The poles or posts are set into the ground on top of concrete pads, and then back filled to anchor the post structure.

Structural Insulated Panel (SIP)

A load bearing wall material, made up of rigid insulation sandwiched between two pieces of plywood or other material.



Hazard Insurance Responsibilities

The hazard insurance replacement cost valuations contained in this report are based on the Declaration of Covenants, Restrictions, Easements and Assessments. According to the aforementioned documents the interior finishes of each unit are the responsibility of the individual homeowners to insure. Any interior finishes located in common areas, owned by the association, have been included in the replacement cost valuations. Additionally, any buildings or site improvements not containing residential units are the sole responsibility of the association to insure. The hazard insurance valuations do not include any personal property regardless of ownership.

Based on the Declaration of Covenants, Restrictions, Easements and Assessments each individual homeowner is responsible for insuring the following components located within the individual unit:

- Any floor finishes such as carpet, tile, vinyl, etc.
- Any ceiling finishes such as paint, texture, suspended ceilings, etc.
- Any wall finishes such as paint, wallpaper, paneling, etc.
- Any electrical fixtures, plumbing fixtures, built-in cabinets, etc.
- Any heating and cooling equipment

The Hazard Insurance Valuations do not include foundations or plumbing below grade (insurance exclusions) or any personal property regardless of ownership.

The table on the following page is a Quick Reference Guide for determining insurable responsibilities.



Hazard Insurance Quick Reference Table

AS GOVERNED BY the Declaration of Covenants, Restrictions, Easements and Assessments

BUILDING COMPONENT	ASSOCIATION RESPONSIBILITY	HOMEOWNER RESPONSIBILITY
1. ROOF AND ROOF COVERING Structural Framing and Roof Cover	YES	NO
2. EXTERIOR WALLS Paint, Stucco, Insulation, Studs, Concrete Block, Brick, Doors, Windows, etc.	YES	NO
3. UNIT INTERIOR WALLS & CEILINGS Party Walls & Ceilings, Unfinished drywall, Insulation, Metal, and Wood Studs	YES	NO
4a. COMMON AREA Interior Wall Studs, Block, and Drywall	YES	NO
4b. COMMON AREA Floor, Wall, and Ceiling Finishes	YES	NO
5. UNIT INTERIOR Floor, Wall, & Ceiling Finishes, Paint, Carpet, Tile, etc.	NO	YES
6. UNIT AND COMMON AREA - Structural Floors - Structural Ceilings - Structural Walls	YES	NO
7. COMMON AREA Air Conditioners	YES	NO
8. COMMON AREA Electrical	YES	NO
9. INTERIOR UNIT COMPONENTS - Appliances - Electrical Fixtures - Water Heaters - Cabinets	NO	YES
10. INTERIOR UNIT Air Conditioners	NO	YES

The above information is intended to assist in determining the general responsibilities for both parties



Recapitulation of Hazard Values

Manhattan Townhomes

Tampa, Florida

HAZARD VALUATION as of June 08, 2023

FPAT File# VAL2319949

Building	Replacement Cost	Insurance Exclusions	Insurable Replacement Cost	Depreciation	Depreciated Replacement Cost
4226-38 Har Paul Cir	\$857,770	\$52,856	\$804,914	\$177,081	\$627,833
4321-33 Har Paul Cir	\$832,207	\$51,199	\$781,008	\$171,822	\$609,186
4337-51 Har Paul Cir	\$956,366	\$57,936	\$898,430	\$197,655	\$700,775
4342-56 Har Paul Cir	\$992,340	\$60,072	\$932,268	\$205,099	\$727,169
4355-69 Har Paul Cir	\$1,001,282	\$61,148	\$940,134	\$0	\$940,134
4362-74 Har Paul Cir	\$919,879	\$61,099	\$858,780	\$188,932	\$669,848
4401-19 Har Paul Cir	\$1,195,513	\$71,533	\$1,123,980	\$247,275	\$876,705
4425-37 Har Paul Cir	\$857,770	\$52,856	\$804,914	\$177,081	\$627,833
4443-57 Har Paul Cir	\$992,340	\$60,072	\$932,268	\$205,099	\$727,169
4463-75 Har Paul Cir	\$815,919	\$50,719	\$765,200	\$0	\$765,200
Total	\$9,421,386	\$579,490	\$8,841,896	\$1,570,044	\$7,271,852

Property Site Improvement	Replacement Cost
Perimeter Fences, Gates & Equipment	
Mailbox Pedestals, 5 of 5	\$9,800



Perimeter Fence	\$53,085
Perimeter Fence, 6' Vinyl	\$21,811
Perimeter Fence, 6' Wood	\$19,413
Swimming Pool Area	
Pool Deck	\$20,488
Pool Fence	\$7,944
Swimming Pool	\$98,204
Total	\$230,745



Aerial Property Photographs

Aerial View of Property







Supplementary Valuation Information

Commercial Residential Inspections/Valuations

Certification

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

Felten Property Assessment Team.

I, Brad Felten, 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 June 08, 2023 Position Managing Member

Property

Property Owner's Name Manhattan Townhomes Owner's Association, Inc.

Property Address 4321 Har Paul Circle

City Tampa

State, Zip Florida, 33614

Valuation Requirements

- Inspections must include an estimate of the replacement cost for every structure to be covered.
- The method used to determine the cost of rebuilding the structures must be the current version of the calculation system. The system and version must be clearly indicated on the valuation documentation.
- Inspections must also include clear photographs of any building and ancillary structure the applicant/policyholder wishes to insure:
 - Main Structure
 - Pools
 - Docks, etc.
- If multiple buildings are identical, or nearly so, representative photographs may be used.
- Photographs of any existing damage must also be included.

Valuation Information

- Year of construction 2005 and 2023
- Total number of units 77
- Number of owner-occupied units N/A
- Number of units rented on a long-term lease of 12 months or more N/A
- Number of units rented on a daily, weekly, or monthly basis N/A
- Number of units with time share occupancy N/A
- What is the distance to tidal water? +/- 4.9 Miles



Building Descriptions

This section of the report contains a detailed building description for each different type of structure located on the property and insured by Manhattan Townhomes Owner's Association, Inc. . In many cases similar buildings may be described in the same description.

All building descriptions contained in this report meet or exceed Citizens Property Insurance Corporation Minimum Requirements for Non-licensed Commercial Residential Inspections/Valuation.



Building Description

Applicable Buildings

7-Unit Risk, Type I:

- 4226-38 Har Paul Cir
- 4425-37 Har Paul Cir

7-Unit Risk, Type II:

- 4463-75 Har Paul Cir

7-Unit Risk, Type III:

- 4362-74 Har Paul Cir

7-Unit Risk, Type IV:

- 4321-33 Har Paul Cir

8-Unit Risk, Type I:

- 4342-56 Har Paul Cir
- 4443-57 Har Paul Cir

8-Unit Risk, Type II:

- 4355-69 Har Paul Cir

8-Unit Risk, Type III:

- 4337-51 Har Paul Cir

10-Unit Risk:

- 4401-19 Har Paul Cir

General Building Information

Occupancy: Row House

Square Footage: 7-Unit Risk, Type I:



BUILDING DESCRIPTION CONTINUED FROM PREVIOUS PAGE

- GFA +/- 8,893 Sq Ft

7-Unit Risk, Type II:

- GFA +/- 8,387 Sq Ft

7-Unit Risk, Type III:

- Section 1, Pool Restroom:
 - GFA +/- 177 Sq Ft
- Section 2, Row House:
 - GFA +/- 8,803 Sq Ft

7-Unit Risk, Type IV:

- GFA +/- 8,632 Sq Ft

8-Unit Risk, Type I:

- GFA +/- 10,473 Sq Ft

8-Unit Risk, Type II:

- GFA +/- 10,478 Sq Ft

8-Unit Risk, Type III:

- GFA +/- 10,071 Sq Ft

10-Unit Risk:

- GFA +/- 12,719 Sq Ft

Additions:

7-Unit Risk, Type I:

- Patio +/- 99 Sq Ft
- Canopy +/- 41 Sq Ft

7-Unit Risk, Type II:

- Patio +/- 101 Sq Ft
- Canopy +/- 32 Sq Ft



7-Unit Risk, Type III:

- Section 1, Pool Restroom:
 - None
- Section 2, Row House:
 - Patio +/- 92 Sq Ft
 - Canopy +/- 30 Sq Ft

7-Unit Risk, Type IV:

- Patio +/- 99 Sq Ft
- Canopy +/- 41 Sq Ft

8-Unit Risk, Type I:

- Patio +/- 94 Sq Ft
- Canopy +/- 27 Sq Ft

8-Unit Risk, Type II:

- Patio +/- 107 Sq Ft
- Canopy +/- 41 Sq Ft

8-Unit Risk, Type III:

- Patio +/- 94 Sq Ft
- Canopy +/- 27 Sq Ft

10-Unit Risk:

- Patio +/- 137 Sq Ft
- Canopy +/- 54 Sq Ft

Condition: Good

Year of Construction: 2005: All buildings were constructed in 2005 with the exception of the two buildings below
2023: 4355-69 Har Paul Cir, 4463-75 Har Paul Cir

of Stories: Two (2)

Construction Analysis

Foundation: Estimated to be concrete footings



Ground Subfloor:	Concrete slab on grade
Elevated Subfloor(s):	Estimated to be wood frame floor joist
Exterior Walls:	Level 1: Concrete block covered with painted stucco Level 2: Wood frame covered with vinyl siding
Interior Partition Walls:	Estimated to be wood frame
Unit Party Walls:	Estimated to be wood frame and concrete block
Roof Construction:	Wood truss decked with plywood or OSB
Roof Shape:	Hip and gable
Roof Covering(s):	Composition shingles
ISO Construction Type:	Level 1: Joisted Masonry (ISO 2) Level 2: Frame (ISO 1)

Mechanicals

Elevators:	There are no elevators contained within these structures
Heating & Cooling :	Split systems with condensing units located on the ground and air handlers located within individual units
Fire Sprinklers:	Estimated to be none
Manual Fire Alarm:	Estimated to be none
Auto Dial-Out Fire Alarm:	Estimated to be none

Finished Interior Common Areas

Common Areas:	7-Unit Risk, Type III (Pool Restrooms)
Common Floor Coverings:	Estimated to be tile
Common Wall Finish:	Estimated to be painted textured drywall
Common Ceiling Finish:	Estimated to be painted textured drywall
Common Kitchens:	None



Common Fireplaces: None

Interior Units

Unit Floor Coverings: Each residential unit is individually owned with unit owner specific floor covering materials

Unit Wall Finish: Painted textured drywall

Unit Ceiling Finish: Painted textured drywall

Unit Kitchens: Each unit contains one residential style kitchen with average quality cabinets, countertops and appliances

Customized Features: N/A - no major customized features verified at the time of inspection

Fireplaces: None

Supplementary Information

Business Exposure: None

Commercial Kitchens: None

Property or Liability Hazards: None

Additional Comments:



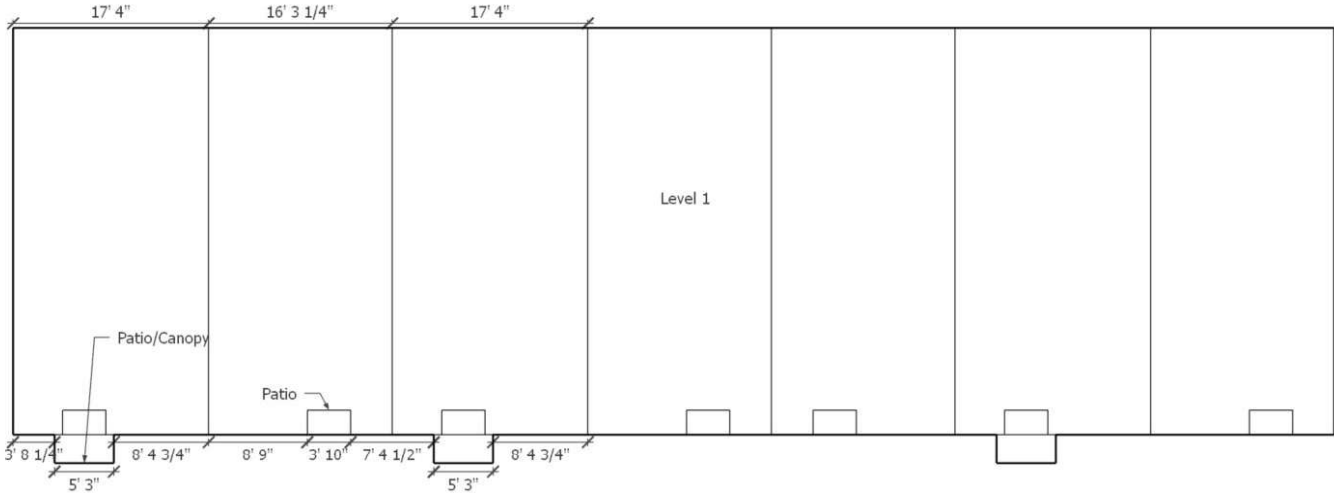
Building Sketches

This section of the report contains detailed floor by floor building sketches for each different type of structure located on the property and insured by Manhattan Townhomes Owner's Association, Inc. . In many cases identical buildings will be depicted with one sketch.

All building sketches contained in this report meet or exceed Citizens Property Insurance Corporation Minimum Requirements for Non-licensed Commercial Residential Inspections/Valuation.



Building Sketch



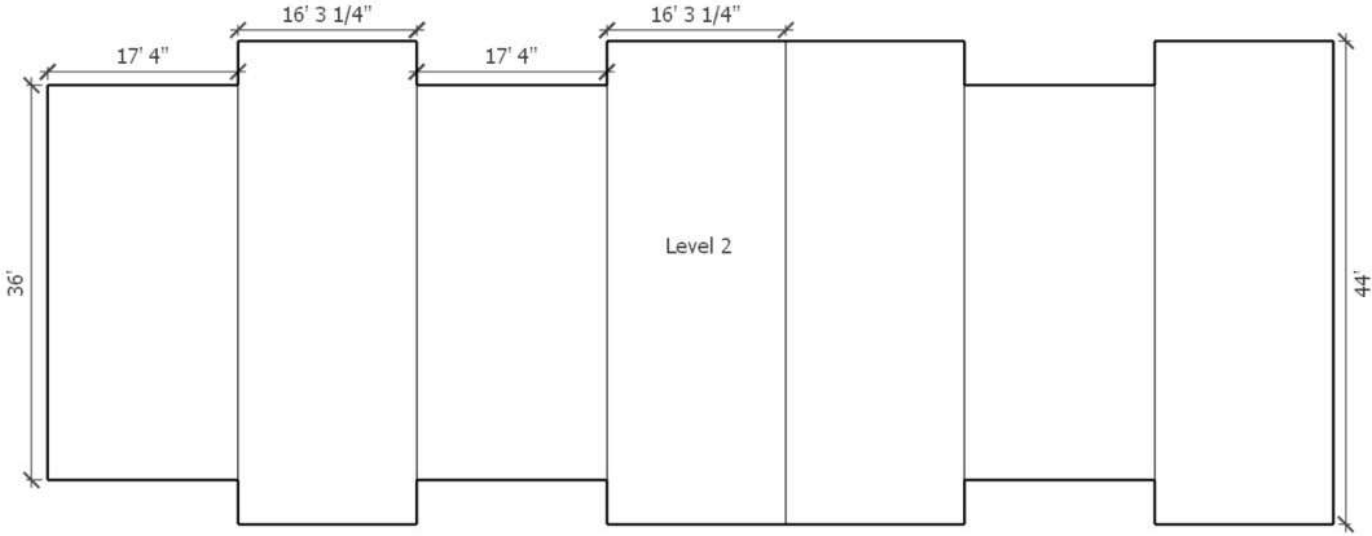
Level 1 of 2

<p>FELTEN PROPERTY ASSESSMENT TEAM</p>		<p>SKETCH DETAILS</p>
<p>Insurance Appraisals - Reserve Studies - Windstorm Mitigation</p>		<p>Manhattan Towhomes</p>
<p>Phone: 866.568.7853 Email: info@fpat.com</p>		<p>Tampa, FL</p>
<p>www.fpat.com</p>		<p>7-Unit Risk, Type I 4226-38 & 4425-37 Har Paul Cir</p>


Felten Property Assessment Team | 866.568.7853 | info@fpat.com

FPAT File# VAL2319949

Building Sketch



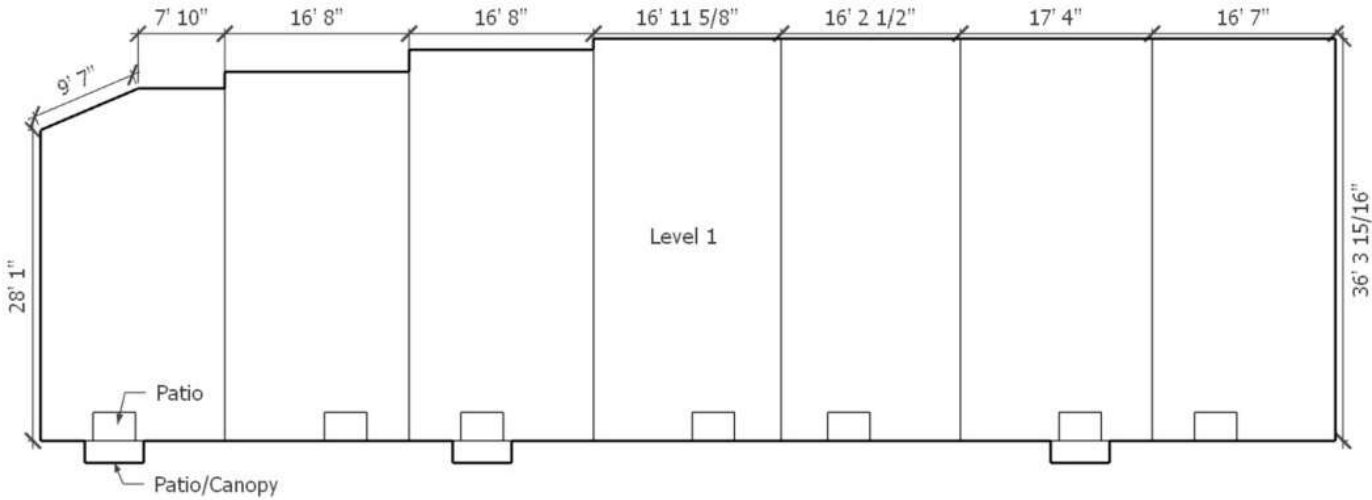
Level 2 of 2

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Manhattan Towhomes
Phone: 866.568.7853 Email: info@fpat.com		Tampa, FL
www.fpat.com		7-Unit Risk, Type I 4226-38 & 4425-37 Har Paul Cir

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FPAT File# VAL2319949

Building Sketch



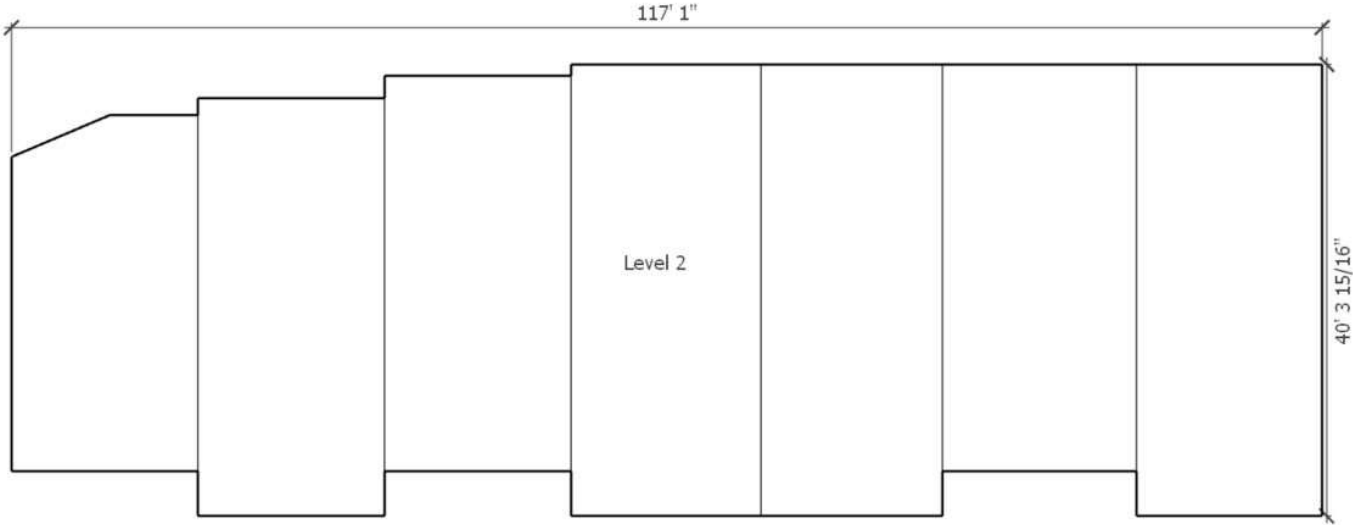
Level 1 of 2

<p>FELTEN PROPERTY ASSESSMENT TEAM</p>		<p>SKETCH DETAILS</p>
<p>Insurance Appraisals - Reserve Studies - Windstorm Mitigation</p>		<p>Manhattan Towhomes</p>
<p>Phone: 866.568.7853 Email: info@fpat.com</p>		<p>Tampa, FL</p>
<p>www.fpat.com</p>		<p>7-Unit Risk, Type II 4463-75 Har Paul Cir</p>


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FPAT File# VAL2319949

Building Sketch



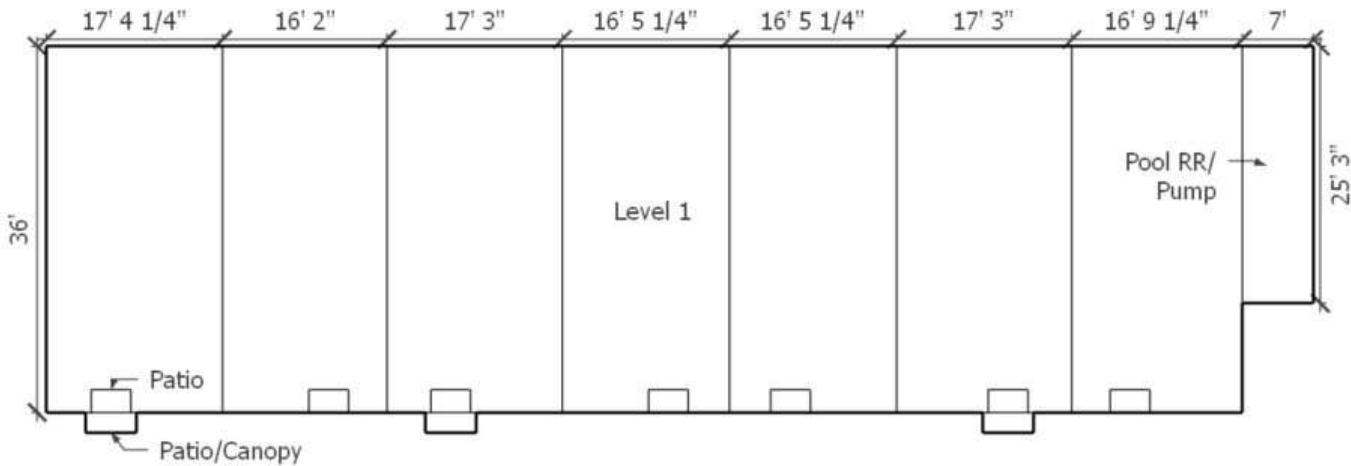
Level 2 of 2

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Manhattan Towhomes
Phone: 866.568.7853 Email: info@fpat.com		Tampa, FL
www.fpat.com		7-Unit Risk, Type II 4463-75 Har Paul Cir

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FPAT File# VAL2319949

Building Sketch



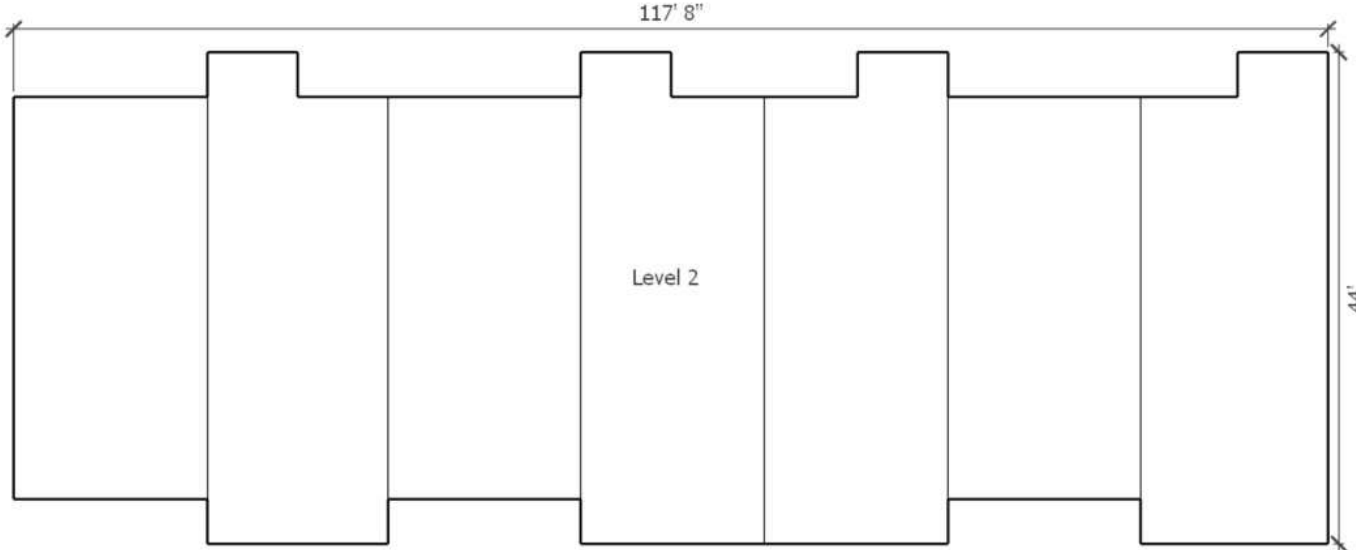
Level 1 of 2

<p>FELTEN PROPERTY ASSESSMENT TEAM</p>		<p>SKETCH DETAILS</p>
<p>Insurance Appraisals - Reserve Studies - Windstorm Mitigation</p>		<p>Manhattan Towhomes</p>
<p>Phone: 866.568.7853 Email: info@fpat.com</p>		<p>Tampa, FL</p>
<p>www.fpat.com</p>		<p>7-Unit Risk, Type III 4362-74 Har Paul Cir</p>

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FPAT File# VAL2319949

Building Sketch



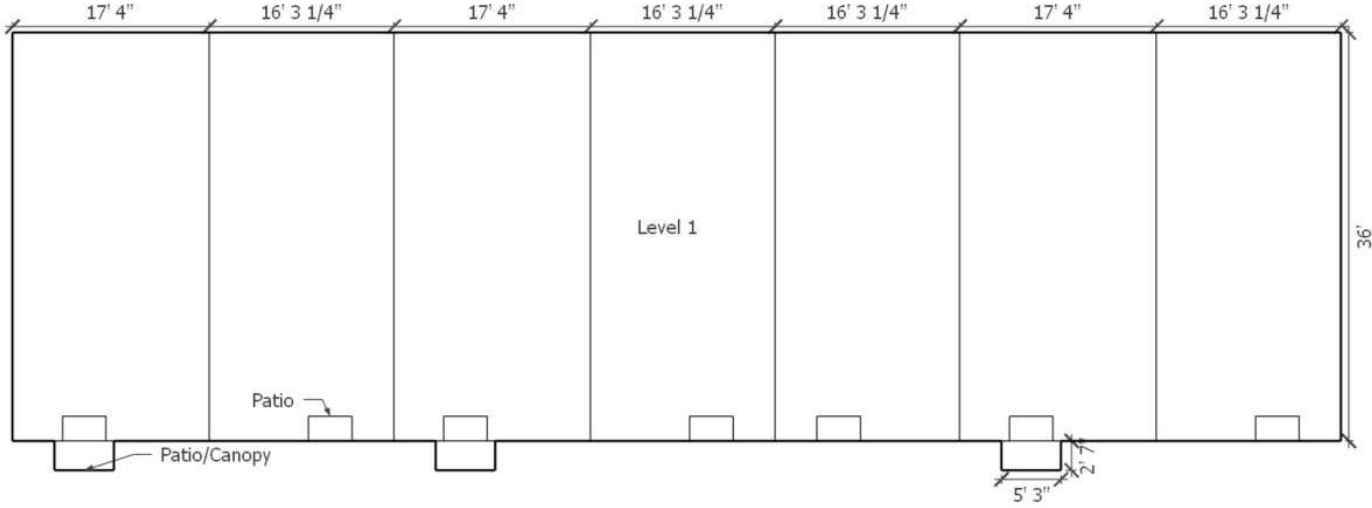
Level 2 of 2

<p>FELTEN PROPERTY ASSESSMENT TEAM</p>		<p>SKETCH DETAILS</p>
<p>Insurance Appraisals - Reserve Studies - Windstorm Mitigation</p>		<p>Manhattan Towhomes</p>
<p>Phone: 866.568.7853 Email: info@fpat.com</p>		<p>Tampa, FL</p>
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FPAT File# VAL2319949

Building Sketch



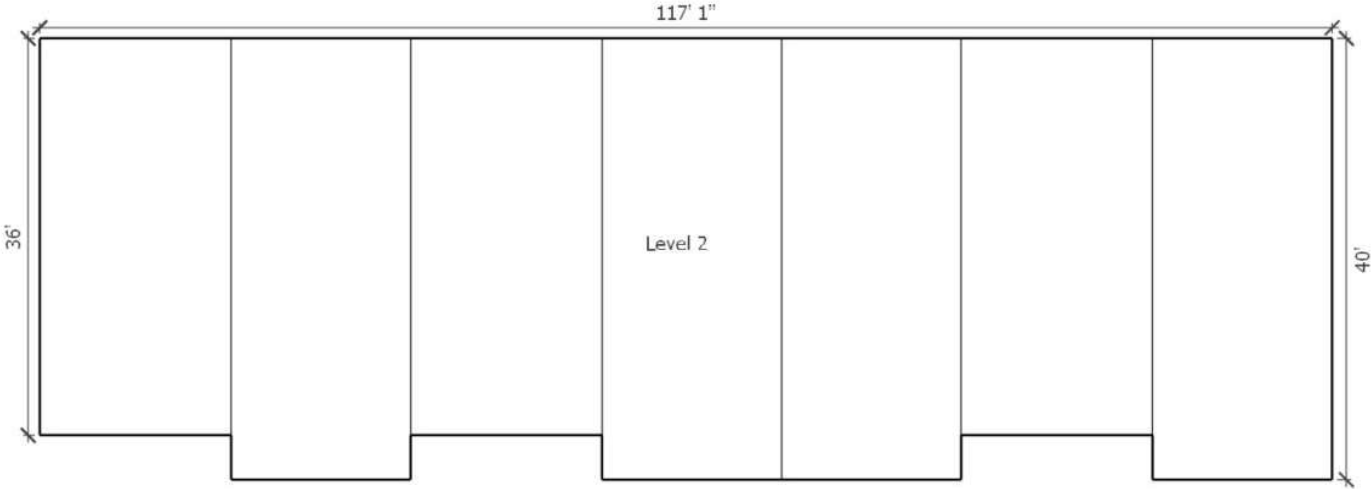
Level 1 of 2

<p>FELTEN PROPERTY ASSESSMENT TEAM</p>		<p>SKETCH DETAILS</p>
<p>Insurance Appraisals - Reserve Studies - Windstorm Mitigation</p>		<p>Manhattan Towhomes</p>
<p>Phone: 866.568.7853 Email: info@fpat.com</p>		<p>Tampa, FL</p>
<p>www.fpat.com</p>		<p>7-Unit Risk, Type IV 4321-33 Har Paul Cir</p>


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FPAT File# VAL2319949

Building Sketch



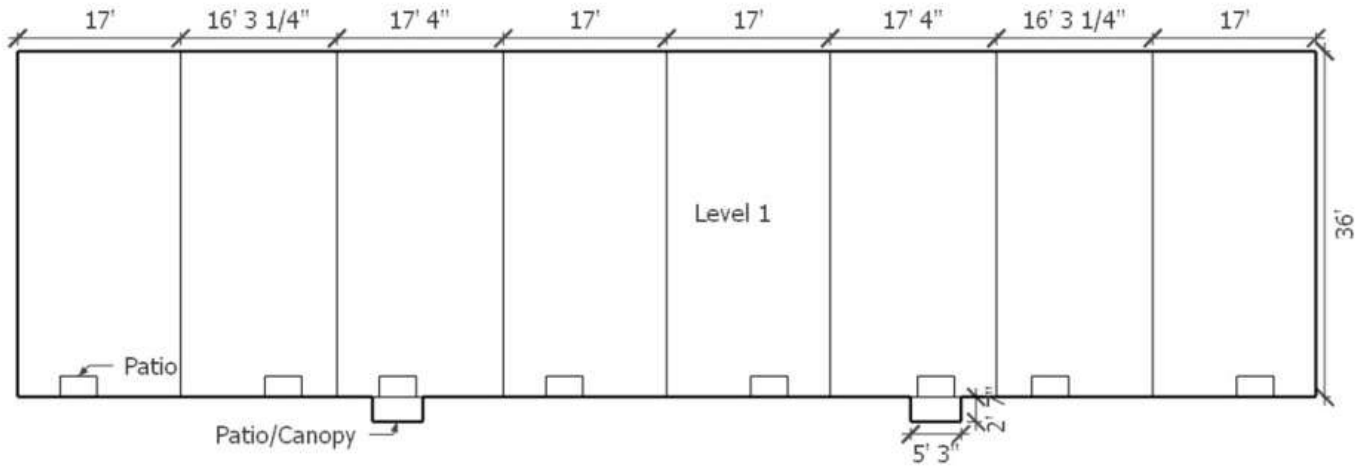
Level 2 of 2

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Manhattan Towhomes
Phone: 866.568.7853 Email: info@fpat.com		Tampa, FL
www.fpat.com		7-Unit Risk, Type IV 4321-33 Har Paul Cir


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FPAT File# VAL2319949

Building Sketch



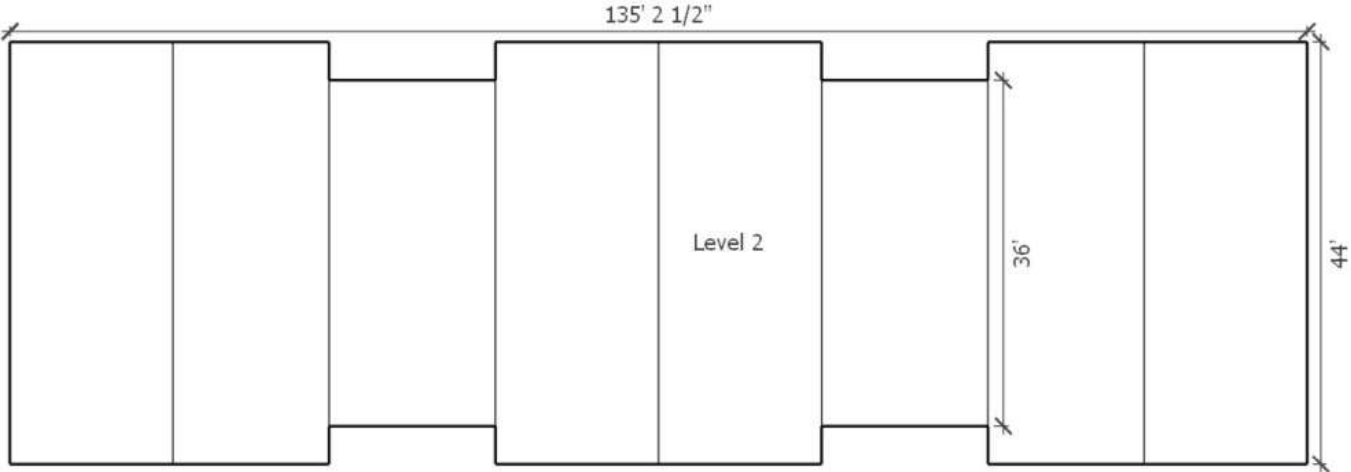
Level 1 of 2

<p>FELTEN PROPERTY ASSESSMENT TEAM</p>		<p>SKETCH DETAILS</p>
<p>Insurance Appraisals - Reserve Studies - Windstorm Mitigation</p>		<p>Manhattan Towhomes</p>
<p>Phone: 866.568.7853 Email: info@fpat.com</p>		<p>Tampa, FL</p>
<p>www.fpat.com</p>		<p>8-Unit Risk, Type I 4342-56 & 4443-57 Har Paul Cir</p>

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FPAT File# VAL2319949

Building Sketch



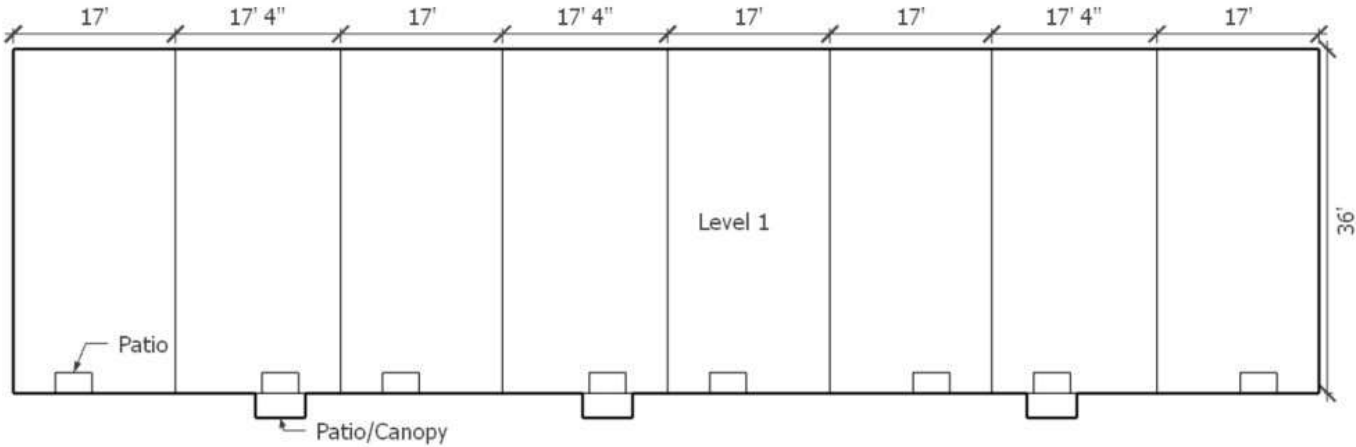
Level 2 of 2

<p>FELTEN PROPERTY ASSESSMENT TEAM</p>		<p>SKETCH DETAILS</p>
<p>Insurance Appraisals - Reserve Studies - Windstorm Mitigation</p>		<p>Manhattan Towhomes</p>
<p>Phone: 866.568.7853 Email: info@fpat.com</p>		<p>Tampa, FL</p>
<p>www.fpat.com</p>		<p>8-Unit Risk, Type I 4342-56 & 4443-57 Har Paul Cir</p>

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FPAT File# VAL2319949

Building Sketch



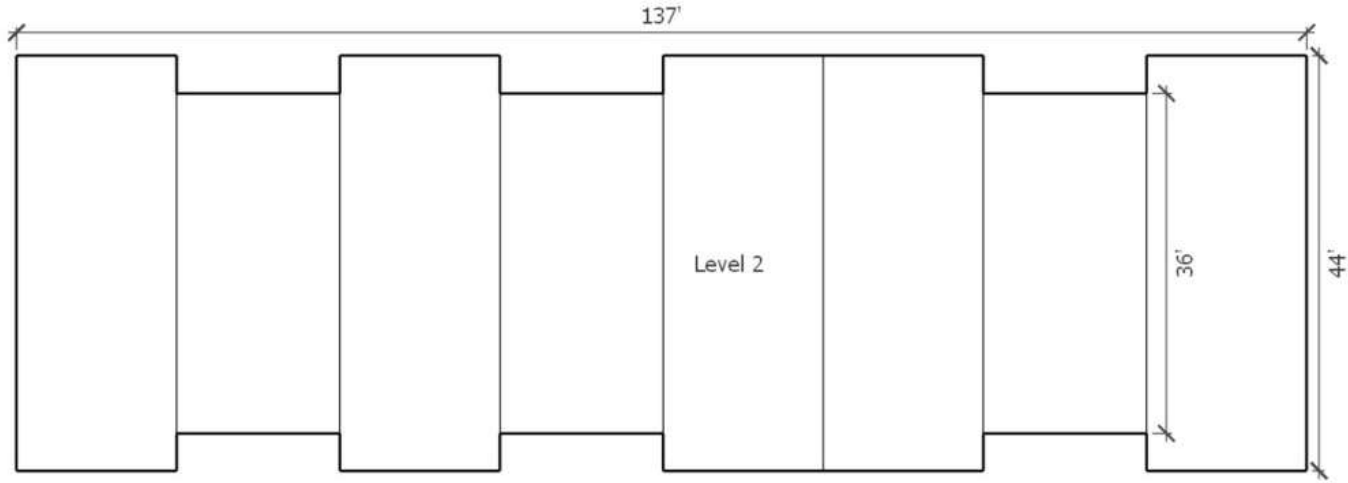
Level 1 of 2

<p>FELTEN PROPERTY ASSESSMENT TEAM</p>		<p>SKETCH DETAILS</p>
<p>Insurance Appraisals - Reserve Studies - Windstorm Mitigation</p>		<p>Manhattan Towhomes</p>
<p>Phone: 866.568.7853 Email: info@fpat.com</p>		<p>Tampa, FL</p>
<p>www.fpat.com</p>		<p>8-Unit Risk, Type II 4355-69 Har Paul Cir</p>

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FPAT File# VAL2319949

Building Sketch



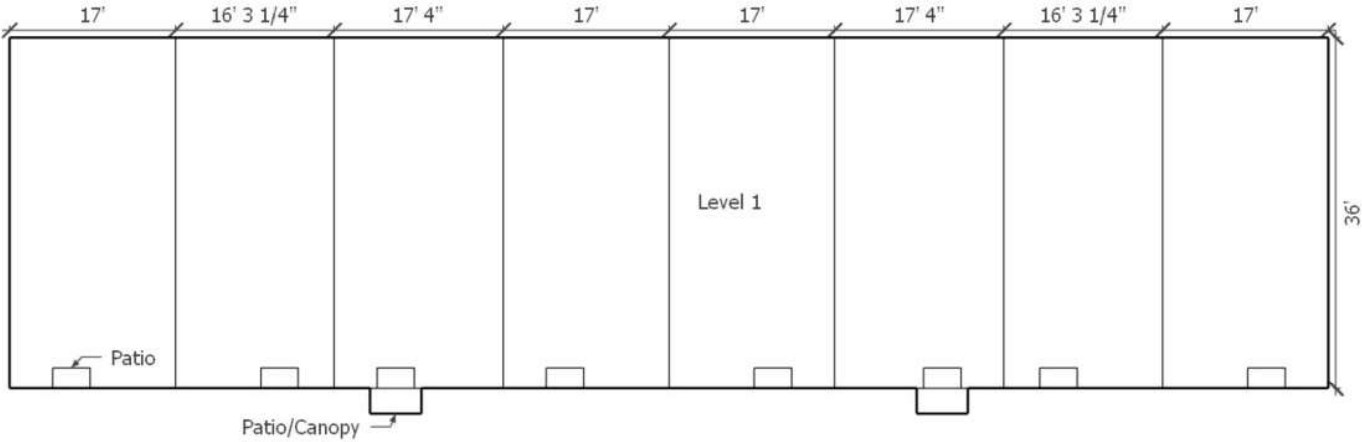
Level 2 of 2

<p>FELTEN PROPERTY ASSESSMENT TEAM</p>		<p>SKETCH DETAILS</p>
<p>Insurance Appraisals - Reserve Studies - Windstorm Mitigation</p>		<p>Manhattan Towhomes</p>
<p>Phone: 866.568.7853 Email: info@fpat.com</p>		<p>Tampa, FL</p>
<p>www.fpat.com</p>		<p>8-Unit Risk, Type II 4355-69 Har Paul Cir</p>


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FPAT File# VAL2319949

Building Sketch



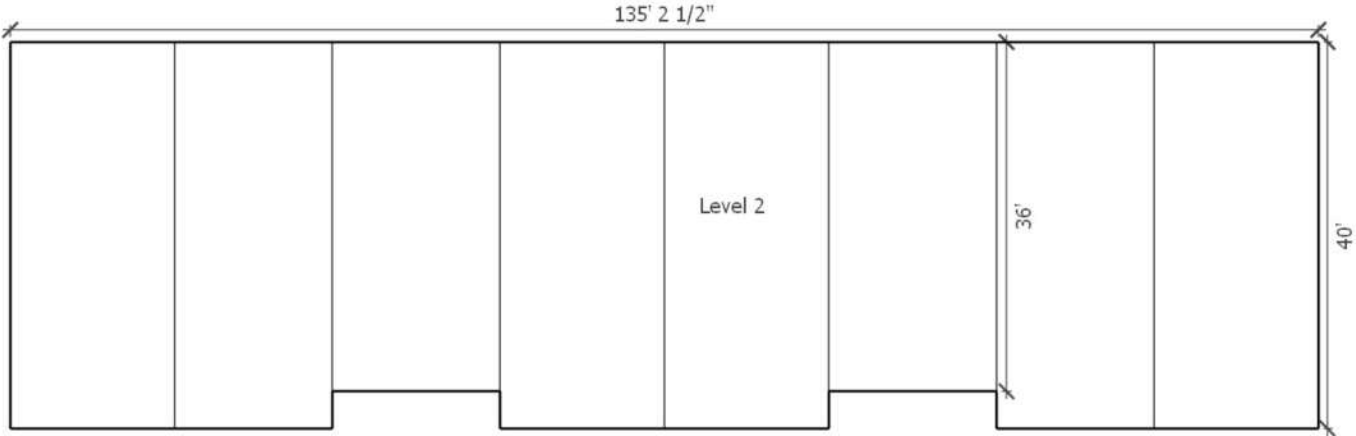
Level 1 of 2

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Manhattan Towhomes
Phone: 866.568.7853 Email: info@fpat.com		Tampa, FL
www.fpat.com		8-Unit Risk, Type III 4337-51 Har Paul Cir


Felten Property Assessment Team | 866.568.7853 | info@fpat.com

FPAT File# VAL2319949

Building Sketch



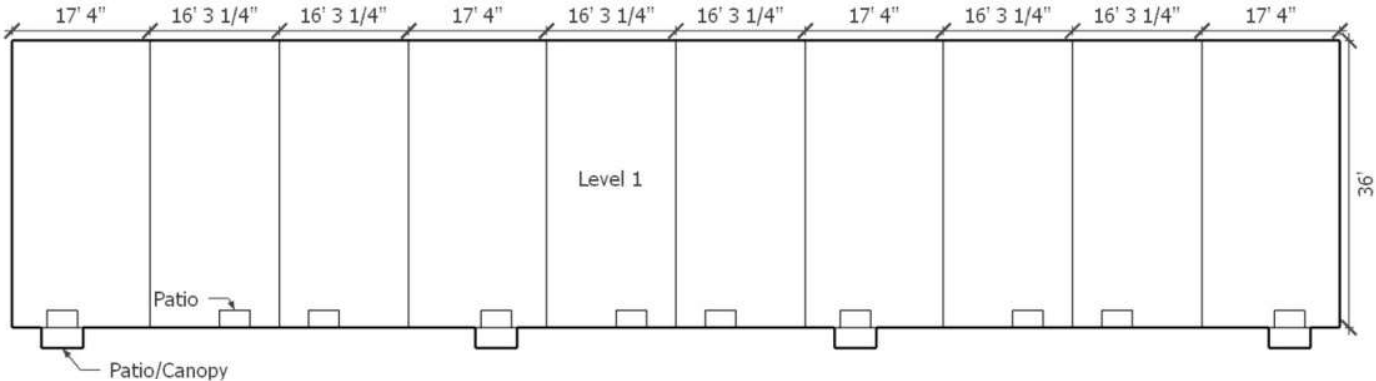
Level 2 of 2

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Manhattan Towhomes
Phone: 866.568.7853 Email: info@fpat.com		Tampa, FL
www.fpat.com		8-Unit Risk, Type III 4337-51 Har Paul Cir

Felten Property Assessment Team | 866.568.7853 | info@fpat.com

FPAT File# VAL2319949

Building Sketch



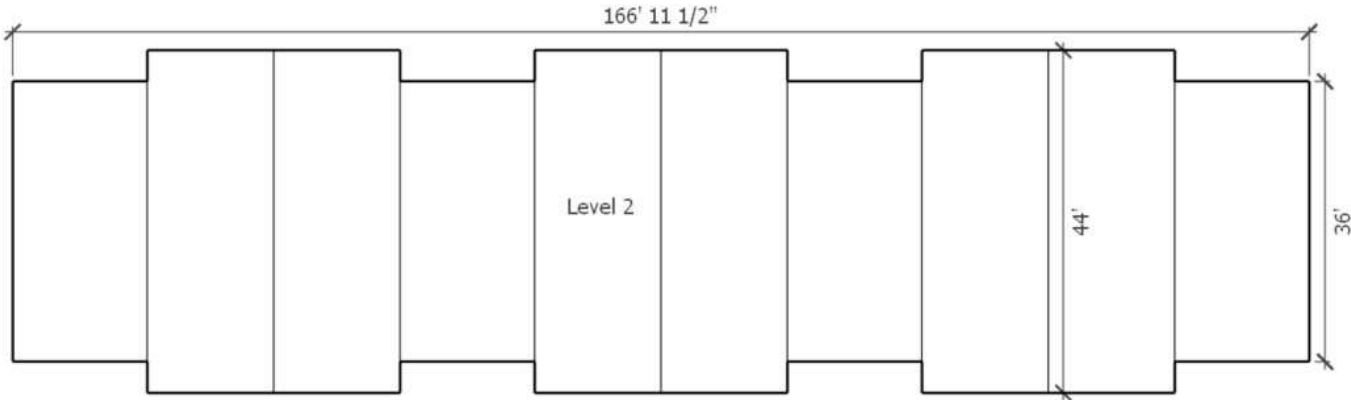
Level 1 of 1

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Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Manhattan Towhomes
Phone: 866.568.7853 Email: info@fpat.com		Tampa, FL
www.fpat.com		10-Unit Risk 4401-19 Har Paul Cir


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FPAT File# VAL2319949

Building Sketch



Level 2 of 2

<p>FELTEN PROPERTY ASSESSMENT TEAM</p>		<p>SKETCH DETAILS</p>
<p>Insurance Appraisals - Reserve Studies - Windstorm Mitigation</p>		<p>Manhattan Towhomes</p>
<p>Phone: 866.568.7853 Email: info@fpat.com</p>		<p>Tampa, FL</p>
<p>www.fpat.com</p>		<p>10-Unit Risk 4401-19 Har Paul Cir</p>

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FPAT File# VAL2319949

Photographs & Values

This section of the report contains detailed photographs and replacement cost values for each building and site improvement located on the property and insured by Manhattan Townhomes Owner's Association, Inc. .



Building Detail

4226-38 Har Paul Cir
7-Unit Risk



HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$857,770	\$52,856	\$804,914	\$177,081	\$627,833

7-Unit Risk, Type I



Exterior Elevation Photographs





Building Detail

4321-33 Har Paul Cir
7-Unit Risk



HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$832,207	\$51,199	\$781,008	\$171,822	\$609,186

7-Unit Risk, Type IV



Exterior Elevation Photographs





Building Detail

4337-51 Har Paul Cir
8-Unit Risk



HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$956,366	\$57,936	\$898,430	\$197,655	\$700,775

8-Unit, Type III



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: 4337-51 Har Paul Cir, 8-Unit Risk



Building Detail

4342-56 Har Paul Cir
8-Unit Risk



HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$992,340	\$60,072	\$932,268	\$205,099	\$727,169

8-Unit, Type I



Exterior Elevation Photographs





Building Detail

4355-69 Har Paul Cir
8-Unit Risk



HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,001,282	\$61,148	\$940,134	\$0	\$940,134

8-Unit, Type II



Exterior Elevation Photographs





Building Detail

4362-74 Har Paul Cir
7-Unit Risk



HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$919,879	\$61,099	\$858,780	\$188,932	\$669,848

7-Unit Risk, Type III



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: 4362-74 Har Paul Cir, 7-Unit Risk



Building Detail

4401-19 Har Paul Cir
10-Unit Risk



HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,195,513	\$71,533	\$1,123,980	\$247,275	\$876,705



Exterior Elevation Photographs





Building Detail

4425-37 Har Paul Cir
7-Unit Risk



HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$857,770	\$52,856	\$804,914	\$177,081	\$627,833

7-Unit Risk, Type I



Exterior Elevation Photographs





Building Detail

4443-57 Har Paul Cir
8-Unit Risk



HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$992,340	\$60,072	\$932,268	\$205,099	\$727,169

8-Unit, Type I



Exterior Elevation Photographs





Building Detail

4463-75 Har Paul Cir
7-Unit Risk



HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$815,919	\$50,719	\$765,200	\$0	\$765,200

7-Unit Risk, Type II





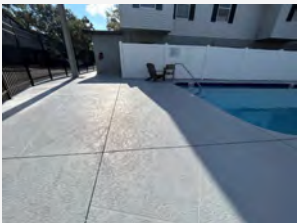



Exterior Elevation Photographs






Property Site Improvements Detail

Property Improvement	Photo	Description	Replacement Cost
Perimeter Fences, Gates & Equipment			
Mailbox Pedestals, 5 of 5		Two (2) - 16 tenant door aluminum mailbox pedestals Three (3) - 13 tenant door aluminum mailbox pedestals	\$9,800
Perimeter Fence		5' Concrete and aluminum perimeter fencing +/- 295 Ln Ft	\$53,085
Perimeter Fence, 6' Vinyl		6' Vinyl privacy perimeter fencing +/- 352 Ln Ft	\$21,811
Perimeter Fence, 6' Wood		6' Wood privacy perimeter fencing +/- 598 Ln Ft	\$19,413
Swimming Pool Area			
Pool Deck		Concrete pool deck with sealed textured finish +/- 1,680 Sq Ft	\$20,488
Pool Fence		6' Aluminium picket perimeter pool fencing +/- 141 Ln Ft	\$7,944



SITE IMPROVEMENTS CONTINUED FROM PREVIOUS PAGE

Property Improvement	Photo	Description	Replacement Cost
Swimming Pool		Cast-in-place concrete or gunite sprayed-on concrete swimming pool +/- 540 Sq Ft, cost includes the pool, excavation, & filtering equipment	\$98,204



Replacement Cost Calculations

This section of the report contains the CoreLogic Commercial Express calculations for each structure and/or site improvement located on the property and insured by Manhattan Townhomes Owner's Association, Inc. . In many cases identical buildings may be valued using the same replacement cost calculations.

All replacement cost calculations contained in this report meet or exceed Citizens Property Insurance Corporation Minimum Requirements for Non-licensed Commercial Residential Inspections/Valuation.





Valuation Detailed Report

6/21/2023

VALUATION

Valuation Number:	VAL2319949	Effective Date:	06/20/2023
Value Basis:	Reconstruction	Expiration Date:	06/19/2024
		Cost as of:	05/2023

BUSINESS

Manhattan Townhomes
 4321 HAR PAUL CIR
 TAMPA, FL 33614-1416 USA

LOCATION 1 - Manhattan Townhomes

Manhattan Townhomes
 4321 HAR PAUL CIR
 TAMPA, FL 33614-1416 USA

Location Adjustments

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

BUILDING 00001 - 7-Unit Risk, Type I, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Row House, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	47% Masonry (ISO 2) 53% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,893 sq.ft.	Gross Perimeter:	691 ft.
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	22%	Condition:	Average
	Effective Age: 14 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

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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Valuation Detailed Report

Policy Number: VAL2319949

6/21/2023

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
------------------	---------------	-----------------	----------------	-----------

SUPERSTRUCTURE

Site Preparation				\$1,280
Foundations			\$32,710	\$35,374
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$270,623	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	53% Siding, Metal or Other on Frame			
	47% Stucco on Masonry			
Structural Floor				
Roof			\$92,798	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$194,336	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$148,190	\$16,202
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing				

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Valuation Detailed Report

Policy Number: VAL2319949

6/21/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators				
Built-ins			\$64,203	
SUBTOTAL RC			\$802,861	\$52,856
Depreciated Cost (78%)			\$626,231	\$41,228
ADDITIONS				
Building Items			\$2,053	
Total Additions			\$2,053	
TOTAL RC Section 1			\$804,914	\$52,856
TOTAL ACV			\$627,833	\$41,228

TOTAL RC BUILDING 00001 7-Unit Risk, Type I, Hazard	\$804,914	\$52,856
TOTAL ACV	\$627,833	\$41,228

BUILDING 00002 - 7-Unit Risk, Type II, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Row House, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	48% Masonry (ISO 2) 52% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,387 sq.ft.	Gross Perimeter:	668 ft.
Construction Quality:	2.0 - Average		
Year Built:			

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
SUPERSTRUCTURE				
Site Preparation				\$1,207
Foundations			\$30,849	\$34,120

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

Policy Number: VAL2319949

6/21/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$259,521	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	52% Siding, Metal or Other on Frame			
	48% Stucco on Masonry			
Structural Floor				
Roof			\$88,359	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$183,444	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$140,578	\$15,392
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins			\$60,550	
SUBTOTAL RC			\$763,300	\$50,719
ADDITIONS				
Building Items			\$1,900	

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

Policy Number: VAL2319949

6/21/2023

Total Additions	\$1,900	
TOTAL RC Section 1	\$765,200	\$50,719
TOTAL RC BUILDING 00002 7-Unit Risk, Type II, Hazard	\$765,200	\$50,719

BUILDING 00003 - 7-Unit Risk, Type III, Hazard

Section 1, Pool Restroom Bldg

SUPERSTRUCTURE

Occupancy:	100% Park Restroom Building	Story Height:	9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	177 sq.ft.	Gross Perimeter:	65 ft.
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	22%	Condition:	Average
	Effective Age: 14 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
------------------	---------------	-----------------	----------------	-----------

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$51
Foundations			\$1,302	\$5,185
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$16,001	
Framing				
Exterior Wall		5% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				

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Valuation Detailed Report

Policy Number: VAL2319949

6/21/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Roof			\$10,091	
Material	100% Built-Up, Smooth			
Pitch	100% Flat			
Interior			\$7,731	
Floor Finish	100% Tile, Ceramic			
Ceiling Finish		100% Paint		
	100% Drywall			
Partitions				
Length		14 ft.		
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
Mechanicals			\$20,396	\$2,539
Heating	100% None			
Cooling	100% None			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	4 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$108	
TOTAL RC Section 1, Pool Restroom Bldg			\$55,629	\$7,775
TOTAL ACV	Depreciated Cost (78%)		\$43,390	\$6,064

Section 2, Row House

SUPERSTRUCTURE

Occupancy:	100% Row House, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	47% Masonry (ISO 2) 53% Frame (ISO 1)	Number of Stories:	2

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Valuation Detailed Report

Policy Number: VAL2319949

6/21/2023

Gross Floor Area: 8,803 sq.ft. Gross Perimeter: 702 ft.
 Construction Quality: 2.0 - Average
 Year Built:

Adjustments

Depreciation: 22% Condition: Average
 Effective Age: 14 years

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

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation				\$1,267
Foundations			\$32,379	\$35,856
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$272,300	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	53% Siding, Metal or Other on Frame			
	47% Stucco on Masonry			
Structural Floor				
Roof			\$92,730	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$192,560	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				

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Valuation Detailed Report

Policy Number: VAL2319949

6/21/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$147,893	\$16,202
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins			\$63,553	
SUBTOTAL RC			\$801,415	\$53,325
Depreciated Cost (78%)			\$625,104	\$41,593
ADDITIONS				
Total Additions			\$1,736	
TOTAL RC Section 2, Row House			\$803,151	\$53,325
TOTAL ACV			\$626,458	\$41,593
TOTAL RC BUILDING 00003 7-Unit Risk, Type III, Hazard			\$858,780	\$61,099
TOTAL ACV			\$669,848	\$47,657

BUILDING 00004 - 7-Unit Risk, Type IV, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Row House, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	48% Masonry (ISO 2) 52% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,632 sq.ft.	Gross Perimeter:	667 ft.
Construction Quality:	2.0 - Average		
Year Built:			

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Valuation Detailed Report

Policy Number: VAL2319949

6/21/2023

Adjustments

Depreciation:	22%	Condition:	Average
	Effective Age: 14 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation				\$1,243
Foundations			\$31,750	\$34,160
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$262,059	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	52% Siding, Metal or Other on Frame			
	48% Stucco on Masonry			
Structural Floor				
Roof			\$89,942	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$188,527	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			

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Valuation Detailed Report

Policy Number: VAL2319949

6/21/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Finish	100% Drywall			
Mechanicals			\$144,358	\$15,797
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins			\$62,319	
SUBTOTAL RC			\$778,955	\$51,199
Depreciated Cost (78%)			\$607,585	\$39,935
ADDITIONS				
Building Items			\$2,053	
Total Additions			\$2,053	
TOTAL RC Section 1			\$781,008	\$51,199
TOTAL ACV			\$609,186	\$39,935
TOTAL RC BUILDING 00004 7-Unit Risk, Type IV, Hazard			\$781,008	\$51,199
TOTAL ACV			\$609,186	\$39,935

BUILDING 00005 - 8-Unit Risk, Type I, Hazard

Section 1			
SUPERSTRUCTURE			
Occupancy:	100% Row House, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	46% Masonry (ISO 2) 54% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,473 sq.ft.	Gross Perimeter:	768 ft.
Construction Quality:	2.0 - Average		
Year Built:			
Adjustments			
Depreciation:	22%	Condition:	Average
	Effective Age: 14 years		

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6/21/2023

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

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Valuation Detailed Report

Policy Number: VAL2319949

6/21/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$1,508
Foundations			\$38,522	\$39,527
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$307,139	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	54% Siding, Metal or Other on Frame			
	46% Stucco on Masonry			
Structural Floor				
Roof			\$107,023	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$228,070	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$174,202	\$19,037
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				

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Valuation Detailed Report

Policy Number: VAL2319949

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			\$75,610	
SUBTOTAL RC			\$930,566	\$60,072
Depreciated Cost (78%)			\$725,841	\$46,856
ADDITIONS				
Building Items			\$1,702	
Total Additions			\$1,702	
TOTAL RC Section 1			\$932,268	\$60,072
TOTAL ACV			\$727,169	\$46,856
TOTAL RC BUILDING 00005 8-Unit Risk, Type I, Hazard				
			\$932,268	\$60,072
TOTAL ACV			\$727,169	\$46,856

BUILDING 00006 - 8-Unit Risk, Type II, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Row House, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	46% Masonry (ISO 2) 54% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,478 sq.ft.	Gross Perimeter:	791 ft.
Construction Quality:	2.0 - Average		
Year Built:			

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
SUPERSTRUCTURE				
Site Preparation				\$1,508
Foundations			\$38,540	\$40,602
Foundation Wall				
Interior Foundations				

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Valuation Detailed Report

Policy Number: VAL2319949

6/21/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Slab On Ground				
Exterior			\$312,829	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	54% Siding, Metal or Other on Frame			
	46% Stucco on Masonry			
Structural Floor				
Roof			\$108,164	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$228,583	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$174,218	\$19,037
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins			\$75,646	
SUBTOTAL RC			\$937,982	\$61,148
ADDITIONS				
Building Items			\$2,152	
Total Additions			\$2,152	
TOTAL RC Section 1			\$940,134	\$61,148

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Valuation Detailed Report

Policy Number: VAL2319949

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TOTAL RC BUILDING 00006 8-Unit Risk, Type II, Hazard	\$940,134	\$61,148
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BUILDING 00007 - 8-Unit Risk, Type III, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Row House, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	48% Masonry (ISO 2) 52% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,071 sq.ft.	Gross Perimeter:	744 ft.
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	22%	Condition:	Average
	Effective Age: 14 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation				\$1,450
Foundations			\$37,043	\$38,259
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$297,340	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	52% Siding, Metal or Other on Frame			
	48% Stucco on Masonry			

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Valuation Detailed Report

Policy Number: VAL2319949

6/21/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structural Floor				
Roof			\$103,273	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$219,430	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$166,933	\$18,227
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins			\$72,708	
SUBTOTAL RC			\$896,728	\$57,936
Depreciated Cost (78%)			\$699,448	\$45,190
ADDITIONS				
Building Items			\$1,702	
Total Additions			\$1,702	
TOTAL RC Section 1			\$898,430	\$57,936
TOTAL ACV			\$700,775	\$45,190
TOTAL RC BUILDING 00007 8-Unit Risk, Type III, Hazard			\$898,430	\$57,936
TOTAL ACV			\$700,775	\$45,190
BUILDING 00008 - 10-Unit Risk, Hazard				

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Valuation Detailed Report

Policy Number: VAL2319949

6/21/2023

Section 1

SUPERSTRUCTURE

Occupancy:	100% Row House, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	47% Masonry (ISO 2) 53% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	12,719 sq.ft.	Gross Perimeter:	903 ft.
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	22%	Condition:	Average
	Effective Age: 14 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation				\$1,831
Foundations			\$46,783	\$46,614
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$366,125	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	53% Siding, Metal or Other on Frame			
	47% Stucco on Masonry			
Structural Floor				
Roof			\$128,596	

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Policy Number: VAL2319949

6/21/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion	
Material	100% Shingles, Asphalt				
Pitch	100% Low (2:12 to 6:12 pitch)				
Interior			\$276,544		
Floor Finish	100% None				
Ceiling Finish	100% Drywall				
Partitions					
Length					
Structure	100% Studs, Girts, etc.				
Finish	100% Drywall				
Mechanicals			\$211,324	\$23,087	
Heating	100% None				
Cooling	100% None				
Fire Protection					
Plumbing					
Electrical	100% Average Quality				
Elevators					
Built-ins			\$91,825		
SUBTOTAL RC			\$1,121,198	\$71,533	
Depreciated Cost (78%)			\$874,535	\$55,796	
ADDITIONS					
Building Items			\$2,782		
Total Additions			\$2,782		
TOTAL RC Section 1			\$1,123,980	\$71,533	
TOTAL ACV			\$876,705	\$55,796	
TOTAL RC BUILDING 00008 10-Unit Risk, Hazard			\$1,123,980	\$71,533	
TOTAL ACV			\$876,705	\$55,796	
		Reconstruction	Sq.Ft.	\$/Sq.Ft.	Depreciated
LOCATION SUBTOTAL (All Buildings)		\$7,104,713	78,633	\$90	\$5,916,850
LOCATION ADDITIONS					
Custom Items					
Swimming Pool +/- 540 SF		\$98,204			\$98,204

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Valuation Detailed Report

Policy Number: VAL2319949

6/21/2023

Pool Deck +/- 1,680 SF	\$20,488			\$20,488
6' Aluminum Picket Pool Fencing +/- 141 LF	\$7,944			\$7,944
6' Vinyl Privacy Fencing +/- 352 LF	\$21,811			\$21,811
6' Wood Privacy Fencing +/- 598 LF	\$19,413			\$19,413
5' Concrete and Aluminum Pick Fencing +/- 295 LF	\$53,085			\$53,085
(5) Mail Pedestals	\$9,800			\$9,800
Location Additions Value	\$230,745			\$230,745
LOCATION TOTAL, Location 1	\$7,335,458	78,633	\$93	\$6,147,595
	Reconstruction	Sq.Ft.	\$/Sq.Ft.	Depreciated
VALUATION GRAND TOTAL	\$7,335,458	78,633	\$93	\$6,147,595

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Valuation Detailed Report

EQUIPMENT REPORT

Policy Number: VAL2319949

6/21/2023

VALUATION

Valuation Number:	VAL2319949	Effective Date:	06/20/2023
Value Basis:	Reconstruction	Expiration Date:	06/19/2024
		Cost as of:	05/2023

BUSINESS

Manhattan Townhomes
 4321 HAR PAUL CIR
 TAMPA, FL 33614-1416 USA

LOCATION 1 - Manhattan Townhomes

Manhattan Townhomes
 4321 HAR PAUL CIR
 TAMPA, FL 33614-1416 USA

Equipment: Building items and site improvements

	Replacement	Depreciated
Building 00001, Section 1		
Building Items		
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Wall supported	\$811	\$633
Foundations		
(1) Foundations - Reinforced concrete, Volume	\$1,242	\$969
Building 00002, Section 1		
Building Items		
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Wall supported	\$633	\$633
Foundations		
(1) Foundations - Reinforced concrete, Volume	\$1,267	\$1,267
Building 00003, Section 2, Row House		
Building Items		
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Wall supported	\$593	\$463
Foundations		
(1) Foundations - Reinforced concrete, Volume	\$1,143	\$891
Building 00004, Section 1		

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Valuation Detailed Report

EQUIPMENT REPORT

Policy Number: VAL2319949

6/21/2023

Equipment: Building items and site improvements	Replacement	Depreciated
Building 00005, Section 1		
Building Items		
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Wall supported	\$811	\$633
Foundations		
(1) Foundations - Reinforced concrete, Volume	\$1,242	\$969
Building 00006, Section 1		
Building Items		
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Wall supported	\$534	\$417
Foundations		
(1) Foundations - Reinforced concrete, Volume	\$1,167	\$911
Building 00007, Section 1		
Building Items		
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Wall supported	\$811	\$811
Foundations		
(1) Foundations - Reinforced concrete, Volume	\$1,341	\$1,341
Building 00008, Section 1		
Building Items		
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Wall supported	\$534	\$417
Foundations		
(1) Foundations - Reinforced concrete, Volume	\$1,167	\$911
LOCATION 1 Additions		
Custom Items		
(1) Swimming Pool +/- 540 SF	\$98,204	\$98,204

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

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Valuation Detailed Report

EQUIPMENT REPORT

Policy Number: VAL2319949

6/21/2023

Equipment: Building items and site improvements		
	Replacement	Depreciated
(1) Pool Deck +/- 1,680 SF	\$20,488	\$20,488
(1) 6' Aluminum Picket Pool Fencing +/- 141 LF	\$7,944	\$7,944
(1) 6' Vinyl Privacy Fencing +/- 352 LF	\$21,811	\$21,811
(1) 6' Wood Privacy Fencing +/- 598 LF	\$19,413	\$19,413
(1) 5' Concrete and Aluminum Pick Fencing +/- 295 LF	\$53,085	\$53,085
(1) (5) Mail Pedestals	\$9,800	\$9,800
LOCATION 1 - Manhattan Townhomes TOTAL	\$246,824	\$244,178
TOTAL	\$246,824	\$244,178

To update please call us at 866-568-7853 or email us at info@fpataadjusters.com for pricing and more information.

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HOA CC&R's Excerpt

This section of the report contains an excerpt taken directly from the Declaration of Covenants, Conditions, Easements and Restriction for Manhattan Townhomes Owner's Association, Inc. .

This Article pertains to Insurance and Casualty Losses and outlines the insurable responsibilities of the Association and the individual owners.



Section 5.07 - Non-Liability of ARB Members. Neither the ARB nor any member thereof, nor its duly authorized ARB representative, shall be liable to the Association or to any Owner or any other person or entity for any loss, damage or injury arising out of or in any way connected with the performance or nonperformance of the ARB's duties hereunder, unless due to the willful misconduct or bad faith of a member and only that member shall have any liability. The ARB shall review and approve or disapprove all plans submitted to it for any proposed improvement, alteration or addition on the basis of aesthetic considerations, the overall benefit or detriment which would result to the immediate vicinity and to the Land, and for compliance with the design review criteria. The ARB shall take into consideration the aesthetic aspects of the architectural designs, placement of buildings, landscaping, color schemes, exterior finishes and materials and similar features, but shall not be responsible for reviewing, nor shall its approval of any plan or design be deemed approval of, any plan or design from the standpoint of structural safety or conformance with building or other codes.

Section 5.08 - Variance. The ARB may authorize variances from compliance with any of the design review criteria when circumstances such as topography, natural obstructions, hardship, aesthetic or environmental considerations require. such variance must be evidenced in writing, which must be signed by at least two (2) members of the ARB. The granting of such a variance shall not, however, operate to waive any of the terms and provisions of this Declaration for any purpose except as to the particular property and particular provisions covered by the variance, nor shall it affect in any way the Owner's obligation to comply with all governmental laws and regulations affecting the Owner's use of the premises.

Section 5.09 - Developer's Exemption. The Developer shall be exempt from the provisions of this Article V with respect to the initial construction of the dwellings and other improvements on the land and any alterations and additions to be made by Developer and shall not be obligated to obtain ARB approval for any construction or changes in construction which the Developer may elect to make at any time.

Section 5.10 - Attorneys' Fees. For all purposes necessary to enforce this Article, the Association shall be entitled to collect reasonable attorneys' fees, court costs and other expenses against an Owner, whether or not litigation is instituted, and the Board may assess such amounts in the form of a Special Assessment.

ARTICLE VI - INSURANCE

Section 6.01 - Insurance. The Association, through its Board of Directors, shall purchase an insurance policy(ies) insuring the buildings and other improvements erected upon the Land, including all fixtures and personal property appurtenant thereto owned or used by the Association or constituting part of the Common Area, and all Units/Dwellings contained on the Land. Individual Unit Owners shall maintain their own insurance for the contents of their Units and those items that are hereinafter excluded from the definition of "building". The insurance obtained by the Association shall insure the interest of the Association and all Owners and their Mortgagees, as their interest may appear against loss or damage by fire and hazards covered by wind storm and extended coverage endorsement and such other risk of a similar or dissimilar

nature as customarily covered with respect to buildings similar in construction, location and use to the buildings erected upon the Land, in an amount which shall be equal to the maximum insurable replacement values, if such insurance is reasonably available. The directors shall have no liability to the Association or its members or any other person for failure to obtain insurance without a deductible clause or for the failure to obtain insurance in the full amount of the coverage required hereunder, if in good faith a majority of the membership shall determine that such insurance is not reasonably available. The Association, if the Development is designated to be in a flood area as identified by HUD pursuant to the Flood Disaster Protection Act of 1973, shall obtain the maximum flood insurance provided for by said Act or an amount equal to the value of the building(s) if the value of the building(s) is less than the maximum permitted by such Act. All Hazard Policies purchased to protect buildings shall provide that the word "building" wherever used in the policy shall include, but not be limited to, fixtures, installations or additions comprising the Dwellings and the building comprising the Dwellings as initially constructed or installed by the Developer or replacements of like kind or quality in accordance with original plans and specifications, or as existing when the Unit was first conveyed if the original plans and specifications are not available. The word "building" shall not include Unit floor, ceiling or wall coverings and does not include the following equipment if it is located within the Unit and the Unit Owner is required to repair or replace such equipment: electrical fixtures, appliances, air conditioning or heating equipment, water heater, or built-in cabinets. With respect to the coverage provided by this paragraph, the Unit Owners shall be considered as additional insureds under the policy.

Section 6.02 - Mandatory Repair. Unless there occurs substantial damage or destruction to all or a substantial part of the Properties, and subject to the provisions hereinafter provided, the Association and the Unit Owners shall repair, replace and rebuild the damage caused by casualty loss, the expense of which shall be borne by the Unit Owners in the same manner in which common expenses of the Association are shared. For the purposes of this Article VI, the Properties shall include all of the buildings and other improvements erected upon the Land, all fixtures, personal property appurtenant thereto owned or used by the Association constituting part of the Common Area, and all Units or Dwellings located on the Land.

Section 6.03 - Determination of Damage and Use of Proceeds. Immediately after casualty damage to any part of the Properties, the Association Board of Directors shall obtain reliable and detailed estimates of the cost necessary to repair and replace the damaged Property to a condition as good as the condition existed prior to the casualty loss. If the net proceeds of insurance are insufficient to pay the estimated cost of reconstruction and repair, the Board of Directors shall promptly, upon determination of deficiency, levy a special assessment against all Owners for that portion of the deficiency related to the Common Area and against the individual Unit Owners for that portion of the deficiency related to the individual damaged Dwellings; provided, however, that if, in the opinion of the Board of Directors, it is impossible to accurately and adequately determine the portion of the deficiency relating to individual Dwellings, the Board of Directors shall levy the special assessment for the total deficiency against each of the Owners according to the manner in which common expenses of the Association are shared, except as provided in Section 6.06 below.