



**FELTEN PROPERTY ASSESSMENT TEAM**

**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 03-16-2026 | FPAT File# REN2626716

**Felten Property Assessment Team**

866.568.7853 | [www.fpat.com](http://www.fpat.com)





March 16, 2026

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# REN2626716

Dear Board of Directors:

Pursuant to your request and in accordance with our agreement, Felten Property Assessment Team has completed an Insurance Replacement Cost Valuation for Manhattan Townhomes located in Tampa, Florida. The purpose of this valuation is to determine accurate hazard and flood insurance replacement costs for all buildings and site improvements insured by Manhattan Townhomes Owner's Association, Inc. .

This report is intended to support the client in maintaining appropriate insurance coverage by ensuring that premiums are based on current replacement values and that co-insurance requirements are satisfied in compliance with policy provisions.

Should you have any questions or require further clarification regarding this report, please do not hesitate to contact our office at (866) 568-7853. We appreciate the opportunity to serve you and look forward to working with you in the future.

Sincerely,

Brad Felten, Managing Member



# Introduction

This Replacement Cost Valuation has been prepared at the request of Manhattan Townhomes Owner's Association, Inc. for the property known as Manhattan Townhomes , a homeowners association located in Tampa, Florida. The primary objective of this report is to determine accurate hazard and flood insurance replacement costs for all buildings and site improvements insured by the client. The findings of this report are intended to support the establishment of appropriate insurance coverage, ensuring that premiums are based on current replacement values and that co-insurance requirements are properly satisfied.

It is important to note that this report does not constitute a real estate appraisal. The values presented herein reflect the estimated replacement costs of the subject buildings and associated site improvements only. These estimates do not consider land value, market value, or personal property. All components of the property relevant to the insurance policy have been carefully evaluated and inspected. The replacement cost values contained in this report are subject to the assumptions, limiting conditions, and certifications detailed within.

A qualified representative of Felten Property Assessment Team (FPAT) conducted an on-site inspection of the property on March 16, 2026. This inspection included a thorough review of the interior and exterior of all buildings and improvements to assess construction type, design, quality, size, and occupancy. Where applicable, building plans and association documents were reviewed to support the analysis.

## Subject of Report

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

### **Buildings:**

4321-33 Har Paul Cir	7-Unit Risk	<i>7-Unit Risk, Type IV</i>
4326-38 Har Paul Cir	7-Unit Risk	<i>7-Unit Risk, Type I</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:**

- Lift Station and Electrical
- Mailbox Pedestals, 5 of 5
- Perimeter Fence
- Perimeter Fence, 6' Vinyl
- Perimeter Fence, 6' Wood
- Pool Deck
- Pool Fence
- Swimming Pool



Based on the results of our replacement cost valuation analysis, we have determined the total insurable replacement cost for all buildings and site improvements located at Manhattan Townhomes as of March 16, 2026, as follows. The hazard insurance values include all applicable site improvements, if any, in addition to the buildings themselves. If flood insurance values are included, the totals reflect only those buildings that are eligible for coverage under a flood insurance policy issued by the National Flood Insurance Program (NFIP).

## Hazard Insurance

Replacement Cost	<b>\$10,230,270</b>
Less Insurance Exclusions	<b>\$607,399</b>
Insurable Replacement Cost	<b>\$9,622,871</b>



# 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

### John Felten

Sr. All-Lines Adjuster # D075772  
Flood Certification # 05030007  
Certified Building Contractor # CBC1255984  
Certified Wind & Hurricane Mitigation Inspector

### 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, its 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 may be updated annually, as needed, or based on your insurance carrier's requirements.

In addition, local laws or regulatory guidelines may also mandate an update to ensure compliance.

If substantial changes have occurred to the subject property—or if more than five years have passed since our last site inspection—a new on-site evaluation may be necessary. However, standard maintenance activities do not typically require a physical reinspection.

To request an update, simply use one of the following options:

 <https://www.fpat.com/request-proposal.html>

 Call us at **866-568-7853**

 Email us at **info@fpat.com**



# Special Offer: Discounted Reserve Study

We're pleased to inform you that you've qualified for a significant discount on a Full Reserve Study for this property!

A Reserve Study is an essential long-term capital planning tool. It evaluates the current condition of your reserve fund and provides a clear, stable, and equitable funding strategy to prepare for future capital expenditures. The study includes two key components:

- **Physical Analysis** – An assessment of the condition and remaining useful life of common area components.
- **Financial Analysis** – A funding plan to ensure adequate reserves for future repairs and replacements.

Thanks to the detailed field work already completed for your Replacement Cost Valuation, we can offer this valuable service at a reduced rate.

**Please note: This discount applies only to Full Reserve Studies and does not extend to Reserve Study updates.**

To request your **free proposal**, simply use one of the following options:

👉 <https://www.fpat.com/request-proposal.html>

📞 Call us at **866-568-7853**

✉ Email us at **info@fpat.com**

We look forward to helping you plan confidently for the future of your property.



# Methodology

To produce an accurate Replacement Cost Valuation (RCV), our team begins by thoroughly identifying the insurable items and understanding how they are covered by the insurance policy. This is achieved through consultations with property owners, managers, insurance agents, and by reviewing relevant documentation.

When conducting a valuation for the first time—or if significant changes have occurred since the last assessment—a comprehensive site inspection is performed. A qualified FPAT team member will evaluate building occupancy, dimensions, construction type, building plans (when available), quality of materials, and finishes. The physical structure(s) are measured in detail, and a corresponding sketch is included in the final report.

Once all property data has been collected, we begin the valuation process. Our primary tool is the CoreLogic Commercial Express Building Valuation System, developed by CoreLogic/MSB—a leading provider of cost data and appraisal software in the U.S. insurance industry.

Valuation estimates are derived using a Reconstruction Cost Database, which calculates the cost of rebuilding the structure at current prices. This includes the use of similar materials, design, quality, and construction practices. The system distinguishes between Replacement Cost New (RCN) and Reconstruction Cost, employing advanced component-based technologies to deliver precise, risk-specific estimates. These incorporate local building codes, material and labor costs, and structural requirements.

Understanding the distinction between RCN and Reconstruction Cost is critical. While RCN refers to the cost to replace with new materials, Reconstruction Cost reflects the expense to replicate the original structure in its entirety. This distinction ensures insurers base premiums on the building's full exposure and supports equitable claim settlements. It also provides a defensible foundation for policy terms, which are often subject to legal interpretation or negotiation.



# Explanations & Definitions

## Terminology

<b>Additions</b>	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).
<b>Architect's Fees</b>	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.
<b>Co-Insurance Requirement</b>	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.
<b>Depreciated Replacement Cost</b>	The remaining value after the deduction of Insurance Exclusions and Physical Depreciation from the Replacement Cost.
<b>Depreciation</b>	The loss in value due to deterioration caused by usage, wear and tear, and the elements.
<b>et al</b>	Meaning all other buildings insured by the client
<b>Flood Insurance</b>	Specific insurance coverage against property loss from flooding.
<b>FPAT</b>	Felten Professional Adjustment Team, LLC.
<b>Gross Floor Area (GFA)</b>	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".
<b>Hazard Insurance</b>	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.
<b>HVAC</b>	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. None of the calculations in this report are based on this methodology.

**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 and 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. All calculations in this report are based on this methodology.

**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 owners 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 owner 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	OWNER RESPONSIBILITY
<b>ROOF</b> Structural Framing & Roof Covering	YES	NO
<b>EXTERIOR WALLS</b> Structural Framing, Insulation & Wall Cladding	YES	NO
<b>COMMON AREA DOORS &amp; WINDOWS</b> Common Area Doors & Windows	YES	NO
<b>UNIT DOORS &amp; WINDOWS</b> Unit Owner Doors & Windows	YES	NO
<b>COMMON AREA STRUCTURAL MEMBERS</b> Structural Floors, Structural Walls, & Structural Ceilings	YES	NO
<b>UNIT STRUCTURAL MEMBERS</b> Structural Floors, Structural Walls, & Structural Ceilings	YES	NO
<b>COMMON AREA INTERIOR FINISHES</b> Floor, Wall, & Ceiling Finishes	YES	NO
<b>UNIT INTERIOR FINISHES</b> Floor, Wall, & Ceiling Finishes	NO	YES
<b>COMMON AREA INTERIOR WALL &amp; CEILING FRAMING</b> Framing & Insulation	YES	NO
<b>UNIT INTERIOR WALL &amp; CEILING FRAMING</b> Framing & Insulation	YES	NO
<b>COMMON AREA FLOOR, WALL, &amp; CEILING SUBSTRATES</b> Unfinished Drywall or Other Substrate Material	YES	NO
<b>UNIT INTERIOR FLOOR, WALL, &amp; CEILING SUBSTRATES</b> Unfinished Drywall or Other Substrate Material	YES	NO
<b>COMMON AREA HVAC EQUIPMENT</b> Heating, Ventilation, & Air Conditioning Equipment	YES	NO
<b>UNIT HVAC EQUIPMENT</b> Heating, Ventilation, & Air Conditioning Equipment	NO	YES
<b>COMMON AREA PLUMBING &amp; ELECTRICAL ROUGH IN</b> Plumbing and Electrical behind walls, floors, & ceilings	YES	NO
<b>UNIT PLUMBING &amp; ELECTRICAL ROUGH IN</b> Plumbing and Electrical behind walls, floors, & ceilings	YES	NO
<b>COMMON AREA COMPONENTS</b> Electrical & Plumbing Fixtures, Water Heaters, Cabinets, Countertops, etc.	YES	NO
<b>UNIT COMPONENTS</b> Electrical & Plumbing Fixtures, Water Heaters, Cabinets, Countertops, etc.	NO	YES

The table above is designed to serve as a comprehensive reference and does not imply that all the items listed are present at the subject property. If any items are not present, the client can rest assured that they have not been valued in our report.



# Recapitulation of Hazard Values

## Manhattan Townhomes

Tampa, Florida

HAZARD VALUATION as of March 16, 2026

FPAT File# REN2626716

Building	Replacement Cost	Insurance Exclusions	Insurable Replacement Cost	Depreciation	Depreciated Replacement Cost
4321-33 Har Paul Cir	\$872,332	\$53,665	\$818,667	\$204,667	\$614,000
4326-38 Har Paul Cir	\$899,126	\$55,402	\$843,724	\$210,931	\$632,793
4337-51 Har Paul Cir	\$1,002,462	\$60,726	\$941,736	\$235,434	\$706,302
4342-56 Har Paul Cir	\$1,040,168	\$62,965	\$977,203	\$244,300	\$732,903
4355-69 Har Paul Cir	\$1,049,552	\$64,093	\$985,459	\$39,419	\$946,040
4362-74 Har Paul Cir	\$964,219	\$64,042	\$900,177	\$225,044	\$675,133
4401-19 Har Paul Cir	\$1,253,151	\$74,978	\$1,178,173	\$294,543	\$883,630
4425-37 Har Paul Cir	\$899,126	\$55,402	\$843,724	\$210,931	\$632,793
4443-57 Har Paul Cir	\$1,040,168	\$62,965	\$977,203	\$244,300	\$732,903
4463-75 Har Paul Cir	\$855,256	\$53,161	\$802,095	\$32,084	\$770,011
<b>Total</b>	<b>\$9,875,560</b>	<b>\$607,399</b>	<b>\$9,268,161</b>	<b>\$1,941,653</b>	<b>\$7,326,508</b>



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FPAT File# REN2626716

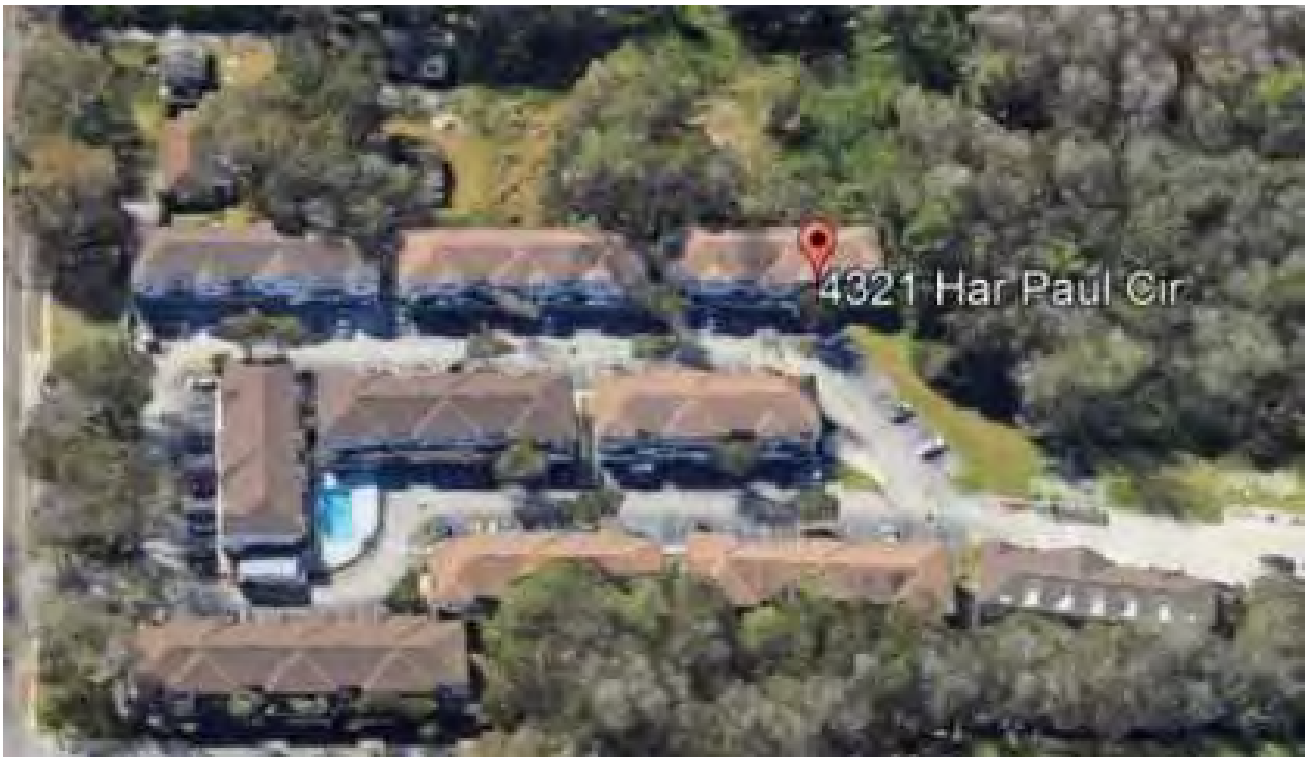
Property Site Improvement	Replacement Cost
<b>Infrastructure</b>	
Lift Station and Electrical	\$45,000
<b>Perimeter Fences, Gates &amp; Equipment</b>	
Mailbox Pedestals, 5 of 5	\$14,360
Perimeter Fence	\$59,280
Perimeter Fence, 6' Vinyl	\$26,230
Perimeter Fence, 6' Wood	\$32,965
<b>Swimming Pool Area</b>	
Pool Deck	\$27,910
Pool Fence	\$9,455
Swimming Pool	\$139,510
<b>Total</b>	<b>\$354,710</b>

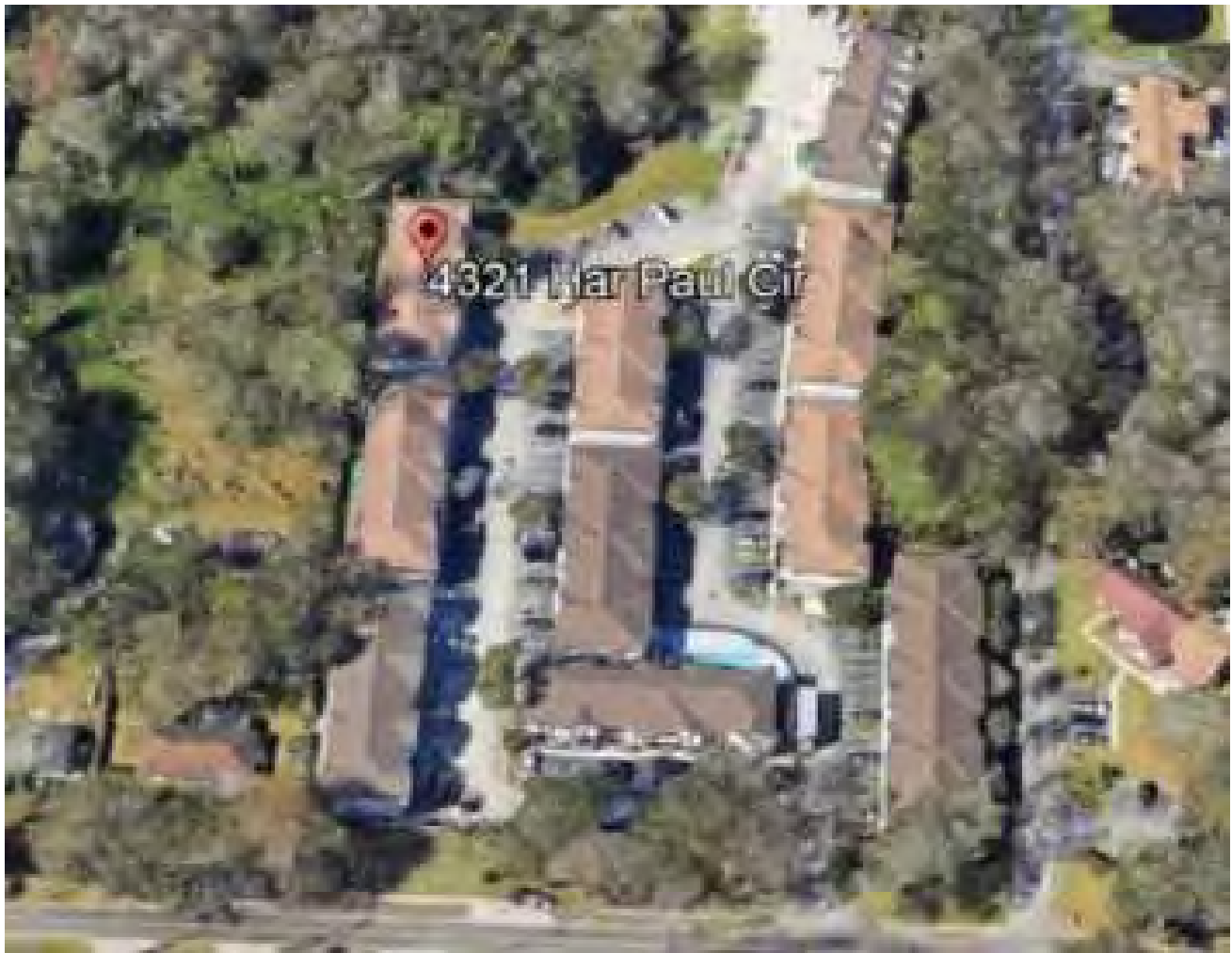


# Aerial Property Photographs

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 March 16, 2026 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 provides a comprehensive description of each distinct structure on the property insured by Manhattan Townhomes Owner's Association, Inc. . Where applicable, buildings with similar characteristics may be grouped under a single description for clarity and efficiency. The accuracy and level of detail in each description may vary depending on the extent of access provided to our team during the site inspection.

All building descriptions included in this report meet or exceed the minimum requirements set by the Citizens Property Insurance Corporation for Non-Licensed Commercial Residential Inspections and Valuations.



# Building Description

## Applicable Buildings

### 7-Unit Risk, Type I:

- 4326-38 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:**

- 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



## BUILDING DESCRIPTION CONTINUED FROM PREVIOUS PAGE

- Canopy +/- 54 Sq Ft

**Condition:** Good

**Year of Construction:** 2005: All buildings were constructed in 2005 with the exception of:  
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:**



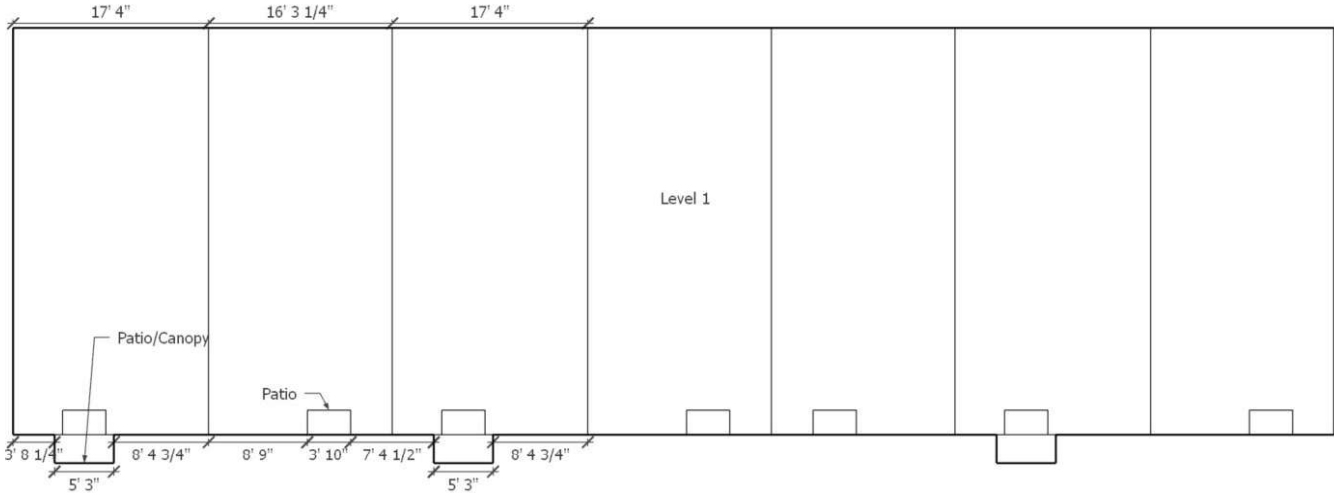
# Building Sketches

This section includes detailed, floor-by-floor building sketches for each distinct structure on the property insured by Manhattan Townhomes Owner's Association, Inc. . Each structure is either hand-measured from the exterior walls or sketched using architectural building plans based on exterior wall measurements. All measurements are rounded to the nearest inch and, while they are taken with great care and are considered highly accurate, they may not be exact. In cases where buildings are identical in design and layout, a single representative sketch may be used to illustrate multiple structures.


All sketches provided in this report meet or exceed the minimum requirements established by the Citizens Property Insurance Corporation for Non-Licensed Commercial Residential Inspections and Valuations.



# Building Sketch



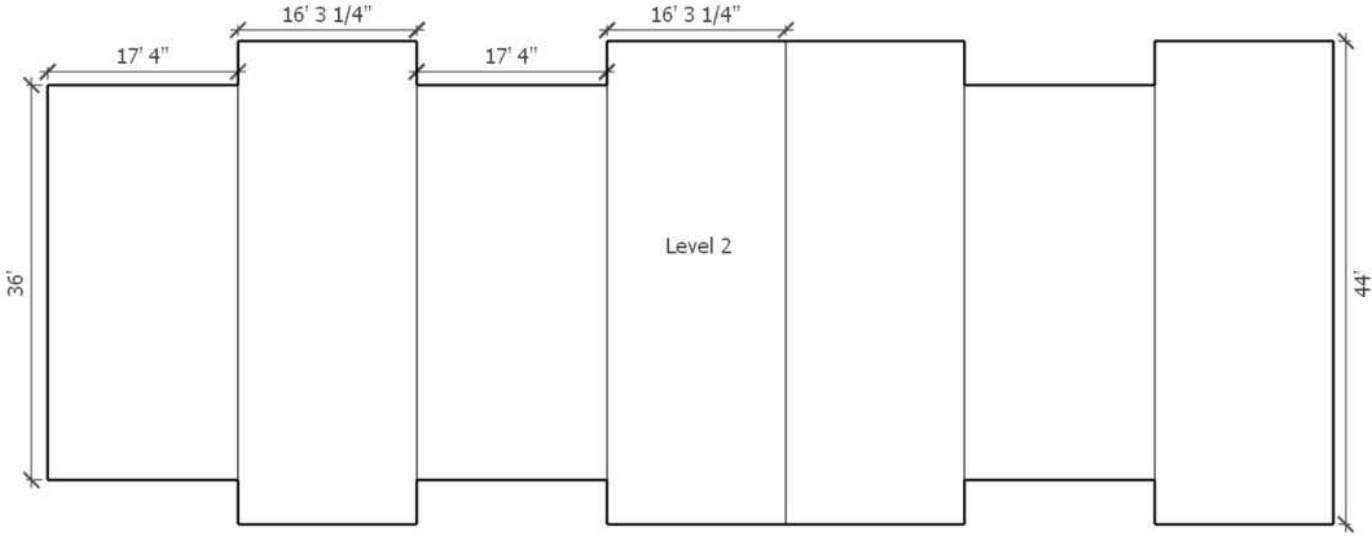
**Level 1 of 2**

<p><b>FELTEN PROPERTY ASSESSMENT TEAM</b></p>		<p><b>SKETCH DETAILS</b></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 &amp; 4425-37 Har Paul Cir</p>

Felten Property Assessment Team | 866.568.7853 | [info@fpat.com](mailto:info@fpat.com)

FPAT File# REN2626716

# Building Sketch



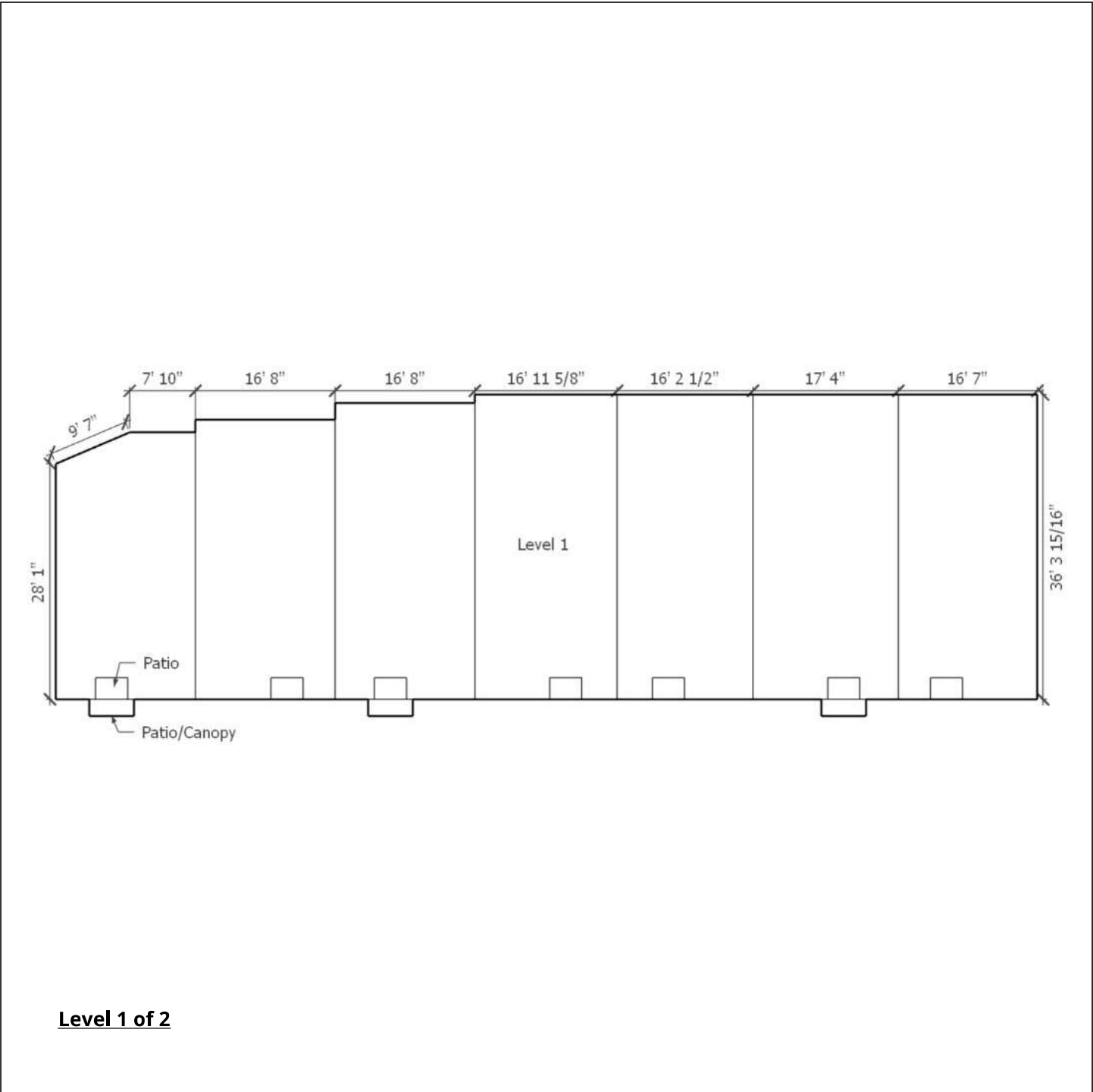
**Level 2 of 2**

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# Building Sketch

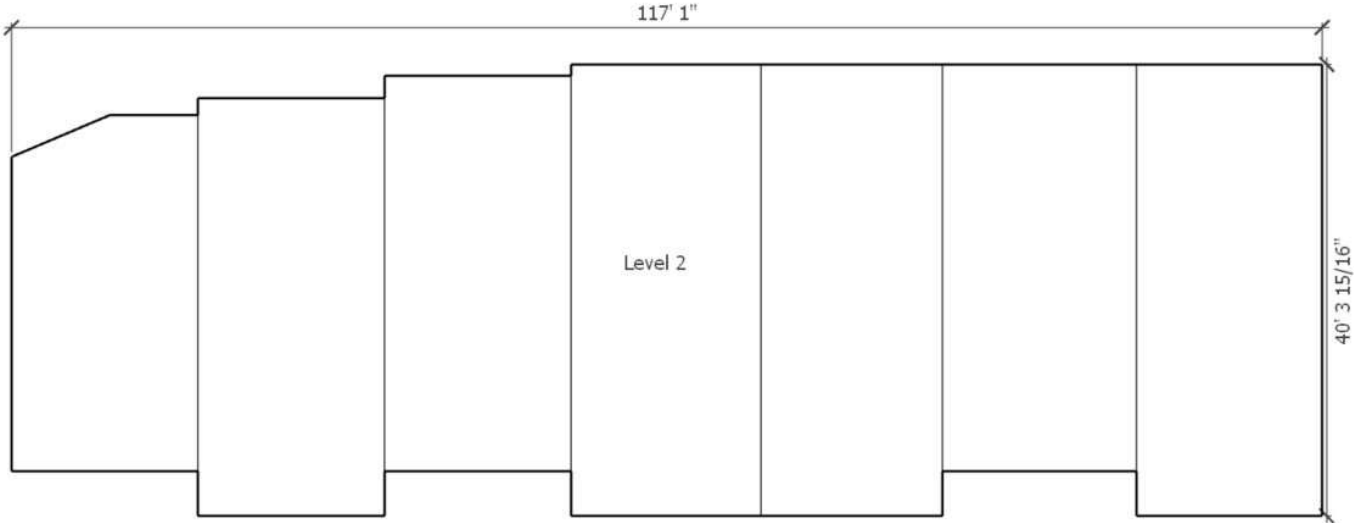


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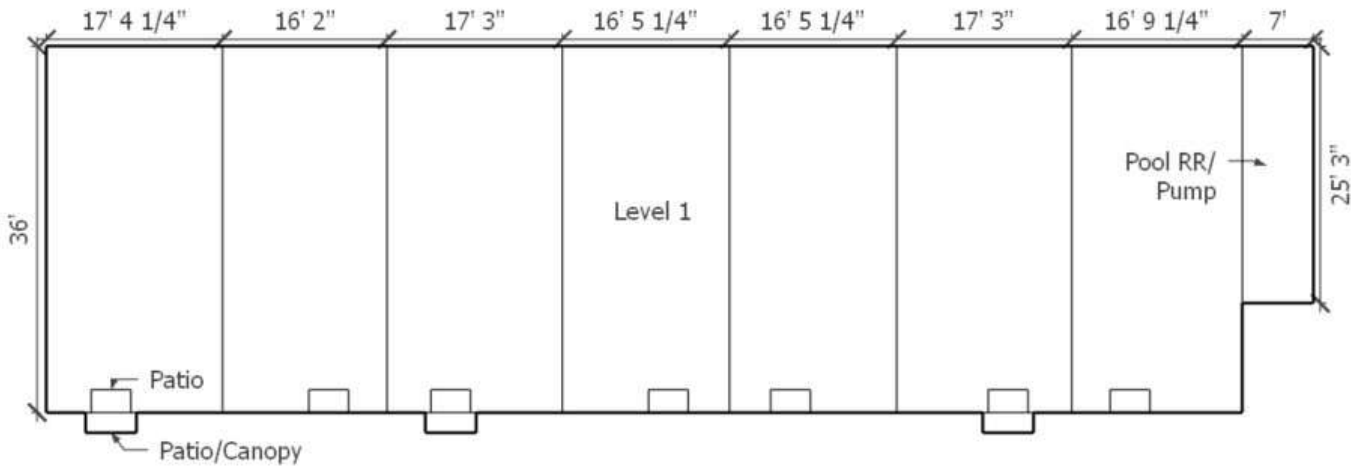
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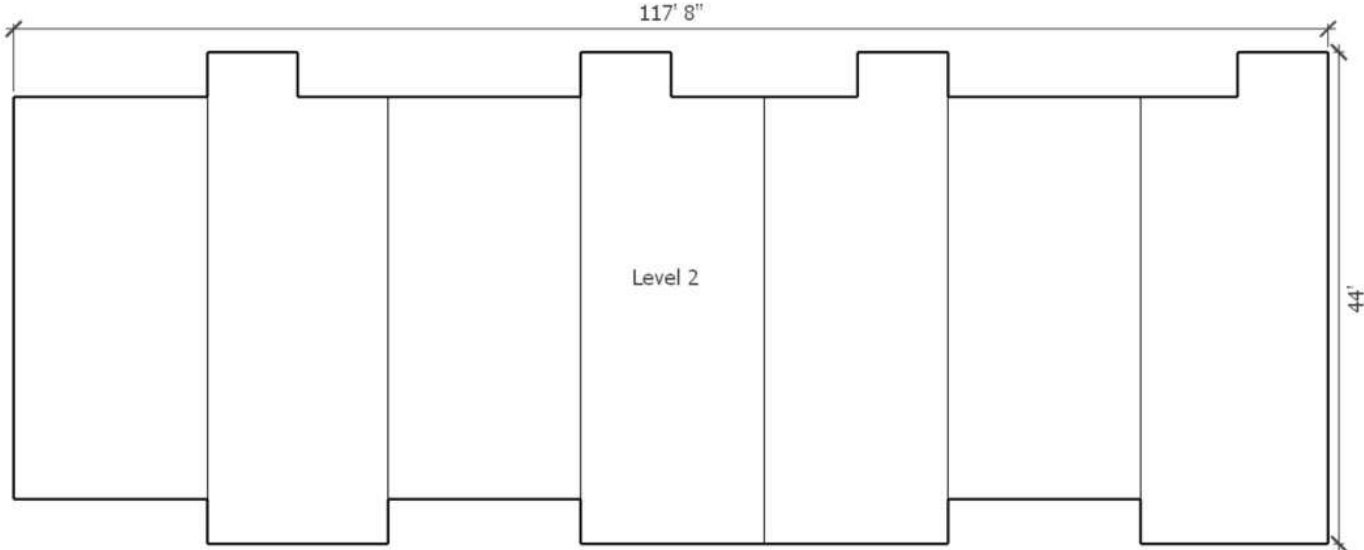
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www.fpat.com		7-Unit Risk, Type III 4362-74 Har Paul Cir

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# Building Sketch



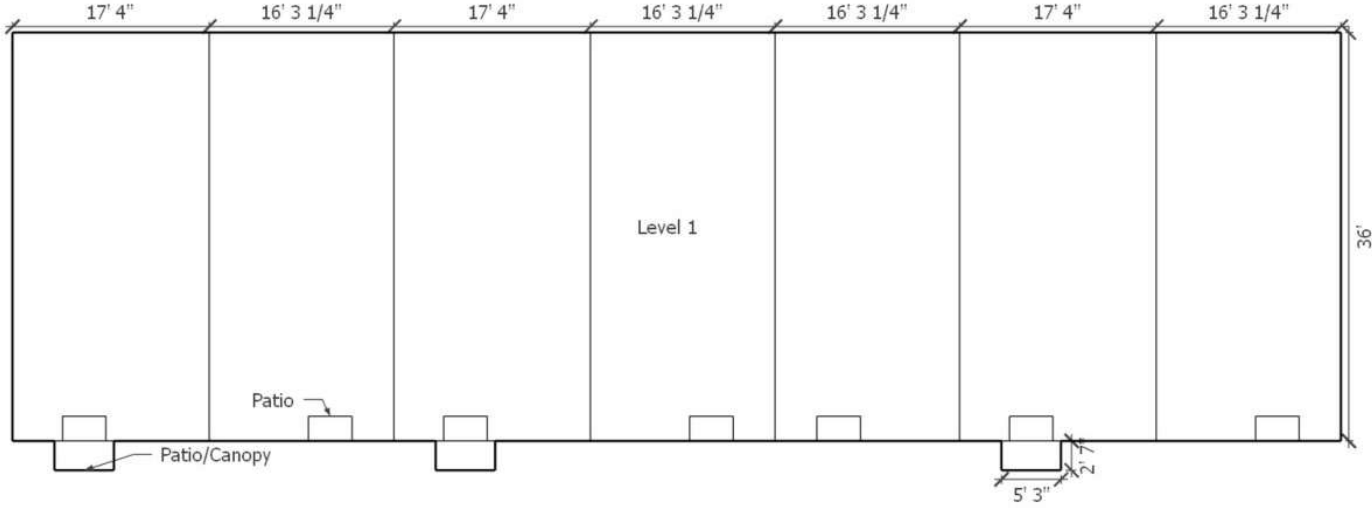
**Level 2 of 2**

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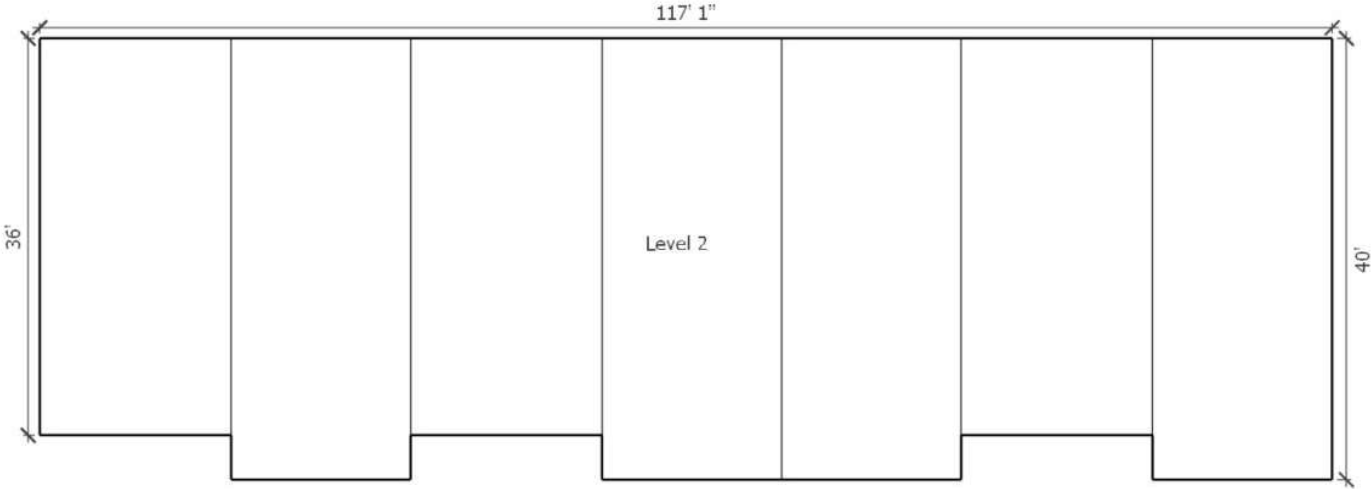
**Level 1 of 2**

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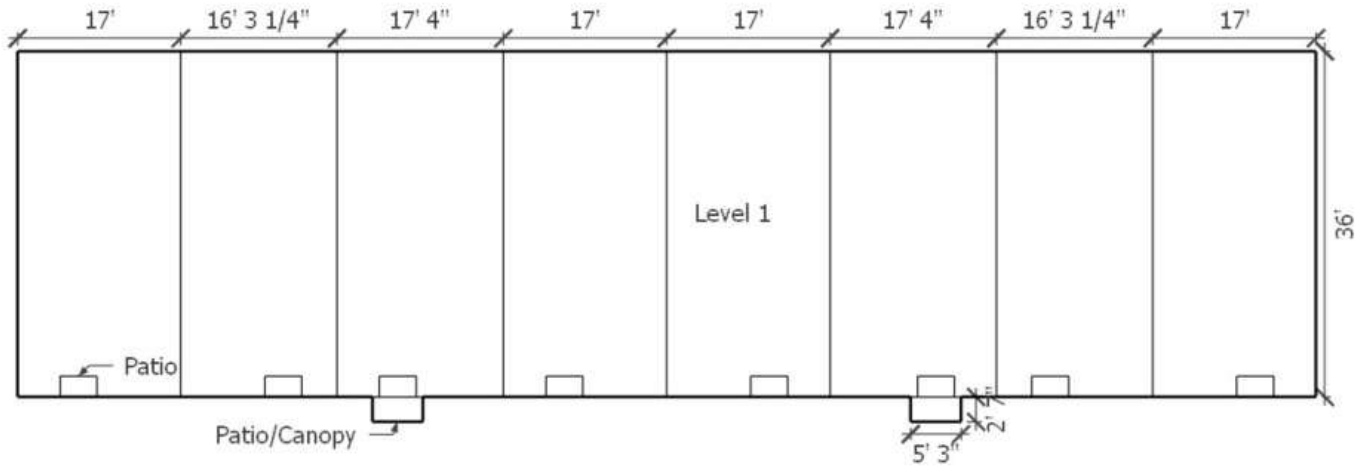
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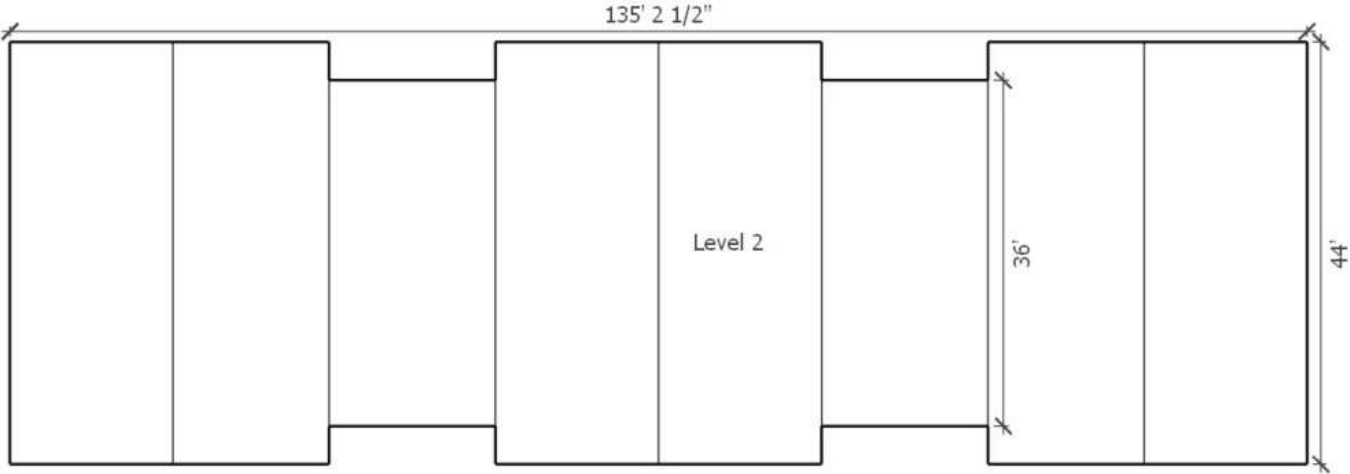
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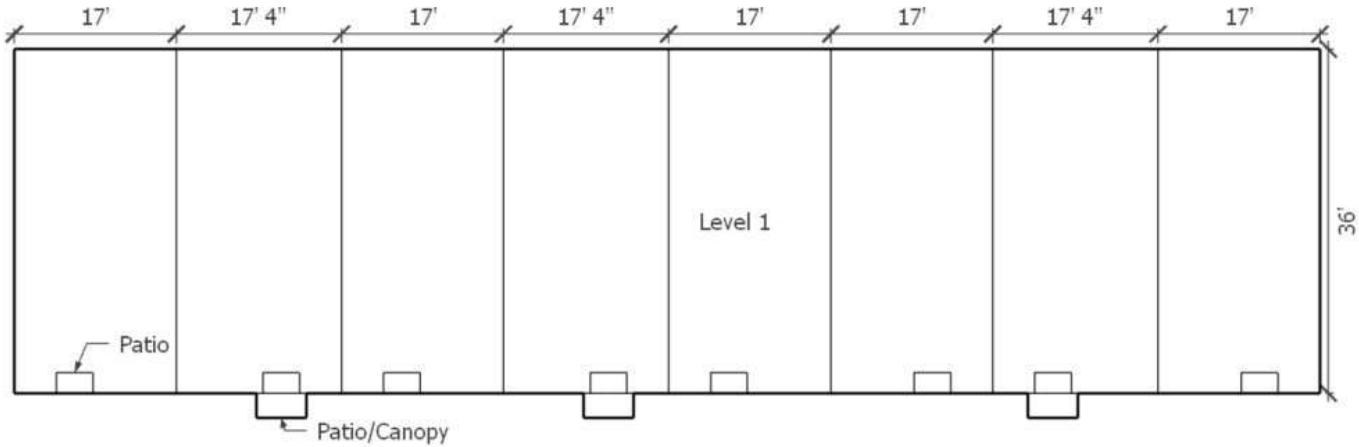
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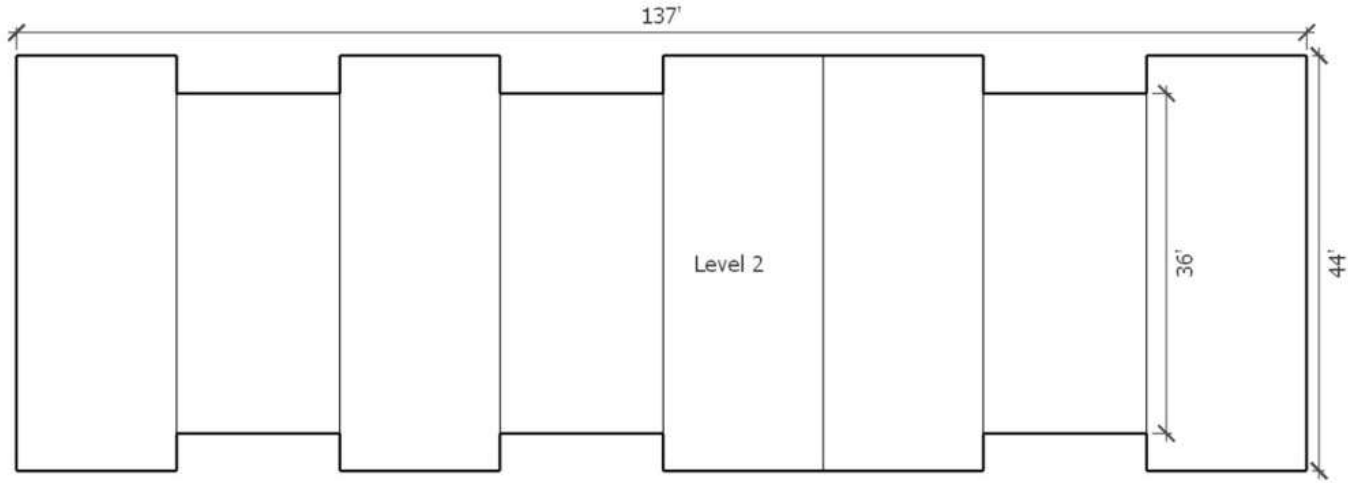
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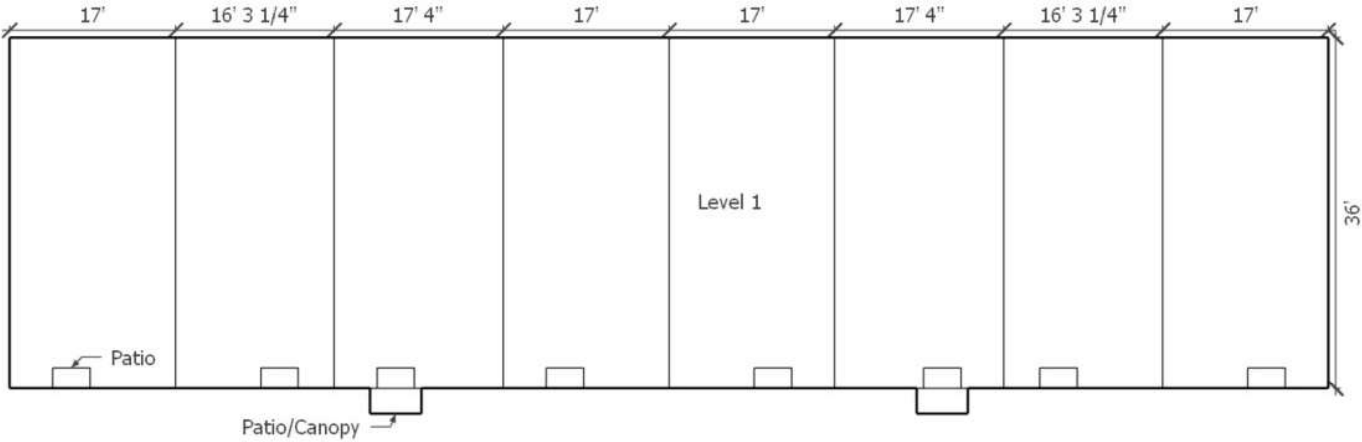
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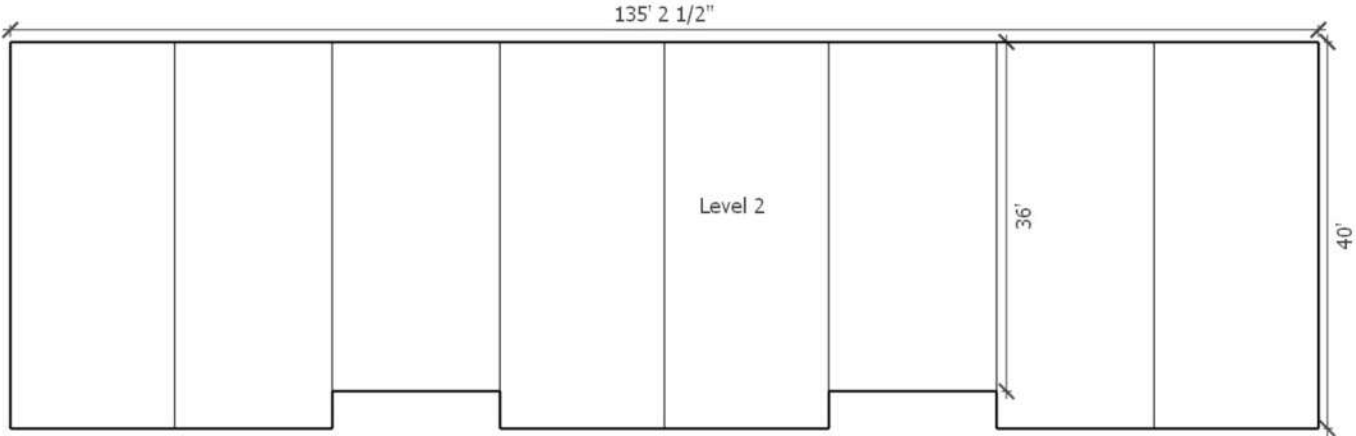
**Level 1 of 2**

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# Building Sketch



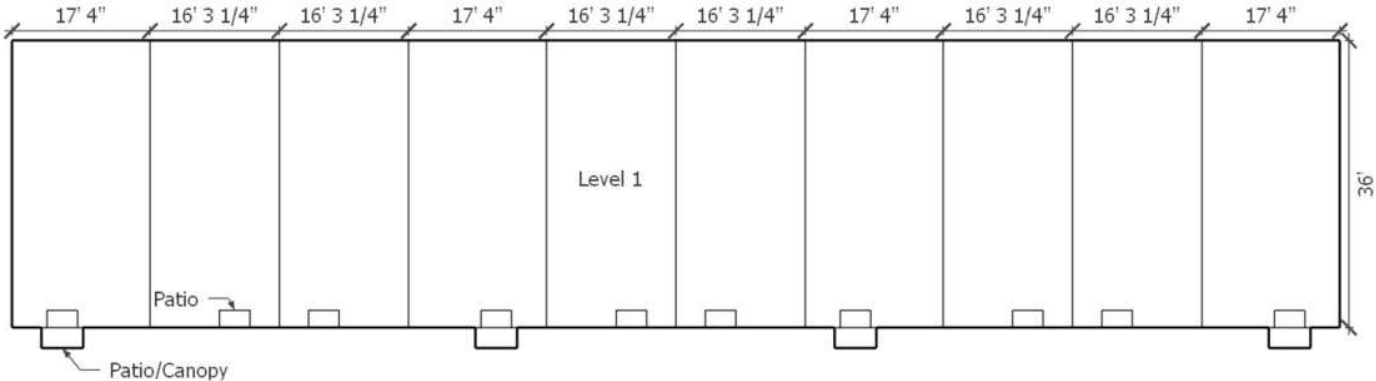
**Level 2 of 2**

<b>FELTEN PROPERTY ASSESSMENT TEAM</b>		<b>SKETCH DETAILS</b>
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Manhattan Towhomes
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www.fpat.com		8-Unit Risk, Type III 4337-51 Har Paul Cir

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FPAT File# REN2626716

# Building Sketch



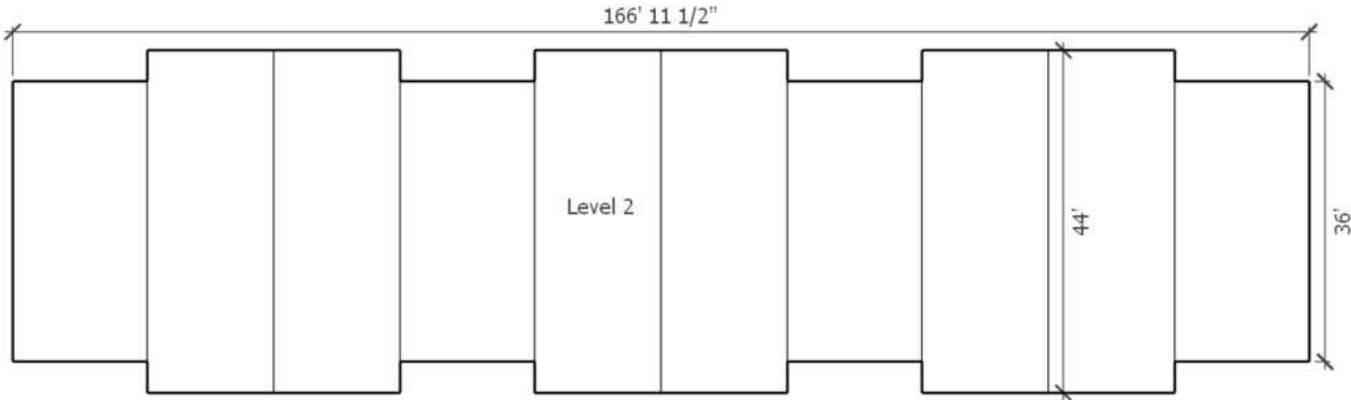
**Level 1 of 1**

<b>FELTEN PROPERTY ASSESSMENT TEAM</b>		<b>SKETCH DETAILS</b>
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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# Building Sketch



**Level 2 of 2**

<p><b>FELTEN PROPERTY ASSESSMENT TEAM</b></p>		<p><b>SKETCH DETAILS</b></p>
<p>Insurance Appraisals - Reserve Studies - Windstorm Mitigation</p>		<p>Manhattan Towhomes</p>
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FPAT File# REN2626716

# 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

4321-33 Har Paul Cir  
7-Unit Risk



## HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$872,332	\$53,665	\$818,667	\$204,667	\$614,000

*7-Unit Risk, Type IV*



*Exterior Elevation Photographs*



SUPPORTING PHOTOGRAPHS FOR: 4321-33 Har Paul Cir, 7-Unit Risk



# Building Detail

4326-38 Har Paul Cir  
7-Unit Risk



## HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$899,126	\$55,402	\$843,724	\$210,931	\$632,793

*7-Unit Risk, Type I*



***Exterior Elevation Photographs***



SUPPORTING PHOTOGRAPHS FOR: 4326-38 Har Paul Cir, 7-Unit Risk



# Building Detail

4337-51 Har Paul Cir  
8-Unit Risk



## HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,002,462	\$60,726	\$941,736	\$235,434	\$706,302

*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
\$1,040,168	\$62,965	\$977,203	\$244,300	\$732,903

*8-Unit, Type I*



***Exterior Elevation Photographs***



SUPPORTING PHOTOGRAPHS FOR: 4342-56 Har Paul Cir, 8-Unit Risk



# Building Detail

4355-69 Har Paul Cir  
8-Unit Risk



## HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,049,552	\$64,093	\$985,459	\$39,419	\$946,040

*8-Unit, Type II*



*Exterior Elevation Photographs*



SUPPORTING PHOTOGRAPHS FOR: 4355-69 Har Paul Cir, 8-Unit Risk



# Building Detail

4362-74 Har Paul Cir  
7-Unit Risk



## HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$964,219	\$64,042	\$900,177	\$225,044	\$675,133

*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
\$1,253,151	\$74,978	\$1,178,173	\$294,543	\$883,630



***Exterior Elevation Photographs***



SUPPORTING PHOTOGRAPHS FOR: 4401-19 Har Paul Cir, 10-Unit Risk



# Building Detail

4425-37 Har Paul Cir  
7-Unit Risk



## HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$899,126	\$55,402	\$843,724	\$210,931	\$632,793

*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
\$1,040,168	\$62,965	\$977,203	\$244,300	\$732,903

*8-Unit, Type I*



***Exterior Elevation Photographs***



SUPPORTING PHOTOGRAPHS FOR: 4443-57 Har Paul Cir, 8-Unit Risk



# Building Detail

4463-75 Har Paul Cir  
7-Unit Risk



## HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$855,256	\$53,161	\$802,095	\$32,084	\$770,011

*7-Unit Risk, Type II*









***Exterior Elevation Photographs***



SUPPORTING PHOTOGRAPHS FOR: 4463-75 Har Paul Cir, 7-Unit Risk





# Property Site Improvements Detail

Property Improvement	Photo	Description	Replacement Cost
<b>Infrastructure</b>			
Lift Station and Electrical		Lift station, cost includes well, electrical, pumps, piping, control system, removal and installation	\$45,000
<b>Perimeter Fences, Gates &amp; Equipment</b>			
Mailbox Pedestals, 5 of 5		Two (2) - 16 tenant and three (3) - 13 tenant door aluminum mailbox pedestals	\$14,360
Perimeter Fence		5' Concrete and aluminum perimeter fencing +/- 295 Ln Ft	\$59,280
Perimeter Fence, 6' Vinyl		6' Vinyl privacy perimeter fencing +/- 352 Ln Ft	\$26,230
Perimeter Fence, 6' Wood		6' Wood privacy perimeter fencing +/- 598 Ln Ft	\$32,965
<b>Swimming Pool Area</b>			
Pool Deck		Concrete pool deck with sealed textured finish +/- 1,680 Sq Ft	\$27,910



SITE IMPROVEMENTS CONTINUED FROM PREVIOUS PAGE

Property Improvement	Photo	Description	Replacement Cost
Pool Fence		6' Aluminium picket perimeter pool fencing +/- 141 Ln Ft	\$9,455
Swimming Pool		Cast-in-place concrete or gunite sprayed-on concrete swimming pool +/- 540 Sq Ft, cost includes the pool, excavation, & filtering equipment	\$139,510



# 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**

Valuation Number:	REN2626716	Effective Date:	03/19/2026
Value Basis:	Reconstruction	Expiration Date:	03/19/2027
		Cost as of:	01/2026
		Valuation Modified Date:	03/19/2026

**BUSINESS**

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

**LOCATION 1 - Manhattan Townhomes**

Manhattan Townhomes	Climatic Region:	3 - Warm
4321 HAR PAUL CIR	High Wind Region:	2 - Moderate Damage
TAMPA, FL 33614-1416 USA	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:	25%	Condition:	Average
	Effective Age: 17 years		
Hillside Construction:	Degree of Slope: Flat	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				\$1,342
Foundations			\$34,286	\$37,078
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$283,656	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	53% Siding, Metal or Other on Frame			
	47% Stucco on Masonry			
Structural Floor				
Roof			\$97,267	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$203,695	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$155,327	\$16,982
Heating	100% None			
Cooling	100% None			
Fire Protection				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins			\$67,295	
SUBTOTAL RC			\$841,526	\$55,402
Depreciated Cost (75%)			\$631,145	\$41,551
ADDITIONS				
Building Items			\$2,198	
Total Additions			\$2,198	
<b>TOTAL RC Section 1</b>			<b>\$843,724</b>	<b>\$55,402</b>
<b>TOTAL ACV</b>			<b>\$632,793</b>	<b>\$41,551</b>
<b>TOTAL RC BUILDING 00001 7-Unit Risk, Type I, Hazard</b>			<b>\$843,724</b>	<b>\$55,402</b>
<b>TOTAL ACV</b>			<b>\$632,793</b>	<b>\$41,551</b>

**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:	52% Frame (ISO 1) 48% Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	8,387 sq.ft.	Gross Perimeter:	668 ft.
Construction Quality:	2.0 - Average		
Year Built:			

**Adjustments**

Depreciation:	4%	Condition:	Average
	Effective Age: 2 years		
Hillside Construction:	Degree of Slope: Flat	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				\$1,265
Foundations			\$32,335	\$35,763
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$272,019	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	52% Siding, Metal or Other on Frame			
	48% Stucco on Masonry			
Structural Floor				
Roof			\$92,614	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$192,278	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$147,348	\$16,133
Heating	100% None			
Cooling	100% None			
Fire Protection				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins			\$63,466	
SUBTOTAL RC			\$800,061	\$53,161
Depreciated Cost (96%)			\$768,058	\$51,035
ADDITIONS				
Building Items			\$2,034	
Total Additions			\$2,034	
<b>TOTAL RC Section 1</b>			<b>\$802,095</b>	<b>\$53,161</b>
<b>TOTAL ACV</b>			<b>\$770,011</b>	<b>\$51,035</b>
<b>TOTAL RC BUILDING 00002 7-Unit Risk, Type II, Hazard</b>			<b>\$802,095</b>	<b>\$53,161</b>
<b>TOTAL ACV</b>			<b>\$770,011</b>	<b>\$51,035</b>

**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:	25%	Condition:	Average
	Effective Age: 17 years		
Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$53
Foundations			\$1,365	\$5,435
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$16,772	
Framing				
Exterior Wall		5% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$10,577	
Material	100% Built-Up, Smooth			
Pitch	100% Flat			
Interior			\$8,103	
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			\$21,378	\$2,661
Heating	100% None			
Cooling	100% None			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Automatic Fire Alarm System		
Plumbing	4 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$113	
<b>TOTAL RC Section 1, Pool Restroom Bldg</b>			<b>\$58,308</b>	<b>\$8,149</b>
<b>TOTAL ACV</b>	Depreciated Cost (75%)		<b>\$43,731</b>	<b>\$6,112</b>

**Section 2, Row House**

**SUPERSTRUCTURE**

Occupancy:	100% Row House, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	53% Frame (ISO 1) 47% Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	8,803 sq.ft.	Gross Perimeter:	702 ft.
Construction Quality:	2.0 - Average		
Year Built:			

**Adjustments**

Depreciation:	25%	Condition:	Average
	Effective Age: 17 years		
Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$1,328
Foundations			\$33,939	\$37,583

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$285,413	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	53% Siding, Metal or Other on Frame			
	47% Stucco on Masonry			
Structural Floor				
Roof			\$97,196	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$201,833	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$155,015	\$16,982
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins			\$66,614	
<b>SUBTOTAL RC</b>			<b>\$840,011</b>	<b>\$55,893</b>

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Depreciated Cost (75%)	\$630,008	\$41,920
ADDITIONS		
Total Additions	\$1,859	
<b>TOTAL RC Section 2, Row House</b>	<b>\$841,869</b>	<b>\$55,893</b>
<b>TOTAL ACV</b>	<b>\$631,402</b>	<b>\$41,920</b>
<b>TOTAL RC BUILDING 00003 7-Unit Risk, Type III, Hazard</b>	<b>\$900,177</b>	<b>\$64,042</b>
<b>TOTAL ACV</b>	<b>\$675,133</b>	<b>\$48,031</b>

**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:			

**Adjustments**

Depreciation:	25%	Condition:	Average
	Effective Age: 17 years		
Hillside Construction:	Degree of Slope: Flat	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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**SUMMARY OF COSTS**

	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$1,302
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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$33,279	\$35,805
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$274,680	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	52% Siding, Metal or Other on Frame			
	48% Stucco on Masonry			
Structural Floor				
Roof			\$94,274	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$197,606	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$151,310	\$16,557
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins			\$65,320	

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SUBTOTAL RC	\$816,469	\$53,665
Depreciated Cost (75%)	\$612,352	\$40,248
<b>ADDITIONS</b>		
Building Items		\$2,198
Total Additions	\$2,198	
<b>TOTAL RC Section 1</b>	<b>\$818,667</b>	<b>\$53,665</b>
<b>TOTAL ACV</b>	<b>\$614,000</b>	<b>\$40,248</b>

<b>TOTAL RC BUILDING 00004 7-Unit Risk, Type IV, Hazard</b>	<b>\$818,667</b>	<b>\$53,665</b>
<b>TOTAL ACV</b>	<b>\$614,000</b>	<b>\$40,248</b>

**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:	25%	Condition:	Average
	Effective Age: 17 years		
Hillside Construction:	Degree of Slope: Flat	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				\$1,580
Foundations			\$40,377	\$41,431
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$321,931	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	54% Siding, Metal or Other on Frame			
	46% Stucco on Masonry			
Structural Floor				
Roof			\$112,177	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$239,053	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$182,591	\$19,954
Heating	100% None			
Cooling	100% None			
Fire Protection				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins			\$79,251	
SUBTOTAL RC			\$975,382	\$62,965
Depreciated Cost (75%)			\$731,536	\$47,224
ADDITIONS				
Building Items			\$1,822	
Total Additions			\$1,822	
<b>TOTAL RC Section 1</b>			<b>\$977,203</b>	<b>\$62,965</b>
<b>TOTAL ACV</b>			<b>\$732,903</b>	<b>\$47,224</b>

<b>TOTAL RC BUILDING 00005 8-Unit Risk, Type I, Hazard</b>	<b>\$977,203</b>	<b>\$62,965</b>
<b>TOTAL ACV</b>	<b>\$732,903</b>	<b>\$47,224</b>

**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**

Depreciation:	4%	Condition:	Average
	Effective Age: 2 years		
Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent

Policy Number: REN2626716

3/19/2026

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				\$1,581
Foundations			\$40,396	\$42,558
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$327,895	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	54% Siding, Metal or Other on Frame			
	46% Stucco on Masonry			
Structural Floor				
Roof			\$113,373	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$239,592	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$182,609	\$19,954
Heating	100% None			
Cooling	100% None			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins			\$79,289	
<b>SUBTOTAL RC</b>			<b>\$983,154</b>	<b>\$64,093</b>
Depreciated Cost (96%)			\$943,828	\$61,529
<b>ADDITIONS</b>				
Building Items			\$2,304	
Total Additions			\$2,304	
<b>TOTAL RC Section 1</b>			<b>\$985,459</b>	<b>\$64,093</b>
<b>TOTAL ACV</b>			<b>\$946,040</b>	<b>\$61,529</b>
<b>TOTAL RC BUILDING 00006 8-Unit Risk, Type II, Hazard</b>				
			<b>\$985,459</b>	<b>\$64,093</b>
<b>TOTAL ACV</b>			<b>\$946,040</b>	<b>\$61,529</b>

**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:	25%	Condition:	Average
	Effective Age: 17 years		
Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent

Policy Number: REN2626716

3/19/2026

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				\$1,520
Foundations			\$38,827	\$40,102
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$311,660	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	52% Siding, Metal or Other on Frame			
	48% Stucco on Masonry			
Structural Floor				
Roof			\$108,247	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$229,998	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$174,973	\$19,105
Heating	100% None			
Cooling	100% None			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins			\$76,209	
<b>SUBTOTAL RC</b>			<b>\$939,914</b>	<b>\$60,726</b>
Depreciated Cost (75%)			\$704,936	\$45,544
<b>ADDITIONS</b>				
Building Items			\$1,822	
Total Additions			\$1,822	
<b>TOTAL RC Section 1</b>			<b>\$941,736</b>	<b>\$60,726</b>
<b>TOTAL ACV</b>			<b>\$706,302</b>	<b>\$45,544</b>
<b>TOTAL RC BUILDING 00007 8-Unit Risk, Type III, Hazard</b>				
			<b>\$941,736</b>	<b>\$60,726</b>
<b>TOTAL ACV</b>			<b>\$706,302</b>	<b>\$45,544</b>

**BUILDING 00008 - 10-Unit Risk, Hazard**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Row House, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	53% Frame (ISO 1) 47% Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	12,719 sq.ft.	Gross Perimeter:	903 ft.
Construction Quality:	2.0 - Average		
Year Built:			
<b>Adjustments</b>			
Depreciation:	25%	Condition:	Average
	Effective Age: 17 years		
Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent

Policy Number: REN2626716

3/19/2026

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				\$1,919
Foundations			\$49,036	\$48,859
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$383,758	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	53% Siding, Metal or Other on Frame			
	47% Stucco on Masonry			
Structural Floor				
Roof			\$134,789	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$289,863	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$221,502	\$24,199
Heating	100% None			
Cooling	100% None			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins			\$96,247	
<b>SUBTOTAL RC</b>			<b>\$1,175,195</b>	<b>\$74,978</b>
Depreciated Cost (75%)			\$881,396	\$56,233
<b>ADDITIONS</b>				
Building Items			\$2,979	
Total Additions			\$2,979	
<b>TOTAL RC Section 1</b>			<b>\$1,178,173</b>	<b>\$74,978</b>
<b>TOTAL ACV</b>			<b>\$883,630</b>	<b>\$56,233</b>
<b>TOTAL RC BUILDING 00008 10-Unit Risk, Hazard</b>				
			<b>\$1,178,173</b>	<b>\$74,978</b>
<b>TOTAL ACV</b>			<b>\$883,630</b>	<b>\$56,233</b>
		<b>Reconstruction</b>	<b>Sq.Ft.</b>	<b>\$/Sq.Ft.</b>
LOCATION SUBTOTAL (All Buildings)		\$7,447,234	78,633	\$95
<b>LOCATION ADDITIONS</b>				
Custom Items				
Swimming Pool +/- 540 SF		\$139,510		\$139,510
Concrete Pool Deck +/- 1,680 SF		\$27,910		\$27,910
6' Aluminum Picket Pool Fencing +/- 141 LF		\$9,455		\$9,455
6' Vinyl Privacy Fencing +/- 352 LF		\$26,230		\$26,230
6' Wood Privacy Fencing +/- 598 LF		\$32,965		\$32,965
2' Concrete Wall w/3' Alum Picket +/- 295 LF		\$59,280		\$59,280
(2) 16 and (3) 13 tenant Mail Pedestals		\$14,360		\$14,360
Lift Station and Electrical		\$45,000		\$45,000



# Valuation Detailed Report

by FPAT, LLC.  
EQUIPMENT REPORT

Policy Number: REN2626716

3/19/2026

Location Additions Value	\$354,710			\$354,710
<b>LOCATION TOTAL, Location 1</b>	<b>\$7,801,944</b>	<b>78,633</b>	<b>\$99</b>	<b>\$6,315,522</b>
	<b>Reconstruction</b>	<b>Sq.Ft.</b>	<b>\$/Sq.Ft.</b>	<b>Depreciated</b>
<b>VALUATION GRAND TOTAL</b>	<b>\$7,801,944</b>	<b>78,633</b>	<b>\$99</b>	<b>\$6,315,522</b>

Policy Number: REN2626716

3/19/2026

**VALUATION**

Valuation Number:	REN2626716	Effective Date:	03/19/2026
Value Basis:	Reconstruction	Expiration Date:	03/19/2027
		Cost as of:	01/2026
		Valuation Modified Date:	03/19/2026

**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**

	<b>Replacement</b>	<b>Depreciated</b>
<b>Building 00001, Section 1</b>		
Building Items		
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Wall supported	\$868	\$651
Foundations		
(1) Foundations - Reinforced concrete, Volume	\$1,330	\$997
<b>Building 00002, Section 1</b>		
Building Items		
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Wall supported	\$678	\$651
Foundations		
(1) Foundations - Reinforced concrete, Volume	\$1,356	\$1,302
<b>Building 00003, Section 2, Row House</b>		
Building Items		
Canopies		

**Equipment: Building items and site improvements**

	<b>Replacement</b>	<b>Depreciated</b>
(1) Wood Frame w/Pitched Roof Deck, Wall supported	\$635	\$476
Foundations		
(1) Foundations - Reinforced concrete, Volume	\$1,223	\$918
<b>Building 00004, Section 1</b>		
Building Items		
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Wall supported	\$868	\$651
Foundations		
(1) Foundations - Reinforced concrete, Volume	\$1,330	\$997
<b>Building 00005, Section 1</b>		
Building Items		
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Wall supported	\$572	\$429
Foundations		
(1) Foundations - Reinforced concrete, Volume	\$1,250	\$937
<b>Building 00006, Section 1</b>		
Building Items		
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Wall supported	\$868	\$834
Foundations		
(1) Foundations - Reinforced concrete, Volume	\$1,436	\$1,379
<b>Building 00007, Section 1</b>		
Building Items		
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Wall supported	\$572	\$429
Foundations		
(1) Foundations - Reinforced concrete, Volume	\$1,250	\$937
<b>Building 00008, Section 1</b>		
Building Items		

Policy Number: REN2626716

3/19/2026

<b>Equipment: Building items and site improvements</b>		
	<b>Replacement</b>	<b>Depreciated</b>
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Wall supported	\$1,144	\$858
Foundations		
(1) Foundations - Reinforced concrete, Volume	\$1,835	\$1,376
<b>LOCATION 1 Additions</b>		
Custom Items		
(1) Swimming Pool +/- 540 SF	\$139,510	\$139,510
(1) Concrete Pool Deck +/- 1,680 SF	\$27,910	\$27,910
(1) 6' Aluminum Picket Pool Fencing +/- 141 LF	\$9,455	\$9,455
(1) 6' Vinyl Privacy Fencing +/- 352 LF	\$26,230	\$26,230
(1) 6' Wood Privacy Fencing +/- 598 LF	\$32,965	\$32,965
(1) 2' Concrete Wall w/3' Alum Picket +/- 295 LF	\$59,280	\$59,280
(1) (2) 16 and (3) 13 tenant Mail Pedestals	\$14,360	\$14,360
(1) Lift Station and Electrical	\$45,000	\$45,000
<b>LOCATION 1 - Manhattan Townhomes TOTAL</b>	<b>\$371,925</b>	<b>\$368,533</b>
<b>TOTAL</b>	<b>\$371,925</b>	<b>\$368,533</b>

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To update please call us at 866-568-7853 or email us at [info@fpat.com](mailto:info@fpat.com) for pricing and more information.

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