

**BOARD OF COUNTY COMMISSIONERS
ESCAMBIA COUNTY, FLORIDA**

OFFICE OF PURCHASING

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<http://www.myscambia.com/business/solicitations>

Paul R. Nobles
Senior Purchasing Coordinator



April 29, 2017

To: All Known Prospective Proposers

ADDENDUM NUMBER 1:

Re: Bristol Park Demolition
Specification Number: PD 16-17.032

Proposers:

We recently sent you a Request for Proposal on the above mentioned specification.

This Addendum #1 provides for:

Clarifications

Estimate for demolition of all 27 homes is \$805,630.00.

Revisions

1. The purpose of this addendum is to add additional demolition sites. Contractors will provide their competitive bid to demolish and remove all improvements for these additional properties within the Bristol Park, Bristol Creek, and Ashbury Hills neighborhood. Improved elements are to include, but not be limited to: primary structures, outbuildings and accessory units, fences, sidewalks and driveways, utilities, underground appurtenances such as pools and basements, tanks, and any other non-vegetative improvements on the property. New sites listed in *Table 1*, in addition to others of similar nature, shall be returned to a graded, stabilized condition that is properly leveled and sodded to encourage vegetative growth. Refer to *Table 1* for property specifications known by Escambia County as of the date of this invitation to bid. All activities performed under the resultant contract shall be completed in accordance with applicable federal, state and local laws, regulations, policies, and procedures. Demolition may not proceed for some sites if they do not close with the County.
2. This addendum includes Boundary Surveys in Appendix A, Hazardous Materials Survey Reports in Appendix B, and Property Appraisal in Appendix C for the additional demolition sites.

3. A replacement bid tab form is included in this addendum.

Table 1: Addendum Properties

Property	7	8	9
Address	3018 Ashbury Lane	10070 Bristol Park Road	9980 Bristol Park Road
City	Cantonment	Cantonment	Cantonment
Zip Code	32533	32533	32533
Parcel Number	031S311800000031	031S311500004003	031S311500013003
Legal Description	LT 31 ASHBURY HILLS PB 14 P 24 OR 7190 P 626	LT 4 BLK C BRISTOL PARK UNIT II PB 14 P 20 OR 7494 P 1395	LT 13 BLK C BRISTOL PARK UNIT II PB 14 P 20 OR 5471 P 584
Structure Area (SF)	5,636	3,278	3,495
Property Area (acres)	1.3686	0.6532	0.8765
Presence of Underground Elements	-	-	-
Hazardous Materials Identified	No lead or asbestos	No lead or asbestos	No lead or asbestos
Accessory unit or outbuilding presence*	-	-	-

*Size of accessory unit not included in the structure area.

**Note: Data contained in Table 1 regarding structure area, property area, and presence of underground elements and accessory units are sourced from the Escambia County Property Appraiser database, current as of February 2017.

Revised Bid Form – See attached

Documents Related to Additional Structures

Appendix A – Boundary Survey

Appendix B – Hazardous Materials Survey Report

Appendix C – Property Appraisal

This Addendum Number 1 is furnished to all known prospective Proposers. Please sign and return one copy of this Addendum, with original signature, with your proposal as an acknowledgement of your having received same. You may photo copy for your record.

Sincerely,



Paul Nobles, CPPO, CPPB, FCCM, FCN
Senior Purchasing Coordinator

SIGNED: _____

COMPANY: _____

SIGN AND RETURN THIS FORM WITH YOUR BID*

SOLICITATION, OFFER AND BID FORM

ESCAMBIA COUNTY FLORIDA

SUBMIT OFFERS TO:

Paul R. Nobles

Senior Purchasing Coordinator

Office of Purchasing, 2nd Floor, Room 11.101

213 Palafox Place, Pensacola, FL 32502

Post Office Box 1591, Pensacola, FL 32591-1591

Phone No: (850)595-4980 Fax No: (850) 595-4805 **SOLICITATION NUMBER: PD 16-17.032**

Invitation to Bid

Bristol Park Demolition

SOLICITATION

MAILING DATE: Monday, April 10, 2017

PRE-BID CONFERENCE: A Mandatory Pre Bid Conference will be held on **Wednesday, April 19, 2017 at 1:30 p.m. CDT**, held at the Office of Purchasing, Conference Room 11.407 213 Palafox Place, 2nd Floor Matt Langley Bell III Building, Pensacola, Florida 32502. **Bids received from any firm(s) not attending a mandatory pre-solicitation conference will be returned unopened.**

ALL BIDDERS MUST ATTEND. OFFERS RECEIVED FROM BIDDERS NOT IN ATTENDANCE WILL NOT BE ACCEPTED.

OFFERS WILL BE RECEIVED UNTIL: **2:00 p.m., CDT, WEDNESDAY, May 10, 2017** and may not be withdrawn within **90** days after such date and time.

POSTING OF SOLICITATION TABULATIONS

Solicitation tabulations with recommended awards will be posted for review by interested parties at the County Office of Purchasing and will remain posted for a period of two (2) business days. Failure to file a protest in writing within two (2) business days after posting of the solicitation tabulation shall constitute a waiver of any protest relating to this solicitation. All protests must be filed with the Office of Purchasing. They will be handled according to the Escambia County Purchasing Ordinance.

OFFER (SHALL BE COMPLETED BY OFFEROR)

FEDERAL EMPLOYER IDENTIFICATION NUMBER OR S.S. NUMBER:

TERMS OF PAYMENT:

DELIVERY DATE WILL BE _____ DAYS AFTER RECEIPT OF PURCHASE ORDER.

VENDOR NAME: _____

REASON FOR NO OFFER: _____

ADDRESS: _____

CITY, ST. & ZIP: _____

PHONE NO.: (____) _____

BID BOND ATTACHED \$ _____

EMAIL _____

I certify that this offer is made without prior understanding, agreement, or connection, with any Corporation, firm or person submitting an offer for the same materials, supplies, or equipment, and is in all respects fair and without collusion or fraud. I agree to abide by all conditions of this offer and certify that I am authorized to sign this offer for the offeror and that the offeror is in compliance with all requirements of the solicitation, including but not limited to certification requirements. In submitting an offer to Escambia County Florida, the offeror agrees that if the offer is accepted, the offeror will convey, sell, assign or transfer to Escambia County Florida all rights title and interest in and to all causes of action it may now or hereafter acquire under the Anti-trust laws of the United States and the State of Florida for price fixing relating to the particular commodities or services purchased or acquired by Escambia County Florida. At the County's discretion such assignment shall be made and become

NAME AND TITLE OF PERSON AUTHORIZED TO SIGN OFFER

(TYPED OR PRINTED)

*

SIGNATURE OF PERSON AUTHORIZED TO SIGN OFFER
(MANUAL)

***Failure to execute this Form binding the bidder/proposer's offer shall result in this bid/proposal being rejected as non-responsive.**

Property Address	Unit	Quantity	Unit Price	Amount
2703 Silhouette	LS	1		
2703 Ashbury Lane	LS	1		
2707 Ashbury Lane	LS	1		
2709 Ashbury Lane	LS	1		
3010 Ashbury Lane	LS	1		
10020 Bristol Park	LS	1		
3018 Ashbury Lane	LS	1		
10070 Bristol Park Rd	LS	1		
9980 Bristol Park Rd	LS	1		
Base Bid Subtotal				

Alternate :				
Undetermined Address	Unit	Quantity	Unit Price	Amount
3,000-3,500 SF Home	LS	3		
3,501-4,500 SF Home	LS	2		
4,501-5,000 SF Home	LS	2		
5,501-6,000 SF Home	LS	1		
Pool Decommission	LS	3		
Alternate Additive Total				
Total Bid				

Provide the location(s) of permitted disposal facility? _____

(TO BE FILLED IN)

CONTRACTOR REQUIREMENTS

Acknowledgment is hereby made of receipt of the following addenda issued during the bidding period:

Addendum No. _____ Date _____ Addendum No. _____ Date _____

Addendum No. _____ Date _____ Addendum No. _____ Date _____

(PLEASE TYPE INFORMATION BELOW)

SEAL IF BID IS BY CORPORATION

State of Florida Department of State
 Certificate of Authority Document
 Number

Florida DBPR Contractor's License,
 Certification and/or Registration No.

Type of Contractor's License,
 Certification and/or
 Registration

Expiration Date: _____

Person to contact regarding this bid

Person to contact for emergency
 service:

Phone _____

Email _____

County Permits/Fees required for this project:

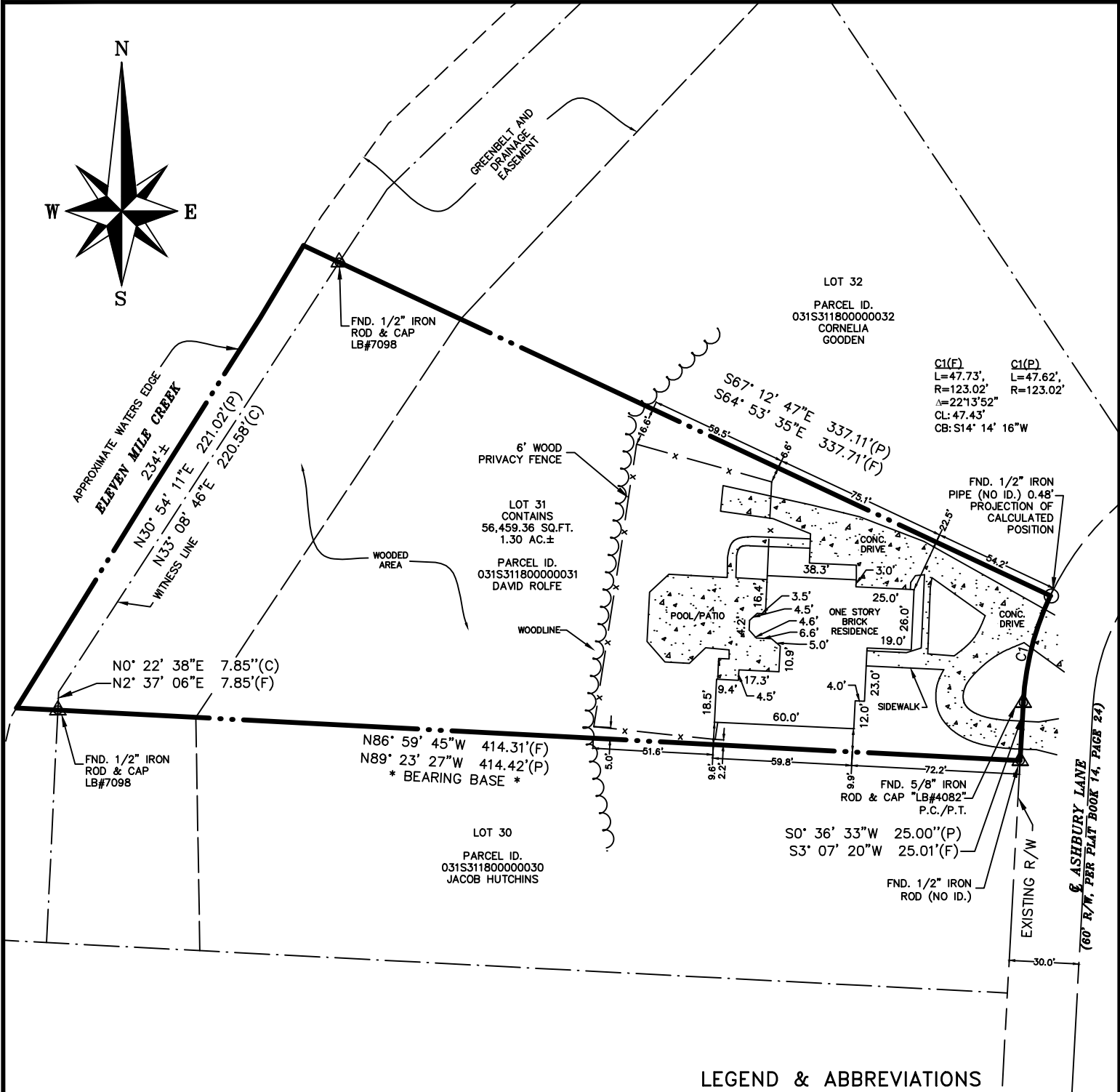
<u>Permit</u>	<u>Cost</u>
<u>Demolition</u>	<u>\$100.00 Each Residence</u>

Attached to bid you shall find a bid bond, cashier's check or certified check (circle one that applies) in the amount of (5%) of bid.

The work shall be substantially completed within **thirty (30)** calendar days from the Commencement Date. The Bidder agrees to fully complete all work included above within **sixty (60) consecutive calendar days** from the date of Notice to Proceed. **Liquidated damages of \$1000 each day will be assessed for each day that completion of the project is delayed.** All work to be accomplished under this bid shall be the responsibility of Bidder and failure of subcontractors to perform shall not relieve Bidder of any liquidated damages. A Bid Bond in the amount of 5% of base bid is to be furnished by each Bidder. Bidder further acknowledges that all of the work outlined above may not be required at the discretion of Escambia County. The total will be subject to total funds available during the course of the work. However, it is the intent of Escambia County at this time to substantially complete the listed work.

APPENDIX A

Boundary Survey



DESCRIPTION: (PER OFFICIAL RECORDS BOOK 6355, PAGE 1531)

LOT 31, ASHBURY HILLS, A SUBDIVISION ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 14, AT PAGE 24, OF THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA.

BOUNDARY SURVEY

THERE MAY BE ADDITIONAL RESTRICTIONS NOT SHOWN ON THIS SURVEY THAT MAY BE FOUND IN THE PUBLIC RECORDS OF ESCAMBIA COUNTY.

M
M
MOTT
MACDONALD

MOTT MACDONALD
FLORIDA LLC
220 West Garden Street
Suite 700,
Pensacola, Florida 32502
Telephone: (850) 484-6011
Architects AA - C0000035
Engineers EB - 0000155
Surveyors LB - 0006783

SURVEYOR'S NOTES

1. NORTH AND BEARINGS ARE GRID BASED ON THE NORTH AMERICAN DATUM 1983/2011 PER FLORIDA PERMANENT REFERENCE NETWORK, HAVING A BEARING OF N 86°59'45" W, ALONG THE SOUTH LOT LINE OF LOT 31.
2. NO TITLE SEARCH WAS PERFORMED BY NOR FURNISHED TO MOTT MACDONALD FLORIDA, LLC FOR THE PURPOSES OF THE BOUNDARY SURVEY SHOWN HEREON.
3. THE OPINION OF THE LOCATION AND EXTENT OF THE PROPERTY REPRESENTED BY THE SURVEY DOES NOT GUARANTEE TITLE TO OR DETERMINE OWNERSHIP TO ANY PERSONS OR PARTIES.
4. NO EFFORT WAS GIVEN TO SHOW LOCATION OF UNDERGROUND IMPROVEMENTS.

ENCROACHMENTS AND OR IMPROVEMENTS ARE AS SHOWN OR NOTED.
NO INSTRUMENTS OF RECORD REFLECTING EASEMENTS, RIGHT OF WAYS AND OR OWNERSHIP WERE FURNISHED THIS SURVEYOR EXCEPT AS SHOWN.
NO UNDERGROUND INSTALLATIONS OR IMPROVEMENTS HAVE BEEN LOCATED EXCEPT AS SHOWN.
ALL MEASUREMENTS AND/OR ELEVATIONS WERE MADE IN ACCORDANCE TO UNITED STATES STANDARDS AND/OR UNITED STATES COAST AND GEODETIC DATUM, DISTANCES ARE IN FEET, TENTHS AND HUNDREDTHS OF A FOOT.

DESCRIPTION: LOT 31

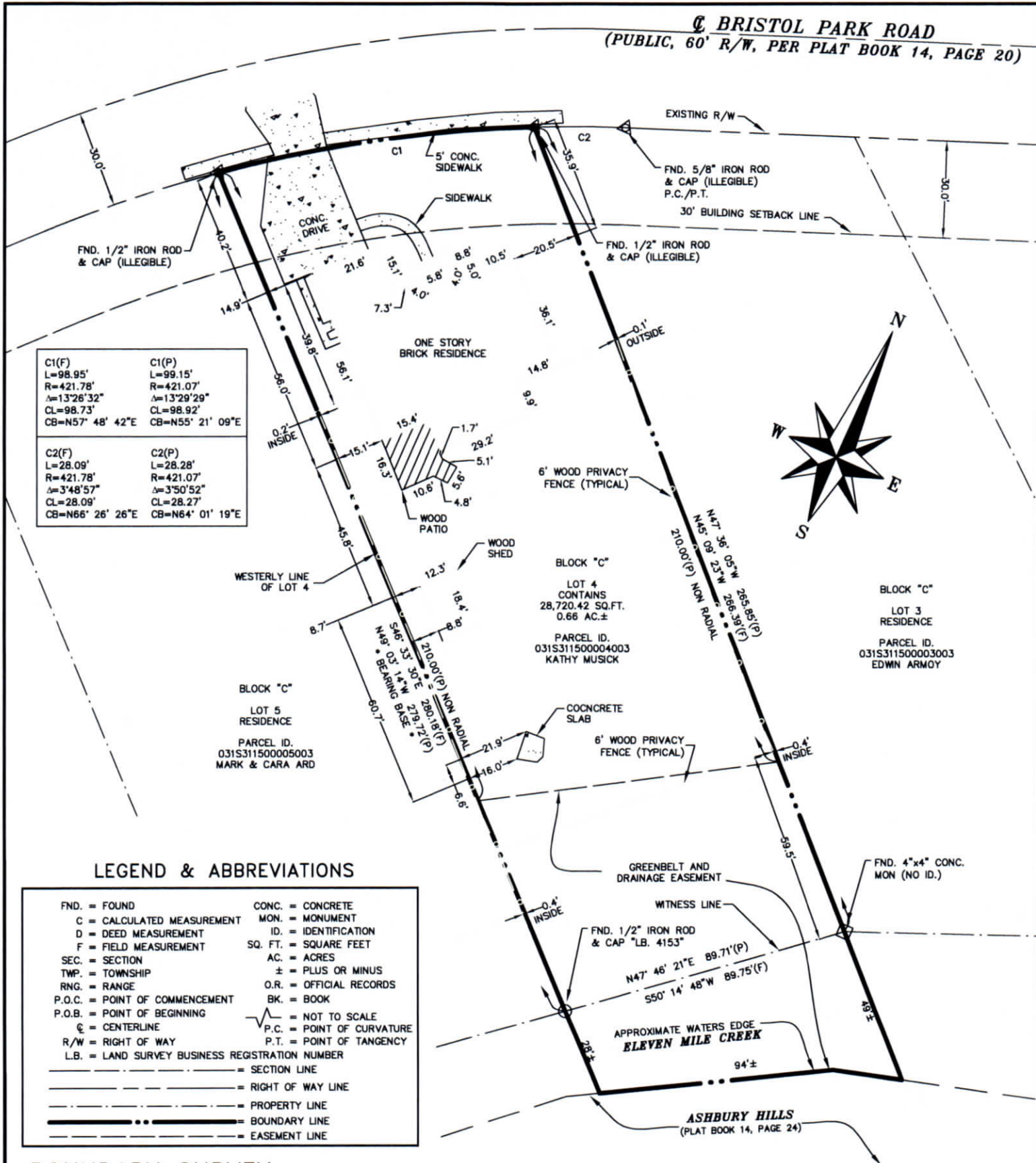
ASHBURY HILLS
ESCAMBIA COUNTY, FLORIDA.

RECORDED IN PLAT BOOK 14 PAGE 24
SEC. 3 TWP. -1-S RNG. -31-W
DATE 03-14-17 DATE OF FIELD SURVEY 03-07-17
FB. MS2 PAGE 58 SCALE 1" = 60'
PROJ.# 380084

UNLESS IT BEARS THE SIGNATURE AND THE ORIGINAL RAISED SEAL OF A FLORIDA LICENSED SURVEYOR AND MAPPER THIS DRAWING, SKETCH, PLAT OR MAP IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT VALID.

BYRON A. FAIRCLOTH
FLORIDA PROFESSIONAL SURVEYOR FILE NO.
AND MAPPER NO. 6764

AFFIX
SURVEYOR
SEAL



APPENDIX B

Hazardous Materials Survey Report



**REPORT OF
PRE-DEMOLITION ASBESTOS CONTAINING MATERIALS SURVEY**

ROLFE RESIDENCE
3018 Ashbury Lane
Cantonment, Florida

Prepared For:

WETLAND SCIENCES, INC.
3308 Gulf Beach Highway
Pensacola, Florida 32507

Prepared By:

NOVA ENGINEERING AND ENVIRONMENTAL LLC
140-A Lurton Street
Pensacola, Florida 32505

NOVA Project Number: 10116-8317003.000

April 6, 2017



April 6, 2017

WETLAND SCIENCES, INC.
3308 Gulf Beach Highway
Pensacola, FL 32507

Attention: Mr. Keith Johnson

Subject: Report of Pre-Demolition Asbestos Containing Materials Survey
ROLFE RESIDENCE
3018 Ashbury Lane
Cantonment, Escambia County, Florida
NOVA Project Number 10116-8317003.000

Dear Mr. Johnson:

NOVA Engineering and Environmental LLC (NOVA) has completed the Pre-Demolition Asbestos Containing Materials (ACMs) Survey for the house and associated buildings of the Rolfe residence located at 3018 Ashbury Lane, Cantonment, Escambia County, Florida (Subject Property). We appreciate your selection of NOVA and for the opportunity to be of service on this project. Please feel free to contact us if you have any questions or if we may be of further assistance.

Sincerely,
NOVA Engineering and Environmental LLC

A handwritten signature in black ink, appearing to read "Mark Bottorff", written over a light gray rectangular background.

Mark Bottorff
Accredited Asbestos Inspector

A handwritten signature in black ink, appearing to read "Lawrence G. Schmaltz", written over a light gray rectangular background.

Lawrence G. Schmaltz, PE, FLAC
Florida Asbestos Consultant (AX09)

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1.0 SUMMARY

A brief summary of our findings is presented below. This summary is provided for convenience and should not be substituted for review of the full report, including all attachments as provided herein.

1.1 ASBESTOS

During this study, twenty (20) samples (containing 26 total layers) of joint compound, wallboard, popcorn ceiling material, caulking materials, grout and roofing materials were sampled by NOVA and analyzed by Arrowhead Technologies, LLC. using Polarized Light Microscopy (PLM), with zero (0) of the analyzed sample layers indicating asbestos containing materials (ACM).

Polarized Light Microscopy (PLM) is inexpensive, but it can identify non-asbestos fibers as asbestos. If the PLM analytical results indicate levels between “trace” (<1%) and 1% asbestos, the samples must be analyzed by point count methodology to better quantify the actual asbestos content. Also, in an effort to eliminate false positives (and costly unnecessary abatement), samples reported as containing between 1% and 10% asbestos can be analyzed/verified by point count. The alternative is to assume the subject material to be asbestos containing.

The Occupational Safety and Health Administration (OSHA) Asbestos Standard for Construction Industry 29 CFR 1926.1101 regulates workplace exposure to asbestos. OSHA does not define Asbestos Containing Material on asbestos content. Any detectable asbestos, even if <1%, makes it asbestos for purposes of complying with OSHA regulations to determine worker exposure. The OSHA standard requires that employee exposure to airborne asbestos fibers be maintained below 0.1 asbestos fibers per cubic centimeter of air (0.1 f/cc). The OSHA standard classifies construction and maintenance activities, which could disturb ACM, and specifies work practices and precautions which employers must follow when engaging in each class of regulated work. In addition to worker protection, the means and methods necessary for ACM abatement are the sole responsibility of the abatement contractor.

A complete list of suspected ACM samples obtained is shown in the laboratory report (included in Appendix A).

2.0 INTRODUCTION

2.1 DESCRIPTION OF SUBJECT PROPERTY

The Subject Property includes the house and storage building of the Rolfe Residence located at 3018 Ashbury Lane in Cantonment, Escambia County, Florida (Subject Property). Specifically, for the purposes of this survey, the Subject Property surveyed includes the house and buildings associated with the residence. The Riddell Residence includes an approximately 4,800-square foot, two (2) story (including sub floors) concrete slab, wood framed residential building originally constructed in 1994 with renovations in 2014. According to the Escambia County Geographical Information System (GIS) database, the Subject Property is located on an approximately 1.37-acre parcel of land and is identified as Parcel Ref 03-1S-31-1800-000-031.

2.2 PURPOSE

As requested by Wetland Sciences, Inc. (CLIENT), the Pre-Demolition Asbestos Containing Materials (ACMs) Survey was performed in an effort to identify ACMs at the Subject Property. This work has been performed in general accordance with NOVA Proposal Number 016-30178439 dated January 20, 2017, applicable state and federal regulations, and routine industry practice.

ACM sampling was performed in general accordance with the Asbestos Hazard Emergency Response Act (AHERA) guidelines and ASTM E2356-10, "Standard Practice for Comprehensive Building Asbestos Survey" as a Baseline Survey. Deviations from the Baseline Survey protocols include:

- No Deviations

We understand that the CLIENT does not intend to seek funding from the Department of Housing and Urban Development (HUD), Federal Housing Administration (FHA), Fannie May, Freddie Mac or the Florida State Housing Authority. In addition, the CLIENT does not anticipate that any portion of the Subject Property will be used as a school or day care facility.

2.3 LIMITATIONS

NOVA has performed the Pre-Demolition Asbestos Containing Materials Survey, which is a limited inquiry into a property's environmental status and is not sufficient to discover every potential source of ACMs at the property to be evaluated. No survey can wholly eliminate uncertainty regarding the potential ACMs in connection with a property. Performance of this practice is intended to reduce, but not eliminate, uncertainty regarding the potential for ACMs in connection with a property.

The level of inquiry is variable. Not every property will warrant the same level of assessment for ACMs. Consistent with good commercial or customary practices, the appropriate level of assessment will be guided by the type of property subject to assessment, the intended use of the property, the expertise and risk tolerance of the CLIENT, and the information developed in the course of the assessment.

NOVA's findings, opinions, conclusions and recommendations are based on information obtained through visual assessment of surficial conditions in readily accessible areas. It is possible that additional ACMs exist or may subsequently become known that may impact or change the assessment after NOVA's services are complete.

NOVA's assessment represents our professional opinion, only. Therefore, NOVA cannot, under any circumstances, make a statement of warranty or guarantee, expressed or implied, that ACMs are limited to those that are discovered while we are performing the Survey.

2.4 USER RELIANCE

NOVA's Pre-Demolition Asbestos Containing Materials Survey, along with the findings and conclusions contained in the report, either in completed form, summary form, or by extraction, is prepared, and intended, for the sole use of Wetland Sciences, Inc. (CLIENT) and therefore may not contain sufficient information for other purposes or parties. The CLIENT is the only intended beneficiary of this report. The contents of NOVA's report will continue to be the property of NOVA. NOVA's report may not be disclosed to, used by, or relied upon by, any person or entity other than the CLIENT without the express written consent of NOVA.

Authorization for disclosure to a third party or authorization for third-party reliance on a final report of any report will be considered by NOVA upon the written request of the CLIENT. NOVA reserves the right to deny authorization to allow disclosure or reliance of NOVA's report to third parties.

3.0 ASBESTOS CONTAINING MATERIALS

3.1 FIELD AND LABORATORY SERVICES

Mark Bottorff, a NOVA professional and federal and state certified asbestos inspector, performed the field work for the Pre-Demolition Asbestos Containing Materials Survey for the Subject Property on March 29, 2017.

3.1.1 ASBESTOS CONTAINING MATERIALS SAMPLING

The building areas were visually assessed by NOVA to identify suspect ACMs, which were then grouped into three categories according to their intended use:

- **Surfacing Materials** such as sprayed-on or troweled fireproofing, acoustical and decorative insulation, textured “popcorn” finishes, paint, stucco, etc.
- **Thermal System Insulation** (TSI), such as pipe, boiler and storage tank insulation, and insulation on ducts, pumps, heat exchangers, and other equipment.
- **Miscellaneous Materials**, such as floor and ceiling tiles, wallboard, asbestos-cement board, siding and other building materials that did not fall into one of the previously mentioned categories.

Where applicable, materials with similar texture, color and general appearance were considered homogeneous for sampling purposes, including visually similar materials on different floors. NOVA’s assessment also included touching representative samples to determine friability, a mechanical classification defined as whether a material can be crumbled, pulverized, or reduced to powder by hand pressure.

Bulk samples were subsequently obtained in general accordance with the AHERA (40 CFR 763.86, Sampling) and ASTM E2356-10 procedures. The samples were placed in appropriate containers, and the containers sealed and labeled with a unique identification number. The samples were subsequently transported (following routine industry practices and chain-of-custody procedures) to Arrowhead Technologies, LLC for analysis. Arrowhead Technologies is a United States Department of Commerce National Institute of Standards and Technologies NVLAP Certified Laboratory (See Appendix B).

The ACM samples were analyzed for asbestos using Polarized Light Microscopy (PLM) methods in accordance with EPA Method 600/R-93/116. Copies of the complete asbestos laboratory report and chain-of custody are included in Appendix A.

3.2 ASBESTOS

During this study, twenty (20) samples (containing 26 total layers) of joint compound, wallboard, popcorn ceiling material, caulking materials, grout and roofing materials were sampled by NOVA and analyzed by Arrowhead Technologies, LLC. using Polarized Light Microscopy (PLM), with zero (0) of the analyzed sample layers indicating asbestos containing materials (ACM).

Below is a summary of ACM identified at the Subject Property:

No ACM's were identified at the Subject Property.

The Occupational Safety and Health Administration (OSHA) Asbestos Standard for Construction Industry 29 CFR 1926.1101 regulates workplace exposure to asbestos. OSHA does not define Asbestos Containing Material on asbestos content. Any detectable asbestos, even if <1%, makes it asbestos for purposes of complying with OSHA regulations to determine worker exposure. The OSHA standard requires that employee exposure to airborne asbestos fibers be maintained below 0.1 asbestos fibers per cubic centimeter of air (0.1 f/cc). The OSHA standard classifies construction and maintenance activities, which could disturb ACM, and specifies work practices and precautions which employers must follow when engaging in each class of regulated work. In addition to worker protection, the means and methods necessary for ACM abatement are the sole responsibility of the abatement contractor.

A complete list of suspected ACM samples obtained is shown in the laboratory report (included in Appendix A).

3.3 ASBESTOS ABATEMENT

Any component, which is similar in appearance to, and is in the general vicinity or similar application of samples identified as containing asbestos, as well as any other materials not shown by proper sampling and analysis to be non-asbestos containing, should be handled as asbestos-containing material (ACM). As previously noted, determination of the actual quantities of ACMs at all locations should be made by the contractor during a site inspection prior to beginning abatement.

ACMs should be abated (removed) prior to disturbance by maintenance, renovation and/or demolition by a licensed asbestos abatement contractor and disposed at an approved solid waste disposal facility.

Abatement is highly regulated and consists of several parts. In addition to the demolition/renovation permit, a ten (10) day advance notification to the Florida Environmental Protection Division (FL-EPD) is required.

During abatement, third party monitoring is recommended to review if the asbestos is adequately managed and contained during the abatement process and to document clearance and re-occupancy criteria established for the project.

Most Clients also request an abatement management report. This report compiles pertinent data regarding the personnel, abatement, and asbestos disposal for liability management after the fact should there be concerns later from workers or others. The ten (10) day notice, abatement, third party oversight, and management report are not included with the authorized scope of work for this project, but we can provide these supplemental services, if desired.

Materials having results of analysis of less than 1% asbestos are considered to be non-asbestos containing materials and do not have to be treated as asbestos in the work place. However, if disturbed by renovation or demolition, prudent care should be observed regarding worker exposure to materials containing asbestos even if less than 1%.

Polarized Light Microscopy (PLM) is inexpensive, but it can identify non-asbestos fibers as asbestos. If the PLM analytical results indicate levels between "trace" (<1%) and 1% asbestos, the samples must be analyzed by point count methodology to better quantify the actual asbestos content. Also, in an effort to eliminate false positives (and costly unnecessary abatement), samples reported as containing between 1% and 10% asbestos can be analyzed/verified by point count. The alternative is to assume the subject material to be asbestos containing.

The Occupational Safety and Health Administration (OSHA) Asbestos Standard for Construction Industry 29 CFR 1926.1101 regulates workplace exposure to asbestos. OSHA does not define Asbestos Containing Material on asbestos content. Any detectable asbestos, even if <1%, makes it asbestos for purposes of complying with OSHA regulations to determine worker exposure. The OSHA standard requires that employee exposure to airborne asbestos fibers be maintained below 0.1 asbestos fibers per cubic centimeter of air (0.1 f/cc). The OSHA standard classifies construction and maintenance activities, which could disturb ACM, and specifies work practices and precautions which employers must follow when engaging in each class of regulated work. In addition to worker protection, the means and methods necessary for ACM abatement are the sole responsibility of the abatement contractor.

Please note that the means and methods necessary for ACM abatement, as well as worker protection and monitoring, are the sole responsibility of the abatement contractor.

APPENDIX A

ACM LABORATORY ANALYTICAL DATA

**ARROWHEAD**
TECHNOLOGIES, LLC**PLM REPORT SUMMARY**

3151 San Bernadino St.
Clearwater, Florida 33759
813-679-0720 / mhall005@tampabay.rr.com

NVLAP Lab Code 200703-0

Client :	Nova	Lab Set No. :	005080
Project :	3018 Ashbury Lane Cantonment, Fl	AT Job No. :	17-5080
Client Project No.:	N/A	Report Date :	4/5/2017
Identification :	Asbestos, Bulk Sample Analysis	Sample Date :	3/29/2017
Test Method :	Polarized Light Microscopy / Dispersion Staining (PLM/DS) EPA Method 600/R-93/116 / EPA Method 600/M4-82-020		

Page 1 of 3

On 3/31/2017, twenty (20) bulk material samples were submitted by Mark C. Bottorff for asbestos analysis by PLM/DS.
Copies of Bulk Sample Analysis sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Sample Description / Location	Asbestos Content
005080-001	Ext. Building Caulk-White HA1-1	None Detected-Caulking
005080-002	Ext. Building Caulk-White HA1-2	None Detected-Caulking
005080-003	Ext. Building Caulk-White HA1-3	None Detected-Caulking
005080-004	Penetration Caulk HA2-1	None Detected-Black Mastic
005080-005	Penetration Caulk HA2-2	None Detected-Black Mastic
005080-006	Penetration Caulk HA2-3	None Detected-Caulking
005080-007	Roof Cove HA3-1	None Detected-Black Roof Membrane
005080-008	Roof Cove HA3-2	None Detected-Black Roof Membrane
005080-009	Roof Cove HA3-3	None Detected-Black Roof Membrane
005080-010	Drywall & Joint Compound HA4-1	None Detected-Texture w/ Paint None Detected-Tan DW Paper Backing None Detected-Drywall Material

These samples were analyzed by layers. Specific layer or component asbestos content is indicated when relevant. The EPA considers a material to be asbestos containing only if it contains more than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) -- materials which are friable or may become friable -- be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. Arrowhead utilizes CVAE on a routine basis and does not include point counting unless specifically requested. The results may not be reproduced except in full.



ARROWHEAD TECHNOLOGIES, LLC

3151 San Bernadino St.
Clearwater, Florida 33759
813-679-0720 / mhall005@tampabay.rr.com

PLM REPORT SUMMARY

NVLAP Lab Code 200703-0

Client :	Nova	Lab Set No. :	005080
Project :	3018 Ashbury Lane Cantonment, FL	AT Job No. :	17-5080
Client Project No.:	N/A	Report Date :	4/5/2017
Identification :	Asbestos, Bulk Sample Analysis	Sample Date :	3/29/2017
Test Method :	Polarized Light Microscopy / Dispersion Staining (PLM/DS) EPA Method 600/R-93/116 / EPA Method 600/M4-82-020		

Page 2 of 3

On 3/31/2017, twenty (20) bulk material samples were submitted by Mark C. Bottorff for asbestos analysis by PLM/DS.
Copies of Bulk Sample Analysis sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Sample Description / Location	Asbestos Content
005080-011	Drywall & Joint Compound HA4-2	None Detected-White Joint Compound None Detected-Tan DW Paper Backing None Detected-White Drywall Material
005080-012	Drywall & Joint Compound HA4-3	None Detected-White Joint Compound None Detected-Tan DW Paper Backing None Detected-White Drywall Material
005080-013	Popcorn Ceiling HA5-1	None Detected-Popcorn Ceiling Treat.
005080-014	Popcorn Ceiling HA5-2	None Detected-Popcorn Ceiling Treat.
005080-015	Popcorn Ceiling HA5-3	None Detected-Popcorn Ceiling Treat.
005080-016	Popcorn Ceiling HA5-4	None Detected-Popcorn Ceiling Treat.
005080-017	Popcorn Ceiling HA5-5	None Detected-Popcorn Ceiling Treat.
005080-018	Grout HA6-1	None Detected-White Ceramic Tile Grout
005080-019	Grout HA6-2	None Detected-White Ceramic Tile Grout
005080-020	Grout HA6-3	None Detected-White Ceramic Tile Grout

These samples were analyzed by layers. Specific layer or component asbestos content is indicated when relevant. The EPA considers a material to be asbestos containing only if it contains more than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) -- materials which are friable or may become friable -- be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. Arrowhead utilizes CVAE on a routine basis and does not include point counting unless specifically requested. The results may not be reproduced except in full.



ARROWHEAD
TECHNOLOGIES, LLC

PLM REPORT SUMMARY

3151 San Bernadino St.
Clearwater, Florida 33759
813-679-0720 / mhall005@tampabay.rr.com

NVLAP Lab Code 200703-0

Client :	Nova	Lab Set No. :	005080
Project :	3018 Ashbury Lane Cantonment, Fl	AT Job No. :	17-5080
Client Project No.:	N/A	Report Date :	4/5/2017
Identification :	Asbestos, Bulk Sample Analysis	Sample Date :	3/29/2017
Test Method :	Polarized Light Microscopy / Dispersion Staining (PLM/DS) EPA Method 600/R-93/116 / EPA Method 600/M4-82-020		

Page 3 of 3

SCOPE OF THIS REPORT

These samples were obtained as a part of a building survey; this report is only intended to be used as a part of the survey report issued by the surveyor. This report explains the laboratory analysis and results. The surveyor's report explains the sampling protocol used, when the samples were obtained, the location(s) of the samples, where the materials were observed in the building, quantities of materials observed, condition of the materials and the extent of his/her survey. Sample locations and material descriptions are given by the surveyor on the chain of custody but included here (possibly abbreviated) only as a convenience for the reader.

This report may not be reproduced without written permission of Arrowhead and must be reproduced in full.

STATEMENT OF LABORATORY ACCREDITATION

The samples were analyzed in general accordance with the procedures outlined in the Method for the Determination of Asbestos in Bulk Building Materials, EPA/600/R-93/116, and the Interim Method for the Determination of Asbestos in Bulk Insulation Samples, EPA 600/M4-82-020. The results of each bulk sample relate only to the material tested and the results shall not be used to claim product endorsement by NVLAP or any agency of the U.S. Government.

Floor tile and other resinously bound materials, when analyzed by the EPA method, may yield false negative results because of limitations in separating closely bound fibers and in detecting fibers of small length and diameter. When a definitive result is required, Arrowhead recommends utilizing alternative methods of identification, including Transmission Electron Microscopy.

Specific questions concerning bulk sample results shall be directed to the Laboratory Director.

Analyst : Monte Hall, P.G.

Laboratory Director : Monte Hall, P.G.
Florida Registration No. 1658

Approved Signatory :



ARROWHEAD

Technologies LLC
www.arrowheadplm.com

BULK SAMPLE /CHAIN OF CUSTODY FORM

SEND SAMPLES TO:
3151 San Bernadino St.
Clearwater, FL 33759
813-679-0720

mhall005@tampabay.rr.com

Customer (Consultant)	NOVA	Page	1 of 1
Project/Address	3018 Ashbury Lane Cantonment, FL	Date Sampled	3/29/17
Project Number		Surveyor	Mark Betherell
Purchase Order		Surveyor Signature	<i>Mark Betherell</i>
Project Manager/Contact (please give phone)	William Lawrence	Your e-mail (for Report)	LABREPORTS@USARNOVA.GOV
Analysis Instructions	PLM	Turnaround Requested / Due By Date	Standard
Received at Lab by:	<i>Monte Hall</i>	Date	3/31/17

H.A.	No.	DESCRIPTION of Material	SAMPLE LOCATION	QUANTITY (Comments)
1	1	Ext. Building Caulk - White	Garage Door Frame	~ 5 SF
	2		Garage Door Frame	
	3		Front Door Frame	
2	1	Retraction Caulk	South Vent Stack	~ 2 SF
	2		Middle	
	3		East	
3	1	Roof Care	South Roof	~ 2700 SF
	2		Middle of Roof	
	3		North Roof	
→				

Document Control
Effective 12/19/14 Revision 4
Issuing Authority:
Monte Hall PG

Please contact the lab for available turnaround times
Results will be sent by e-mail



ARROWHEAD

Technologies LLC
www.arrowheadplm.com

BULK SAMPLE /CHAIN OF CUSTODY FORM

SEND SAMPLES TO:
3151 San Bernadino St.
Clearwater, FL 33759
813-679-0720

mhall005@tampabay.rr.com

Customer (Consultant)	NOVA	Page	2 of 2
Project/Address	3018 Ashbury Lane Cantonment, FL	Date Sampled	3/29/17
Project Number		Surveyor	M. B. Hall
Purchase Order		Surveyor Signature	<i>Monte Hall</i>
Project Manager/Contact (please give phone)	William Laurence	Your e-mail (for Report)	LABREPORTS@ENVIRONMENTALNOVA.COM
Analysis Instructions	PLM	Turnaround Requested / Due By Date	Standard
Received at Lab by:	<i>Monte Hall</i>	Date	3/31/17

H.A.	No.	DESCRIPTION of Material	SAMPLE LOCATION	QUANTITY (Comments)
4	1	Drywall & Joint Compound	Entrance Room 1	~ 7000 SF
	2		Entrance Rm 2	
	3		Laundry Room	
5	1	Popcorn Ceiling	Kitchen	~ 2200 SF
	2		Laundry Room	
	3		Living Rm 2	
	4		Hall 2	
	5		Bedroom 2	
6	1	Grout	Bath	2000 SF
	2		Kitchen	
	3		Hall	

Document Control
Effective 12/19/14 Revision 4
Issuing Authority:
Monte Hall PG

Please contact the lab for available turnaround times
Results will be sent by e-mail

APPENDIX B

ACM Certifications

THE ASBESTOS INSTITUTE

Certifies that **MARK BOTTORFF**

has attended the EPA approved course

Building Inspector Refresher

and successfully passed and completed
the competency exam.

This training meets all requirements for asbestos
accreditation under TSCA Title II.



Issue Date : 18-Apr 2016

Expiration Date : 19-Apr 2017


Approved Instructor

20033 N. 19th Avenue, Building 6, Phoenix, AZ 85027
602-864-6564 - www.theasbestosinstitute.com

RICK SCOTT, GOVERNOR

KEN LAWSON, SECRETARY

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
ASBESTOS LICENSING UNIT

LICENSE NUMBER

AX0000009

The ASBESTOS CONSULTANT
Named below IS LICENSED
Under the provisions of Chapter 469 FS.
Expiration date: NOV 30, 2018

SCHMALTZ, LAWRENCE GERARD
1226 TECH BOULEVARD
NOVA ENGINEERING AND ENVIRONMENTAL
TAMPA FL 33619



ISSUED: 11/15/2016

DISPLAY AS REQUIRED BY LAW

SEQ # L1611150002171

United States Department of Commerce
National Institute of Standards and Technology



Certificate of Accreditation to ISO/IEC 17025:2005

NVLAP LAB CODE: 200703-0

Arrowhead Technologies, L.L.C.
Clearwater, FL

*is accredited by the National Voluntary Laboratory Accreditation Program for specific services,
listed on the Scope of Accreditation, for:*

Asbestos Fiber Analysis

*This laboratory is accredited in accordance with the recognized International Standard ISO/IEC 17025:2005.
This accreditation demonstrates technical competence for a defined scope and the operation of a laboratory quality
management system (refer to joint ISO-ILAC-IAF Communique dated January 2009).*

2017-01-01 through 2017-12-31
Effective Dates



[Signature]
For the National Voluntary Laboratory Accreditation Program



April 4, 2017

Mr. Keith Johnson
Wetland Sciences, Inc.
3308 Gulf Beach Hwy
Pensacola, Florida 32507

Subject: LEAD-BASED PAINT INSPECTION REPORT
Group 1 Houses – Rolfe Residence
3018 Ashbury Lane
Cantonment, Florida
NOVA Project No. 10116-8317003.000

Dear Mr. Johnson:

NOVA Engineering and Environmental, LLC(NOVA) is pleased to present this Lead-Based Paint (LBP) Inspection Report to **Wetland Sciences, Inc.** (the Client) for the services completed at the above-referenced property (the “Property”). The scope of work completed at the Property and described herein was conducted in general accordance with the authorization from the Client.

PROJECT SUMMARY

On March 29, 2017, NOVA staff completed a LBP survey of the residential property located at 3018 Ashbury Lane in Cantonment, Florida. Testing was completed by Mr. Mark Bottorff, a United States Environmental Protection Agency (USEPA)-certified LBP Inspector.

“A copy of this summary must be provided to new lessees (tenants) and purchasers of this property under Federal law (24 CFR 35 and 40 CFR part 745) before they become obligated under a lease or sales contract. The complete report must also be provided to new purchasers and it must be made available to new tenants. Landlords (lessors) and sellers are also required to distribute an educational pamphlet approved by the U.S. Environmental Protection Agency and include standard warning language in their leases or sales contracts to ensure that parents have the information they need to protect their children from lead-based paint.”

TESTING METHODOLOGY

Lead, in paint and coatings, was measured using a portable Protec LPA-1 X-Ray Fluorescence (XRF) Analyzer. XRF sampling measures the lead content of the paint in place. Testing is non-destructive, and is considered to detect lead through all layers of paint to the substrate. Lead content is read directly by the XRF, which measures the total amount of lead in the paint, and reports the measured value as milligrams of lead per square centimeter of surface area (mg/cm^2). Measurements of $1 \text{ mg}/\text{cm}^2$ or more of lead are considered to be a positive result indicating the presence of LBP.

This lead inspection methodology is based on *Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing* (Department of Housing and Urban Development [HUD], second edition, July 2012). XRF calibration check readings were collected and evaluated before and after conducting the survey. Field data reports are provided in Attachment A.

RESULTS AND CONCLUSIONS

Testing was performed on painted building components identified at the Property. None of the exterior or interior painted components were identified with lead at or above the federal standard of $1.0 \text{ mg}/\text{cm}^2$.

Copies of the field drawing and testing data sheets are included in Attachment A.

A *Certificate of Lead-Based Paint Free Housing* has been issued pursuant to the residential Lead-Based Paint Hazard Reduction Act of 1992, 42 United States Code (USC) 4852d, 24 Code of Federal Regulations (CFR) Part 35, and 40 CFR Part 745 (see Attachment B).

"The results of this inspection indicate that lead in amounts greater than or equal to $1.0 \text{ mg}/\text{cm}^2$ in paint were not found on one or more building components, using the inspection protocol in Chapter 7 of the 'Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing' (second edition, July 2012). Therefore, this dwelling does qualify for the exemption in 24 CFR part 35 and 40 CFR part 745 for target housing being leased that is free of lead-based paint, as defined in the rule. Some painted surfaces may contain level of lead below $1.0 \text{ mg}/\text{cm}^2$, which could create lead dust or lead contaminated soil hazards if the paint is turned into dust by abrasion, scraping, or sanding. This report should be kept by the inspector and should also be kept by the owner and all future owners for the life of the dwelling."

Lead, in paint, dust, and soil, is regulated by the USEPA (40 CFR 745, Identification of Dangerous Levels of Lead) and HUD (29 CFR Part 35, Subpart B-M, Lead Safe Housing Rule). There are no state or local regulations in Florida for LBP management.

LIMITATIONS AND RELIANCE

The results, findings, and conclusions expressed herein are based only on conditions which were observed during our survey of the building. NOVA and this report make no representation or assumptions as to past conditions or future occurrences. Certifications for the individuals involved in completing this assessment are presented as Attachment B.

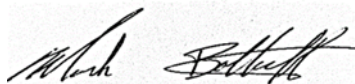
The study and report was prepared on behalf of the Client. This report can be relied upon by the Client and other entities noted in 24 CFR Part 35 (HUD) and 40 CFR Part 745 (USEPA).

CLOSURE

We thank you for the opportunity to be of service. Please do not hesitate to contact us should you have any questions regarding this report.

Sincerely,

NOVA ENGINEERING AND ENVIRONMENTAL, LLC



Mark C. Bottorff
LBP Inspector
USEPA LBP Inspector (LBP-I-1169732-1)

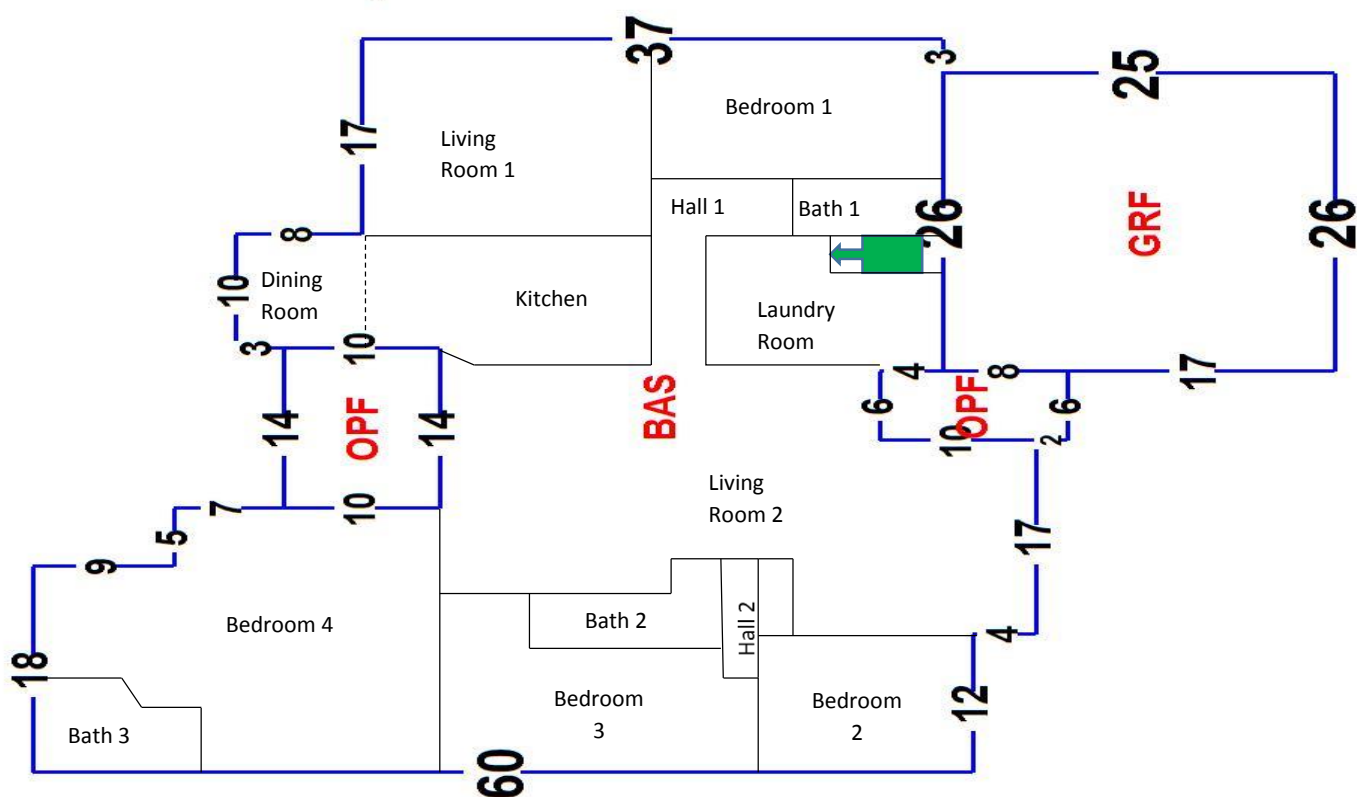
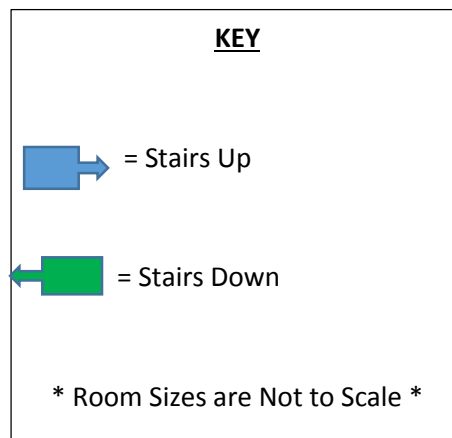
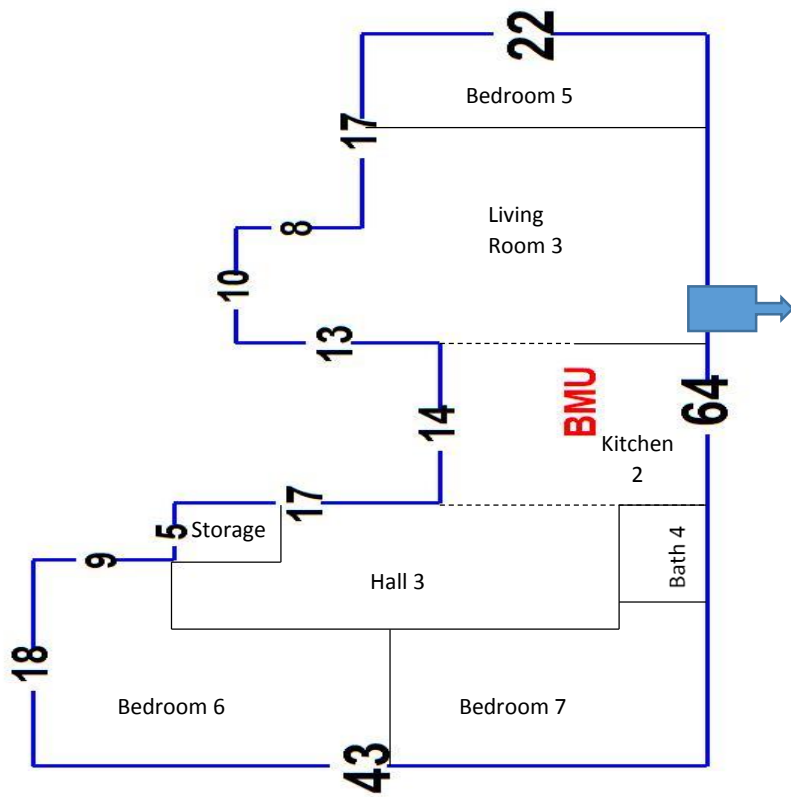


Lawrence G. Schmaltz, PE, GC
Florida Environmental Services Manager

Attachments: Attachment A – Field Data
 Attachment B – Certifications

ATTACHMENT A

LBP FIELD DATA





LEAD-BASED PAINT TESTING DATA SHEET

Test Site				
(Address):	Rolfe Residence - 3018 Ashbury Lane, Cantonment FL		Page:	1 of 2
RMD Serial			Date:	March 29, 2017
Number:	1831R			
Inspector			Inspector:	M Bortorff
Comments:	Cal. Check: 0.9			

Sample No.	RM. Eqv. ID	Component	Substrate	XRF Reading	Classification	Comment
1	Exterior	DF	M	-0.3	N	Garage
2	Exterior	D	M	-0.1	N	Garage
3	Exterior	WF	M	-0.5	N	
4	Exterior	Fascia	M	-0.3	N	
5	Exterior	D	W	-0.4	N	Front Door
6	Exterior	DF	W	-0.1	N	Front Door
7	Living Room 2	W	D	-0.1	N	
8	Living Room 2	BB	W	-0.2	N	
9	Living Room 2	DF	W	-0.5	N	
10	Hall 2	W	D	-0.2	N	
11	Kitchen 1	CB	W	-0.3	N	
12	Kitchen 1	CB-F	W	-0.3	N	Cabinet Frame
13	Dining Room	WS	W	-0.1	N	
14	Dining Room	W	D	0	N	
15	Bedroom 2	W	D	-0.1	N	
16	Bedroom 2	DF	W	-0.3	N	
17	Bath 1	W	D	-0.1	N	
18	Bath 1	CB	W	-0.2	N	
19	Bath 2	W	D	-0.2	N	
20	Bath 2	BB	W	0	N	
21	Bedroom 3	W	D	-0.1	N	
22	Bedroom 3	WS	W	0	N	
23	Living Room 3	W	D	-0.2	N	
24	Living Room 3	BB	W	-0.1	N	
25	Living Room 3	WF	W	0	N	
26	Kitchen 2	DF	W	-0.4	N	
27	Kitchen 2	D	W	-0.3	N	
28	Hall 3	W	D	-0.1	N	
29	Hall 3	C	D	-0.3	N	
30	Hall 3	DF	W	-0.3	N	

NOTES:

- 1) XRF Reading Measured in milligrams per square centimeter (mg/cm²)
- 2) Substrate: B = Brick, C = Concrete, D = Drywall, M = Metal, P = Plaster, W = Wood
- 3) Classification: P = Positive, N = Negative, I = Intact, NI = Non-Intact
- 4) Component: W = Wall, C = Ceiling, D = Door, DF = Door Frame, DJ = Door Jamb, CB = Cabinet, SL = Sill, SA = Sash, APR = Apron, WF = Window Frame, TR = Trough, S = Shelf, SS = Shelf Support, FL = Floor, BB = Baseboard



Test Site (Address):	Rolfe Residence - 3018 Ashbury Lane, Cantonment FL	Page:	2	of	2
RMD Serial Number:	1831R	Date:	March 29, 2017		
Inspector Comments:	Cal. Check: 0.9	Inspector:	M Bottonff		

[illegible]

NOTES:

- | | | | |
|--------------------|--|--|--|
| 1) XRF Reading | Measured in milligrams per square centimeter (mg/cm2) | | |
| 2) Substrate: | B = Brick, C = Concrete, D = Drywall, M = Metal, P = Plaster, W = Wood | | |
| 3) Classification: | P = Positive, N = Negative, I = Intact, NI = Non-Intact | | |
| 4) Component: | W = Wall, C = Ceiling, D = Door, DF = Door Frame, DJ = Door Jamb, CB = Cabinet, SL = Sill, SA = Sash, APR = Apron, WF = Window Frame, TR = Trough, S = Shelf, SS = Shelf Support, FL = Floor, BB = Baseboard | | |

ATTACHMENT B

LBP CERTIFICATIONS

United States Environmental Protection Agency

This is to certify that



Mark C. Bottorff

has fulfilled the requirements of the Toxic Substances Control Act (TSCA) Section 402, and has received certification to conduct lead-based paint activities pursuant to 40 CFR Part 746.226 as:

Inspector

In the Jurisdiction of:

All EPA Administered Lead-based Paint Activities Program States, Tribes and Territories

This certification is valid from the date of issuance and expires October 05, 2019

LBP-I-1169732-1

Certification #

September 21, 2016

Issued On



Adrienne Prisela, Manager, Toxics Office
Land Division

LEAD-BASED PAINT FREE HOUSING

THIS CERTIFIES that the residence at 3018 Ashbury Lane, Cantonment, Florida was evaluated in accord with applicable Federal Law, consisting of the Residential Lead-Based Hazard Reduction Act of 1992, 42 U.S.C. 4852d, 24 C.F.R. Part 35, and 40 C.F.R. Part 745, and found to be **lead-based paint free** as of April 3, 2017.

NOVA Engineering and Environmental, Inc.



By: Mark C. Bottorff

USEPA Lead Inspector (LBP-I-1169732-1)

Date: April 3, 2017

Certificate Number: 2017-04031



**REPORT OF
PRE-DEMOLITION ASBESTOS CONTAINING MATERIALS SURVEY**

RIDDLE RESIDENCE
9980 Bristol Park Road
Cantonment, Florida

Prepared For:

WETLAND SCIENCES, INC.
3308 Gulf Beach Highway
Pensacola, Florida 32507

Prepared By:

NOVA ENGINEERING AND ENVIRONMENTAL LLC
140-A Lurton Street
Pensacola, Florida 32505

NOVA Project Number: 10116-8317003.000

April 6, 2017



April 6, 2017

WETLAND SCIENCES, INC.
3308 Gulf Beach Highway
Pensacola, FL 32507

Attention: Mr. Keith Johnson

Subject: Report of Pre-Demolition Asbestos Containing Materials Survey
RIDDELL RESIDENCE
9980 Bristol Park Road
Cantonment, Escambia County, Florida
NOVA Project Number 10116-8317003.000

Dear Mr. Johnson:

NOVA Engineering and Environmental LLC (NOVA) has completed the Pre-Demolition Asbestos Containing Materials (ACMs) Survey for the house and associated buildings of the Riddell residence located at 9980 Bristol Park Road, Cantonment, Escambia County, Florida (Subject Property). We appreciate your selection of NOVA and for the opportunity to be of service on this project. Please feel free to contact us if you have any questions or if we may be of further assistance.

Sincerely,
NOVA Engineering and Environmental LLC

A handwritten signature in black ink, appearing to read "Mark Bottorff", written over a light gray rectangular background.

Mark Bottorff
Accredited Asbestos Inspector

A handwritten signature in black ink, appearing to read "Lawrence G. Schmaltz", written over a light gray rectangular background.

Lawrence G. Schmaltz, PE, FLAC
Florida Asbestos Consultant (AX09)

TABLE OF CONTENTS

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- 2.0 INTRODUCTION..... 2
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- 3.0 ASBESTOS CONTAINING MATERIALS 4
 - 3.1 FIELD AND LABORATORY SERVICES.....4
 - 3.2 ASBESTOS5
 - 3.3 ASBESTOS ABATEMENT5

LIST OF APPENDICES

- APPENDIX A – ACM LABORATORY ANALYTICAL DATA
- APPENDIX B – CERTIFICATIONS

1.0 SUMMARY

A brief summary of our findings is presented below. This summary is provided for convenience and should not be substituted for review of the full report, including all attachments as provided herein.

1.1 ASBESTOS

During this study, twelve (12) samples (containing 18 total layers) of joint compound, wallboard, troweled-on ceiling material, caulking material and roofing materials were sampled by NOVA and analyzed by Arrowhead Technologies, LLC. using Polarized Light Microscopy (PLM), with zero (0) of the analyzed sample layers indicating asbestos containing materials (ACM).

Polarized Light Microscopy (PLM) is inexpensive, but it can identify non-asbestos fibers as asbestos. If the PLM analytical results indicate levels between “trace” (<1%) and 1% asbestos, the samples must be analyzed by point count methodology to better quantify the actual asbestos content. Also, in an effort to eliminate false positives (and costly unnecessary abatement), samples reported as containing between 1% and 10% asbestos can be analyzed/verified by point count. The alternative is to assume the subject material to be asbestos containing.

The Occupational Safety and Health Administration (OSHA) Asbestos Standard for Construction Industry 29 CFR 1926.1101 regulates workplace exposure to asbestos. OSHA does not define Asbestos Containing Material on asbestos content. Any detectable asbestos, even if <1%, makes it asbestos for purposes of complying with OSHA regulations to determine worker exposure. The OSHA standard requires that employee exposure to airborne asbestos fibers be maintained below 0.1 asbestos fibers per cubic centimeter of air (0.1 f/cc). The OSHA standard classifies construction and maintenance activities, which could disturb ACM, and specifies work practices and precautions which employers must follow when engaging in each class of regulated work. In addition to worker protection, the means and methods necessary for ACM abatement are the sole responsibility of the abatement contractor.

A complete list of suspected ACM samples obtained is shown in the laboratory report (included in Appendix A).

2.0 INTRODUCTION

2.1 DESCRIPTION OF SUBJECT PROPERTY

The Subject Property includes the house and storage building of the Riddell Residence located at 9980 Bristol Park Road in Cantonment, Escambia County, Florida (Subject Property). Specifically, for the purposes of this survey, the Subject Property surveyed includes the house and buildings associated with the residence. The Riddell Residence includes an approximately 2,390-square foot, one (1) story (including sub floors) concrete slab, wood framed residential building originally constructed in 1994 with renovations in 2014. According to the Escambia County Geographical Information System (GIS) database, the Subject Property is located on an approximately 0.88-acre parcel of land and is identified as Parcel Ref 03-1S-31-1500-013-003.

2.2 PURPOSE

As requested by Wetland Sciences, Inc. (CLIENT), the Pre-Demolition Asbestos Containing Materials (ACMs) Survey was performed in an effort to identify ACMs at the Subject Property. This work has been performed in general accordance with NOVA Proposal Number 016-30178439 dated January 20, 2017, applicable state and federal regulations, and routine industry practice.

ACM sampling was performed in general accordance with the Asbestos Hazard Emergency Response Act (AHERA) guidelines and ASTM E2356-10, "Standard Practice for Comprehensive Building Asbestos Survey" as a Baseline Survey. Deviations from the Baseline Survey protocols include:

- No Deviations

We understand that the CLIENT does not intend to seek funding from the Department of Housing and Urban Development (HUD), Federal Housing Administration (FHA), Fannie May, Freddie Mac or the Florida State Housing Authority. In addition, the CLIENT does not anticipate that any portion of the Subject Property will be used as a school or day care facility.

2.3 LIMITATIONS

NOVA has performed the Pre-Demolition Asbestos Containing Materials Survey, which is a limited inquiry into a property's environmental status and is not sufficient to discover every potential source of ACMs at the property to be evaluated. No survey can wholly eliminate uncertainty regarding the potential ACMs in connection with a property. Performance of this practice is intended to reduce, but not eliminate, uncertainty regarding the potential for ACMs in connection with a property.

The level of inquiry is variable. Not every property will warrant the same level of assessment for ACMs. Consistent with good commercial or customary practices, the appropriate level of assessment will be guided by the type of property subject to assessment, the intended use of the property, the expertise and risk tolerance of the CLIENT, and the information developed in the course of the assessment.

NOVA's findings, opinions, conclusions and recommendations are based on information obtained through visual assessment of surficial conditions in readily accessible areas. It is possible that additional ACMs exist or may subsequently become known that may impact or change the assessment after NOVA's services are complete.

NOVA's assessment represents our professional opinion, only. Therefore, NOVA cannot, under any circumstances, make a statement of warranty or guarantee, expressed or implied, that ACMs are limited to those that are discovered while we are performing the Survey.

2.4 USER RELIANCE

NOVA's Pre-Demolition Asbestos Containing Materials Survey, along with the findings and conclusions contained in the report, either in completed form, summary form, or by extraction, is prepared, and intended, for the sole use of Wetland Sciences, Inc. (CLIENT) and therefore may not contain sufficient information for other purposes or parties. The CLIENT is the only intended beneficiary of this report. The contents of NOVA's report will continue to be the property of NOVA. NOVA's report may not be disclosed to, used by, or relied upon by, any person or entity other than the CLIENT without the express written consent of NOVA.

Authorization for disclosure to a third party or authorization for third-party reliance on a final report of any report will be considered by NOVA upon the written request of the CLIENT. NOVA reserves the right to deny authorization to allow disclosure or reliance of NOVA's report to third parties.

3.0 ASBESTOS CONTAINING MATERIALS

3.1 FIELD AND LABORATORY SERVICES

Mark Bottorff, a NOVA professional and federal and state certified asbestos inspector, performed the field work for the Pre-Demolition Asbestos Containing Materials Survey for the Subject Property on March 30, 2017.

3.1.1 ASBESTOS CONTAINING MATERIALS SAMPLING

The building areas were visually assessed by NOVA to identify suspect ACMs, which were then grouped into three categories according to their intended use:

- **Surfacing Materials** such as sprayed-on or troweled fireproofing, acoustical and decorative insulation, textured “popcorn” finishes, paint, stucco, etc.
- **Thermal System Insulation** (TSI), such as pipe, boiler and storage tank insulation, and insulation on ducts, pumps, heat exchangers, and other equipment.
- **Miscellaneous Materials**, such as floor and ceiling tiles, wallboard, asbestos-cement board, siding and other building materials that did not fall into one of the previously mentioned categories.

Where applicable, materials with similar texture, color and general appearance were considered homogeneous for sampling purposes, including visually similar materials on different floors. NOVA’s assessment also included touching representative samples to determine friability, a mechanical classification defined as whether a material can be crumbled, pulverized, or reduced to powder by hand pressure.

Bulk samples were subsequently obtained in general accordance with the AHERA (40 CFR 763.86, Sampling) and ASTM E2356-10 procedures. The samples were placed in appropriate containers, and the containers sealed and labeled with a unique identification number. The samples were subsequently transported (following routine industry practices and chain-of-custody procedures) to Arrowhead Technologies, LLC for analysis. Arrowhead Technologies is a United States Department of Commerce National Institute of Standards and Technologies NVLAP Certified Laboratory (See Appendix B).

The ACM samples were analyzed for asbestos using Polarized Light Microscopy (PLM) methods in accordance with EPA Method 600/R-93/116. Copies of the complete asbestos laboratory report and chain-of custody are included in Appendix A.

3.2 ASBESTOS

During this study, twelve (12) samples (containing 18 total layers) of joint compound, wallboard, troweled-on ceiling material, caulking material and roofing materials were sampled by NOVA and analyzed by Arrowhead Technologies, LLC. using Polarized Light Microscopy (PLM), with zero (0) of the analyzed sample layers indicating asbestos containing materials (ACM).

Below is a summary of ACM identified at the Subject Property:

No ACM's were identified at the Subject Property.

The Occupational Safety and Health Administration (OSHA) Asbestos Standard for Construction Industry 29 CFR 1926.1101 regulates workplace exposure to asbestos. OSHA does not define Asbestos Containing Material on asbestos content. Any detectable asbestos, even if <1%, makes it asbestos for purposes of complying with OSHA regulations to determine worker exposure. The OSHA standard requires that employee exposure to airborne asbestos fibers be maintained below 0.1 asbestos fibers per cubic centimeter of air (0.1 f/cc). The OSHA standard classifies construction and maintenance activities, which could disturb ACM, and specifies work practices and precautions which employers must follow when engaging in each class of regulated work. In addition to worker protection, the means and methods necessary for ACM abatement are the sole responsibility of the abatement contractor.

A complete list of suspected ACM samples obtained is shown in the laboratory report (included in Appendix A).

3.3 ASBESTOS ABATEMENT

Any component, which is similar in appearance to, and is in the general vicinity or similar application of samples identified as containing asbestos, as well as any other materials not shown by proper sampling and analysis to be non-asbestos containing, should be handled as asbestos-containing material (ACM). As previously noted, determination of the actual quantities of ACMs at all locations should be made by the contractor during a site inspection prior to beginning abatement.

ACMs should be abated (removed) prior to disturbance by maintenance, renovation and/or demolition by a licensed asbestos abatement contractor and disposed at an approved solid waste disposal facility.

Abatement is highly regulated and consists of several parts. In addition to the demolition/renovation permit, a ten (10) day advance notification to the Florida Environmental Protection Division (FL-EPD) is required.

During abatement, third party monitoring is recommended to review if the asbestos is adequately managed and contained during the abatement process and to document clearance and re-occupancy criteria established for the project.

Most Clients also request an abatement management report. This report compiles pertinent data regarding the personnel, abatement, and asbestos disposal for liability management after the fact should there be concerns later from workers or others. The ten (10) day notice, abatement, third party oversight, and management report are not included with the authorized scope of work for this project, but we can provide these supplemental services, if desired.

Materials having results of analysis of less than 1% asbestos are considered to be non-asbestos containing materials and do not have to be treated as asbestos in the work place. However, if disturbed by renovation or demolition, prudent care should be observed regarding worker exposure to materials containing asbestos even if less than 1%.

Polarized Light Microscopy (PLM) is inexpensive, but it can identify non-asbestos fibers as asbestos. If the PLM analytical results indicate levels between "trace" (<1%) and 1% asbestos, the samples must be analyzed by point count methodology to better quantify the actual asbestos content. Also, in an effort to eliminate false positives (and costly unnecessary abatement), samples reported as containing between 1% and 10% asbestos can be analyzed/verified by point count. The alternative is to assume the subject material to be asbestos containing.

The Occupational Safety and Health Administration (OSHA) Asbestos Standard for Construction Industry 29 CFR 1926.1101 regulates workplace exposure to asbestos. OSHA does not define Asbestos Containing Material on asbestos content. Any detectable asbestos, even if <1%, makes it asbestos for purposes of complying with OSHA regulations to determine worker exposure. The OSHA standard requires that employee exposure to airborne asbestos fibers be maintained below 0.1 asbestos fibers per cubic centimeter of air (0.1 f/cc). The OSHA standard classifies construction and maintenance activities, which could disturb ACM, and specifies work practices and precautions which employers must follow when engaging in each class of regulated work. In addition to worker protection, the means and methods necessary for ACM abatement are the sole responsibility of the abatement contractor.

Please note that the means and methods necessary for ACM abatement, as well as worker protection and monitoring, are the sole responsibility of the abatement contractor.

APPENDIX A

ACM LABORATORY ANALYTICAL DATA

**ARROWHEAD**
TECHNOLOGIES, LLC**PLM REPORT SUMMARY**

3151 San Bernadino St.
Clearwater, Florida 33759
813-679-0720 / mhall005@tampabay.rr.com

NVLAP Lab Code 200703-0

Client :	Nova	Lab Set No. :	005081
Project :	9980 Bristol Park Road Camtonment, Fl	AT Job No. :	17-5081
Client Project No.:	N/A	Report Date :	4/5/2017
Identification :	Asbestos, Bulk Sample Analysis	Sample Date :	3/30/2017
Test Method :	Polarized Light Microscopy / Dispersion Staining (PLM/DS) EPA Method 600/R-93/116 / EPA Method 600/M4-82-020		

Page 1 of 3

On 3/31/2017, twelve (12) bulk material samples were submitted by Mark C. Bottorff for asbestos analysis by PLM/DS.
Copies of Bulk Sample Analysis sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Sample Description / Location	Asbestos Content
005081-001	Roof Cove HA1-1	None Detected-Roofing Shingle
005081-002	Roof Cove HA1-2	None Detected-Roofing Shingle
005081-003	Roof Cove HA1-3	None Detected-Roofing Shingle
005081-004	Caulk-White HA2-1	None Detected-Caulking
005081-005	Caulk-White HA2-2	None Detected-Caulking
005081-006	Caulk-White HA2-3	None Detected-Caulking
005081-007	Drywall & Joint Compound HA3-1	None Detected-Joint Compound w/ Pt. None Detected-DW Paper Backing None Detected-Drywall Material
005081-008	Drywall & Joint Compound HA3-2	None Detected-Joint Compound w/ Pt. None Detected-DW Paper Backing None Detected-Drywall Material
005081-009	Drywall & Joint Compound HA3-3	None Detected-Joint Compound w/ Pt. None Detected-DW Paper Backing None Detected-Drywall Material

These samples were analyzed by layers. Specific layer or component asbestos content is indicated when relevant. The EPA considers a material to be asbestos containing only if it contains more than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) -- materials which are friable or may become friable -- be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. Arrowhead utilizes CVAE on a routine basis and does not include point counting unless specifically requested. The results may not be reproduced except in full.

**ARROWHEAD**
TECHNOLOGIES, LLC**PLM REPORT SUMMARY**

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NVLAP Lab Code 200703-0

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Client Project No.:	N/A	Report Date :	4/5/2017
Identification :	Asbestos, Bulk Sample Analysis	Sample Date :	3/30/2017
Test Method :	Polarized Light Microscopy / Dispersion Staining (PLM/DS) EPA Method 600/R-93/116 / EPA Method 600/M4-82-020		

Page 2 of 3

On 3/31/2017, twelve (12) bulk material samples were submitted by Mark C. Bottorff for asbestos analysis by PLM/DS.
Copies of Bulk Sample Analysis sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Sample Description / Location	Asbestos Content
005081-010	Trowelled on Ceiling HA4-1	None Detected-Ceiling Texture
005081-011	Trowelled on Ceiling HA4-2	None Detected-Ceiling Texture
005081-012	Trowelled on Ceiling HA4-3	None Detected-Ceiling Texture

These samples were analyzed by layers. Specific layer or component asbestos content is indicated when relevant. The EPA considers a material to be asbestos containing only if it contains more than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) -- materials which are friable or may become friable -- be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. Arrowhead utilizes CVAE on a routine basis and does not include point counting unless specifically requested. The results may not be reproduced except in full.



ARROWHEAD
TECHNOLOGIES, LLC

3151 San Bernadino St.
Clearwater, Florida 33759
813-679-0720 / mhall005@tampabay.rr.com

PLM REPORT SUMMARY

NVLAP Lab Code 200703-0

Client :	Nova	Lab Set No. :	005081
Project :	9980 Bristol Park Road Camtonment, Fl	AT Job No. :	17-5081
Client Project No.:	N/A	Report Date :	4/5/2017
Identification :	Asbestos, Bulk Sample Analysis	Sample Date :	3/30/2017
Test Method :	Polarized Light Microscopy / Dispersion Staining (PLM/DS) EPA Method 600/R-93/116 / EPA Method 600/M4-82-020		

Page 3 of 3

SCOPE OF THIS REPORT

These samples were obtained as a part of a building survey; this report is only intended to be used as a part of the survey report issued by the surveyor. This report explains the laboratory analysis and results. The surveyor's report explains the sampling protocol used, when the samples were obtained, the location(s) of the samples, where the materials were observed in the building, quantities of materials observed, condition of the materials and the extent of his/her survey. Sample locations and material descriptions are given by the surveyor on the chain of custody but included here (possibly abbreviated) only as a convenience for the reader.

This report may not be reproduced without written permission of Arrowhead and must be reproduced in full.

STATEMENT OF LABORATORY ACCREDITATION

The samples were analyzed in general accordance with the procedures outlined in the Method for the Determination of Asbestos in Bulk Building Materials, EPA/600/R-93/116, and the Interim Method for the Determination of Asbestos in Bulk Insulation Samples, EPA 600/M4-82-020. The results of each bulk sample relate only to the material tested and the results shall not be used to claim product endorsement by NVLAP or any agency of the U.S. Government.

Floor tile and other resinously bound materials, when analyzed by the EPA method, may yield false negative results because of limitations in separating closely bound fibers and in detecting fibers of small length and diameter. When a definitive result is required, Arrowhead recommends utilizing alternative methods of identification, including Transmission Electron Microscopy.

Specific questions concerning bulk sample results shall be directed to the Laboratory Director.

Analyst : Monte Hall, P.G.

Laboratory Director : Monte Hall, P.G.
Florida Registration No. 1658

Approved Signatory :

LAB 5081

**ARROWHEAD**Technologies LLC
www.arrowheadplm.com**BULK SAMPLE /CHAIN OF CUSTODY FORM**SEND SAMPLES TO:
3151 San Bernadino St.
Clearwater, FL 33759
813-679-0720

mhall005@tampabay.rr.com

Customer (Consultant)	NOVA	Page	1 of 2
Project/Address	9980 Bristol Park Road Cantonment, FL	Date Sampled	3/30/17
Project Number		Surveyor	Mark Betterhoff
Purchase Order		Surveyor Signature	<i>Mark Betterhoff</i>
Project Manager/Contact (please give phone)	William Lawrence	Your e-mail (for Report)	LABREPORTS@NOVAUS.com
Analysis Instructions	PLM	Turnaround Requested / Due By Date	Standard
Received at Lab by:	<i>Mark Betterhoff</i>	Date	3/31/17

H.A.	No.	DESCRIPTION of Material	SAMPLE LOCATION	QUANTITY (Comments)
1	1	Roof Core	Roof N	~ 2700 SF
	2	↓	Roof Mid	↓
	3	↓	Roof E	↓
2	1	Caulk - white	Gutter	~ 5 SF
	2	↓	Gutter	↓
	3	↓	Garage Door Frame	↓
3	1	Drywall & Joint Compound	~ 4000 SF Furnace Closet	4000 SF
	2	↓	Candy Room	↓
	3	↓	Bedroom	↓
4	→			



ARROWHEAD

Technologies LLC
www.arrowheadplm.com

BULK SAMPLE /CHAIN OF CUSTODY FORM

490 5001

SEND SAMPLES TO:
3151 San Bernadino St.
Clearwater, FL 33759
813-679-0720
mhall005@tampabay.rr.com

Customer (Consultant)	NOVA	Page	2 of 2
Project/Address	9980 Bristol Park Road Cantonment, FL	Date Sampled	3/30/17
Project Number		Surveyor	Mark Bothell
Purchase Order		Surveyor Signature	Mark Bothell
Project Manager/Contact (please give phone)		Your e-mail (for Report)	LABREPORTS@ENVIRONMENTALNOVA.COM
Analysis Instructions	PLM	Turnaround Requested / Due By Date	Standard
Received at Lab by:		Date	3/31/17

H.A.	No.	DESCRIPTION of Material	SAMPLE LOCATION	QUANTITY (Comments)
4	1	Traveller on ceiling	Kitchen	SM-9005
	2	↓	entry way	↓
	3	↓	Hallway	↓

Document Control
Effective 12/19/14 Revision 4
Issuing Authority:
Monte Hall PG

Please contact the lab for available turnaround times
Results will be sent by e-mail

APPENDIX B

ACM Certifications

THE ASBESTOS INSTITUTE

Certifies that **MARK BOTTORFF**

has attended the EPA approved course

Building Inspector Refresher

and successfully passed and completed
the competency exam.

This training meets all requirements for asbestos
accreditation under TSCA Title II.



Issue Date : 18-Apr 2016

Expiration Date : 19-Apr 2017




Approved Instructor

20033 N. 19th Avenue, Building 6, Phoenix, AZ 85027
602-864-6564 - www.theasbestosinstitute.com

RICK SCOTT, GOVERNOR

KEN LAWSON, SECRETARY

STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION ASBESTOS LICENSING UNIT	
LICENSE NUMBER	
AX0000009	
The ASBESTOS CONSULTANT Named below IS LICENSED Under the provisions of Chapter 469 FS. Expiration date: NOV 30, 2018	
SCHMALTZ, LAWRENCE GERARD 1226 TECH BOULEVARD NOVA ENGINEERING AND ENVIRONMENTAL TAMPA FL 33619	



ISSUED: 11/15/2016

DISPLAY AS REQUIRED BY LAW

SEQ # L1611150002171

United States Department of Commerce
National Institute of Standards and Technology



Certificate of Accreditation to ISO/IEC 17025:2005

NVLAP LAB CODE: 200703-0

Arrowhead Technologies, L.L.C.
Clearwater, FL

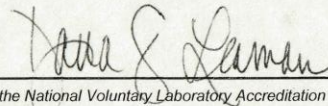
*is accredited by the National Voluntary Laboratory Accreditation Program for specific services,
listed on the Scope of Accreditation, for:*

Asbestos Fiber Analysis

*This laboratory is accredited in accordance with the recognized International Standard ISO/IEC 17025:2005.
This accreditation demonstrates technical competence for a defined scope and the operation of a laboratory quality
management system (refer to joint ISO-ILAC-IAF Communique dated January 2009).*

2017-01-01 through 2017-12-31
Effective Dates




For the National Voluntary Laboratory Accreditation Program



April 3, 2017

Mr. Keith Johnson
Wetland Sciences, Inc.
3308 Gulf Beach Hwy
Pensacola, Florida 32507

Subject: LEAD-BASED PAINT INSPECTION REPORT
Group 1 Houses – Riddell Residence
9980 Bristol Park Road
Cantonment, Florida
NOVA Project No. 10116-8317003.000

Dear Mr. Johnson:

NOVA Engineering and Environmental LLC (NOVA) is pleased to present this Lead-Based Paint (LBP) Inspection Report to **Wetland Sciences, Inc.** (the Client) for the services completed at the above-referenced property (the “Property”). The scope of work completed at the Property and described herein was conducted in general accordance with the authorization from the Client.

PROJECT SUMMARY

On March 30, 2017, NOVA staff completed a LBP survey of the residential property located at 9980 Bristol Park Road in Cantonment, Florida. Testing was completed by Mr. Mark Bottorff, a United States Environmental Protection Agency (USEPA)-certified LBP Inspector.

“A copy of this summary must be provided to new lessees (tenants) and purchasers of this property under Federal law (24 CFR 35 and 40 CFR part 745) before they become obligated under a lease or sales contract. The complete report must also be provided to new purchasers and it must be made available to new tenants. Landlords (lessors) and sellers are also required to distribute an educational pamphlet approved by the U.S. Environmental Protection Agency and include standard warning language in their leases or sales contracts to ensure that parents have the information they need to protect their children from lead-based paint.”

TESTING METHODOLOGY

Lead, in paint and coatings, was measured using a portable Protec LPA-1 X-Ray Fluorescence (XRF) Analyzer. XRF sampling measures the lead content of the paint in place. Testing is non-destructive, and is considered to detect lead through all layers of paint to the substrate. Lead content is read directly by the XRF, which measures the total amount of lead in the paint, and reports the measured value as milligrams of lead per square centimeter of surface area (mg/cm^2). Measurements of $1 \text{ mg}/\text{cm}^2$ or more of lead are considered to be a positive result indicating the presence of LBP.

This lead inspection methodology is based on *Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing* (Department of Housing and Urban Development [HUD], second edition, July 2012). XRF calibration check readings were collected and evaluated before and after conducting the survey. Field data reports are provided in Attachment A.

RESULTS AND CONCLUSIONS

Testing was performed on painted building components identified at the Property. None of the exterior or interior painted components were identified with lead at or above the federal standard of $1.0 \text{ mg}/\text{cm}^2$.

Copies of the field drawing and testing data sheets are included in Attachment A.

A *Certificate of Lead-Based Paint Free Housing* has been issued pursuant to the residential Lead-Based Paint Hazard Reduction Act of 1992, 42 United States Code (USC) 4852d, 24 Code of Federal Regulations (CFR) Part 35, and 40 CFR Part 745 (see Attachment B).

“The results of this inspection indicate that lead in amounts greater than or equal to $1.0 \text{ mg}/\text{cm}^2$ in paint were not found on one or more building components, using the inspection protocol in Chapter 7 of the ‘Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing’ (second edition, July 2012). Therefore, this dwelling does qualify for the exemption in 24 CFR part 35 and 40 CFR part 745 for target housing being leased that is free of lead-based paint, as defined in the rule. Some painted surfaces may contain level of lead below $1.0 \text{ mg}/\text{cm}^2$, which could create lead dust or lead contaminated soil hazards if the paint is turned into dust by abrasion, scraping, or sanding. This report should be kept by the inspector and should also be kept by the owner and all future owners for the life of the dwelling.”

Lead, in paint, dust, and soil, is regulated by the USEPA (40 CFR 745, Identification of Dangerous Levels of Lead) and HUD (29 CFR Part 35, Subpart B-M, Lead Safe Housing Rule). There are no state or local regulations in Florida for LBP management.

LIMITATIONS AND RELIANCE

The results, findings, and conclusions expressed herein are based only on conditions which were observed during our survey of the building. NOVA and this report make no representation or assumptions as to past conditions or future occurrences. Certifications for the individuals involved in completing this assessment are presented as Attachment B.

The study and report was prepared on behalf of the Client. This report can be relied upon by the Client and other entities noted in 24 CFR Part 35 (HUD) and 40 CFR Part 745 (USEPA).

CLOSURE

We thank you for the opportunity to be of service. Please do not hesitate to contact us should you have any questions regarding this report.

Sincerely,

NOVA ENGINEERING AND ENVIRONMENTAL LLC



Mark C. Bottorff
LBP Inspector
USEPA LBP Inspector (LBP-I-169732-1)



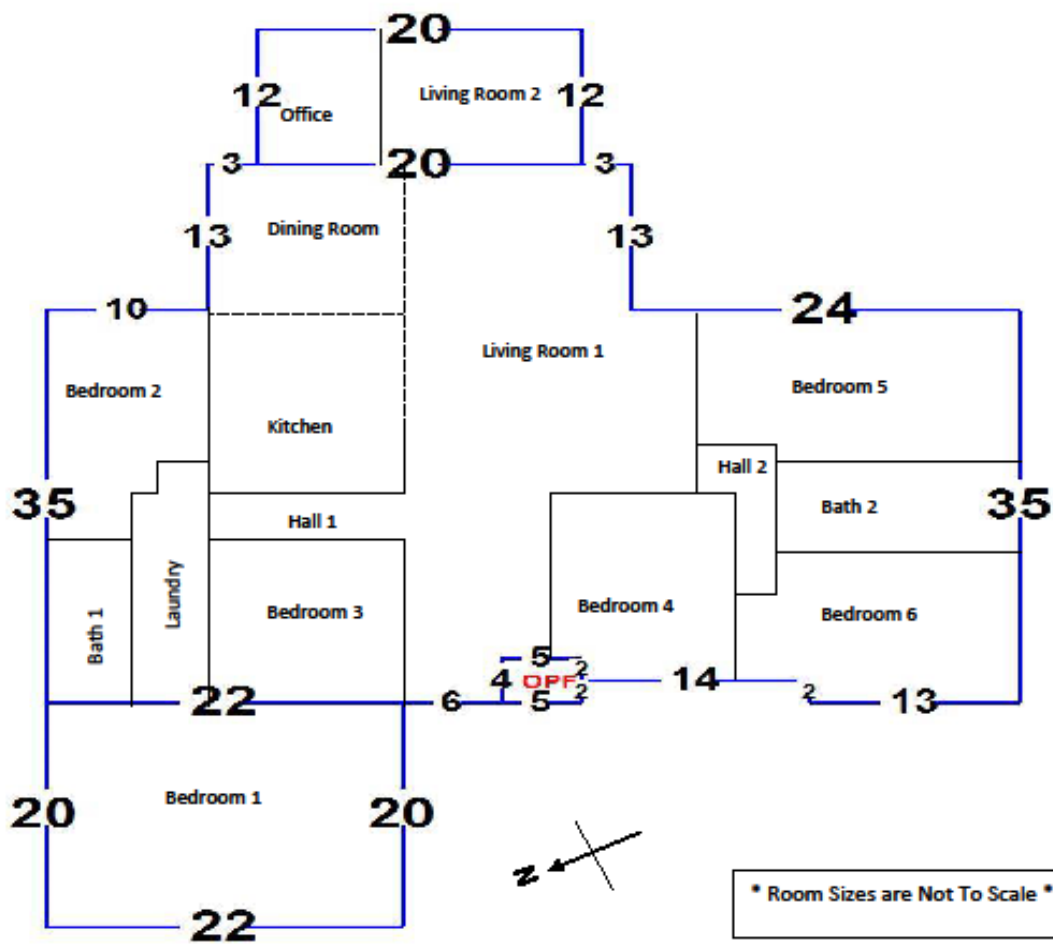
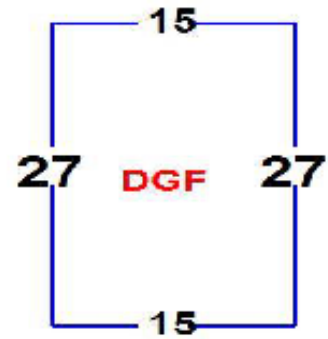
Lawrence G. Schmaltz, PE, GC
Florida Environmental Services Manager

Attachments: Attachment A – Field Data
 Attachment B – Certifications

ATTACHMENT A

LBP FIELD DATA

9980 Bristol Park Road
Cantonment, FL





Test Site				
(Address):	Riddell Residence - 9980 Bristol Park Road, Cantonment FL	Page:	1	of 1
RMD Serial		Date:	March 30, 2017	
Number:	1831R			
Inspector		Inspector:	M Bottonff	
Comments:	Cal. Check: 1.0			

[illegible]

1) XRF Reading	Measured in milligrams per square centimeter (mg/cm ²)							
2) Substrate:	B = Brick, C = Concrete, D = Drywall, M = Metal, P = Plaster, W = Wood							
3) Classification:	P = Positive, N = Negative, I = Intact, NI = Non-Intact							
4) Component:	W = Wall, C = Ceiling, D = Door, DF = Door Frame, DJ = Door Jamb, CB = Cabinet, SL = Sill, SA = Sash, APR = Apron, WF = Window Frame, TR = Trough, S = Shelf, SS = Shelf Support, FL = Floor, BB = Baseboard							

ATTACHMENT B

LBP CERTIFICATIONS

United States Environmental Protection Agency

This is to certify that



Mark C. Bottorff

has fulfilled the requirements of the Toxic Substances Control Act (TSCA) Section 402, and has received certification to conduct lead-based paint activities pursuant to 40 CFR Part 745.226 as:

Inspector

In the Jurisdiction of:

All EPA Administered Lead-based Paint Activities Program States, Tribes and Territories

This certification is valid from the date of issuance and expires October 05, 2019

LBP-I-1169732-1

Certification #

September 21, 2016

Issued On



Adrienne Priselac, Manager, Toxics Office
Land Division

LEAD-BASED PAINT FREE HOUSING

THIS CERTIFIES that the residence at 9980 Bristol Park Road, Cantonment, Florida was evaluated in accord with applicable Federal Law, consisting of the Residential Lead-Based Hazard Reduction Act of 1992, 42 U.S.C. 4852d, 24 C.F.R. Part 35, and 40 C.F.R. Part 745, and found to be **lead-based paint free** as of April 3, 2017.

NOVA Engineering and Environmental, Inc.

By: Mark C. Bottorff

USEPA Lead Inspector (LBP-I-1169732-1)

Date: April 3, 2017

Certificate Number: 2017-04032





**REPORT OF
PRE-DEMOLITION ASBESTOS CONTAINING MATERIALS SURVEY**

MUSICK RESIDENCE
10070 Bristol Park Road
Cantonment, Florida

Prepared For:

WETLAND SCIENCES, INC.
3308 Gulf Beach Highway
Pensacola, Florida 32507

Prepared By:

NOVA ENGINEERING AND ENVIRONMENTAL LLC
140-A Lurton Street
Pensacola, Florida 32505

NOVA Project Number: 10116-8317003.000

April 6, 2017



April 6, 2017

WETLAND SCIENCES, INC.
3308 Gulf Beach Highway
Pensacola, FL 32507

Attention: Mr. Keith Johnson

Subject: Report of Pre-Demolition Asbestos Containing Materials Survey
MUSICK RESIDENCE
10070 Bristol Park Road
Cantonment, Escambia County, Florida
NOVA Project Number 10116-8317003.000

Dear Mr. Johnson:

NOVA Engineering and Environmental LLC (NOVA) has completed the Pre-Demolition Asbestos Containing Materials (ACMs) Survey for the house and associated buildings of the Riddell residence located at 10070 Bristol Park Road, Cantonment, Escambia County, Florida (Subject Property). We appreciate your selection of NOVA and for the opportunity to be of service on this project. Please feel free to contact us if you have any questions or if we may be of further assistance.

Sincerely,
NOVA Engineering and Environmental LLC

A handwritten signature in black ink, appearing to read "Mark Bottorff", written over a light gray rectangular background.

Mark Bottorff
Accredited Asbestos Inspector

A handwritten signature in black ink, appearing to read "Lawrence G. Schmaltz", written over a light gray rectangular background.

Lawrence G. Schmaltz, PE, FLAC
Florida Asbestos Consultant (AX09)

TABLE OF CONTENTS

- 1.0 SUMMARY..... 1
 - 1.1 ASBESTOS 1
- 2.0 INTRODUCTION..... 2
 - 2.1 DESCRIPTION OF SUBJECT PROPERTY2
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 - 2.4 USER RELIANCE.....3
- 3.0 ASBESTOS CONTAINING MATERIALS 4
 - 3.1 FIELD AND LABORATORY SERVICES.....4
 - 3.2 ASBESTOS5
 - 3.3 ASBESTOS ABATEMENT5

LIST OF APPENDICES

- APPENDIX A – ACM LABORATORY ANALYTICAL DATA
- APPENDIX B – CERTIFICATIONS

1.0 SUMMARY

A brief summary of our findings is presented below. This summary is provided for convenience and should not be substituted for review of the full report, including all attachments as provided herein.

1.1 ASBESTOS

During this study, fifteen (15) samples (containing 24 total layers) of joint compound, wallboard, vinyl flooring, popcorn ceiling material, caulking material and roofing materials were sampled by NOVA and analyzed by Arrowhead Technologies, LLC. using Polarized Light Microscopy (PLM), with zero (0) of the analyzed sample layers indicating asbestos containing materials (ACM).

Polarized Light Microscopy (PLM) is inexpensive, but it can identify non-asbestos fibers as asbestos. If the PLM analytical results indicate levels between “trace” (<1%) and 1% asbestos, the samples must be analyzed by point count methodology to better quantify the actual asbestos content. Also, in an effort to eliminate false positives (and costly unnecessary abatement), samples reported as containing between 1% and 10% asbestos can be analyzed/verified by point count. The alternative is to assume the subject material to be asbestos containing.

The Occupational Safety and Health Administration (OSHA) Asbestos Standard for Construction Industry 29 CFR 1926.1101 regulates workplace exposure to asbestos. OSHA does not define Asbestos Containing Material on asbestos content. Any detectable asbestos, even if <1%, makes it asbestos for purposes of complying with OSHA regulations to determine worker exposure. The OSHA standard requires that employee exposure to airborne asbestos fibers be maintained below 0.1 asbestos fibers per cubic centimeter of air (0.1 f/cc). The OSHA standard classifies construction and maintenance activities, which could disturb ACM, and specifies work practices and precautions which employers must follow when engaging in each class of regulated work. In addition to worker protection, the mean and methods necessary for ACM abatement are the sole responsibility of the abatement contractor.

A complete list of suspected ACM samples obtained is shown in the laboratory report (included in Appendix A).

2.0 INTRODUCTION

2.1 DESCRIPTION OF SUBJECT PROPERTY

The Subject Property includes the house and storage building of the Riddell Residence located at 10070 Bristol Park Road in Cantonment, Escambia County, Florida (Subject Property). Specifically, for the purposes of this survey, the Subject Property surveyed includes the house and buildings associated with the residence. The Riddell Residence includes an approximately 2,488-square foot, one (1) story (including sub floors) concrete slab, wood framed residential building originally constructed in 1997 with renovations in 2014. According to the Escambia County Geographical Information System (GIS) database, the Subject Property is located on an approximately 0.65-acre parcel of land and is identified as Parcel Ref 03-1S-31-1500-004-003.

2.2 PURPOSE

As requested by Wetland Sciences, Inc. (CLIENT), the Pre-Demolition Asbestos Containing Materials (ACMs) Survey was performed in an effort to identify ACMs at the Subject Property. This work has been performed in general accordance with NOVA Proposal Number 016-30178439 dated January 20, 2017, applicable state and federal regulations, and routine industry practice.

ACM sampling was performed in general accordance with the Asbestos Hazard Emergency Response Act (AHERA) guidelines and ASTM E2356-10, "Standard Practice for Comprehensive Building Asbestos Survey" as a Baseline Survey. Deviations from the Baseline Survey protocols include:

- No Deviations

We understand that the CLIENT does not intend to seek funding from the Department of Housing and Urban Development (HUD), Federal Housing Administration (FHA), Fannie May, Freddie Mac or the Florida State Housing Authority. In addition, the CLIENT does not anticipate that any portion of the Subject Property will be used as a school or day care facility.

2.3 LIMITATIONS

NOVA has performed the Pre-Demolition Asbestos Containing Materials Survey, which is a limited inquiry into a property's environmental status and is not sufficient to discover every potential source of ACMs at the property to be evaluated. No survey can wholly eliminate uncertainty regarding the potential ACMs in connection with a property. Performance of this practice is intended to reduce, but not eliminate, uncertainty regarding the potential for ACMs in connection with a property.

The level of inquiry is variable. Not every property will warrant the same level of assessment for ACMs. Consistent with good commercial or customary practices, the appropriate level of assessment will be guided by the type of property subject to assessment, the intended use of the property, the expertise and risk tolerance of the CLIENT, and the information developed in the course of the assessment.

NOVA's findings, opinions, conclusions and recommendations are based on information obtained through visual assessment of surficial conditions in readily accessible areas. It is possible that additional ACMs exist or may subsequently become known that may impact or change the assessment after NOVA's services are complete.

NOVA's assessment represents our professional opinion, only. Therefore, NOVA cannot, under any circumstances, make a statement of warranty or guarantee, expressed or implied, that ACMs are limited to those that are discovered while we are performing the Survey.

2.4 USER RELIANCE

NOVA's Pre-Demolition Asbestos Containing Materials Survey, along with the findings and conclusions contained in the report, either in completed form, summary form, or by extraction, is prepared, and intended, for the sole use of Wetland Sciences, Inc. (CLIENT) and therefore may not contain sufficient information for other purposes or parties. The CLIENT is the only intended beneficiary of this report. The contents of NOVA's report will continue to be the property of NOVA. NOVA's report may not be disclosed to, used by, or relied upon by, any person or entity other than the CLIENT without the express written consent of NOVA.

Authorization for disclosure to a third party or authorization for third-party reliance on a final report of any report will be considered by NOVA upon the written request of the CLIENT. NOVA reserves the right to deny authorization to allow disclosure or reliance of NOVA's report to third parties.

3.0 ASBESTOS CONTAINING MATERIALS

3.1 FIELD AND LABORATORY SERVICES

Mark Bottorff, a NOVA professional and federal and state certified asbestos inspector, performed the field work for the Pre-Demolition Asbestos Containing Materials Survey for the Subject Property on March 30, 2017.

3.1.1 ASBESTOS CONTAINING MATERIALS SAMPLING

The building areas were visually assessed by NOVA to identify suspect ACMs, which were then grouped into three categories according to their intended use:

- **Surfacing Materials** such as sprayed-on or troweled fireproofing, acoustical and decorative insulation, textured “popcorn” finishes, paint, stucco, etc.
- **Thermal System Insulation** (TSI), such as pipe, boiler and storage tank insulation, and insulation on ducts, pumps, heat exchangers, and other equipment.
- **Miscellaneous Materials**, such as floor and ceiling tiles, wallboard, asbestos-cement board, siding and other building materials that did not fall into one of the previously mentioned categories.

Where applicable, materials with similar texture, color and general appearance were considered homogeneous for sampling purposes, including visually similar materials on different floors. NOVA’s assessment also included touching representative samples to determine friability, a mechanical classification defined as whether a material can be crumbled, pulverized, or reduced to powder by hand pressure.

Bulk samples were subsequently obtained in general accordance with the AHERA (40 CFR 763.86, Sampling) and ASTM E2356-10 procedures. The samples were placed in appropriate containers, and the containers sealed and labeled with a unique identification number. The samples were subsequently transported (following routine industry practices and chain-of-custody procedures) to Arrowhead Technologies, LLC for analysis. Arrowhead Technologies is a United States Department of Commerce National Institute of Standards and Technologies NVLAP Certified Laboratory (See Appendix B).

The ACM samples were analyzed for asbestos using Polarized Light Microscopy (PLM) methods in accordance with EPA Method 600/R-93/116. Copies of the complete asbestos laboratory report and chain-of custody are included in Appendix A.

3.2 ASBESTOS

During this study, fifteen (15) samples (containing 24 total layers) of joint compound, wallboard, vinyl flooring, popcorn ceiling material, caulking material and roofing materials were sampled by NOVA and analyzed by Arrowhead Technologies, LLC. using Polarized Light Microscopy (PLM), with zero (0) of the analyzed sample layers indicating asbestos containing materials (ACM).

Below is a summary of ACM identified at the Subject Property:

No ACM's were identified at the Subject Property.

The Occupational Safety and Health Administration (OSHA) Asbestos Standard for Construction Industry 29 CFR 1926.1101 regulates workplace exposure to asbestos. OSHA does not define Asbestos Containing Material on asbestos content. Any detectable asbestos, even if <1%, makes it asbestos for purposes of complying with OSHA regulations to determine worker exposure. The OSHA standard requires that employee exposure to airborne asbestos fibers be maintained below 0.1 asbestos fibers per cubic centimeter of air (0.1 f/cc). The OSHA standard classifies construction and maintenance activities, which could disturb ACM, and specifies work practices and precautions which employers must follow when engaging in each class of regulated work. In addition to worker protection, the means and methods necessary for ACM abatement are the sole responsibility of the abatement contractor.

A complete list of suspected ACM samples obtained is shown in the laboratory report (included in Appendix A).

3.3 ASBESTOS ABATEMENT

Any component, which is similar in appearance to, and is in the general vicinity or similar application of samples identified as containing asbestos, as well as any other materials not shown by proper sampling and analysis to be non-asbestos containing, should be handled as asbestos-containing material (ACM). As previously noted, determination of the actual quantities of ACMs at all locations should be made by the contractor during a site inspection prior to beginning abatement.

ACMs should be abated (removed) prior to disturbance by maintenance, renovation and/or demolition by a licensed asbestos abatement contractor and disposed at an approved solid waste disposal facility.

Abatement is highly regulated and consists of several parts. In addition to the demolition/renovation permit, a ten (10) day advance notification to the Florida Environmental Protection Division (FL-EPD) is required.

During abatement, third party monitoring is recommended to review if the asbestos is adequately managed and contained during the abatement process and to document clearance and re-occupancy criteria established for the project.

Most Clients also request an abatement management report. This report compiles pertinent data regarding the personnel, abatement, and asbestos disposal for liability management after the fact should there be concerns later from workers or others. The ten (10) day notice, abatement, third party oversight, and management report are not included with the authorized scope of work for this project, but we can provide these supplemental services, if desired.

Materials having results of analysis of less than 1% asbestos are considered to be non-asbestos containing materials and do not have to be treated as asbestos in the work place. However, if disturbed by renovation or demolition, prudent care should be observed regarding worker exposure to materials containing asbestos even if less than 1%.

Polarized Light Microscopy (PLM) is inexpensive, but it can identify non-asbestos fibers as asbestos. If the PLM analytical results indicate levels between "trace" (<1%) and 1% asbestos, the samples must be analyzed by point count methodology to better quantify the actual asbestos content. Also, in an effort to eliminate false positives (and costly unnecessary abatement), samples reported as containing between 1% and 10% asbestos can be analyzed/verified by point count. The alternative is to assume the subject material to be asbestos containing.

The Occupational Safety and Health Administration (OSHA) Asbestos Standard for Construction Industry 29 CFR 1926.1101 regulates workplace exposure to asbestos. OSHA does not define Asbestos Containing Material on asbestos content. Any detectable asbestos, even if <1%, makes it asbestos for purposes of complying with OSHA regulations to determine worker exposure. The OSHA standard requires that employee exposure to airborne asbestos fibers be maintained below 0.1 asbestos fibers per cubic centimeter of air (0.1 f/cc). The OSHA standard classifies construction and maintenance activities, which could disturb ACM, and specifies work practices and precautions which employers must follow when engaging in each class of regulated work. In addition to worker protection, the means and methods necessary for ACM abatement are the sole responsibility of the abatement contractor.

Please note that the means and methods necessary for ACM abatement, as well as worker protection and monitoring, are the sole responsibility of the abatement contractor.

APPENDIX A

ACM LABORATORY ANALYTICAL DATA

**ARROWHEAD**
TECHNOLOGIES, LLC

3151 San Bernadino St.
Clearwater, Florida 33759
813-679-0720 / mhall005@tampabay.rr.com

PLM REPORT SUMMARY

NVLAP Lab Code 200703-0

Client :	Nova	Lab Set No. :	005084
Project :	10070 Bristol Park Road Camtonment, Fl	AT Job No. :	17-5084
Client Project No.:	N/A	Report Date :	4/6/2017
Identification :	Asbestos, Bulk Sample Analysis	Sample Date :	3/30/2017
Test Method :	Polarized Light Microscopy / Dispersion Staining (PLM/DS) EPA Method 600/R-93/116 / EPA Method 600/M4-82-020		

Page 1 of 3

On 3/31/2017, fifteen (15) bulk material samples were submitted by Mark C. Bottorff for asbestos analysis by PLM/DS.
Copies of Bulk Sample Analysis sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Sample Description / Location	Asbestos Content
005084-001	Drywall & Joint Compound HA1-1	None Detected-White Joint Compound None Detected-Tan DW Paper Backing None Detected-White Dry wall Material
005084-002	Drywall & Joint Compound HA1-2	None Detected-White Joint Compound None Detected-Tan DW Paper Backing None Detected-White Dry wall Material
005084-003	Drywall & Joint Compound HA1-3	None Detected-White Joint Compound None Detected-Tan DW Paper Backing None Detected-White Dry wall Material
005084-004	Vinyl Flooring HA2-1	None Detected-Brown Vinyl Floor None Detected-White Mastic
005084-005	Vinyl Flooring HA2-2	None Detected-Brown Vinyl Floor None Detected-White Mastic
005084-006	Vinyl Flooring HA2-3	None Detected-Brown Vinyl Floor None Detected-White Mastic
005084-007	Popcorn Ceiling HA3-1	None Detected-Popcorn Ceiling Treat.
005084-008	Popcorn Ceiling HA3-2	None Detected-Popcorn Ceiling Treat.

These samples were analyzed by layers. Specific layer or component asbestos content is indicated when relevant. The EPA considers a material to be asbestos containing only if it contains more than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) -- materials which are friable or may become friable -- be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. Arrowhead utilizes CVAE on a routine basis and does not include point counting unless specifically requested. The results may not be reproduced except in full.

**ARROWHEAD**
TECHNOLOGIES, LLC**PLM REPORT SUMMARY**

3151 San Bernadino St.
Clearwater, Florida 33759
813-679-0720 / mhall005@tampabay.rr.com

NVLAP Lab Code 200703-0

Client :	Nova	Lab Set No. :	005084
Project :	10070 Bristol Park Road Cantonment, FL	AT Job No. :	17-5084
Client Project No.:	N/A	Report Date :	4/6/2017
Identification :	Asbestos, Bulk Sample Analysis	Sample Date :	3/30/2017
Test Method :	Polarized Light Microscopy / Dispersion Staining (PLM/DS) EPA Method 600/R-93/116 / EPA Method 600/M4-82-020		

Page 2 of 3

On 3/31/2017, fifteen (15) bulk material samples were submitted by Mark C. Bottorff for asbestos analysis by PLM/DS.
Copies of Bulk Sample Analysis sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Sample Description / Location	Asbestos Content
005084-009	Popcorn Ceiling HA3-3	None Detected-Popcorn Ceiling Treat.
005084-010	Roof Core HA4-1	None Detected-Roofing Shingle
005084-011	Roof Core HA4-2	None Detected-Roofing Shingle
005084-012	Roof Core HA4-3	None Detected-Roofing Shingle
005084-013	Exterior Building Caulk HA5-1	None Detected-Clear Caulking
005084-014	Exterior Building Caulk HA5-2	None Detected-Clear Caulking
005084-015	Exterior Building Caulk HA5-3	None Detected-Clear Caulking

These samples were analyzed by layers. Specific layer or component asbestos content is indicated when relevant. The EPA considers a material to be asbestos containing only if it contains more than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) -- materials which are friable or may become friable -- be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. Arrowhead utilizes CVAE on a routine basis and does not include point counting unless specifically requested. The results may not be reproduced except in full.



ARROWHEAD
TECHNOLOGIES, LLC

PLM REPORT SUMMARY

3151 San Bernadino St.
Clearwater, Florida 33759
813-679-0720 / mhall005@tampabay.rr.com

NVLAP Lab Code 200703-0

Client :	Nova	Lab Set No. :	005084
Project :	10070 Bristol Park Road Camtonment, Fl	AT Job No. :	17-5084
Client Project No.:	N/A	Report Date :	4/6/2017
Identification :	Asbestos, Bulk Sample Analysis	Sample Date :	3/30/2017
Test Method :	Polarized Light Microscopy / Dispersion Staining (PLM/DS) EPA Method 600/R-93/116 / EPA Method 600/M4-82-020		

Page 3 of 3

SCOPE OF THIS REPORT

These samples were obtained as a part of a building survey; this report is only intended to be used as a part of the survey report issued by the surveyor. This report explains the laboratory analysis and results. The surveyor's report explains the sampling protocol used, when the samples were obtained, the location(s) of the samples, where the materials were observed in the building, quantities of materials observed, condition of the materials and the extent of his/her survey. Sample locations and material descriptions are given by the surveyor on the chain of custody but included here (possibly abbreviated) only as a convenience for the reader.

This report may not be reproduced without written permission of Arrowhead and must be reproduced in full.

STATEMENT OF LABORATORY ACCREDITATION

The samples were analyzed in general accordance with the procedures outlined in the Method for the Determination of Asbestos in Bulk Building Materials, EPA/600/R-93/116, and the Interim Method for the Determination of Asbestos in Bulk Insulation Samples, EPA 600/M4-82-020. The results of each bulk sample relate only to the material tested and the results shall not be used to claim product endorsement by NVLAP or any agency of the U.S. Government.

Floor tile and other resinously bound materials, when analyzed by the EPA method, may yield false negative results because of limitations in separating closely bound fibers and in detecting fibers of small length and diameter. When a definitive result is required, Arrowhead recommends utilizing alternative methods of identification, including Transmission Electron Microscopy.

Specific questions concerning bulk sample results shall be directed to the Laboratory Director.

Analyst : Monte Hall, P.G.

Laboratory Director : Monte Hall, P.G.
Florida Registration No. 1658

Approved Signatory :



ARROWHEAD

Technologies LLC
www.arrowheadplm.com

BULK SAMPLE /CHAIN OF CUSTODY FORM

SEND SAMPLES TO:
3151 San Bernadino St.
Clearwater, FL 33759
813-679-0720

mhall005@tampabay.rr.com

Customer (Consultant)	NOVA	Page	1 of 2
Project/Address	10070 Bristol Park Road Cantonment, FL	Date Sampled	3/30/17
Project Number		Surveyor	Mark B. Hoff
Purchase Order		Surveyor Signature	<i>Mark B. Hoff</i>
Project Manager/Contact (please give phone)	William Lawrence	Your e-mail (for Report)	LABREPORTS@US.NOVA.COM
Analysis Instructions	PLM	Turnaround Requested / Due By Date	Standard
Received at Lab by:	<i>Mark B. Hoff</i>	Date	3/31/17

H.A.	No.	DESCRIPTION of Material	SAMPLE LOCATION	QUANTITY (Comments)
1	1	Drywall & Joint Compound	Closet	400 SF
	2	↓	Sumac Room	
	3	↓	Candy Room	
2	1	Vinyl Flooring	Hall	1200 SF
	2	↓	Living Room	
	3	↓	Dining Room	
3	1	Popcorn Ceiling	Enclosed Porch	300 SF
	2	↓	↓	
	3	↓	↓	
→				

Document Control
Effective 12/19/14 Revision 4
Issuing Authority:
Monte Hall PG

Please contact the lab for available turnaround times
Results will be sent by e-mail



ARROWHEAD

Technologies LLC
www.arrowheadplm.com

BULK SAMPLE /CHAIN OF CUSTODY FORM

SEND SAMPLES TO:
3151 San Bernadino St.
Clearwater, FL 33759
813-679-0720
mhall005@tampabay.rr.com

Lab 5084

Customer (Consultant)	NOVA	Page	2 of 2
Project/Address	10070 Bristol Park Road Cantonment, FL	Date Sampled	3/30/17
Project Number		Surveyor	M. Botteff
Purchase Order		Surveyor Signature	<i>M. Botteff</i>
Project Manager/Contact (please give phone)	William Lawrence	Your e-mail (for Report)	LABREPORTS@ENVEUS4NOVA.COM
Analysis Instructions	PLM	Turnaround Requested / Due By Date	Standard
Received at Lab by:	<i>Monte Hall</i>	Date	3/31/17

H.A.	No.	DESCRIPTION of Material	SAMPLE LOCATION	QUANTITY (Comments)
4	1	Roof Core	Roof	2860 SF
	2	↓	↓	
	3	↓	↓	
5	1	Ext. Building Core	Garage Door Frame	~10 SF
	2	↓	N. window	
	3	↓	S. window	

Document Control
Effective 12/19/14 Revision 4
Issuing Authority:
Monte Hall PG

Please contact the lab for available turnaround times
Results will be sent by e-mail

APPENDIX B

ACM Certifications

THE ASBESTOS INSTITUTE

Certifies that **MARK BOTTORFF**

has attended the EPA approved course

Building Inspector Refresher

and successfully passed and completed
the competency exam.

This training meets all requirements for asbestos
accreditation under TSCA Title II.



Issue Date : 18-Apr 2016

Expiration Date : 19-Apr 2017


Approved Instructor

20033 N. 19th Avenue, Building 6, Phoenix, AZ 85027
602-864-6564 - www.theasbestosinstitute.com

RICK SCOTT, GOVERNOR

KEN LAWSON, SECRETARY

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
ASBESTOS LICENSING UNIT

LICENSE NUMBER

AX0000009

The ASBESTOS CONSULTANT
Named below IS LICENSED
Under the provisions of Chapter 469 FS.
Expiration date: NOV 30, 2018

SCHMALTZ, LAWRENCE GERARD
1226 TECH BOULEVARD
NOVA ENGINEERING AND ENVIRONMENTAL
TAMPA FL 33619



ISSUED: 11/15/2016

DISPLAY AS REQUIRED BY LAW

SEQ # L1611150002171

United States Department of Commerce
National Institute of Standards and Technology



Certificate of Accreditation to ISO/IEC 17025:2005

NVLAP LAB CODE: 200703-0

Arrowhead Technologies, L.L.C.
Clearwater, FL

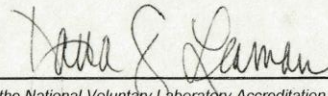
*is accredited by the National Voluntary Laboratory Accreditation Program for specific services,
listed on the Scope of Accreditation, for:*

Asbestos Fiber Analysis

*This laboratory is accredited in accordance with the recognized International Standard ISO/IEC 17025:2005.
This accreditation demonstrates technical competence for a defined scope and the operation of a laboratory quality
management system (refer to joint ISO-ILAC-IAF Communique dated January 2009).*

2017-01-01 through 2017-12-31
Effective Dates




For the National Voluntary Laboratory Accreditation Program



April 3, 2017

Mr. Keith Johnson
Wetland Sciences, Inc.
3308 Gulf Beach Hwy
Pensacola, Florida 32507

Subject: LEAD-BASED PAINT INSPECTION REPORT
Group 1 Houses – Musick Residence
10070 Bristol Park Road
Cantonment, Florida
NOVA Project No. 10116-8317003.000

Dear Mr. Johnson:

NOVA Engineering and Environmental LLC (NOVA) is pleased to present this Lead-Based Paint (LBP) Inspection Report to **Wetland Sciences, Inc.** (the Client) for the services completed at the above-referenced property (the “Property”). The scope of work completed at the Property and described herein was conducted in general accordance with the authorization from the Client.

PROJECT SUMMARY

On March 30, 2017, NOVA staff completed a LBP survey of the residential property located at 10070 Bristol Park Road in Cantonment, Florida. Testing was completed by Mr. Mark Bottorff, a United States Environmental Protection Agency (USEPA)-certified LBP Inspector.

“A copy of this summary must be provided to new lessees (tenants) and purchasers of this property under Federal law (24 CFR 35 and 40 CFR part 745) before they become obligated under a lease or sales contract. The complete report must also be provided to new purchasers and it must be made available to new tenants. Landlords (lessors) and sellers are also required to distribute an educational pamphlet approved by the U.S. Environmental Protection Agency and include standard warning language in their leases or sales contracts to ensure that parents have the information they need to protect their children from lead-based paint.”

TESTING METHODOLOGY

Lead, in paint and coatings, was measured using a portable Protec LPA-1 X-Ray Fluorescence (XRF) Analyzer. XRF sampling measures the lead content of the paint in place. Testing is non-destructive, and is considered to detect lead through all layers of paint to the substrate. Lead content is read directly by the XRF, which measures the total amount of lead in the paint, and reports the measured value as milligrams of lead per square centimeter of surface area (mg/cm^2). Measurements of $1 \text{ mg}/\text{cm}^2$ or more of lead are considered to be a positive result indicating the presence of LBP.

This lead inspection methodology is based on *Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing* (Department of Housing and Urban Development [HUD], second edition, July 2012). XRF calibration check readings were collected and evaluated before and after conducting the survey. Field data reports are provided in Attachment A.

RESULTS AND CONCLUSIONS

Testing was performed on painted building components identified at the Property. None of the exterior or interior painted components were identified with lead at or above the federal standard of $1.0 \text{ mg}/\text{cm}^2$.

Copies of the field drawing and testing data sheets are included in Attachment A.

A *Certificate of Lead-Based Paint Free Housing* has been issued pursuant to the residential Lead-Based Paint Hazard Reduction Act of 1992, 42 United States Code (USC) 4852d, 24 Code of Federal Regulations (CFR) Part 35, and 40 CFR Part 745 (see Attachment B).

"The results of this inspection indicate that lead in amounts greater than or equal to $1.0 \text{ mg}/\text{cm}^2$ in paint were not found on one or more building components, using the inspection protocol in Chapter 7 of the 'Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing' (second edition, July 2012). Therefore, this dwelling does qualify for the exemption in 24 CFR part 35 and 40 CFR part 745 for target housing being leased that is free of lead-based paint, as defined in the rule. Some painted surfaces may contain level of lead below $1.0 \text{ mg}/\text{cm}^2$, which could create lead dust or lead contaminated soil hazards if the paint is turned into dust by abrasion, scraping, or sanding. This report should be kept by the inspector and should also be kept by the owner and all future owners for the life of the dwelling."

Lead, in paint, dust, and soil, is regulated by the USEPA (40 CFR 745, Identification of Dangerous Levels of Lead) and HUD (29 CFR Part 35, Subpart B-M, Lead Safe Housing Rule). There are no state or local regulations in Florida for LBP management.

LIMITATIONS AND RELIANCE

The results, findings, and conclusions expressed herein are based only on conditions which were observed during our survey of the building. NOVA and this report make no representation or assumptions as to past conditions or future occurrences. Certifications for the individuals involved in completing this assessment are presented as Attachment B.

The study and report was prepared on behalf of the Client. This report can be relied upon by the Client and other entities noted in 24 CFR Part 35 (HUD) and 40 CFR Part 745 (USEPA).

CLOSURE

We thank you for the opportunity to be of service. Please do not hesitate to contact us should you have any questions regarding this report.

Sincerely,

NOVA ENGINEERING AND ENVIRONMENTAL LLC



Mark C. Bottorff
LBP Inspector
USEPA LBP Inspector (LBP-I-169732-1)

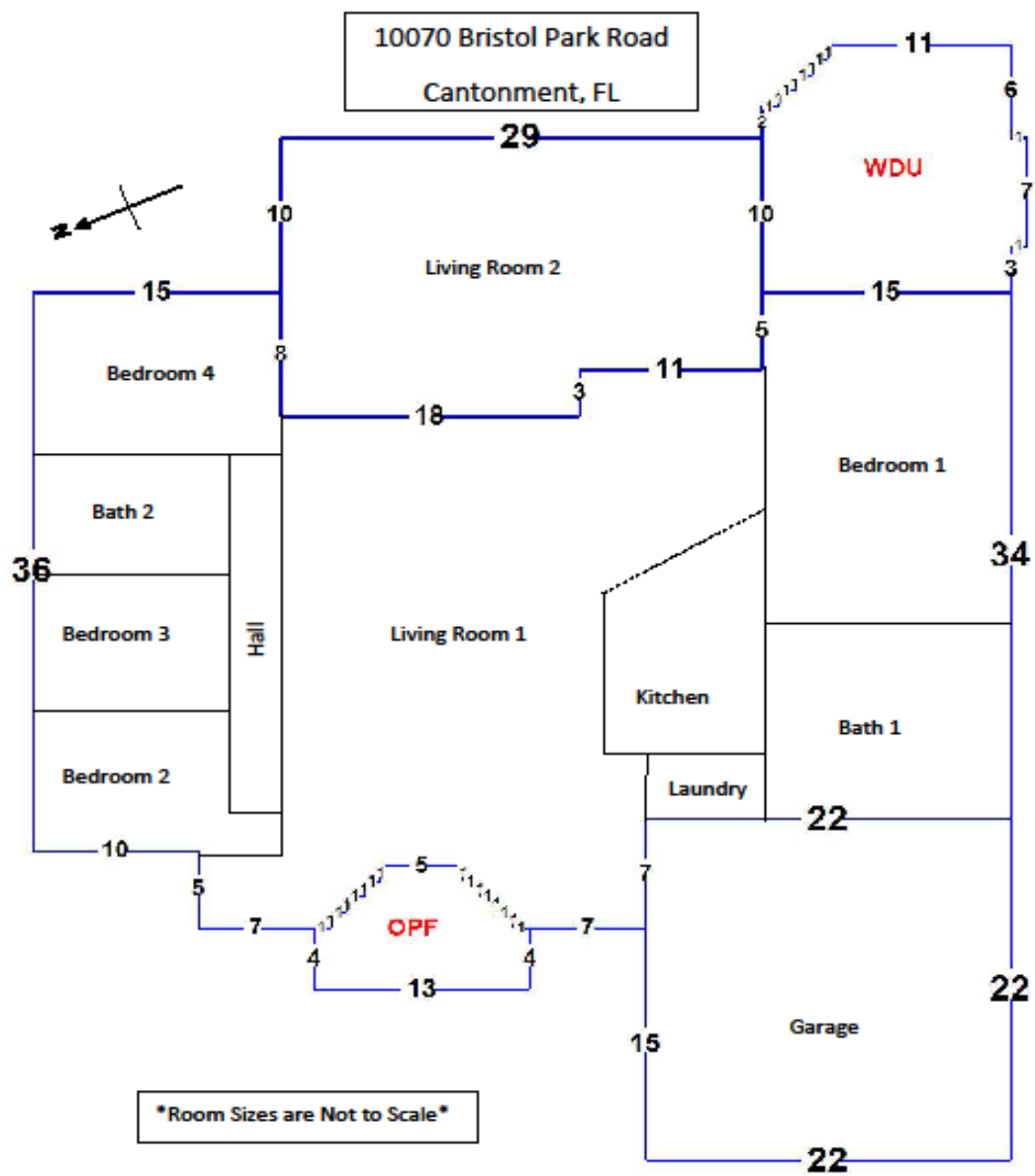


Lawrence G. Schmaltz, PE, GC
Florida Environmental Services Manager

Attachments: Attachment A – Field Data
 Attachment B – Certifications

ATTACHMENT A

LBP FIELD DATA





LEAD-BASED PAINT TESTING DATA SHEET

Test Site		Page:	1	of	1
(Address):	Musick Residence - 10070 Bristol Park Road, Cantonment FL	Date:	March 30, 2017		
RMD Serial Number:	1831R	Inspector:	M Bottonoff		
Inspector Comments:	Cal. Check: 1.0				

Sample No.	RM. Eqv. ID	Component	Substrate	XRF Reading	Classification	Comment
1	Living Room 1	W	D	-0.3	N	
2	Living Room 1	BB	W	-0.2	N	
3	Living Room 1	DF	W	-0.2	N	
4	Living Room 1	D	M	-0.4	N	
5	Living Room 1	C	D	-0.2	N	
6	Kitchen	DF	W	-0.1	N	
7	Kitchen	W	D	-0.3	N	
8	Laundry Room	D	M	-0.2	N	
9	Laundry Room	DF	W	-0.1	N	
10	Bedroom 1	W	D	-0.1	N	
11	Bedroom 1	DF	W	-0.2	N	
12	Bedroom 1	WS	W	-0.3	N	
13	Bath 1	CB	W	-0.4	N	
14	Bath 1	W	D	-0.2	N	
15	Living Room 2	Column	W	-0.2	N	
16	Living Room 2	W	D	-0.1	N	
17	Living Room 2	DF	W	-0.1	N	
18	Hall	W	D	-0.2	N	
19	Bedroom 2	W	D	-0.2	N	
20	Bedroom 2	DF	W	-0.1	N	
21	Bedroom 3	W	D	-0.1	N	
22	Bedroom 3	DF	W	-0.1	N	
23	Bath 2	W	D	-0.2	N	
24	Bedroom 4	W	D	-0.2	N	
25	Bedroom 4	DF	W	-0.1	N	
26	Exterior	DF	W	-0.3	N	
27	Exterior	W	B	0	N	
					N	
					N	
					N	

NOTES:

- 1) XRF Reading: Measured in milligrams per square centimeter (mg/cm²)
- 2) Substrate: B = Brick, C = Concrete, D = Drywall, M = Metal, P = Plaster, W = Wood
- 3) Classification: P = Positive, N = Negative, I = Intact, NI = Non-Intact
- 4) Component: W = Wall, C = Ceiling, D = Door, DF = Door Frame, DJ = Door Jamb, CB = Cabinet, SL = Sill, SA = Sash, APR = Apron, WF = Window Frame, TR = Trough, S = Shelf, SS = Shelf Support, FL = Floor, BB = Baseboard

ATTACHMENT B

LBP CERTIFICATIONS

United States Environmental Protection Agency

This is to certify that



Mark C. Bottorff

has fulfilled the requirements of the Toxic Substances Control Act (TSCA) Section 402, and has received certification to conduct lead-based paint activities pursuant to 40 CFR Part 746.226 as:

Inspector

In the Jurisdiction of:

All EPA Administered Lead-based Paint Activities Program States, Tribes and Territories

This certification is valid from the date of issuance and expires October 05, 2019

LBP-I-1169732-1

Certification #

September 21, 2016

Issued On



Adrienne Prisela, Manager, Toxics Office
Land Division

LEAD-BASED PAINT FREE HOUSING

THIS CERTIFIES that the residence at 10070 Bristol Park Road, Cantonment, Florida was evaluated in accord with applicable Federal Law, consisting of the Residential Lead-Based Hazard Reduction Act of 1992, 42 U.S.C. 4852d, 24 C.F.R. Part 35, and 40 C.F.R. Part 745, and found to be **lead-based paint free** as of April 3, 2017.

NOVA Engineering and Environmental, Inc.



By: Mark C. Bottorff

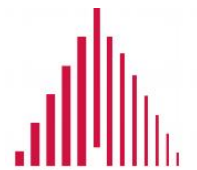
USEPA Lead Inspector (LBP-I-1169732-1)

Date: April 3, 2017

Certificate Number: 2017-04033

APPENDIX C

Property Appraisal

 AI Reports™ Form 100.04	Client File #:	Appraisal File #: RLTP17008Z-8	
	<h1>Summary Appraisal Report • Residential</h1>		
	Appraisal Company: Fruitticher Lowery Appraisal Group		
	Address: 3000 Langley Avenue, Suite 402, Pensacola, FL 32504		
Phone: (850) 477-0419		Fax: (850) 477-7931	Website:
Appraiser: Tim H. Philpot		Co-Appraiser: Rodger K. Lowery, MAI	
AI Membership (if any): <input type="checkbox"/> SRA <input type="checkbox"/> MAI <input type="checkbox"/> SRPA		AI Membership (if any): <input type="checkbox"/> SRA <input checked="" type="checkbox"/> MAI <input type="checkbox"/> SRPA	
AI Status (if any): <input type="checkbox"/> Candidate for Designation <input type="checkbox"/> Practicing Affiliate		AI Status (if any): <input type="checkbox"/> Candidate for Designation <input type="checkbox"/> Practicing Affiliate	
Other Professional Affiliation: State Certified Residential Appraiser		Other Professional Affiliation: State Certified General Appraiser	
E-mail: TPhilpot@Flag1.Net		E-mail: rlowery@Flag1.Net	
Client: Escambia County		Contact: Ms. Stacey Ward	
Address: 3363 West Park Place, Pensacola, FL 32505			
Phone: 850-595-2415		Fax:	E-mail:
SUBJECT PROPERTY IDENTIFICATION			
Address: 3018 Ashbury Ln			
City: Cantonment	County: Escambia	State: FL	ZIP: 32533
Legal Description: Lot 31, Ashbury Hills (OR Book 7190/PG 626)			
Tax Parcel #: 01-1S-31-1800-000-031	RE Taxes: 4,340	Tax Year: 2015	
Use of the Real Estate As of the Date of Value:		Single Family Residential	
Use of the Real Estate Reflected in the Appraisal:		Single Family Residential	
Opinion of highest and best use (if required):		Single Family Residential	
SUBJECT PROPERTY HISTORY			
Owner of Record: David & Lydia Rolfe/Linda Philips			
Description and analysis of sales within 3 years (minimum) prior to effective date of value:		According to the Escambia County Property Appraiser's Office, there have been no sales of the subject property in the prior 3 years.	
Description and analysis of agreements of sale (contracts), listings, and options:		None noted.	
RECONCILIATIONS AND CONCLUSIONS			
Indication of Value by Sales Comparison Approach		\$ 435,000	
Indication of Value by Cost Approach		\$ N/A	
Indication of Value by Income Approach		\$ N/A	
Final Reconciliation of the Methods and Approaches to Value: The Sales Comparison Approach is most reflective of buyer thinking. The Cost Approach was eliminated due to the current housing market where costs are commonly higher than actual market values. The Income Approach was deemed not necessary as most units in this project are owner occupied. The appraisers have reconciled the final estimate of market value at \$435,000 as of January 19, 2017.			
Opinion of Value as of: 01/19/2017		\$ 435,000	
Exposure Time: 3-6 Months			
The above opinion is subject to: <input type="checkbox"/> Hypothetical Conditions and/or <input checked="" type="checkbox"/> Extraordinary Assumptions cited on the following page.			

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Client:	Escambia County	Client File #:	
Subject Property:	3018 Ashbury Ln, Cantonment, FL 32533	Appraisal File #:	RLTP17008Z-8

ASSIGNMENT PARAMETERS

Intended User(s):	Escambia County		
Intended Use:	Establish market value for acquisition purposes.		
<i>This report is not intended by the appraiser for any other use or by any other user.</i>			
Type of Value:	Market Value	Effective Date of Value:	01/19/2017
Interest Appraised:	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other		
Hypothetical Conditions: (A hypothetical condition is that which is contrary to what exists, but is asserted by the appraiser for the purpose of analysis. Any hypothetical condition may affect the assignment results.) None			
Extraordinary Assumptions: (An extraordinary assumption is directly related to a specific assignment and presumes uncertain information to be factual. If found to be false this assumption could alter the appraiser's opinions or conclusions. Any extraordinary assumption may affect the assignment results.) The flooding in 2014 has no adverse affect on marketability or value.			

In accordance with Standard Rule 2-2(b) of the Uniform Standard of Professional Appraisal Practice (USPAP), this is a summary appraisal report.

SCOPE OF WORK

Definition: The scope of work is the type and extent of research and analysis in an assignment. Scope of work includes the extent to which the property is identified, the extent to which tangible property is inspected, the type and extent of data research, and the type and extent of analysis applied to arrive at credible opinions or conclusions. The specific scope of work for this assignment is identified below and throughout this report.

Scope of Subject Property Inspection/Data Sources Utilized	Approaches to Value Developed
Appraiser Property Inspection: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Date of Inspection: 01/19/2017 Describe scope of Property Inspection, Source of Area Calculations and Data Sources Consulted: Inspected subject property and neighborhood, measured house, researched MLS and public records.	Cost Approach: <input type="checkbox"/> Is necessary for credible results and is developed in this analysis <input checked="" type="checkbox"/> Is not necessary for credible results; not developed in this analysis <input type="checkbox"/> Is not necessary for credible results but is developed in this analysis
Co-Appraiser Property Inspection: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Date of Inspection: Describe scope of Property Inspection, Source of Area Calculations and Data Sources Consulted:	Sales Comparison Approach: <input checked="" type="checkbox"/> Is necessary for credible results and is developed in this analysis <input type="checkbox"/> Is not necessary for credible results; not developed in this analysis <input type="checkbox"/> Is not necessary for credible results but is developed in this analysis
	Income Approach: <input type="checkbox"/> Is necessary for credible results and is developed in this analysis <input checked="" type="checkbox"/> Is not necessary for credible results; not developed in this analysis <input type="checkbox"/> Is not necessary for credible results but is developed in this analysis

Additional Scope of Work Comments: We researched improved sales in the subject's neighborhood for use in comparison purposes with the subject. The comparable sales were adjusted to reflect a value range for the subject property.

Significant Real Property Appraisal Assistance: ☒ None ☐ Disclose Name(s) and contribution:

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Client:	Escambia County	Client File #:	
Subject Property:	3018 Ashbury Ln, Cantonment, FL 32533	Appraisal File #:	RLTP17008Z-8

MARKET AREA ANALYSIS

Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Built Up <input type="checkbox"/> Under 25% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Over 75%	Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Supply & Demand <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	Value Trend <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Decreasing	Typical Marketing Time <input type="checkbox"/> Under 3 Months <input checked="" type="checkbox"/> 3-6 Months <input type="checkbox"/> Over 6 Months																				
Neighborhood Single Family Profile <table border="1"> <tr> <th>Price</th> <th>Age</th> </tr> <tr> <td>\$20,000</td> <td>Low</td> </tr> <tr> <td>\$680,000</td> <td>High</td> </tr> <tr> <td>\$190,000</td> <td>Predominant</td> </tr> </table>		Price	Age	\$20,000	Low	\$680,000	High	\$190,000	Predominant	Neighborhood Land Use <table border="1"> <tr> <td>1 Family</td> <td>40%</td> <td>Commercial</td> <td>20%</td> </tr> <tr> <td>Condo</td> <td>0%</td> <td>Vacant</td> <td>30%</td> </tr> <tr> <td>Multifamily</td> <td>10%</td> <td></td> <td>%</td> </tr> </table>		1 Family	40%	Commercial	20%	Condo	0%	Vacant	30%	Multifamily	10%		%	Neighborhood Name: Ashbury Hills/Bristol Park Area PUD <input type="checkbox"/> Condo <input type="checkbox"/> HOA: \$ N/A/ Amenities: N/A	
Price	Age																								
\$20,000	Low																								
\$680,000	High																								
\$190,000	Predominant																								
1 Family	40%	Commercial	20%																						
Condo	0%	Vacant	30%																						
Multifamily	10%		%																						

Market area description and characteristics:

The subject neighborhood is the Pine Forest area with the northern boundary being Kingsfield Road, the southern boundary being Interstate 10, Highway 29 to the East and I-10 to the West. The expansion of the Navy Federal Credit Union campus and plans for 10,000 employees by 2020 has increased the demand for the area. New growth is occurring west of Navy Federal and prices within the subject's neighborhood are trending upward. There were 387 detached single-family home sold since January 2015 or about 18 per month with prices ranging from \$19,500 to \$680,000. There are currently 75 homes listed for sale on MLS with prices ranging from \$47,000 to \$825,000.

SITE ANALYSIS

Dimensions: 47.62x451.42'x240'x379.11'		Area: 59,719 SF	
View: Average-Residential		Shape: Irregular	
Drainage: Appears adequate		Utility: Good	
Site Similarity/Conformity To Neighborhood		Zoning/Deed Restriction	
Size: <input type="checkbox"/> Smaller than Typical <input type="checkbox"/> Typical <input checked="" type="checkbox"/> Larger than Typical	View: <input type="checkbox"/> Favorable <input checked="" type="checkbox"/> Typical <input type="checkbox"/> Less than Favorable	Zoning: MDR-Medium Density Residential <input checked="" type="checkbox"/> Legal <input type="checkbox"/> No zoning <input type="checkbox"/> Legal, non-conforming <input type="checkbox"/> Illegal	Covenants, Condition & Restrictions <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Unknown Documents Reviewed <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Ground Rent \$ N/A /
Utilities		Off Site Improvements	
Electric <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other Gas <input type="checkbox"/> Public <input type="checkbox"/> Other Water <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other Sewer <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other	Street <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private Asphalt Alley <input type="checkbox"/> Public <input type="checkbox"/> Private None Sidewalk <input type="checkbox"/> Public <input type="checkbox"/> Private None Street Lights <input type="checkbox"/> Public <input checked="" type="checkbox"/> Private		

Site description and characteristics:

The site is irregular in shape and contains approximately 59,719 square feet. The property has a sharp drop in elevation from Ashbury Lane to Eleven Mile Creek.

HIGHEST AND BEST USE ANALYSIS

<input checked="" type="checkbox"/> Present Use <input type="checkbox"/> Proposed Use <input type="checkbox"/> Other	Summary of highest and best use analysis: The highest and best use as vacant and as improved is single-family residential.
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Client:	Escambia County	Client File #:	
Subject Property:	3018 Ashbury Ln, Cantonment, FL 32533	Appraisal File #:	RLTP17008Z-8

IMPROVEMENTS ANALYSIS

General	Design: Contemporary	No. of Units: 1	No. of Stories: 1.5	Actual Age: 23	Effective Age: 9
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Under Construction <input type="checkbox"/> Proposed <input type="checkbox"/> Attached <input checked="" type="checkbox"/> Detached <input type="checkbox"/> Manufactured <input type="checkbox"/> Modular					
Other:					
Exterior Elements	Roofing: Dimensional Shingle	Siding: Brick Veneer		Windows: Insulated	
<input checked="" type="checkbox"/> Patio Open		<input checked="" type="checkbox"/> Deck Rear Wood	<input checked="" type="checkbox"/> Porch Front	<input checked="" type="checkbox"/> Pool Damaged	<input checked="" type="checkbox"/> Fence Privacy
Other:					
Interior Elements	Flooring: Hardwood/Tile	Walls: Sheetrock		<input checked="" type="checkbox"/> Fireplace # 1	
Kitchen: <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range <input checked="" type="checkbox"/> Oven <input checked="" type="checkbox"/> Fan/Hood <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Dishwasher Countertops: Granite					
Other:					
Foundation	<input type="checkbox"/> Crawl Space		<input checked="" type="checkbox"/> Slab Concrete		<input type="checkbox"/> Basement
Other:					
Attic	<input type="checkbox"/> None <input type="checkbox"/> Scuttle		<input checked="" type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairway	<input type="checkbox"/> Finished
Mechanicals	HVAC: Central		Fuel: Electric		Air Conditioning: Central
Car Storage	<input checked="" type="checkbox"/> Driveway Concrete		<input checked="" type="checkbox"/> Garage 2	<input type="checkbox"/> Carport	<input type="checkbox"/> Finished
Other Elements	Front porch 65 SF, rear deck 236 SF, covered patio 236 SF, fireplace, granite vanities and countertops, high ceilings, hardwood & tile floors, built-in desk, ceiling fans, vinyl lined swimming pool (damaged Liner), sprinkler, and privacy fenced rear yard.				

Above Grade Gross Living Area (GLA)

	Living	Dining	Kitchen	Den	Family	Rec.	Bdrms	# Baths	Utility	Other	Area Sq. Ft.
Level 1	1	1	1		1		4	3	1	Breakfast Area	4,757
Level 2	1	Breakf.	1				2	1		Finished Stg.	
Finished area above grade contains:			Bedroom(s): 6			Bath(s): 4			GLA: 4,757		

Summarize Above Grade Improvements: The subject improvements appear to be above average to good quality construction with a functional floor plan. There is a separate mother-in-law type facility on the ground level. The property is owner occupied.

Below Grade Area or Other Area

	Living	Dining	Kitchen	Den	Family	Rec.	Bdrms	# Baths	Utility	% Finished	Area Sq. Ft.
Below Grade											
Other Area											

Summarize below grade and/or other area improvements: N/A

Discuss physical depreciation and functional or external obsolescence: The subject property reflects an actual age of 24 years with an effective age of 9 years with a remaining economic life of 51 years. Overall, the physical depreciation appears to be limited to the age/life method of depreciation with no noticeable deferred maintenance noted. No external or functional obsolescence was noted.

Discuss style, quality, condition, size, and value of improvements including conformity to market area: The bottom floor living area received flood damage in 2014. The property has been renovated and appears to be above average physical condition. The vinyl lined swimming pool was recently damaged and has minimal value in its current condition. The subject property appears larger in size than most other competing homes; however, there are several homes of this square footage in the subdivision. The size and location of the property conform reasonably well to the general neighborhood.

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Client:	Escambia County	Client File #:	
Subject Property:	3018 Ashbury Ln, Cantonment, FL 32533	Appraisal File #:	RLTP17008Z-8

SITE VALUATION**Site Valuation Methodology**

- ☐ **Sales Comparison Approach:** A set of procedures in which a value indication is derived by comparing the property being appraised to similar properties that have been sold recently, then applying appropriate units of comparison and making adjustments to the sale prices of the comparables based on the elements of comparison. The sales comparison approach may be used to value improved properties, vacant land, or land being considered as though vacant; it is the most common and preferred method of land valuation when an adequate supply of comparable sales are available.
- ☐ **Market Extraction:** A method of estimating land value in which the depreciated cost of the improvements on the improved property is estimated and deducted from the total sale price to arrive at an estimated sale price for the land; most effective when the improvements contribute little to the total sale price of the property.
- ☐ **Alternative Method:** (Describe methodology and rationale)

Site Valuation

ITEM	SUBJECT	COMPARISON 1		COMPARISON 2		COMPARISON 3	
Address	3018 Ashbury Ln Cantonment, FL 32533						
Proximity to Subject							
Data Source/ Verification							
Sales Price	\$		\$		\$		\$
Price /	\$		\$		\$		\$
Sale Date	N/A						
Location							
Site Size	59,719 SF						
Site View	Average-Residential						
Site Improvements							
Net Adjustment		<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$
Indicated Value		Net Adj.	%	Net Adj.	%	Net Adj.	%
		Gross Adj.	%	Gross Adj.	%	Gross Adj.	%
Prior Transfer History							

Site Valuation Comments:**Site Valuation Reconciliation:****Opinion of Site Value**

\$

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Client:	Escambia County	Client File #:	
Subject Property:	3018 Ashbury Ln, Cantonment, FL 32533	Appraisal File #:	RLTP17008Z-8

COST APPROACH**Cost Approach Definitions**

- ☐ **Reproduction Cost** is the estimated cost to construct, at current prices as of the effective appraisal date, an exact duplicate or replica of the building being appraised, using the same materials, construction standards, design, layout, and quality of workmanship, and embodying all of the deficiencies, superadequacies, and obsolescence of the subject building.
- ☐ **Replacement Cost** is the estimated cost to construct, at current prices as of the effective appraisal date, a building with utility equivalent to the building being appraised, using modern materials and current standards, design and layout.

Cost Approach Analysis

Estimated Cost New				
Above Grade Living Area	4,757	Sq. Ft @ \$		= \$
Finished Below Grade Area		Sq. Ft @ \$		= \$
Unfinished Below Grade Area		Sq. Ft @ \$		= \$
Other Area		Sq. Ft @ \$		= \$
Car Storage	676	Sq. Ft @ \$		= \$
				\$
				\$
				\$
Total Estimated Cost New				\$
Less Depreciation				
Physical	15.00	% = \$		
Functional		% = \$		
External		% = \$		
Total Depreciation		\$		
Depreciated Value of Improvements				\$
Contributory Value of Site Improvements				\$
				\$
				\$
				\$
Opinion of Site Value				\$
Indicated Value				\$

Cost Approach Comments (Data Sources, Depreciation Basis, Site Value, Etc.):

Cost Approach Reconciliation:

Indication of Value by Cost Approach

\$

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Client:	Escambia County	Client File #:	
Subject Property:	3018 Ashbury Ln, Cantonment, FL 32533	Appraisal File #:	RLTP17008Z-8

INCOME APPROACH**Market Rent Analysis**

ITEM	SUBJECT	RENTAL 1	RENTAL 2	RENTAL 3
Address	3018 Ashbury Ln Cantonment, FL 32533			
Proximity to Subject				
Data Source/ Verification				
Lease Term				
Date of Lease				
Rent /	\$	\$	\$	\$
Rent Concession				
Less Utilities				
Less				
Adjusted Market Rent		\$	\$	\$
Location	Ashbury Hills			
Site/View				
Quality of Construction	Abv. Avg/Good			
Age	23			
Condition	Good			
Above Grade Bedrooms	Bedrooms 6	Bedrooms	Bedrooms	Bedrooms
Above Grade Baths	Baths 4	Baths	Baths	Baths
Gross Living Area	4,757 Sq.Ft.	Sq.Ft.	Sq.Ft.	Sq.Ft.
Below Grade Area	Sq.Ft.	Sq.Ft.	Sq.Ft.	Sq.Ft.
Other Area	Sq.Ft.	Sq.Ft.	Sq.Ft.	Sq.Ft.
Heating/Cooling	Central H/AC			
Car Storage				
Net Adjustment		<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input type="checkbox"/> - \$
Indicated Market Rent		Net Adj. % Gross Adj. % \$	Net Adj. % Gross Adj. % \$	Net Adj. % Gross Adj. % \$

Rent comparable analysis and reconciliation of market rent of subject property:

Opinion of Market Rent \$

Gross Rent Multiplier Analysis

ADDRESS	DATE	SALE PRICE	GROSS RENT	GRM	COMMENTS

Comment and reconciliation of the gross rent multiplier (GRM):

Opinion of Market Rent: \$ _____ x _____ GRM = \$

Indication of Value by Income Approach \$

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Client:	Escambia County	Client File #:	
Subject Property:	3018 Ashbury Ln, Cantonment, FL 32533	Appraisal File #:	RLTP17008Z-8

SALES COMPARISON APPROACH

ITEM	SUBJECT	COMPARISON 1		COMPARISON 2		COMPARISON 3	
Address	3018 Ashbury Ln Cantonment, FL 32533	8611 Foxtail Loop Pensacola, FL 32526		2525 Pleasant Valley Dr Cantonment, FL 32533		1259 Soaring Blvd Cantonment, FL 32533	
Proximity to Subject		1.80 miles SW		1.61 miles N		3.03 miles N	
Data Source/ Verification		MLS Sale #496339 Pensacola MLS		MLS Sale #475507 Pensacola MLS		MLS Sale #494535 Pensacola MLS	
Original List Price	\$ N/A	\$ 579,900		\$ 496,000		\$ 479,900	
Final List Price	\$ N/A	\$ 579,900		\$ 449,000		\$ 449,000	
Sale Price	\$ N/A	\$ 560,000		\$ 425,000		\$ 425,000	
Sale Price % of Original List	%	96.6 %		85.7 %		88.6 %	
Sale Price % of Final List	%	96.6 %		94.7 %		94.7 %	
Closing Date	N/A	05/13/2016		04/22/2016		09/30/2016	
Days On Market	N/A	20		361		170	
Price/Gross Living Area	\$	\$ 121.74		\$ 90.43		\$ 115.14	
	DESCRIPTION	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment
Financing Type	Cash or Equiv.	Conv. Mtg.		Conv. Mtg.		VA Mortgage	
Concessions	None noted	None noted		None noted		None noted	
Contract Date	N/A	04/01/2016		03/16/2016		07/27/2016	
Location	Ashbury Hills	Foxtail Loop -35,000		Pine Forest Hills		Soaring Blvd. -20,000	
Site Size	59,719 SF	15,396 SF		57,568 SF		21,591 SF	
Site Views/Appeal	Avg-Residential	Avg-Residential		Avg-Residential		Avg-Residential	
Design and Appeal	1.5 Story-Avg	1.5 Sty-Average		1.5 Story-Avg		1 Story-Average	
Quality of Construction	Abv. Avg/Good	Good -23,000		Abv. Avg/Good		Good	
Age	23	7 -36,800		15		10 -20,400	
Condition	Good	Good		Good		Good	
Above Grade Bedrooms	Bedrooms 6	Bedrooms 4		Bedrooms 5		Bedrooms 5	
Above Grade Baths	Baths 4	Baths 4.2 -3,000		Baths 4.1 -1,500		Baths 3.1 +1,500	
Gross Living Area	4,757 Sq.Ft.	4,600 Sq.Ft. +11,900		4,700 Sq.Ft. +4,300		3,691 Sq.Ft. +81,000	
Below Grade Area	N/A	N/A		N/A		N/A	
Below Grade Finish	None	None		None		None	
Other Area	N/A	N/A		N/A		N/A	
Functional Utility	Good	Good		Good		Good	
Heating/Cooling	Central H/AC	Central H/AC		Central H/AC		Central H/AC	
Car Storage	2 Car Garage	3 Car Garage -5,000		3 Car Garage -5,000		3 Car Garage -5,000	
Porch, etc.	Pch/Deck/CP	Pch/SP/Deck/OP -5,000		Porch/Deck +1,000		Pch/Large Lanai	
Fireplace, Stg, etc.	Fireplace	Fireplace		Fireplace		FP/Stg/Generat. -6,000	
Pool, etc.	Damaged Pool	Com. Pool/Rec R -7,000		Pool/Hot Tub -10,000		Screen Pool/HT -20,000	
Net Adjustment (total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -102,900		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -11,200		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 11,100	
		Net Adj. 18.4 %		Net Adj. 2.6 %		Net Adj. 2.6 %	
Adjusted Sale Price		Gross Adj. 22.6 % \$ 457,100		Gross Adj. 5.1 % \$ 413,800		Gross Adj. 36.2 % \$ 436,100	
Prior Transfer History	06/29/2014-\$250,000 (OR Book 7190/PG 626)	No Sales Noted Prior Year		No Sales Noted Prior Year		No Sales Noted Prior Year	

Comments and reconciliation of the sales comparison approach:

There has been a very limited number of sales in this size and price range in the last 12 months. Upward adjustments were applied to all of the comparable sales for differences in gross living area. Comps. #1 and #3 required downward adjustments for location due to their higher valued homesites. Bath adjustments were made based on the added cost of the additional plumbing fixtures. Effective age adjustments were applied to comparables #1 and #3 for lower effective ages. The subject property is estimated to have an effective age of 9 years, comparable #1-5 years, comparable #2-9 years, and comparable #3-6 years. Upward adjustments were required for differences in garage facilities. Negative pool adjustments were required for the damaged liner in the pool of the subject property. An upward adjustment was applied to comparable #1 for superior quality and additional upgrades. After adjustments, the attached comparable sales indicate a market value range between \$413,800 and \$457,100, reconciled at \$435,000.

Indication of Value by Sales Comparison Approach**\$ 435,000**

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Photograph Addendum

Borrower/Client	David & Lydia Rolfe				
Property Address	3018 Ashbury Ln				
City	Cantonment	County	Escambia	State	FL Zip Code 32533
Lender	Escambia County				



Front



Rear



Street View



Southeast View

Photograph Addendum

Borrower/Client	David & Lydia Rolfe				
Property Address	3018 Ashbury Ln				
City	Cantonment	County	Escambia	State	FL Zip Code 32533
Lender	Escambia County				



Northeast View



View of Rear Yard



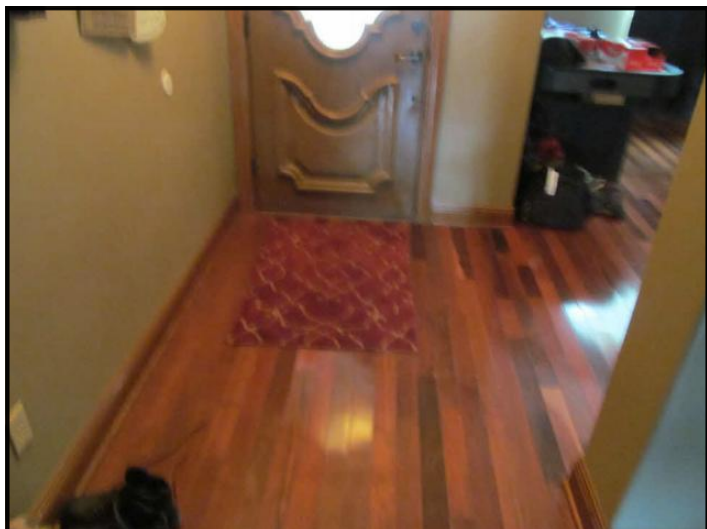
Damaged Pool



Garage

Photograph Addendum

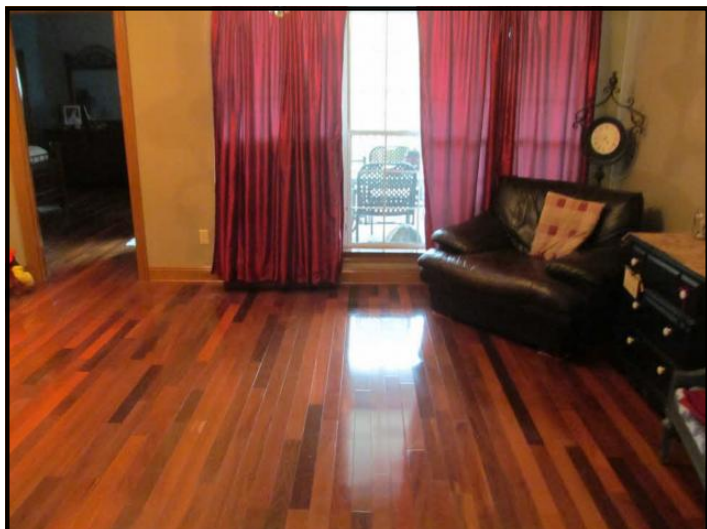
Borrower/Client	David & Lydia Rolfe				
Property Address	3018 Ashbury Ln				
City	Cantonment	County	Escambia	State	FL Zip Code 32533
Lender	Escambia County				



Foyer



Living Room



Dining Room



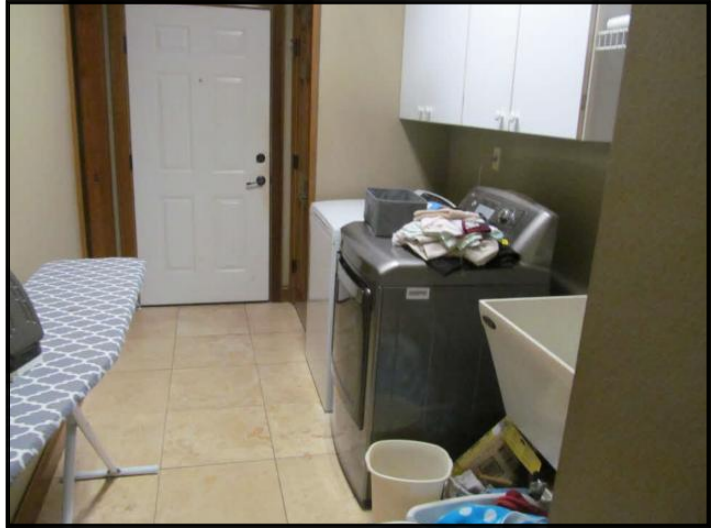
Kitchen

Photograph Addendum

Borrower/Client	David & Lydia Rolfe				
Property Address	3018 Ashbury Ln				
City	Cantonment	County	Escambia	State	FL Zip Code 32533
Lender	Escambia County				



Family Room



Utility



Breakfast Area



Another Rear View

Photograph Addendum

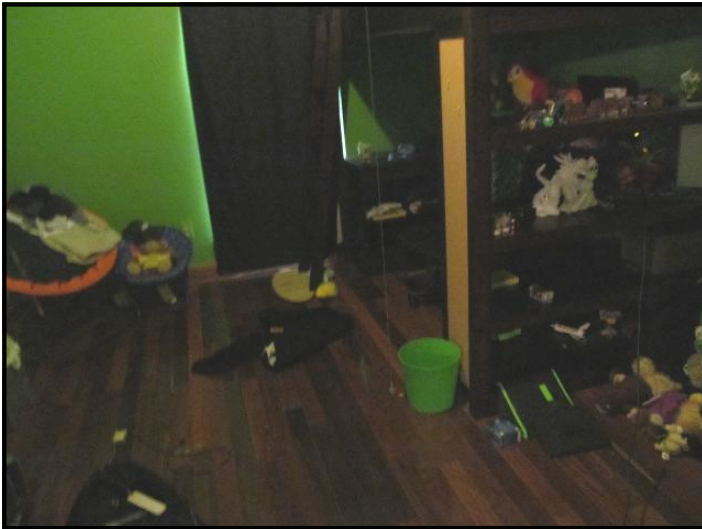
Borrower/Client	David & Lydia Rolfe				
Property Address	3018 Ashbury Ln				
City	Cantonment	County	Escambia	State	FL Zip Code 32533
Lender	Escambia County				



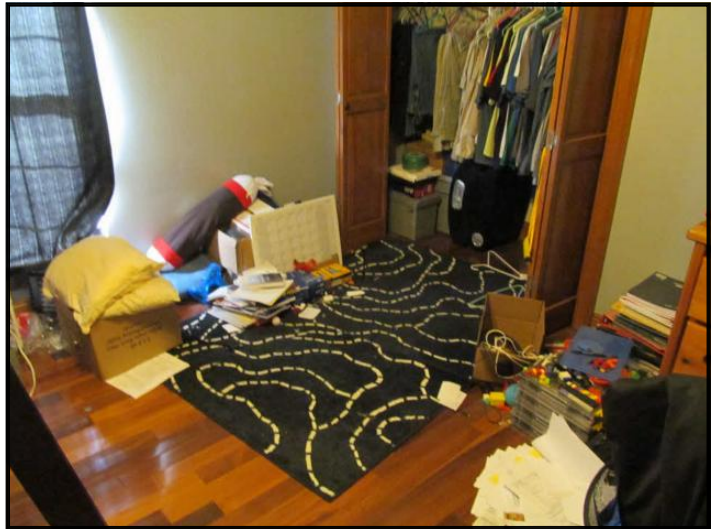
Master Bedroom



Master Bath



Bedroom



Bedroom

Photograph Addendum

Borrower/Client	David & Lydia Rolfe				
Property Address	3018 Ashbury Ln				
City	Cantonment	County	Escambia	State	FL Zip Code 32533
Lender	Escambia County				



Bath



Bedroom



Bath



Kitchen-Bottom Level

Photograph Addendum

Borrower/Client	David & Lydia Rolfe				
Property Address	3018 Ashbury Ln				
City	Cantonment	County	Escambia	State	FL Zip Code 32533
Lender	Escambia County				



Living Room-Bottom Level



Bedroom-Bottom Level



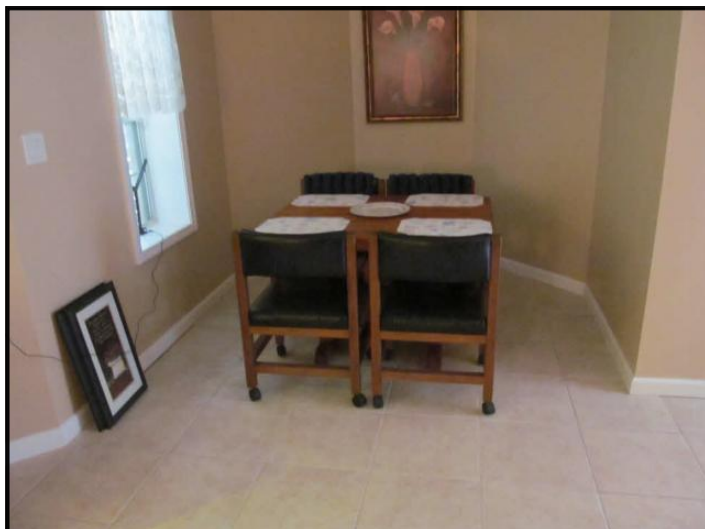
Bath-Bottom Level



Bedroom-Bottom Level

Photograph Addendum

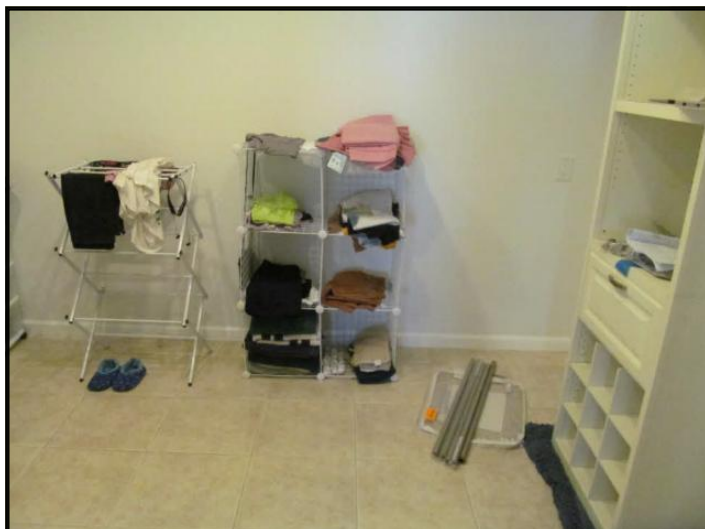
Borrower/Client	David & Lydia Rolfe				
Property Address	3018 Ashbury Ln				
City	Cantonment	County	Escambia	State	FL Zip Code 32533
Lender	Escambia County				



Breakfast Level-Bottom Level



Finished Storage-Bottom Level



Closet-Bottom Level



Another Street View

Photograph Addendum

Borrower/Client	David & Lydia Rolfe				
Property Address	3018 Ashbury Ln				
City	Cantonment	County	Escambia	State	FL Zip Code 32533
Lender	Escambia County				



Comparable #1



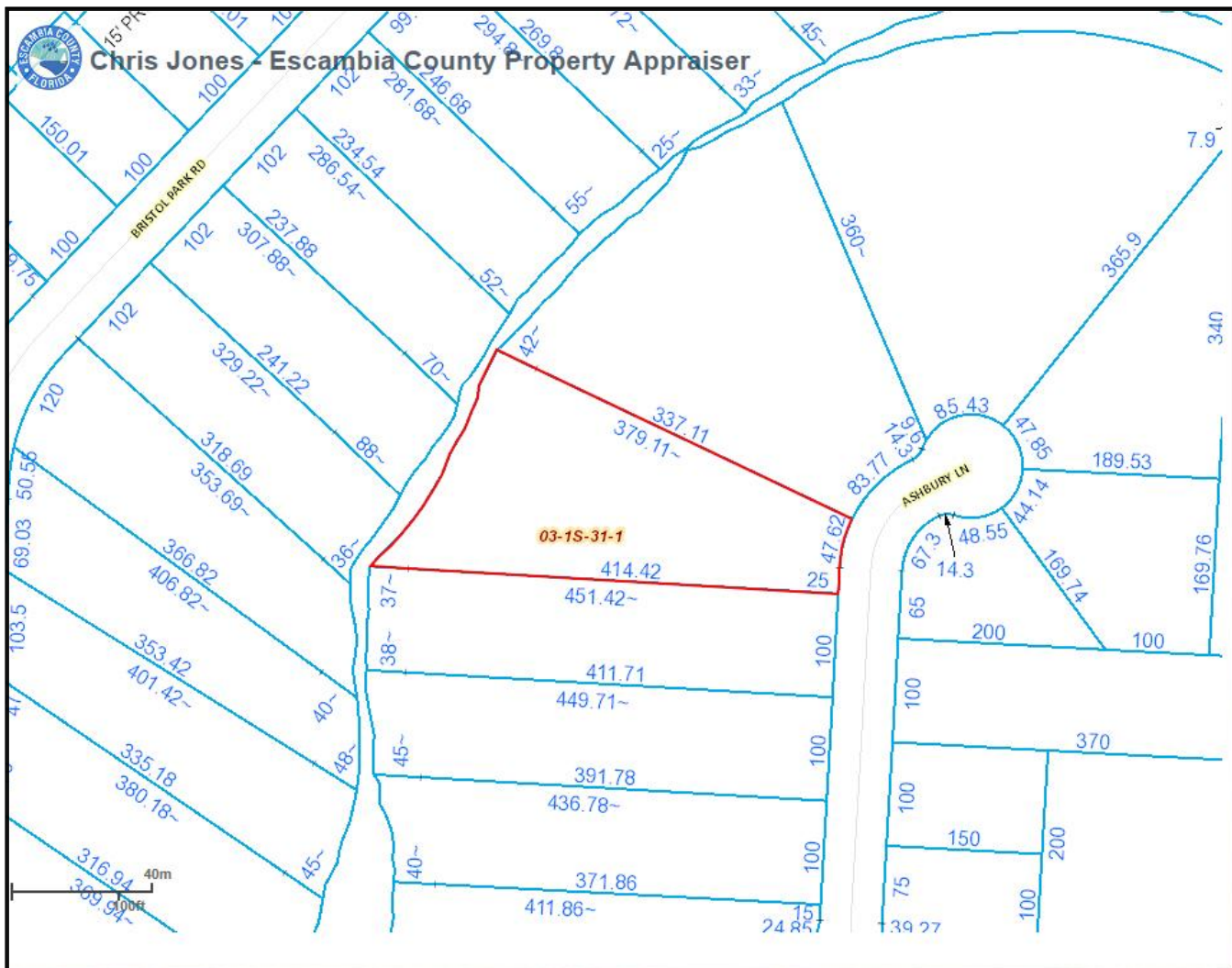
Comparable #2



Comparable #3

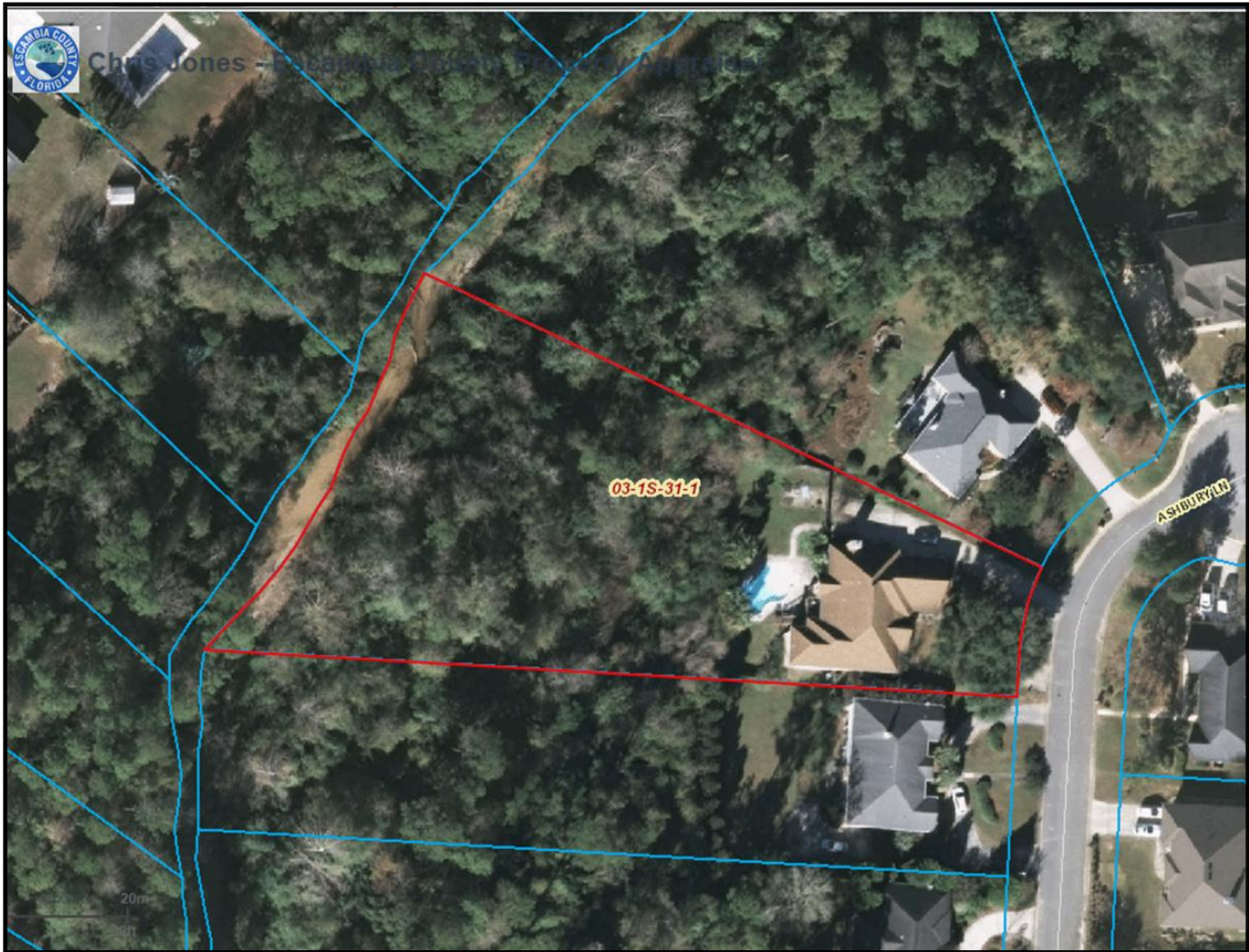
Plat Map

Borrower/Client	David & Lydia Rolfe			
Property Address	3018 Ashbury Ln			
City	Cantonment	County	Escambia	State FL Zip Code 32533
Lender	Escambia County			



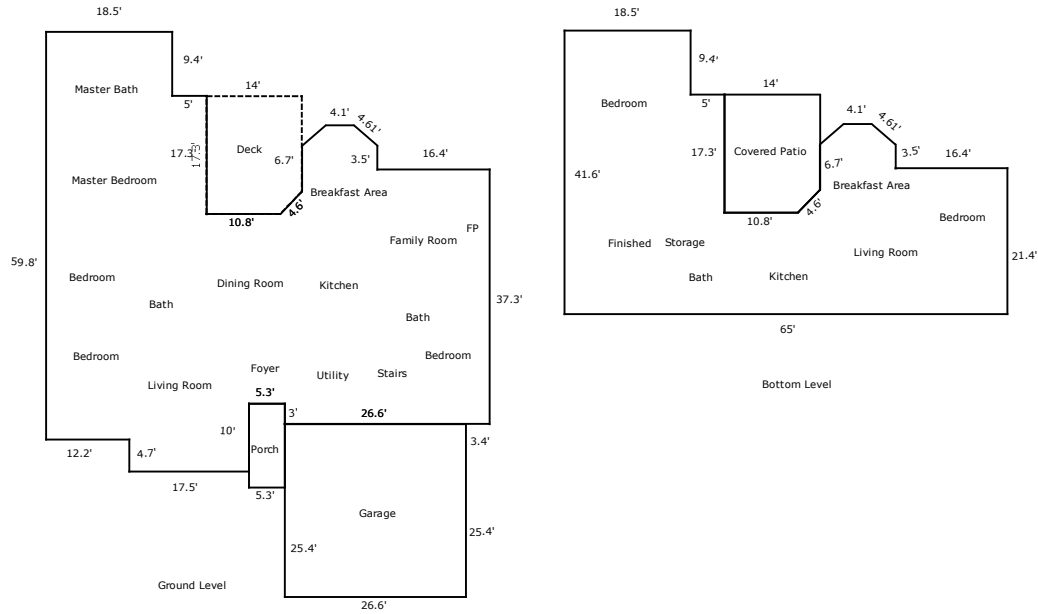
Aerial Map

Borrower/Client	David & Lydia Rolfe				
Property Address	3018 Ashbury Ln				
City	Cantonment	County	Escambia	State	FL Zip Code 32533
Lender	Escambia County				



Building Sketch

Borrower/Client	David & Lydia Rolfe				
Property Address	3018 Ashbury Ln				
City	Cantonment	County	Escambia	State	FL Zip Code 32533
Lender	Escambia County				



TOTAL Sketch by a la mode, inc.

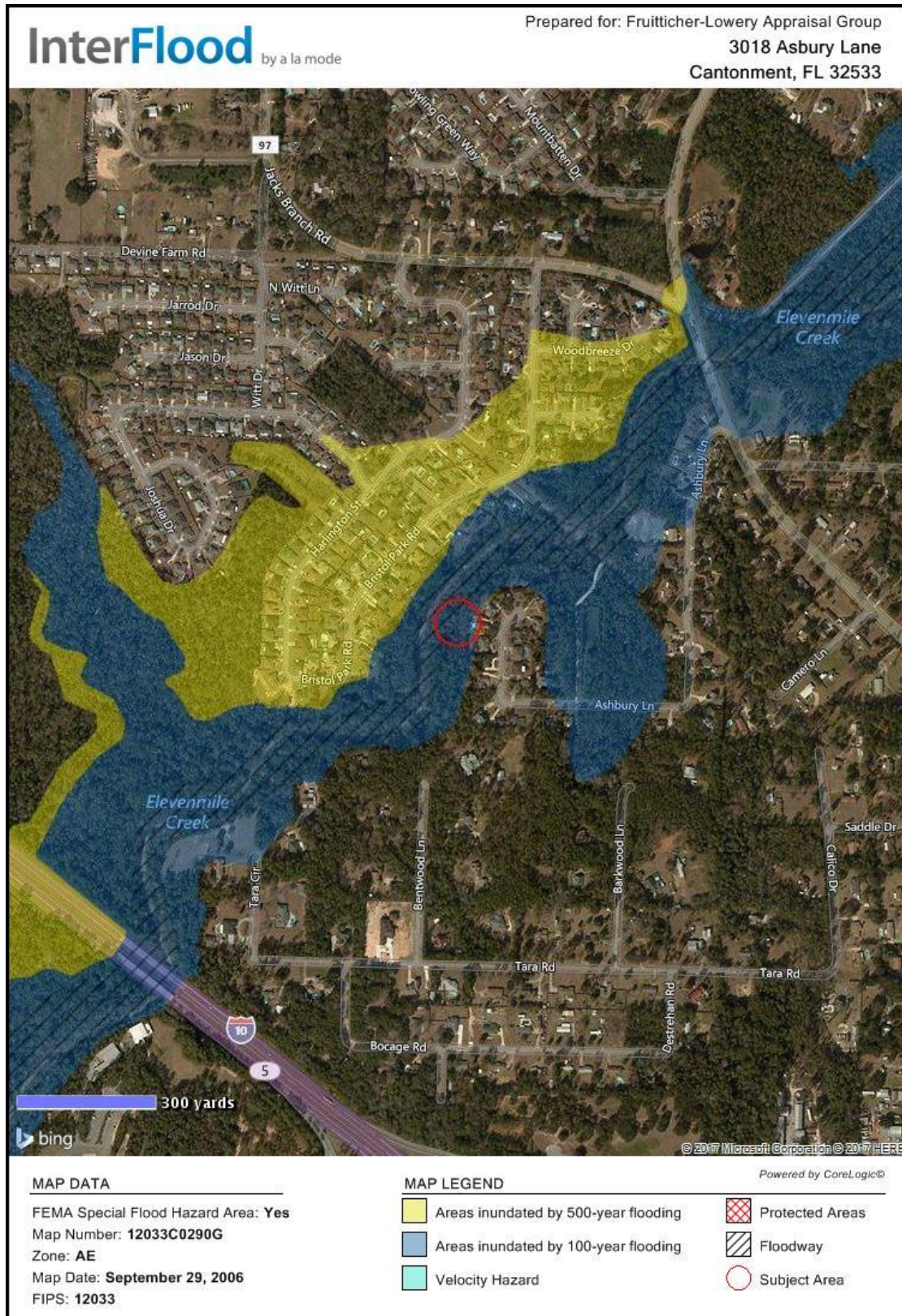
Building Sketch

Borrower/Client	David & Lydia Rolfe				
Property Address	3018 Ashbury Ln				
City	Cantonment	County	Escambia	State	FL Zip Code 32533
Lender	Escambia County				

Living Area		Calculation Details	
Concrete Patio	2962.79 Sq ft	$17.5 \times 4.7 = 82.25$ $29.7 \times 5.3 = 157.41$ $30 \times 3 = 90$ $65 \times 27.8 = 1807$ $23.5 \times 17.3 = 406.55$ $18.5 \times 9.4 = 173.9$ $0.5 \times 3.3 \times 3.2 = 5.28$ $27.5 \times 3.3 = 90.75$ $27.5 \times 3.2 = 88$ $11.1 \times 3.5 = 38.85$ $0.5 \times 3.5 \times 3 = 5.25$ $0.5 \times 3 \times 3.5 = 5.25$ $4.1 \times 3 = 12.3$	
First Floor	1794.63 Sq ft	$18.5 \times 9.4 = 173.9$ $23.5 \times 17.3 = 406.55$ $0.5 \times 3.5 \times 3 = 5.25$ $0.5 \times 3 \times 3.5 = 5.25$ $4.1 \times 3 = 12.3$ $11.1 \times 3.5 = 38.85$ $27.5 \times 3.2 = 88$ $0.5 \times 3.3 \times 3.2 = 5.28$ $27.5 \times 3.3 = 90.75$ $65 \times 14.9 = 968.5$	
Total Living Area (Rounded):	4757 Sq ft		
Non-living Area			
Porch	65.19 Sq ft	$12.3 \times 5.3 = 65.19$	
Deck	236.92 Sq ft	$14 \times 14 = 196$ $3.3 \times 10.8 = 35.64$ $0.5 \times 3.3 \times 3.2 = 5.28$	
Garage	675.64 Sq ft	$26.6 \times 25.4 = 675.64$	
Concrete Patio	236.92 Sq ft	$14 \times 14 = 196$ $3.3 \times 10.8 = 35.64$ $0.5 \times 3.3 \times 3.2 = 5.28$	

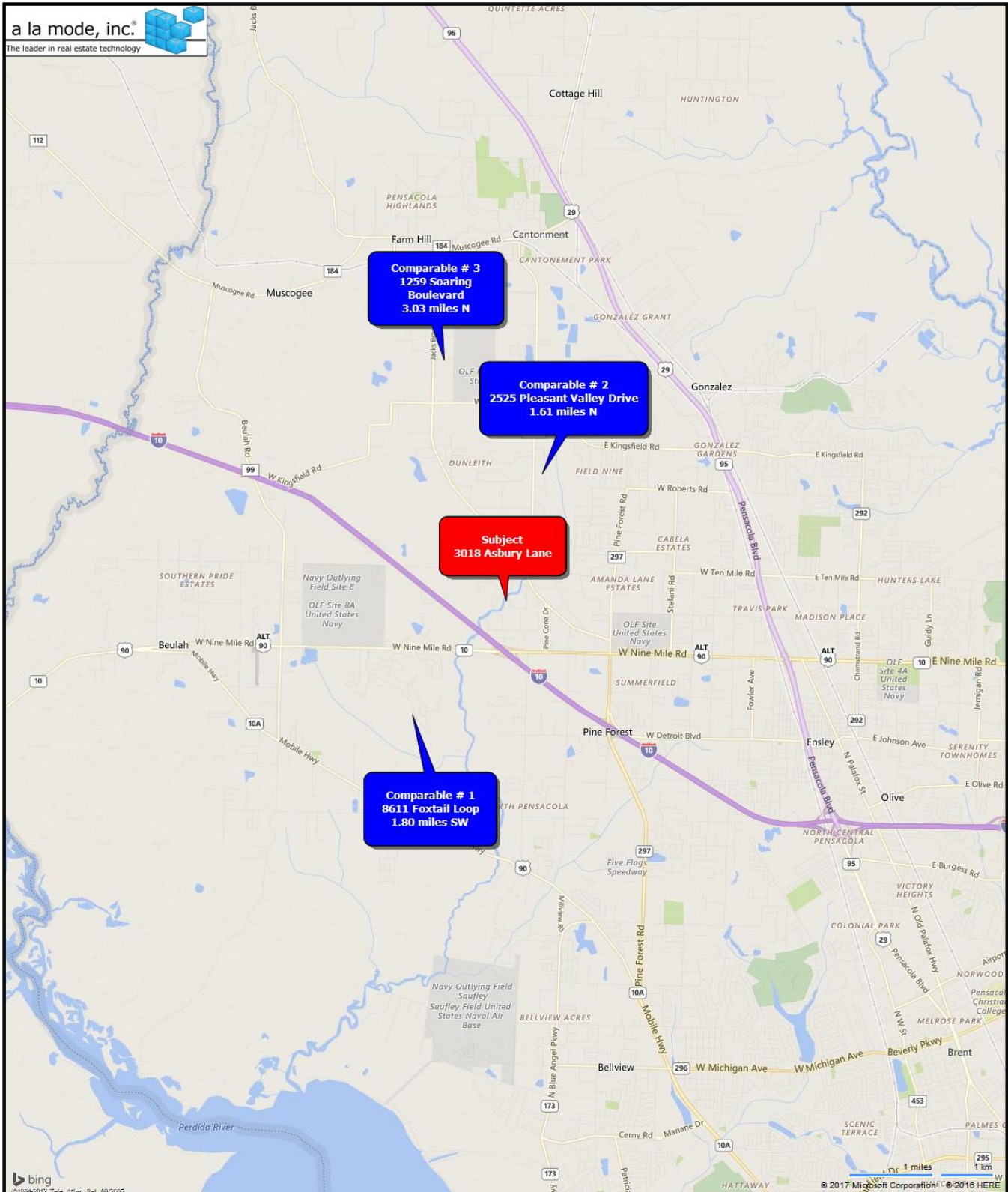
Flood Map

Borrower/Client	David & Lydia Rolfe				
Property Address	3018 Ashbury Ln				
City	Cantonment	County	Escambia	State	FL Zip Code 32533
Lender	Escambia County				



Comparable Sales Map

Borrower/Client	David & Lydia Rolfe				
Property Address	3018 Ashbury Ln				
City	Cantonment	County	Escambia	State	FL Zip Code 32533
Lender	Escambia County				



Client:	Escambia County	Client File #:	
Subject Property:	3018 Ashbury Ln, Cantonment, FL 32533	Appraisal File #:	RLTP17008Z-8

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS

This appraisal is subject to the following assumptions and limiting conditions:

- This report is prepared using forms developed and copyrighted by the Appraisal Institute. However, the content, analyses, and opinions set forth in this report are the sole product of the appraiser. The Appraisal Institute is not liable for any of the content, analyses, or opinions set forth herein.
- No responsibility is assumed for matters legal in character or nature. No opinion is rendered as to title, which is assumed to be good and marketable. All existing liens, encumbrances, and assessments have been disregarded, unless otherwise noted, and the property is appraised as though free and clear, having responsible ownership and competent management.
- I have examined the property described herein exclusively for the purposes of identification and description of the real property. The objective of our data collection is to develop an opinion of the highest and best use of the subject property and make meaningful comparisons in the valuation of the property. The appraiser's observations and reporting of the subject improvements are for the appraisal process and valuation purposes only and should not be considered as a warranty of any component of the property. This appraisal assumes (unless otherwise specifically stated) that the subject is structurally sound and all components are in working condition.
- I will not be required to give testimony or appear in court because of having made an appraisal of the property in question, unless specific arrangements to do so have been made in advance, or as otherwise required by law.
- I have noted in this appraisal report any significant adverse conditions (such as needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) discovered during the data collection process in performing the appraisal. Unless otherwise stated in this appraisal report, I have no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and have assumed that there are no such conditions and make no guarantees or warranties, express or implied. I will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because I am not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable public and/or private sources that I believe to be true and correct.
- I will not disclose the contents of this appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and/or applicable federal, state or local laws.
- The Client is the party or parties who engage an appraiser (by employment contract) in a specific assignment. A party receiving a copy of this report from the client does not, as a consequence, become a party to the appraiser-client relationship. Any person who receives a copy of this appraisal report as a consequence of disclosure requirements that apply to an appraiser's client, does not become an intended user of this report unless the client specifically identified them at the time of the assignment. The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
- If this valuation conclusion is subject to satisfactory completion, repairs, or alterations, it is assumed that the improvements will be completed competently and without significant deviation.

VALUE DEFINITION

☒ **Market Value Definition (below)**

☐ **Alternate Value Definition (attached)**

MARKET VALUE is defined as the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. buyer and seller are typically motivated;
2. both parties are well informed or well advised and acting in what they consider their own best interests;
3. a reasonable time is allowed for exposure in the open market;
4. payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

Source: *The Dictionary of Real Estate Appraisal*, 5th ed., Appraisal Institute

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AI Reports® AI-900.04 Certification, Assumptions and Limiting Conditions

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January 2013

Client:	Escambia County	Client File #:	
Subject Property:	3018 Ashbury Ln, Cantonment, FL 32533	Appraisal File #:	RLTP17008Z-8

APPRAISER CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analysis, opinions, and conclusions are limited only by the report assumptions and limiting conditions, and are my personal, unbiased professional analysis, opinions, and conclusions.
- I have no present (unless specified below) or prospective interest in the property that is the subject of this report, and I have no (unless specified below) personal interest with respect to the parties involved.
- I have no bias with respect to any property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon the developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analysis, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- Individuals who have provided significant real property appraisal assistance are named below. The specific tasks performed by those named are outlined in the Scope of Work section of this report.

☒ None ☐ Name(s)

As previously identified in the Scope of Work section of this report, the signer(s) of this report certify to the inspection of the property that is the subject of this report as follows:

Property inspected by Appraiser ☒ Yes ☐ No

Property inspected by Co-Appraiser ☐ Yes ☒ No

- Services provided, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment: ☒ None ☐ Specify services provided:

ADDITIONAL CERTIFICATION FOR APPRAISAL INSTITUTE MEMBERS

Appraisal Institute Designated Member, Candidate for Designation, or Practicing Affiliate Certify:

- The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute, which include the Uniform Standards of Professional Appraisal Practice.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

▪ I am not a Member, Candidate or Practicing Affiliate of the Appraisal Institute.

APPRAISER:

Signature Tim H. Philpot
 Name Tim H. Philpot
 Report Date 01/24/2017
 Trainee ☐ Licensed ☐ Certified Residential ☒ Certified General ☐
 License # Cert Res RD#934 State FL
 Expiration Date 11/30/2018

CO-APPRAISER:

Signature Rodger K. Lowery
 Name Rodger K. Lowery, MAI
 Report Date 01/24/2017
 Trainee ☐ Licensed ☐ Certified Residential ☐ Certified General ☒
 License # Cert Gen RZ#1922 State FL
 Expiration Date 11/30/2018

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January 2013

Uniform Residential Appraisal Report

SEM
File No. 1614728

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address	9980 Bristol Park Road	City	Cantonment	State	FL	Zip Code	32533
Borrower	N/A	Owner of Public Record	James A. & Sandra K. Riddell	County	Escambia		
Legal Description	Lt 13, Blk C, Bristol Park, Unit II, PB 14, P 20, OR 5471, P 584						
Assessor's Parcel #	03-1S-31-1500-013-003	Tax Year	2015	R.E. Taxes \$	1,223.48		
Neighborhood Name	Bristol Park	Map Reference	Z8	Census Tract	37860-12-033-0036.12		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$	None	<input type="checkbox"/> PUD	HOA \$	50.00	<input checked="" type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Current market value determination						
Lender/Client	Escambia County, Engineering Dept	Address	3363 W. Park Place, Pensacola, FL 32505				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). Pensacola Association or Realtor Multiple Listing Service (PARMLS)							

CONTRACT	I <input type="checkbox"/> did <input checked="" type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. N/A
	Contract Price \$ N/A Date of Contract N/A Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s)
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No
	If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD	Note: Race and the racial composition of the neighborhood are not appraisal factors.								
	Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
	Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	40 %	
	Built-Up	<input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	5 %	
	Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	60 Low	New	Multi-Family	5 %	
	Neighborhood Boundaries	Nine Mile Road to south, US Hwy 29 to east, Kingsfield Road to north, Beulah Road to west			500 High	55	Commercial	15 %	
	Neighborhood Description	See Attached Addendum			190 Pred.	10-15	Other vacant	35 %	
	Market Conditions (including support for the above conclusions) Following several years of declining residential real estate prices during the most recent recession of 2007-2012, market conditions for detached, single-family residences in the subject neighborhood have been stable to slightly increasing during the last 24 to 30 months. This is supported by per unit price indications from closed sales transactions.								

SITE	Dimensions	Undetermined	Area	0.8765 Acres	Shape	Wedge	View	Interior	
	Specific Zoning Classification	MDR	Zoning Description	Medium density residential, per Escambia County					
	Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)							
	Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.								
	Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private	
	Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>
	FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input type="checkbox"/> No	FEMA Flood Zone	undetermined	FEMA Map #	12033C0290G	FEMA Map Date	9/29/2006	
	Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.								
	Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. We are aware that there have been two flooding events in the subject neighborhood during the last 28 years. However, judging by the strength of the market in the subdivisions affected by these events, as evidenced by recent sales, it does not appear that the market recognizes any discounting associated with this history.								

IMPROVEMENTS	GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials/condition		INTERIOR materials/condition		
	Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Unknown	Floors	CT&Lam/Gd		
	# of Stories	1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Masonry/Avg	Walls	DW/Good		
	Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	0.0000 sq. ft.	Roof Surface	DimenShingles/Av	Trim/Finish	Wood/Good	
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	%	Gutters & Downspouts	Yes/Good	Bath Floor	CermTile/Good		
	Design (Style)	Traditional	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Vinyl/Good	Bath Wainscot	CT&Fiber/Good		
	Year Built	1994	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None		
	Effective Age (Yrs)	10	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	No	<input checked="" type="checkbox"/> Driveway	# of Cars	2	
	Attic	<input type="checkbox"/> None	Heating <input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> WoodStove(s) #	Driveway Surface	Concrete		
	<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	<input checked="" type="checkbox"/> Other HtPmp	Fuel Electric	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence WdPrvcy	<input checked="" type="checkbox"/> Garage	# of Cars	1
	<input type="checkbox"/> Floor	<input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Patio/Deck	<input checked="" type="checkbox"/> Porch	<input type="checkbox"/> Carport	# of Cars		
	<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool	<input checked="" type="checkbox"/> Other AG Pool	<input type="checkbox"/> Att.	<input checked="" type="checkbox"/> Det.	<input type="checkbox"/> Built-in	
	Appliances	<input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)							
	Finished area	above grade contains:	11 Rooms	5 Bedrooms	3 Bath(s)	2,861	Square Feet of Gross Living Area Above Grade		
	Additional features (special energy efficient items, etc.). Surround sound, ceiling fans, vaulted ceiling in living room, tray ceiling in master bedroom, garden tub, granite countertops, wood-burning fireplace.								
	Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). Described by the owner as being fully repaired and renovated following the flood of April 2014, the home appears to be in good condition with no noticeable signs of deferred maintenance or needed repairs.								
	Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe.								
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.									

Uniform Residential Appraisal Report

SEM
File No. 1614728

SALES COMPARISON APPROACH

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ to \$.																						
There are 1 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 235,000 to \$ 235,000 .																						
FEATURE		SUBJECT			COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3											
9980 Bristol Park Road					1105 Carla Drive			998 Chesapeake Trail			956 Chesapeake Trail											
Address Cantonment					Cantonment			Cantonment			Cantonment											
Proximity to Subject					3.75 miles northeast			4.75 miles north			4.75 miles north											
Sale Price		\$ N/A			\$ 255,000			\$ 239,000			\$ 244,000											
Sale Price/Gross Liv. Area		\$ 0.00 sq. ft.			\$ 90.33 sq. ft.			\$ 91.12 sq. ft.			\$ 86.56 sq. ft.											
Data Source(s)		Inspection			Closed MLS #500298			Closed MLS #490815			Closed MLS #476886											
Verification Source(s)					Public records			Public records			Public records											
VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION			+			+											
		DESCRIPTION			+			+			+											
Sale or Financing		Conventional			Conventional			VA			VA											
Concessions		None			None			None			None											
Date of Sale/Time		N/A			07/22/2016			04/01/2016			06/05/2015											
Location		Bristol Park			W Roberts Estates			Ironhorse			Ironhorse											
Leasehold/Fee Simple		Fee Simple			Fee Simple			Fee Simple			Fee Simple											
Site		0.8765 Acres			0.27 Acres			0.62 Acres			0.5 Acres											
View		Interior			Interior			Interior			Interior											
Design (Style)		Traditional			Traditional			Traditional			Traditional											
Quality of Construction		Avg to Good			Avg to Good			Avg to Good			Avg to Good											
Actual Age		22+/- Years			+/-18 Years			+/-12 Years			+/-12 Years											
Condition		Good			Good			Good			Good											
Above Grade		Total	Bd rms	Baths	Total	Bd rms	Baths	Total	Bd rms	Baths	Total	Bd rms	Baths									
Room Count		11	5	3	11	4	3	8	4	3	10	4	3									
Gross Living Area 55.23		2,861 sq. ft.			2,823 sq. ft.			2,100			2,623 sq. ft.			13,100			2,819 sq. ft.			2,300		
Basement & Finished		0			0			0			0			0								
Rooms Below Grade		0			0			0			0			0								
Functional Utility		Typical			Typical			Typical			Typical											
Heating/Cooling		HtPmp C/Air			HtPmp C/Air			HtPmp C/Air			HtPmp C/Air											
Energy Efficient Items		Typical			Typical			Typical			Typical											
Garage/Carport		1 Car Garage			2 Car Garage			-5,000			2 Car Garage			-5,000			2 Car Garage			-5,000		
Porch/Patio/Deck		Porch			Porch, Patio			-1,500			Porch, Patio			-1,500			Porch, Patio			-1,500		
Fireplace		1 F/P			1 F/P			1 F/P			1 F/P											
Site Imprvments		Fence, Sprnklr			Fence, Sprnklr			Fence, Sprnklr			Fence, Sprnklr											
Other		AG Pool			Yrd Bldg			500			None			2,000			None			2,000		
Net Adjustment (Total)					+ -			\$ 3,900			+ -			\$ 8,600			+ -			\$ 2,200		
Adjusted Sale Price					Net Adj. -1.5%						Net Adj. 3.6%						Net Adj. -0.9%					
of Comparables					Gross Adj. 3.6%			\$ 251,100			Gross Adj. 9.0%			\$ 247,600			Gross Adj. 4.4%			\$ 241,800		

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) Public records, PARMLS, Metro Market Trends

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) Public records, PARMLS, Metro Market Trends

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer			8/20/2015	11/7/2014
Price of Prior Sale/Transfer			\$125,000	\$157,500
Data Source(s)			Public records	Public records
Effective Date of Data Source(s)			Current	Current

Analysis of prior sale or transfer history of the subject property and comparable sales Comparable Sale #2 was previously transferred by warranty deed to Dallas Holland from William Taylor on August 20, 2015 for \$125,000, as recorded in O.R. 7397, page 1955. We could not determine if this was an arm's length sale, although it does not appear to be.

Comparable Sale #3 was previously purchased by Linn & Keith Farrior from US Bank for \$157,500, as record in O.R. 7267, page 408.

US Bank had taken the property back from a Mr. & Mrs. Crispell in June 2014. It is possible that this earlier transaction was for a deficiency judgement, or the November sales price was made to limit loss and clear the property from the bank books.

Summary of Sales Comparison Approach. See Attached Addendum

Indicated Value by Sales Comparison Approach \$ 247,000

Indicated Value by: Sales Comparison Approach \$247,000 Cost Approach (if developed) \$ Income Approach (if developed) \$ See Attached Addendum

This appraisal is made as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 247,000 as of October 24, 2016 , which is the date of inspection and the effective date of this appraisal.

[illegible]

COST APPROACH

Provide adequate information for the lender/client to replicate the below cost figures and calculations.			
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)			
COST APPROACH	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW		OPINION OF SITE VALUE = \$
	Source of cost data		Dwelling Sq. Ft. @ \$ = \$
	Quality rating from cost service Effective date of cost data		Sq. Ft. @ \$ = \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)		
			Garage/Carport Sq. Ft. @ \$ = \$
			Total Estimate of Cost-New = \$
	Less 50 Physical Functional External		
	Depreciation		= \$ ()
	Depreciated Cost of Improvements		= \$
	"As-is" Value of Site Improvements		= \$
Estimated Remaining Economic Life (HUD and VA only) 40 Years		INDICATED VALUE BY COST APPROACH = \$	

INCOME

INCOME	Estimated Monthly Market Rent \$	X Gross Rent Multiplier	= \$	Indicated Value by Income Approach
	Summary of Income Approach (including support for market rent and GRM) _____			

PUD INFORMATION

PUD INFORMATION	Is the developer/builder in control of the Homeowners' Association (HOA)?			<input type="checkbox"/> Yes	<input type="checkbox"/> No	Unit type(s)	<input type="checkbox"/> Detached	<input type="checkbox"/> Attached
	Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.							
	Legal name of project							
	Total number of phases		Total number of units			Total number of units sold		
	Total number of units rented		Total number of units for sale			Data source(s)		
	Was the project created by the conversion of an existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion.							
	Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data source(s)							
	Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.							
	Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.							
Describe common elements and recreational facilities.								

Uniform Residential Appraisal Report

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Uniform Residential Appraisal Report

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

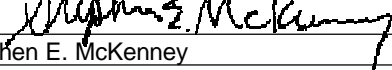
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
Name Stephen E. McKenney
Company Name Presley-McKenney & Associates, Inc.
Company Address 913 Gulf Breeze Parkway, Suite 30
Gulf Breeze, FL 32561
Telephone Number 850-916-7066
Email Address presleymckenney@gmail.com
Date of Signature and Report 11/14/2016
Effective Date of Appraisal October 24, 2016
State Certification # _____
or State License # St. Reg. Trn. REA #RI8246
or Other (describe) _____ State # _____
State Florida
Expiration Date of Certification or License 11/30/2016

ADDRESS OF PROPERTY APPRAISED


9980 Bristol Park Road
Cantonment, FL 32533

APPRAISED VALUE OF SUBJECT PROPERTY \$ 247,000

LENDER/CLIENT

Name Escambia County
Company Name Escambia County, Engineering Dept
Company Address 3363 W. Park Place
Pensacola, FL 32505
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature 
Name M. Eugene Presley, MAI, SRA
Company Name Presley-McKenney & Associates, Inc.
Company Address 913 Gulf Breeze Parkway, Suite 30
Gulf Breeze, FL 32561
Telephone Number 850-916-7066
Email Address presleymckenney@gmail.com
Date of Signature 11/14/2016
State Certification # Cert Gen RZ 103
or State License # _____
State Florida
Expiration Date of Certification or License 11/30/2016

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection _____
☒ Did inspect interior and exterior of subject property
Date of Inspection October 24, 2016

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☒ Did inspect exterior of comparable sales from street
Date of Inspection October 24, 2016

ADDENDUM

Borrower: N/A		File No.: 16147Z8	
Property Address: 9980 Bristol Park Road		Case No.: SEM	
City: Cantonment		State: FL	Zip: 32533
Lender: Escambia County, Engineering Dept			

Neighborhood Description

The subject neighborhood is at the northern edge of suburban growth of the urbanized areas of the City of Pensacola. With physical barriers to urban growth of Pensacola on the south, east, and west, the northern edge is the default area where any future growth will occur. The subject neighborhood includes established commercial development along US Highway 29 and most of Nine Mile Road. Commercial development and uses are increasing along Nine Mile Road, extending to the west of its intersection with Pine Forest Road. This commercial growth is in response to increasing residential subdivision development in the area over the last 10 to 25 years. Most residential development in this former agricultural-oriented band of the metropolitan area has occurred as branches from Nine Mile Road, Kingsfield Road, and Pine Forest Road.

Comments on Sales Comparison

From our research of the market area, three sales have been selected to which to compare the subject. These sold properties are of similar quality of construction as the subject. The subject property has had significant interior renovations within the last two years. All of the sales have had similar renovations.

Size adjustments have been applied to all sales with the subject being most similar to Sales One and Three for this characteristic. The subject's detached one car gagrae is inferior to each of the sales built-in two-car garage. The subject lacks the patio found with the other properties. The subject above ground pool adds some value to the subject in comparison to the sold proeprties that lack this feature.

Following all adjustments, the sales show a range of market value for the subject property between \$241,800 and \$251,100. With weight to each, it is our opinion that the sales indicate a current market value of \$247,000 for the subject property.

Final Reconciliation

Of the three approaches to value, the direct sales comparison approach is the most reliable in rendering an opinion of market value for the subject property. With the subject involving a recently renovated home of over 22 years old, development of the cost approach is not considered as reliable a method of determining current market value as the direct sales comparison approach. Development of the cost approach is most applicable with new construction located in areas where recent sales of similar vacant lots are abundant and the market area has a reasonable supply of newly built, speculative homes inventory. Development of the income approach is most reliable in markets where there are an abundance of rental properties; homes within the subject neighborhood are almost entirely owner-occupied. Based on the research and analysis, we estimate the current market value of the subject property as \$247,000.

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: N/A		File No.: 16147Z8
Property Address: 9980 Bristol Park Road		Case No.: SEM
City: Cantonment	State: FL	Zip: 32533
Lender: Escambia County, Engineering Dept		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: October 24, 2016
Appraised Value: \$ 247,000



REAR VIEW OF
SUBJECT PROPERTY



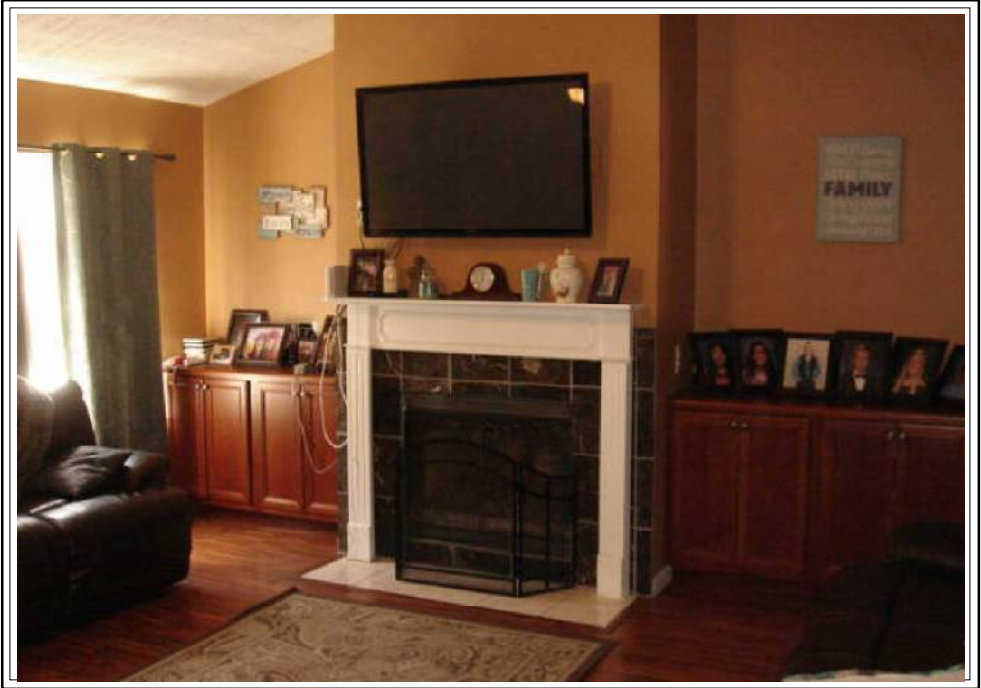
STREET SCENE

SUBJECT PHOTOGRAPHS

Borrower: N/A		File No.: 16147Z8
Property Address: 9980 Bristol Park Road		Case No.: SEM
City: Cantonment	State: FL	Zip: 32533
Lender: Escambia County, Engineering Dept		



View of Master Bedroom



View of Living Room



View of Kitchen

SUBJECT PHOTOGRAPHS

Borrower: N/A		File No.: 16147Z8
Property Address: 9980 Bristol Park Road		Case No.: SEM
City: Cantonment	State: FL	Zip: 32533
Lender: Escambia County, Engineering Dept		



View of Master Bathroom



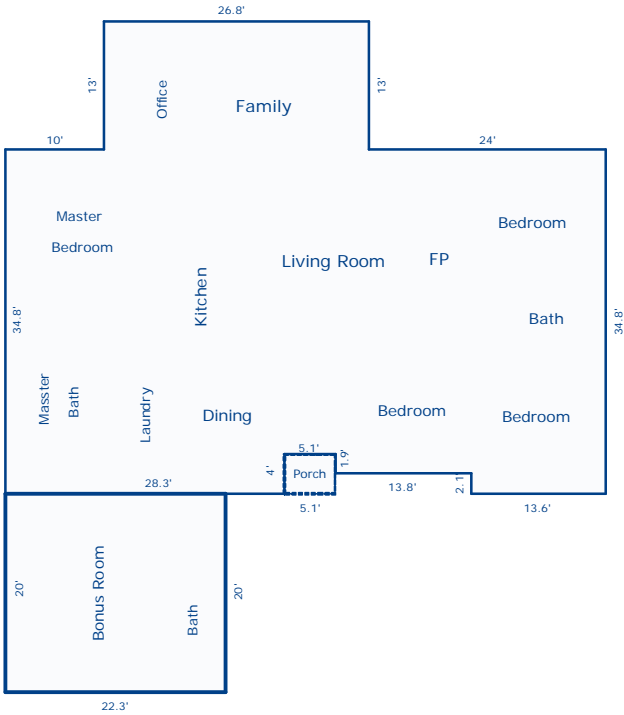
View of Rear Yard



View of Rear Yard

FLOORPLAN SKETCH

Borrower: N/A		File No.: 16147Z8
Property Address: 9980 Bristol Park Road		Case No.: SEM
City: Cantonment	State: FL	Zip: 32533
Lender: Escambia County, Engineering Dept		



Sketch by Apex Sketch v5 Standard™

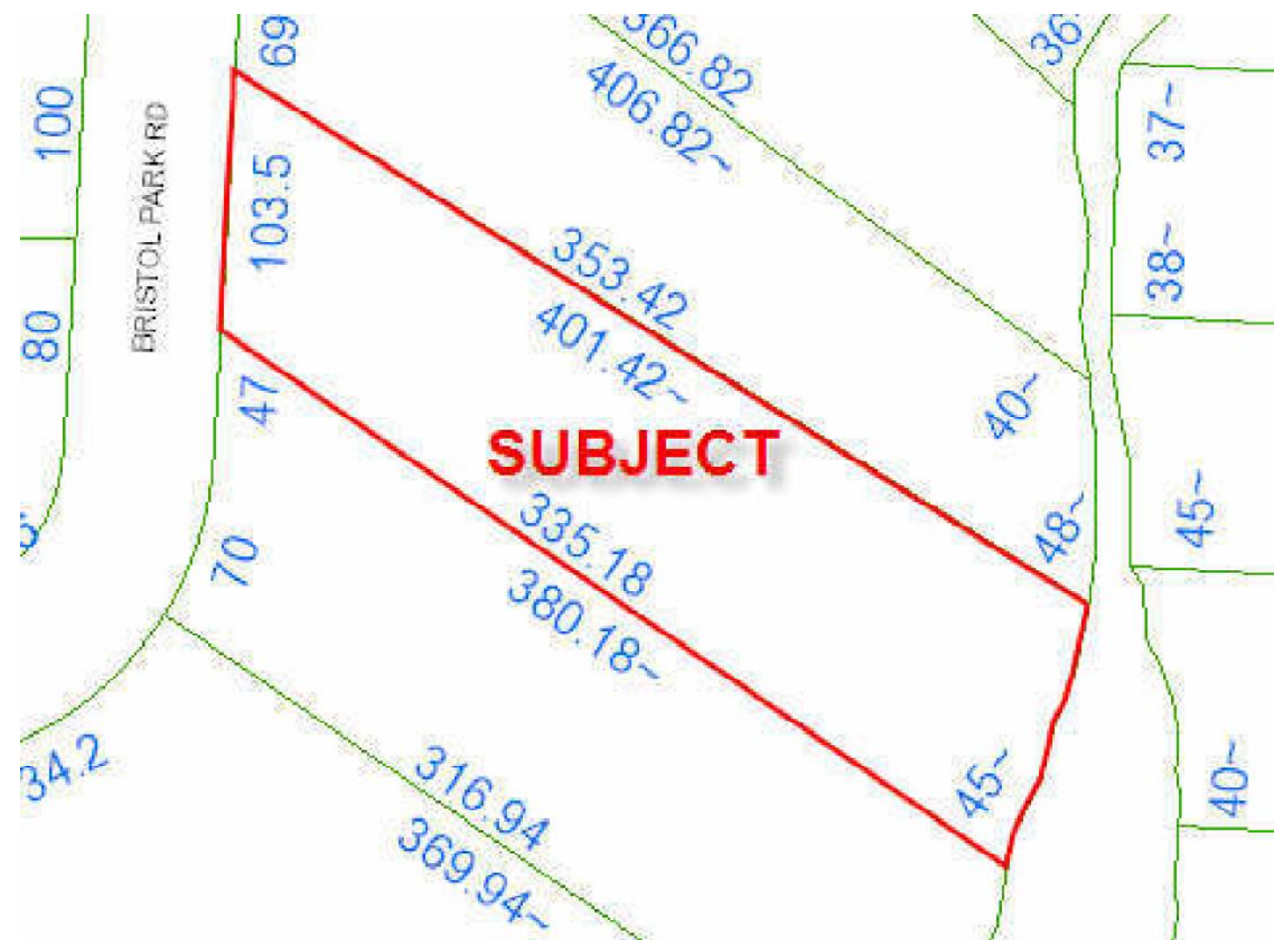
Comments:

[illegible]

LIVING/BUILDING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
4.0	x	28.3	113.20
13.0	x	26.8	348.40
2.1	x	13.6	28.56
1.9	x	27.4	52.06
30.8	x	60.8	1872.64
22.3	x	20.0	446.00
6 Items (rounded)			2861

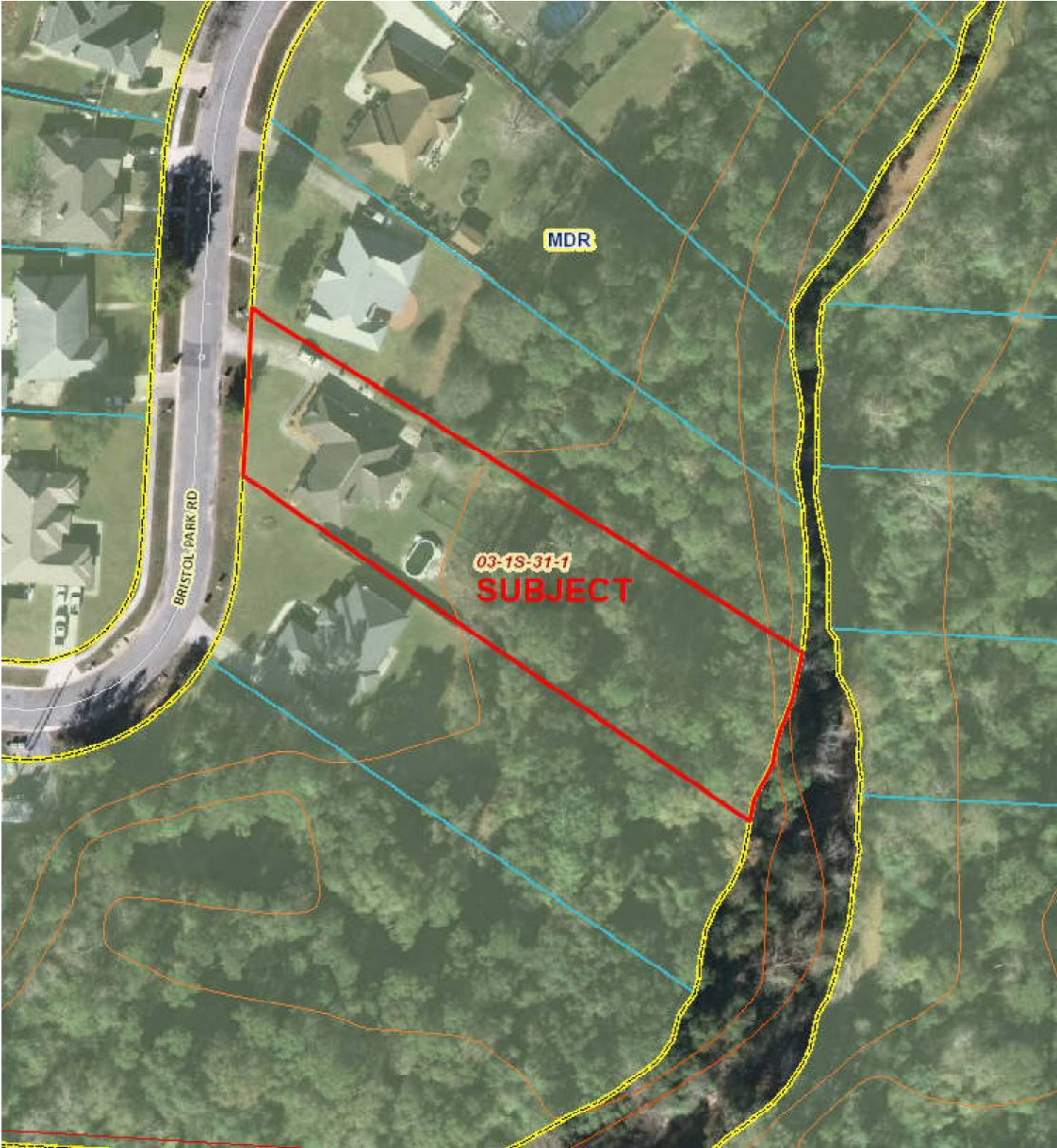
PLAT MAP

Borrower: N/A		File No.: 16147Z8	
Property Address: 9980 Bristol Park Road		Case No.: SEM	
City: Cantonment		State: FL	Zip: 32533
Lender: Escambia County, Engineering Dept			



AERIAL PHOTOGRAPH

Borrower: N/A	File No.: 16147Z8
Property Address: 9980 Bristol Park Road	Case No.: SEM
City: Cantonment	State: FL
Lender: Escambia County, Engineering Dept	Zip: 32533



COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: N/A		File No.: 16147Z8
Property Address: 9980 Bristol Park Road		Case No.: SEM
City: Cantonment	State: FL	Zip: 32533
Lender: Escambia County, Engineering Dept		



COMPARABLE SALE #1

1105 Carla Drive
Cantonment
Sale Date: 07/22/2016
Sale Price: \$ 255,000



COMPARABLE SALE #2

998 Chesapeake Trail
Cantonment
Sale Date: 04/01/2016
Sale Price: \$ 239,000



COMPARABLE SALE #3

956 Chesapeake Trail
Cantonment
Sale Date: 06/05/2015
Sale Price: \$ 244,000

LOCATION MAP

Borrower: N/A	File No.: 16147Z8
Property Address: 9980 Bristol Park Road	Case No.: SEM
City: Cantonment	State: FL
Lender: Escambia County, Engineering Dept	Zip: 32533



USPAP ADDENDUM

Borrower: N/A				
Property Address: 9980 Bristol Park Road				
City:	Cantonment	County:	Escambia	State: FL
Lender:	Escambia County, Engineering Dept			

Reasonable Exposure Time
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 90-180 days.

Exposure time is the estimated length of time that the proeprty interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. This is a retrospective opinion based on an analysis of past events that assumes a competitive and open market. The appraiser has determined that the subject property would have to be exposed for three to six months on the open market of the effective date of this appraisal, at the appraised market value.

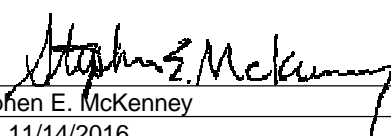

Additional Certifications

☒ I have performed **NO** services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

☐ I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

Stephen McKenney, Florida State Registered Real Estate Trainee Appraiser #RI8246, provided significant real property appraisal assistance to the person signing this certification. This assistance included visiting the subject property with the appraiser; researching the market area, subject property, and market trends; analyzing the market and comparable properties; and reporting of descriptions, research, and analysis.

APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature: 	Signature: 
Name: Stephen E. McKenney	Name: M. Eugene Presley, MAI, SRA
Date Signed: 11/14/2016	Date Signed: 11/14/2016
State Certification #: _____	State Certification #: Cert Gen RZ 103
or State License #: St. Reg. Trn. REA #RI8246	or State License #: _____
or Other (describe): _____ State #: _____	State: FL
State: FL	Expiration Date of Certification or License: 11/30/2016
Expiration Date of Certification or License: 11/30/2016	Supervisory Appraiser inspection of Subject Property:
Effective Date of Appraisal: October 24, 2016	<input type="checkbox"/> Did Not <input checked="" type="checkbox"/> Exterior-only from street <input type="checkbox"/> Interior and Exterior

Uniform Residential Appraisal Report

SEM
File No. 16154Z8

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address	10070 Bristol Park Road	City	Cantonment	State	FL	Zip Code	32533
Borrower	N/A	Owner of Public Record	Kathy R. Musick	County	Escambia		
Legal Description	Lt 4, Blk C, Bristol Park, Unit II, PB 14, P 20, OR 7494, P 1395						
Assessor's Parcel #	03-1S-31-1500-004-003	Tax Year	2015	R.E. Taxes \$	1,623.00		
Neighborhood Name	Bristol Park	Map Reference	Z8	Census Tract	37860-12-033-0036.12		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant			Special Assessments \$	None		
				<input type="checkbox"/> PUD	HOA \$	50.00	
				<input checked="" type="checkbox"/> per year	<input type="checkbox"/> per month		
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Current market value determination						
Lender/Client	Escambia County, Engineering Dept						
Address	3363 W. Park Place, Pensacola, FL 32505						
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?							
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s).							
Pensacola Association or Realtor Multiple Listing Service (PARMLS); Listed for \$229,000 on 2/5/2016; Sold 3/16/2016 for \$220,000.							

CONTRACT

I <input type="checkbox"/> did <input checked="" type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.			
N/A			
Contract Price \$	N/A	Date of Contract	N/A
Is the property seller the owner of public record?		<input type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
If Yes, report the total dollar amount and describe the items to be paid.			

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.							
Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	40 %
Built-Up	<input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	5 %
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	60 Low	New	Multi-Family	5 %
Neighborhood Boundaries	Nine Mile Road to south, US Hwy 29 to east, Kingsfield Road to north, Beulah Road to west			500 High	55	Commercial	15 %
Neighborhood Description	See Attached Addendum			190 Pred.	10-15	Other vacant	35 %
Market Conditions (including support for the above conclusions)							
Following several years of declining residential real estate prices during the most recent recession of 2007-2012, market conditions for detached, single-family residences in the subject neighborhood have been stable to slightly increasing during the last 24 to 30 months. This is supported by per unit price indications from closed sales transactions.							

SITE

Dimensions	Undetermined	Area	0.6532 Acres	Shape	Wedge	View	Interior
Specific Zoning Classification	MDR						
Zoning Description	Medium density residential, per Escambia County						
Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)						
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?							
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.							
Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input type="checkbox"/> No	FEMA Flood Zone	undetermined	FEMA Map #	12033C0290G	FEMA Map Date	9/29/2006
Are the utilities and off-site improvements typical for the market area?							
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?							
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe.							
We are aware that there have been two flooding events in the subject neighborhood during the last 28 years. However, judging by the strength of the market in the subdivisions affected by these events, as evidenced by recent sales, it does not appear that the market recognizes any discounting associated with this history.							

IMPROVEMENTS

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials/condition		INTERIOR materials/condition	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls	Concrete/Unknown	Floors	Lam&CT/Gd
# of Stories	1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	Masonry/Avg	Walls	DW/Good
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	0.0000 sq. ft.	Roof Surface	DimenShingles/Av	Trim/Finish	Wood/Good
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish	%	Gutters & Downspouts	Yes/Good	Bath Floor	CermTile/Good
Design (Style)	Traditional	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type	Vinyl/Good	Bath Wainscot	CT&Fiber/Good
Year Built	1997	Evidence of	<input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs)	10	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	Yes	<input checked="" type="checkbox"/> Driveway	# of Cars 2
Attic	<input type="checkbox"/> None	Heating	<input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> WoodStove(s) #	Driveway Surface	Concrete
<input checked="" type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	<input checked="" type="checkbox"/> Other HtPmp	Fuel Electric	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence WdPrvcy	<input checked="" type="checkbox"/> Garage	# of Cars 2
<input type="checkbox"/> Floor	<input type="checkbox"/> Scuttle	Cooling	<input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck WdDk	<input checked="" type="checkbox"/> Porch	<input type="checkbox"/> Carport	# of Cars
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool	<input checked="" type="checkbox"/> Other Sprinkler	<input type="checkbox"/> Att.	<input type="checkbox"/> Det. <input checked="" type="checkbox"/> Built-in
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)							
Finished area above grade contains:							
9 Rooms 4 Bedrooms 2 Bath(s) 2,490 Square Feet of Gross Living Area Above Grade							
Additional features (special energy efficient items, etc.).							
Granite countertops, bullnose corners, high ceiling in living room/kitchen, ceiling fans, plant ledges, some crown molding, yard building.							
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).							
Described by the owner as being fully repaired and renovated following the flood of April 2014, the home appears to be in good condition with no noticeable signs of deferred maintenance or needed repairs.							
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?							
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe.							
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?							
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.							

Uniform Residential Appraisal Report

SEM
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SALES COMPARISON APPROACH

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ to \$.																
There are 3 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 217,000 to \$ 223,000 .																
FEATURE		SUBJECT		COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3						
10070 Bristol Park Road				655 Mohegan Circle			2513 Marple Way			697 Mohegan Circle						
Address Cantonment				Cantonment			Cantonment			Cantonment						
Proximity to Subject				3.5 miles north			0.75 mile north			3.5 miles north						
Sale Price		\$ N/A		\$ 233,500			\$ 227,500			\$ 247,500						
Sale Price/Gross Liv. Area		\$ 0.00 sq. ft.		\$ 98.11 sq. ft.			\$ 90.85 sq. ft.			\$ 95.19 sq. ft.						
Data Source(s)		Inspection		Closed MLS #497491			Closed MLS #479911			Closed MLS #492059						
Verification Source(s)				Public records			Public records			Public records						
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment		
Sale or Financing		Conventional		Conventional				VA				VA				
Concessions		None		None				None				None				
Date of Sale/Time		N/A		07/29/2016				07/24/2015				07/12/2016				
Location		Bristol Park		Indian Lake				Glenmoor Trail				Indian Lake				
Leasehold/Fee Simple		Fee Simple		Fee Simple				Fee Simple				Fee Simple				
Site		0.6532 Acres		0.47 Acres				0.30 Acres				0.23 Acres				
View		Interior		Interior				Interior				Interior				
Design (Style)		Traditional		Traditional				Traditional				Traditional				
Quality of Construction		Avg to Good		Avg to Good				Avg to Good				Avg to Good				
Actual Age		19+/- Years		+/-3 Years				+/-13 Years				+/-4 Years				
Condition		Good		Very Good		-9,500		Good				Very Good		-9,500		
Above Grade		Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths
Room Count		9	4	2	8	4	3	-3,000	8	4	3	-3,000	8	4	2.5	-1,500
Gross Living Area		55.23 2,490 sq. ft.			2,380 sq. ft.			6,100	2,504 sq. ft.			-800	2,600 sq. ft.			-6,100
Basement & Finished		0			0				0				0			
Rooms Below Grade		0			0				0				0			
Functional Utility		Typical			Typical				Typical				Typical			
Heating/Cooling		HtPmp C/Air			HtPmp C/Air				HtPmp C/Air				HtPmp C/Air			
Energy Efficient Items		Typical			Typical				Typical				Typical			
Garage/Carport		2 Car Garage			2 Car Garage				2 Car Garage				2 Car Garage			
Porch/Patio/Deck		Porch, Wd Deck			Porch,Cvrd Patio			-1,500	ScrnPorch,Patio			-1,500	Porch, Patio			
Fireplace		1 F/P			1 F/P				1 F/P				1 F/P			
Site Imprvments		Fence,Sprinkler			Fence, Sprnklr				Fence, Sprnklr				PrtFence,Sprnklr			1,000
Other		Yard Bldg			None			1,500	None			1,500	Yard Bldg			
Net Adjustment (Total)					<input type="checkbox"/> + <input checked="" type="checkbox"/> -			\$ 6,400	<input type="checkbox"/> + <input checked="" type="checkbox"/> -			\$ 3,800	<input type="checkbox"/> + <input checked="" type="checkbox"/> -			\$ 16,100
Adjusted Sale Price					Net Adj. -2.7%				Net Adj. -1.7%				Net Adj. -6.5%			
of Comparables					Gross Adj. 9.3%			\$ 227,100	Gross Adj. 3.0%			\$ 223,700	Gross Adj. 7.3%			\$ 231,400

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research ☒ did ☐ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) Buyer, public records, PARMLS, Metro Market Trends

My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) Public records, PARMLS, Metro Market Trends

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	03/16/2016			
Price of Prior Sale/Transfer	\$220,000			
Data Source(s)	Buyer, public records			
Effective Date of Data Source(s)	Current			

Analysis of prior sale or transfer history of the subject property and comparable sales The current buyer purchased the subject on March 16, 2016, in fully renovated condition for \$220,000.

Summary of Sales Comparison Approach. See Attached Addendum

Indicated Value by Sales Comparison Approach \$ 227,000

Indicated Value by: Sales Comparison Approach \$227,000 Cost Approach (if developed) \$ Income Approach (if developed) \$
See Attached Addendum

RECONCILIATION

This appraisal is made ☒ "as is," ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 227,000 as of October 21, 2016 , which is the date of inspection and the effective date of this appraisal.

Presley-McKenney & Associates, Inc.

Uniform Residential Appraisal Report

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ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

ESTIMATED	<input type="checkbox"/> REPRODUCTION OR	<input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$		
Source of cost data			Dwelling	Sq. Ft. @ \$ = \$
Quality rating from cost service			Effective date of cost data	Sq. Ft. @ \$ = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)					
			Garage/Carport	Sq. Ft. @ \$ = \$
			Total Estimate of Cost-New = \$		
			Less 50 Physical	Functional	External
			Depreciation		= \$ ()
			Depreciated Cost of Improvements = \$		
			"As-is" Value of Site Improvements = \$		
Estimated Remaining Economic Life (HUD and VA only)			40 Years	INDICATED VALUE BY COST APPROACH = \$	

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases	Total number of units	Total number of units sold
Total number of units rented	Total number of units for sale	Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

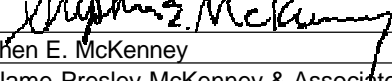
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
Name Stephen E. McKenney
Company Name Presley-McKenney & Associates, Inc.
Company Address 913 Gulf Breeze Parkway, Suite 30
Gulf Breeze, FL 32561
Telephone Number 850-916-7066
Email Address presleymckenney@gmail.com
Date of Signature and Report 11/14/2016
Effective Date of Appraisal October 21, 2016
State Certification # _____
or State License # St. Reg. Trn. REA #RI8246
or Other (describe) _____ State # _____
State FL
Expiration Date of Certification or License 11/30/2016

ADDRESS OF PROPERTY APPRAISED


10070 Bristol Park Road
Cantonment, FL 32533

APPRAISED VALUE OF SUBJECT PROPERTY \$ 227,000

LENDER/CLIENT

Name Escambia County
Company Name Escambia County, Engineering Dept
Company Address 3363 W. Park Place
Pensacola, FL 32505
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature 
Name M. Eugene Presley, MAI, SRA
Company Name Presley-McKenney & Associates, Inc.
Company Address 913 Gulf Breeze Parkway, Suite 30
Gulf Breeze, FL 32561
Telephone Number 850-916-7066
Email Address presleymckenney@gmail.com
Date of Signature 11/14/2016
State Certification # Cert Gen RZ 103
or State License # _____
State FL
Expiration Date of Certification or License 11/30/2016

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection _____
☒ Did inspect interior and exterior of subject property
Date of Inspection October 21, 2016

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☒ Did inspect exterior of comparable sales from street
Date of Inspection October 21, 2016

ADDENDUM

Borrower: N/A		File No.: 16154Z8	
Property Address: 10070 Bristol Park Road		Case No.: SEM	
City: Cantonment		State: FL	Zip: 32533
Lender: Escambia County, Engineering Dept			

Neighborhood Description

The subject neighborhood is at the northern edge of suburban growth of the urbanized areas of the City of Pensacola. With physical barriers to urban growth of Pensacola on the south, east, and west, the northern edge is the default area where any future growth will occur. The subject neighborhood includes established commercial development along US Highway 29 and most of Nine Mile Road. Commercial development and uses are increasing along Nine Mile Road, extending to the west of its intersection with Pine Forest Road. This commercial growth is in response to increasing residential subdivision development in the area over the last 10 to 25 years. Most residential development in this former agricultural-oriented band of the metropolitan area has occurred as branches from Nine Mile Road, Kingsfield Road, and Pine Forest Road.

Comments on Sales Comparison

From our research of the market area, three sales have been selected to which to compare the subject. These sold properties bracket the subject for home size and are of similar quality of construction. The subject property has had significant interior renovations within the last two years. The subject has a similar effective age to Sale Two. Being only three to four years old, Sales One and Three are superior for condition when the subject is compared to each, necessitating an adjustment.

Sales One and Two require adjustment for a third bathroom; Sale Three for an additional half bath. Size adjustments have been applied to all sales with the subject being most similar to Sale Two for this characteristic. The subject porch/patio are inferior to Sale One's porch/covered patio and Sale Two's screened porch/patio. The subject's full fencing requires positive adjustment to Sale Three, while its yard building necessitates positive adjustment to Sales One and Two.

Following all adjustments, the sales show a range of market value for the subject property between \$223,700 and \$231,400. With weight to each, it is our opinion that the sales indicate a current market value of \$227,000 for the subject property.

Final Reconciliation

Of the three approaches to value, the direct sales comparison approach is the most reliable in rendering an opinion of market value for the subject property. With the subject involving a recently renovated home of over 19 years old, development of the cost approach is not considered as reliable a method of determining current market value as the direct sales comparison approach. Development of the cost approach is most applicable with new construction located in areas where recent sales of similar vacant lots are abundant and the market area has a reasonable supply of newly built, speculative homes inventory. Development of the income approach is most reliable in markets where there are an abundance of rental properties; homes within the subject neighborhood are almost entirely owner-occupied. Based on the research and analysis, we estimate the current market value of the subject property as \$227,000.

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: N/A		File No.: 16154Z8
Property Address: 10070 Bristol Park Road		Case No.: SEM
City: Cantonment	State: FL	Zip: 32533
Lender: Escambia County, Engineering Dept		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: October 21, 2016
Appraised Value: \$ 227,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: N/A		File No.: 16154Z8
Property Address: 10070 Bristol Park Road		Case No.: SEM
City: Cantonment	State: FL	Zip: 32533
Lender: Escambia County, Engineering Dept		



COMPARABLE SALE #1

655 Mohegan Circle
Cantonment
Sale Date: 07/29/2016
Sale Price: \$ 233,500



COMPARABLE SALE #2

2513 Marple Way
Cantonment
Sale Date: 07/24/2015
Sale Price: \$ 227,500

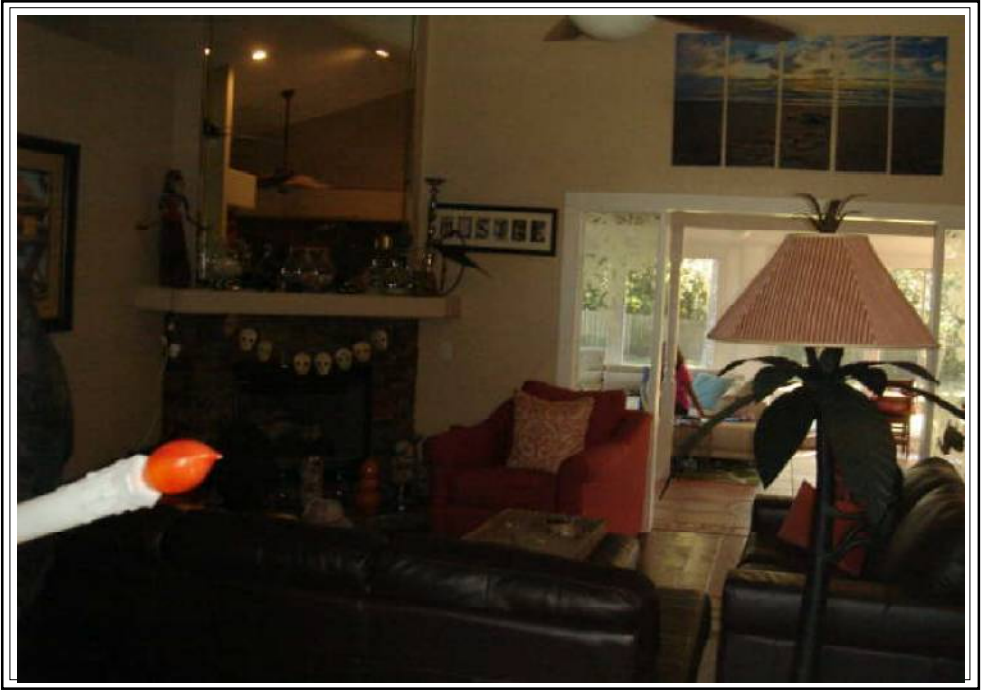


COMPARABLE SALE #3

697 Mohegan Circle
Cantonment
Sale Date: 07/12/2016
Sale Price: \$ 247,500

SUBJECT PHOTOGRAPHS

Borrower: N/A		File No.: 16154Z8
Property Address: 10070 Bristol Park Road		Case No.: SEM
City: Cantonment	State: FL	Zip: 32533
Lender: Escambia County, Engineering Dept		



View of Living Room



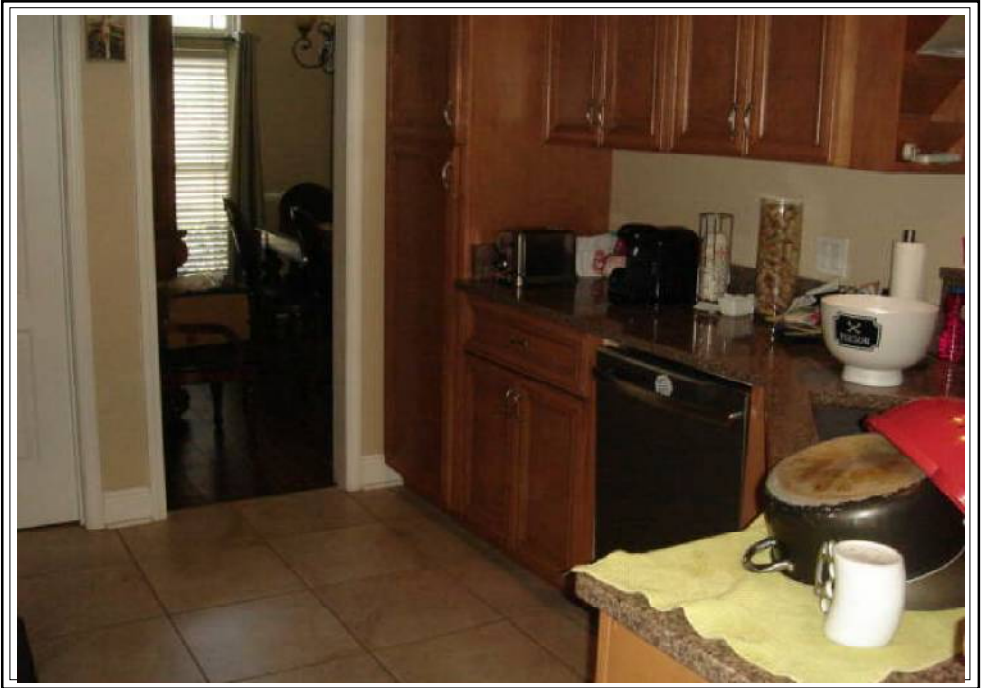
View of Kitchen



View of Living Room

SUBJECT PHOTOGRAPHS

Borrower: N/A		File No.: 16154Z8
Property Address: 10070 Bristol Park Road		Case No.: SEM
City: Cantonment	State: FL	Zip: 32533
Lender: Escambia County, Engineering Dept		



View of Kitchen



View of Dining Room



View of Bathroom

SUBJECT PHOTOGRAPHS

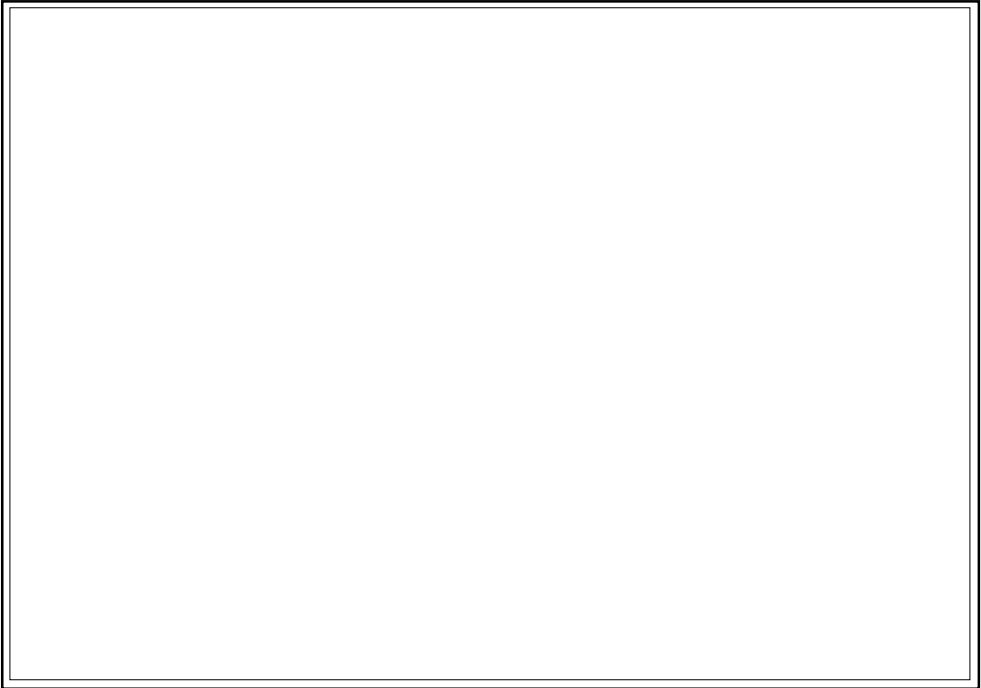
Borrower: N/A		File No.: 16154Z8
Property Address: 10070 Bristol Park Road		Case No.: SEM
City: Cantonment	State: FL	Zip: 32533
Lender: Escambia County, Engineering Dept		



View of Sun Room

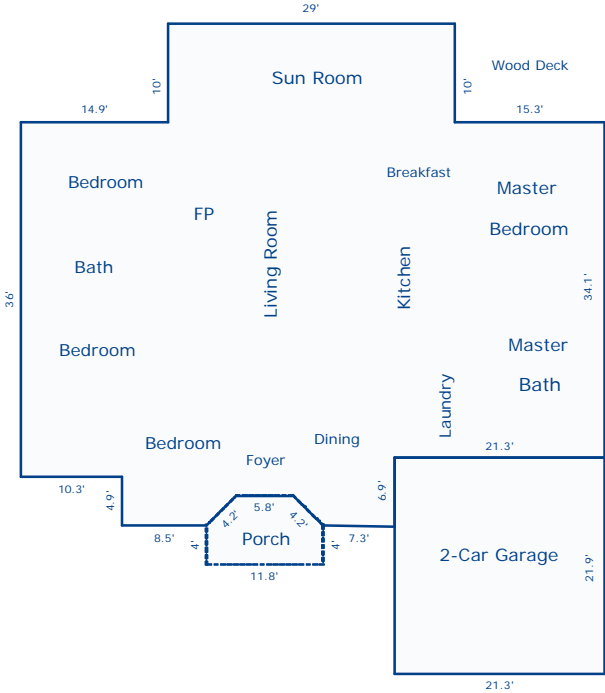


View of Yard Building



FLOORPLAN SKETCH

Borrower: N/A		File No.: 16154Z8
Property Address: 10070 Bristol Park Road		Case No.: SEM
City: Cantonment	State: FL	Zip: 32533
Lender: Escambia County, Engineering Dept		



Sketch by Apex Sketch v5 Standard™

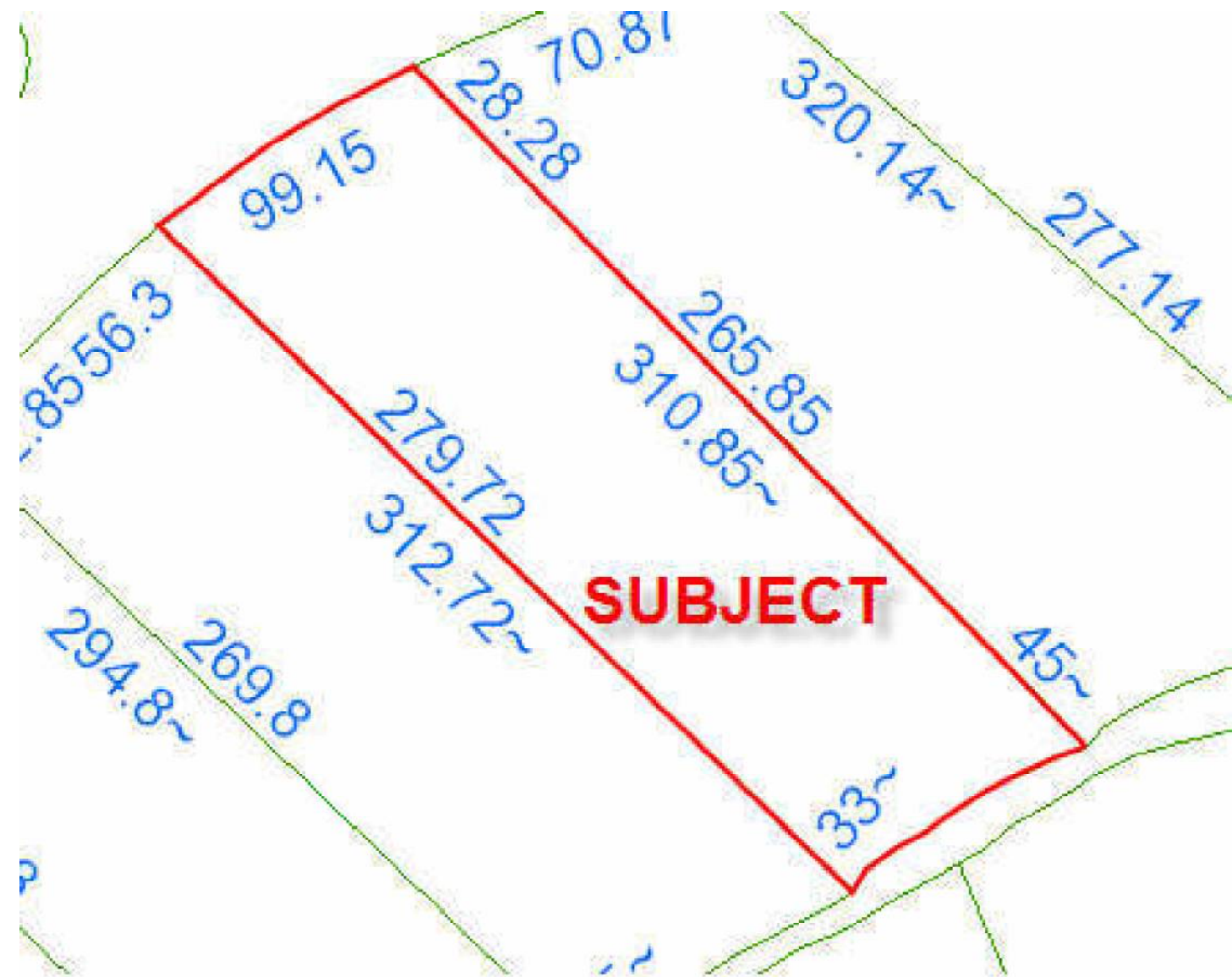
Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	2489.94	2489.94
GAR	Garage	466.47	466.47
P/P	Porch	73.60	73.60
Net LIVABLE Area		(rounded)	2490

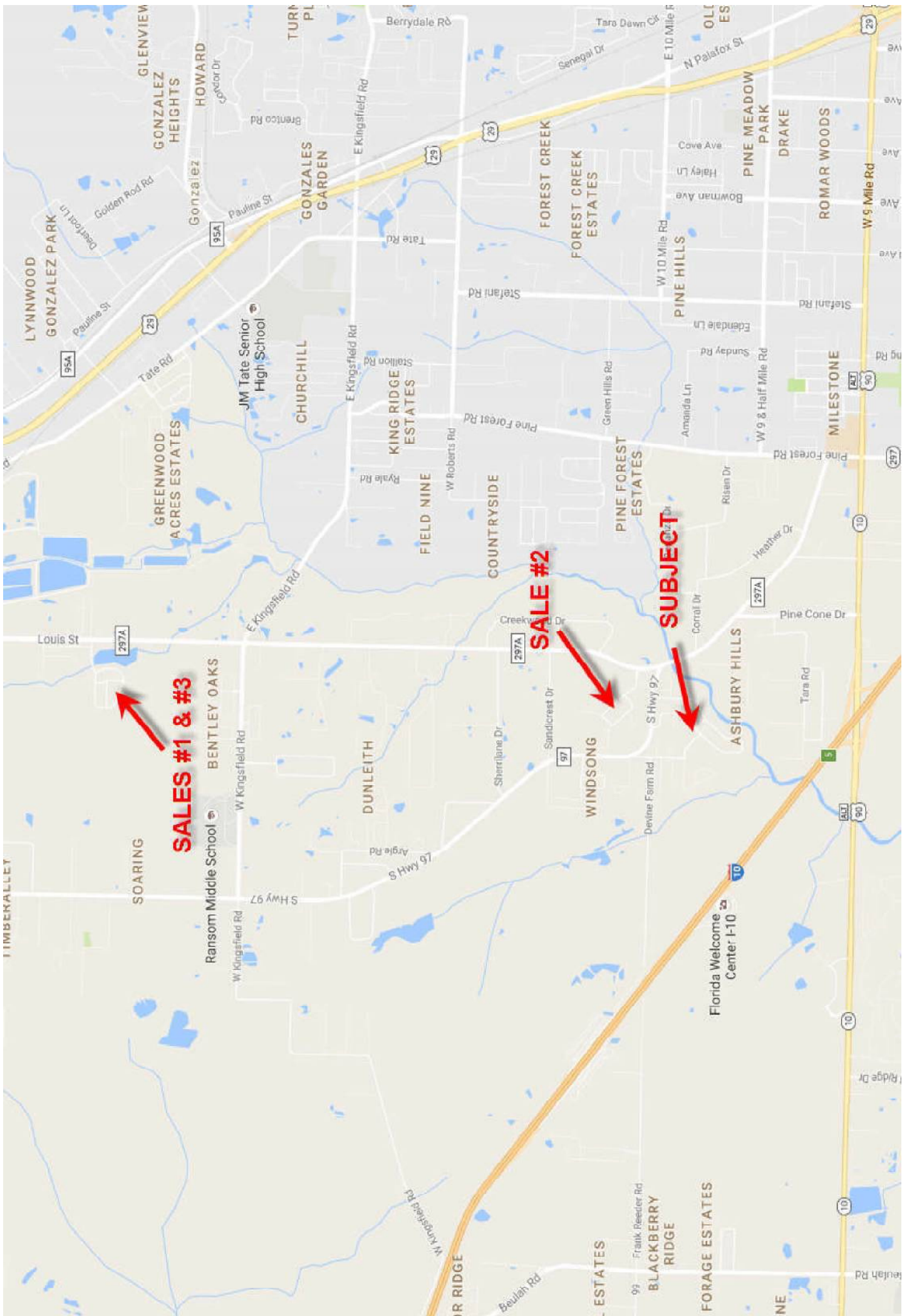
LIVING AREA BREAKDOWN				
Breakdown				Subtotals
First Floor				
0.5 x	0.1	x	7.3	0.37
	3.0	x	7.3	21.90
	27.6	x	1.9	52.44
0.5 x	3.0	x	3.0	4.50
0.5 x	3.0	x	3.0	4.50
	37.9	x	1.9	72.01
	8.5	x	3.0	25.50
	10.0	x	29.0	290.00
	34.1	x	59.2	2018.72
9 Items (rounded)				2490

PLAT MAP

Borrower: N/A		File No.: 16154Z8
Property Address: 10070 Bristol Park Road		Case No.: SEM
City: Cantonment	State: FL	Zip: 32533
Lender: Escambia County, Engineering Dept		



Borrower: N/A		File No.: 16154Z8
Property Address: 10070 Bristol Park Road		Case No.: SEM
City: Cantonment	State: FL	Zip: 32533
Lender: Escambia County, Engineering Dept		



AERIAL PHOTOGRAPH

Borrower: N/A	File No.: 16154Z8
Property Address: 10070 Bristol Park Road	Case No.: SEM
City: Cantonment	State: FL
Lender: Escambia County, Engineering Dept	Zip: 32533



USPAP ADDENDUM

Borrower: <u>N/A</u>				
Property Address: <u>10070 Bristol Park Road</u>				
City: <u>Cantonment</u>	County: <u>Escambia</u>	State: <u>FL</u>	Zip Code: <u>32533</u>	
Lender: <u>Escambia County, Engineering Dept</u>				

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 90-180 days.

Exposure time is the estimated length of time that the proeprty interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. This is a retrospective opinion based on an analysis of past events that assumes a competitive and open market. The appraiser has determined that the subject property would have to be exposed for three to six months on the open market of the effective date of this appraisal, at the appraised market value.

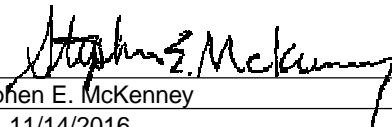
Additional Certifications

- ☒ I have performed **NO** services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- ☐ I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.


Additional Comments

Stephen McKenney, Florida State Registered Real Estate Trainee Appraiser #RI8246, provided significant real property appraisal assistance to the person signing this certification. This assistance included visiting the subject property with the appraiser; researching the market area, subject property, and market trends; analyzing the market and comparable properties; and reporting of descriptions, research, and analysis.

APPRAISER:

Signature: <u></u>	
Name: <u>Stephen E. McKenney</u>	
Date Signed: <u>11/14/2016</u>	
State Certification #: _____	
or State License #: <u>St. Reg. Trn. REA #RI8246</u>	
or Other (describe): _____ State #: _____	
State: <u>FL</u>	
Expiration Date of Certification or License: <u>11/30/2016</u>	
Effective Date of Appraisal: <u>October 21, 2016</u>	

SUPERVISORY APPRAISER (only if required):

Signature: <u></u>	
Name: <u>M. Eugene Presley, MAI, SRA</u>	
Date Signed: <u>11/14/2016</u>	
State Certification #: <u>Cert Gen RZ 103</u>	
or State License #: _____	
State: <u>FL</u>	
Expiration Date of Certification or License: <u>11/30/2016</u>	
Supervisory Appraiser inspection of Subject Property:	
<input type="checkbox"/> Did Not	<input type="checkbox"/> Exterior-only from street <input checked="" type="checkbox"/> Interior and Exterior