

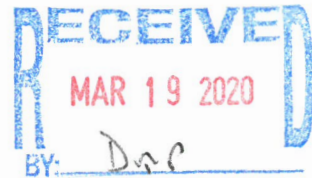
Application



Application for Variance

City of Key West, Florida • Planning Department

1300 White Street • Key West, Florida 33040 • 305-809-3764 • www.cityofkeywest-fl.gov



Application Fee: \$2,300.00 / After-the-Fact: \$4,300.00
(includes \$200.00 advertising/noticing fee and \$100.00 fire review fee)

Please complete this application and attach all required documents. This will help staff process your request quickly and obtain necessary information without delay. If you have any questions, please call 305-809-3764.

PROPERTY DESCRIPTION:

Site Address: 3725 Paula Ave. Key West FL 33040

Zoning District: SF

Real Estate (RE) #: 00054890-000000

Property located within the Historic District? Yes No

APPLICANT: Owner Authorized Representative

Name: Meridian Engineering LLC

Mailing 201 Front St. Ste. 203 Address:

City: Key West State: FL Zip: 33040

Home/Mobile Phone: 305-293-3263 Office: 305-481-0400 Fax: _____

Email: Rmilelli@meFLkeys.com

PROPERTY OWNER: (if different than above)

Name: Cranney-Gage Jillian L

Mailing 3725 Paula Ave. Address:

City: Key West State: FL Zip: 33040

Home/Mobile Phone: _____ Office: _____ Fax: _____

Email: DBlackKW@icloud.com

Description of Proposed Construction, Development, and Use: Side addition for bedroom, office and bathroom

List and describe the specific variance(s) being requested:

Rear setback, Building Coverage and Impervious area

Are there any easements, deed restrictions or other encumbrances attached to the property? Yes No

If yes, please describe and attach relevant documents: _____

Will any work be within the dripline (canopy) of any tree on or off the property?

Yes No

If yes, provide date of landscape approval, and attach a copy of such approval.

Is this variance request for habitable space pursuant to Section 122-1078?

Yes No

Please fill out the relevant Site Data in the table below. For Building Coverage, Impervious Surface, Open Space and F.A.R. *provide square footages and percentages.*

Site Data Table				
	Code Requirement	Existing	Proposed	Variance Request
Zoning	SF			
Flood Zone	AE7			
Size of Site	5,500 Sq.Ft.			
Height	25' Max	N/A	N/A	None
Front Setback	20'	16'-5 1/2"	20'	None
Side Setback	5'	Left 7'-11"	7'-11"	None
Side Setback	5'	Right 10'-5 1/2"	5'	None
Street Side Setback	10'	N/A	N/A	None
Rear Setback	25'	23'-10 1/2"	23'-10 1/2"	Yes
F.A.R	1.0	.228	.344	None
Building Coverage	35%	1,870 Sq.Ft. 34%	2,418 Sq.Ft 43.9%	Yes
Impervious Surface	50% max	2,596 Sq.Ft. 54.9%	3,021 Sq.Ft 54.9%	Yes
Parking	N/A	N/A	N/A	N/A
Handicap Parking	N/A	N/A	N/A	N/A
Bicycle Parking	N/A	N/A	N/A	N/A
Open Space/ Landscaping	35%	2,873 Sq.Ft. 52.2%	2,479 Sq.Ft. 45%	None
Number and type of units	1	1	1	None
Consumption Area or Number of seats	N/A	N/A	N/A	N/A

This application is reviewed pursuant to Section 90-391 through 90-397 of the City of Key West Land Development Regulations (LDRs). The City's LDRs can be found in the Code of Ordinances online at http://www.municode.com/Library/FL/Key_West under Subpart B.

*Please note, variances are reviewed as quasi-judicial hearings, and it is improper for the owner or applicant to speak to a Planning Board member or City Commissioner about the hearing.

Standards for Considering Variances

Before any variance may be granted, the Planning Board and/or Board of Adjustment must find all of the following requirements are met: Please print your responses.

1. Existence of special conditions or circumstances. That special conditions and circumstances exist which are peculiar to the land, structure or building involved and which are not applicable to other land, structures or buildings in the same zoning district.

The current residence has 3 bedroom, 1 bathroom, and 1/2 bathroom

2. Conditions not created by applicant. That the special conditions and circumstances do not result from the action or negligence of the applicant.

The structure had only 1 bedroom and 1/2 bathroom.

3. Special privileges not conferred. That granting the variance(s) requested will not confer upon the applicant any special privileges denied by the land development regulations to other lands, buildings or structures in the same zoning district.

Special privileges not conferred

4. Hardship conditions exist. That literal interpretation of the provisions of the land development regulations would deprive the applicant of rights commonly enjoyed by other properties in this same zoning district under the terms of this ordinance and would work unnecessary and undue hardship on the applicant.

The 3 bedroom and 1 1/2 bathrooms is a hardship for the family.

5. Only minimum variance(s) granted. That the variance(s) granted is/are the minimum variance(s) that will make possible the reasonable use of the land, building or structure.

Only minimum variance granted.

6. Not injurious to the public welfare. That granting of the variance(s) will be in harmony with the general intent and purpose of the land development regulations and that such variances will not be injurious to the area involved or otherwise detrimental to the public interest or welfare.

Project is not injurious to public welfare.

7. Existing nonconforming uses of other property shall not be considered as the basis for approval. That no other nonconforming use of neighboring lands, structures, or buildings in the same district, and that no other permitted use of lands, structures or buildings in other districts shall be considered grounds for the issuance of a variance.

Existing nonconforming uses of other property was not considered.

The Planning Board and/or Board of Adjustment shall make factual findings regarding the following:

- That the standards established in Section 90-395 have been met by the applicant for a variance.
- That the applicant has demonstrated a "good neighbor policy" by contacting or attempting to contact all noticed property owners who have objected to the variance application, and by addressing the objections expressed by these neighbors. Please describe how you have addressed the "good neighbor policy."

REQUIRED SUBMITTALS: All of the materials listed below must be submitted in order to have a complete application. Applications will not be processed until all materials are provided. Please submit one (1) paper copy of the materials to the Planning Department along with one (1) electronic copy of materials on a flash drive.

- Correct application fee. Check may be payable to "City of Key West."
- Notarized verification form signed by property owner or the authorized representative.
- Notarized authorization form signed by property owner, if applicant is not the owner.
- Copy of recorded warranty deed
- Monroe County Property record card
- Signed and sealed survey (Survey must be within 10 years from submittal of this application)
- Site plan (plans **MUST** be signed and sealed by an Engineer or Architect)
- Floor plans
- Stormwater management plan



Variance Information sheet

City of Key West, Florida • Planning Department

1300 White Street • Key West, Florida 33040 • 305-809-3764 • www.cityofkeywest-fl.gov

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(includes \$200.00 advertising/noticing fee and \$100.00 fire review fee)

Please read the following carefully before filling out the application

This application and all required attachments should be submitted to the City Planning Department at 1300 White Street.

Application Process

- After submittal, the application will be reviewed by Staff and additional modifications to the site plan may be necessary at that time.
- The applicant will be responsible for submitting a landscape approval letter from the Urban Forestry Program Manager and a Stormwater approval letter from the Director of Engineering.
- **When the application is determined to be complete**, it will be brought forth to the Planning Board. If the application is approved, there is a 30-day appeal period.
- After the 30-day appeal period, the application will be sent to the Department of Environmental Opportunity (DEO) for rendering. The rendering period is 45 days.

PLEASE NOTE:

- Owners and applicants are notified of their scheduled Planning Board hearing date.
- Attendance at the formal public hearing is mandatory.
- Notice of Public Meeting is published in the newspaper.
- Owners of property within 300 feet of the subject property or parcels are notified by mail.
- Notice of public hearing will be posted on the property and must be left up until after the hearing.

Please include the following with this application:

1. A **copy of the most recent recorded** warranty deed with the Book and Page numbers from the office of the Clerk of Circuit Court for Monroe County containing a legal description of the subject parcel. The application forms must be signed by all owners listed on the deed. For business/corporate ownership, please attach authorization for name of executive authorized to make the application.
2. An application fee is determined according to the attached fee schedule. Make the check payable to the City of Key West and include the site address on the memo portion of the check. Be advised that upon review by the Planning Department, additional or fewer variances may be required necessitating a different fee. It is best to see a Planner before turning in the application.

3. A site plan or site plans (**plans MUST be signed and sealed by an Engineer or Architect**) of the subject site, indicating the following:
 - a. **Existing and proposed** lot coverage including buildings, pools, spas, driveways and other walkways, patios, porches, covered areas and decks.
 - b. Location and identification/names of existing trees of 3.5 inches diameter or greater on the property or extending over the proposed work (including access routes and stormwater areas). Please provide photos.
 - c. All proposed changes to what exists, including those which make the variance(s) necessary.
 - d. Lot dimensions on all drawings and the distance from all property lines of all existing and proposed structures.
 - e. Dimensions (**existing and proposed**) of all the items in (a) above, including the height and number of stories of the structure.
 - f. Parking spaces and dimensions (**existing and proposed**).
 - g. Easements or other encumbrances on the property.
4. One copy of the most recent survey of the property.
5. Elevation drawings of proposed structures, indicating finished height above established grade as measured from crown of road.
6. Floor Plans of **existing and proposed** development.
7. Stormwater management plan.
8. PDF of entire application on Flash Drive

The attached Verification and Authorization Forms must be notarized. This can be done at City Hall or the Planning Department. Identification is required. An out-of-state notarization is acceptable, if necessary.

Make sure that the applicable application and authorization forms are signed by all people listed as owners on the recorded Warranty Deed.

Be advised that the City will not grant a variance unless the City Impact Fees of sewer and solid waste services are paid in full.

If you have any questions, please call the Planning Department. We will be happy to assist you in the application process.

Authorization Form

City of Key West
Planning Department



Authorization Form
(Individual or Joint Owner)

Please complete this form if someone other than the owner is representing the property owner in this matter.

I, Jillian Cranney Gage authorize
Please Print Name(s) of Owner(s) as appears on the deed

Meridian Engineering LLC
Please Print Name of Representative

to be the representative for this application and act on my/our behalf before the City of Key West.

[Signature]
Signature of Owner

Signature of Joint/Co-owner if applicable

Subscribed and sworn to (or affirmed) before me on this 6-12-2020
Date

by Jillian Cranney-Gage
Name of Owner

He/She is personally known to me or has presented _____ as identification.

[Signature]
Notary's Signature and Seal

 **Yeny L. Valdes**
COMMISSION # GG231355
EXPIRES June 21, 2022
Bonded Thru Aaron Notary

Commission Number, if any

Verification Form

City of Key West
Planning Department



Verification Form
(Where Authorized Representative is an Entity)

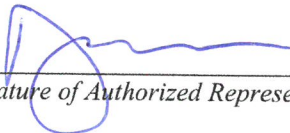
I, Richard Milelli, in my capacity as Principal
(print name) *(print position; president, managing member)*
of Meridian Engineering LLC
(print name of entity serving as Authorized Representative)

being duly sworn, depose and say that I am the Authorized Representative of the Owner (as appears on the deed), for the following property identified as the subject matter of this application:

3725 Paula Ave

Street Address of subject property

All of the answers to the above questions, drawings, plans and any other attached data which make up the application, are true and correct to the best of my knowledge and belief. In the event the City or the Planning Department relies on any representation herein which proves to be untrue or incorrect, any action or approval based on said representation shall be subject to revocation.


Signature of Authorized Representative

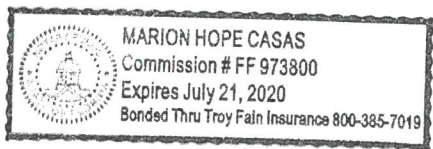
Subscribed and sworn to (or affirmed) before me on this 3-17-20 by
Richard Milelli
Name of Authorized Representative
date

(He) She is personally known to me or has presented _____ as identification.


Notary's Signature and Seal

MARION HOPE CASAS
Name of Acknowledger typed, printed or stamped

Commission Number, if any



Property Record Card

qPublic.net™ Monroe County, FL

Disclaimer

The Monroe County Property Appraiser's office maintains data on property within the County solely for the purpose of fulfilling its responsibility to secure a just valuation for ad valorem tax purposes of all property within the County. The Monroe County Property Appraiser's office cannot guarantee its accuracy for any other purpose. Likewise, data provided regarding one tax year may not be applicable in prior or subsequent years. By requesting such data, you hereby understand and agree that the data is intended for ad valorem tax purposes only and should not be relied on for any other purpose.

By continuing into this site you assert that you have read and agree to the above statement.

Summary

Parcel ID 00054890-000000
Account# 1055484
Property ID 1055484
Millage Group 10KW
Location 3725 PAULA Ave, KEY WEST
Address
Legal BK 3 LT 17 REPLAT OF BLOCK 3 PEARLMAN
Description ESTATES KW PB3-171 OR133-45/46 OR223-328/329 OR829-2316 OR877-552 OR1130-2420/2421 OR2941-2309
(Note: Not to be used on legal documents.)
Neighborhood 6223
Property Class SINGLE FAMILY RESID (0100)
Subdivision Re-plat of Blk 3 Pearlman Estates
Sec/Twp/Rng 34/67/25
Affordable No
Housing



Owner

CRANNEY-GAGE JILLIAN L
 3725 Paula Ave
 Key West FL 33040

Valuation

	2019	2018	2017	2016
+ Market Improvement Value	\$127,808	\$130,670	\$134,403	\$116,693
+ Market Misc Value	\$947	\$915	\$915	\$915
+ Market Land Value	\$261,085	\$238,865	\$227,755	\$243,922
= Just Market Value	\$389,840	\$370,450	\$363,073	\$361,530
= Total Assessed Value	\$389,840	\$151,141	\$148,033	\$144,989
- School Exempt Value	(\$25,000)	(\$25,000)	(\$25,000)	(\$25,000)
= School Taxable Value	\$364,840	\$126,141	\$123,033	\$119,989

Land

Land Use	Number of Units	Unit Type	Frontage	Depth
RESIDENTIAL DRY (010D)	5,500.00	Square Foot	55	100

Buildings

Building ID	4516	Exterior Walls	WD FR STUCCO
Style	GROUND LEVEL	Year Built	1965
Building Type	S.F.R. - R1 / R1	EffectiveYearBuilt	2002
Gross Sq Ft	1576	Foundation	CONCR FTR
Finished Sq Ft	1184	Roof Type	GABLE/HIP
Stories	1 Floor	Roof Coverage	ASPHALT SHINGL
Condition	AVERAGE	Flooring Type	CONC ABOVE GRD
Perimeter	148	Heating Type	NONE with 0% NONE
Functional Obs	0	Bedrooms	3

Economic Obs	0	Full Bathrooms	1	
Depreciation %	24	Half Bathrooms	1	
Interior Walls	PLYWOOD PANEL	Grade	450	
		Number of Fire Pl	0	
Code	Description	Sketch Area	Finished Area	Perimeter
CPF	COVERED PARKING FIN	171	0	56
FLA	FLOOR LIV AREA	1,184	1,184	148
OPF	OP PRCH FIN LL	32	0	24
SPF	SC PRCH FIN LL	135	0	48
SBF	UTIL FIN BLK	54	0	30
TOTAL		1,576	1,184	306

Yard Items

Description	Year Built	Roll Year	Quantity	Units	Grade
FENCES	1969	1970	1	114 SF	2
CONC PATIO	1969	1970	1	175 SF	1
LC UTIL BLDG	1969	1970	1	80 SF	1

Sales

Sale Date	Sale Price	Instrument	Instrument Number	Deed Book	Deed Page
12/19/2018	\$475,000	Warranty Deed	2199503	2941	2309
5/1/1990	\$130,000	Warranty Deed		1130	2420
3/1/1983	\$60,000	Warranty Deed		877	552
3/1/1981	\$40	Warranty Deed		829	2316

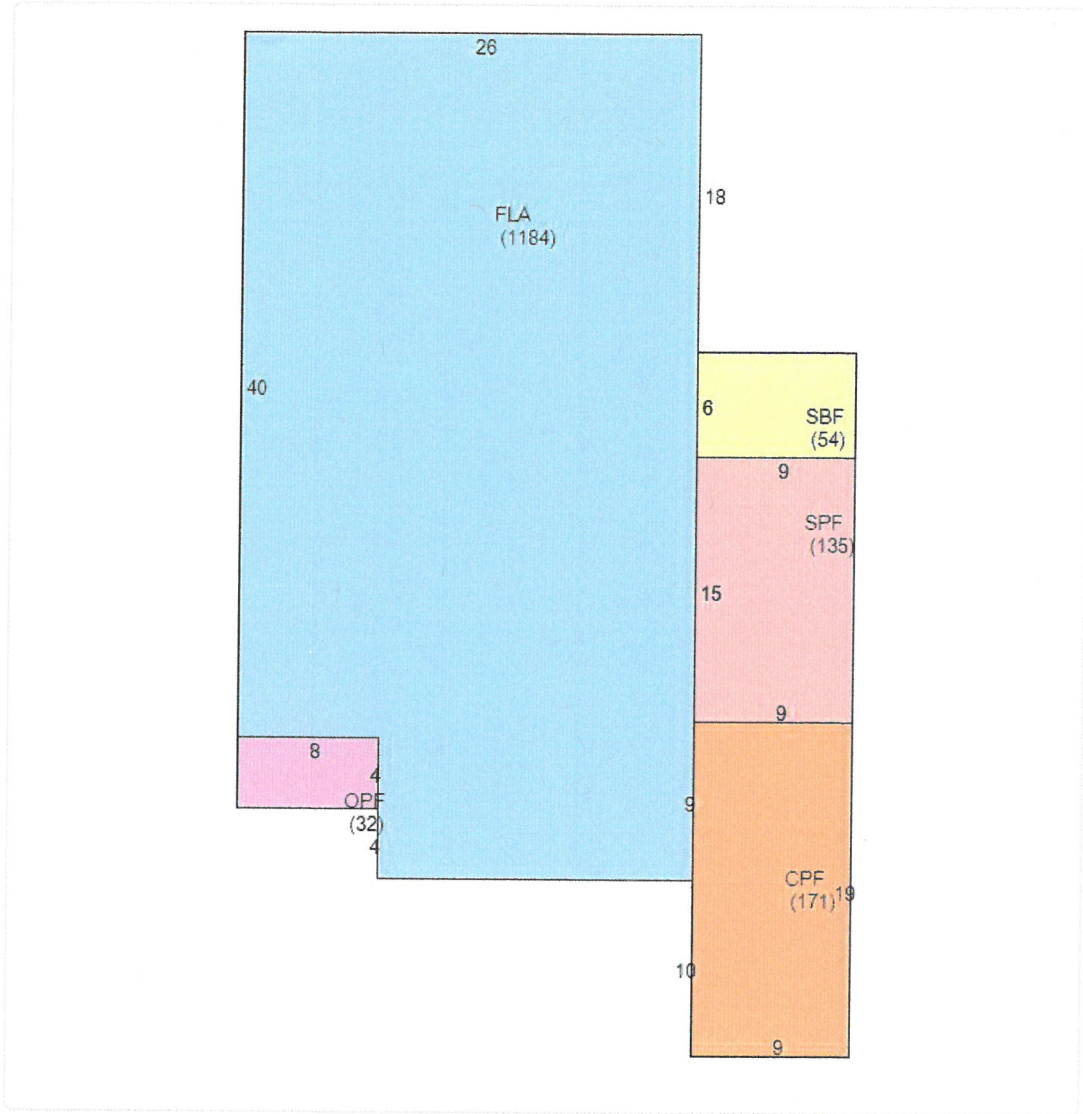
Permits

Number	Date Issued	Date Completed	Amount	Permit Type
07-0638	2/14/2007	5/2/2007	\$4,000	Residential
A94-4102	12/1/1994	8/1/1995	\$3,000	Residential
B94-0715	3/1/1994	8/1/1994	\$2,700	Residential

View Tax Info

[View Taxes for this Parcel](#)

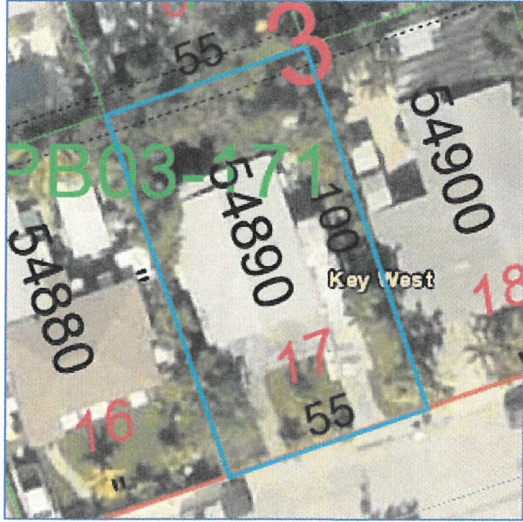
Sketches (click to enlarge)



Photos



Map



TRIM Notice

Trim Notice

2019 Notices Only

No data available for the following modules: Commercial Buildings, Mobile Home Buildings, Exemptions.

The Monroe County Property Appraiser's office maintains data on property within the County solely for the purpose of fulfilling its responsibility to secure a just valuation for ad valorem tax purposes of all property within the County. The Monroe County Property Appraiser's office cannot guarantee its accuracy for any other purpose. Likewise, data provided regarding one tax year may not be applicable in prior or subsequent years. By requesting such data, you hereby understand and agree that the

[User Privacy Policy](#)
[GDPR Privacy Notice](#)

Last Data Upload: [2/27/2020, 2:13:45 AM](#)

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 Schneider
 GEOSPATIAL

[Version 2.3.41](#)

Boundary Survey

- ABBREVIATIONS:**
- A = ARC
 - A/C = AIR CONDITIONER
 - BLDG. = BUILDING
 - CB = CATCH BASIN
 - CBS = CONCRETE, BLOCK, STUCCO
 - CH = CHORD
 - CH BR = CHORD BEARING
 - C & G = CURB AND GUTTER
 - CLF = CHAIN LINK FENCE
 - CLR = CLEAR
 - CONC = CONCRETE
 - CP = CONCRETE POST
 - D° = DEGREE
 - Δ = DELTA
 - DIP = DUCTILE IRON PIPE
 - E = EAST
 - EB = ENGINEERING BUSINESS NUMBER
 - ELEV = ELEVATION
 - ELECT = ELECTRIC
 - ENC = ENCROACHMENT
 - EP = EDGE OF PAVEMENT
 - FIP = FOUND IRON PIPE
 - FPL = FLORIDA POWER AND LIGHT
 - FND = FOUND
 - I.P. = IRON PIPE
 - L = LENGTH
 - LB = SURVEYOR BUSINESS NUMBER
 - M & R = MEASURED AND RECORD
 - MEAS = MEASURED
 - MH = MANHOLE
 - N = NORTH
 - NO. = NUMBER
 - N & DISC = NAIL AND DISC
 - NO ID. = NO IDENTIFICATION NUMBER
 - N.T.S. = NOT TO SCALE
 - OBV = OBSERVED ANGLE
 - O/E = OVERHEAD ELECTRIC
 - O/E = OVERHEAD ELECTRIC
 - ORB = OFFICIAL RECORDS BOOK
 - 0' = MINUTE OR FEET
 - 0" = SECOND OR INCH
 - P = PLAT
 - PAV = PAVEMENT
 - PB = PLAT BOOK
 - PCC = POINT OF COMPOUND CURVATURE
 - PC = POINT OF CURVATURE
 - PG = PAGE
 - PL = PLANTER
 - PLS = PROFESSIONAL LAND SURVEYOR
 - PI = POINT OF INTERSECTION
 - POB = POINT OF BEGINNING
 - POC = POINT OF COMMENCEMENT
 - PT = POINT OF TERMINATION
 - PRC = POINT OF REVERSE CURVATURE
 - PSM = PROFESSIONAL SURVEYOR AND MAPPER
 - R = RADIUS OR RECORD
 - REG = REGULAR
 - RNGE = RANGE
 - RLS = REGISTERED LAND SURVEYOR
 - R/W = RIGHT OF WAY
 - S = SOUTH
 - SEC = SECTION
 - STA = STATION
 - SWK = SIDEWALK
 - T = TANGENT
 - SS = SANITARY SEWER
 - TWP = TOWNSHIP
 - W = WEST
 - W = WITH
 - WF = WOOD FENCE
 - WM = WATER METER
 - WW = WATER VALVE
 - ZW = ZURWELLE-WHITTAKER, INC

SURVEYOR'S NOTES:

1. EXAMINATION OF THE ABSTRACT OF THE TITLE WILL HAVE TO BE MADE TO DETERMINE RECORD INSTRUMENTS IF ANY, AFFECTING THE PROPERTY.
2. LOCATION AND IDENTIFICATION OF UNDERGROUND ENCROACHMENTS OR UTILITIES ON AND/OR ADJACENT TO THE PROPERTY WERE NOT SECURED AS SUCH INFORMATION WAS NOT REQUESTED.
3. NO SEARCH OF PUBLIC RECORDS HAS BEEN MADE (BY THIS OFFICE) FOR ACCURACY AND OR OMISSIONS.
4. THIS CERTIFICATION IS ONLY FOR THE LANDS AS DESCRIBED, IT IS NOT A CERTIFICATION OF TITLE, ZONING, EASEMENTS, OR FREEDOM FROM ENCUMBRANCES, "TITLE" ABSTRACT NOT REVIEWED.
5. THERE MAY BE ADDITIONAL RESTRICTIONS THAT ARE NOT SHOWN ON THIS SURVEY THAT MAY BE FOUND IN THE PUBLIC RECORDS OF THIS COUNTY.
6. THIS SURVEY HAS BEEN PREPARED FOR THE EXCLUSIVE USE OF ENTITIES NAMED HEREON AND THE CERTIFICATION DOES NOT EXTEND TO ANY UNNAMED PARTY.
7. DIMENSIONS, BEARINGS OR ANGLES INDICATED HEREIN ARE MEASURED AND ARE THE SAME AS PLAT VALUES UNLESS OTHERWISE INDICATED BEARINGS ARE BASED ON SHOWN PLAT VALUES (IF ANY) OR AN ASSUMED VALUE.
8. ALL RIGHTS OF WAYS SHOWN ARE PUBLIC UNLESS OTHERWISE NOTED
9. UTILITY FACILITIES WITHIN UTILITY EASEMENTS NOT NOTED AS VIOLATIONS, DRIVEWAYS OR PORTIONS THEREOF WITHIN ROADWAYS NOT NOTED AS VIOLATIONS OR ENCROACHMENTS.
10. THE LEGAL DESCRIPTION WAS FURNISHED BY THE CLIENT
11. THIS DRAWING IS PROPERTY OF ZURWELLE-WHITTAKER, INC AND CANNOT BE REPRODUCED WITHOUT WRITTEN CONSENT
12. THE ELEVATION INFORMATION SHOWN HEREON (IF ANY) IS RELATIVE TO THE NATIONAL GEODETIC VERTICAL DATUM, (N.G.V.D.), OF 1929 UNLESS OTHERWISE NOTED
13. BENCHMARK USED: NGS BENCHMARK & FPRN (SEE BENCHMARK INFO.)
14. COORDINATES SHOWN ARE RELATIVE TO THE NORTH AMERICAN DATUM OF 1983/90 AS BASED ON THE STATE OF FLORIDA'S D.O.T. FLORIDA PERMANENT REFERENCE NETWORK (F.P.R.N.) A GPS/GNSS REFERENCE NETWORK. BASE STATION USED: FLKW (KEY WEST STATION)
15. COORDINATE CONVERSIONS (IF ANY) HAVE BEEN CONVERTED USING CORPSCON VERSION 6.6.1, FROM U.S. ARMY CORPS OF ENGINEERS, ALEXANDRIA VIRGINIA.
16. UNLESS IT BEARS THE SIGNATURE AND THE ORIGINAL RAISED SEAL OF A FLORIDA LICENSED PROFESSIONAL SURVEYOR AND MAPPER, THIS DRAWING SKETCH, PLAT OR MAP IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT VALID.
17. ACCURACY OF HORIZONTAL CONTROL: (FOR EXPECTED USE OF LAND AS DEFINED BY (5J-17)) THE FIELD MEASUREMENTS VERIFIED BY CALCULATIONS OF A CLOSED GEOMETRIC FIGURE BASED UPON FIELD INFORMATION TAKEN IN THE FIELD BY TOTAL STATION AND OR GPS.

- COMMERCIAL/HIGH RISK LINEAR: 1 FOOT IN 10,000 FEET
- SUBURBAN LINEAR: 1 FOOT IN 7,500 FEET
- RURAL LINEAR: 1 FOOT IN 5,000 FEET

LOCATION MAP (N.T.S.)

**PEARLMAN ESTATES
CITY OF KEY WEST, FL**

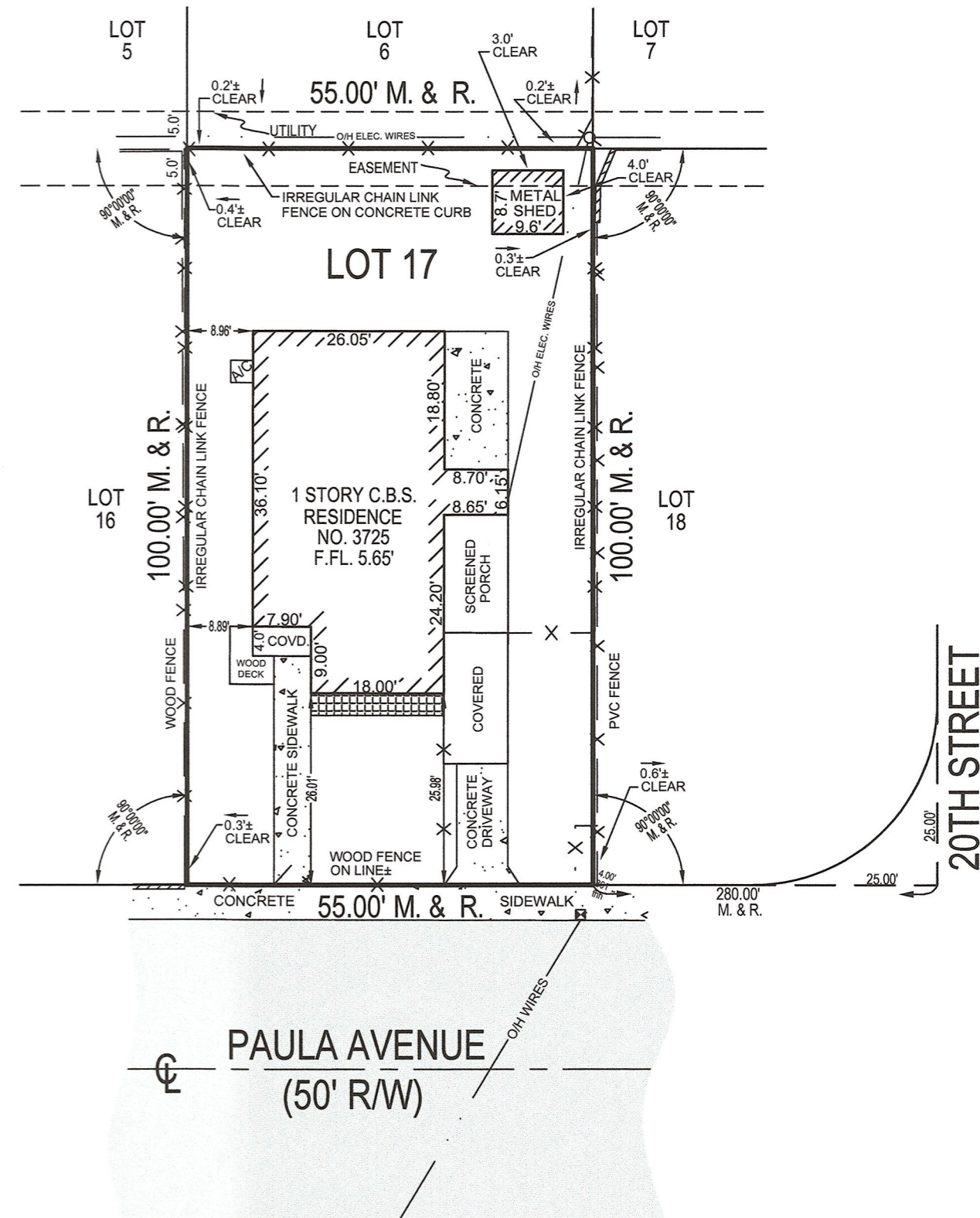
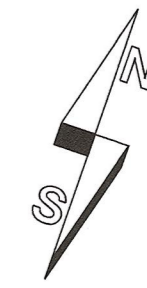


LEGAL DESCRIPTION:

On the Island of Key West and known as Lot 17, Resubdivision of Block 3, "PEARLMAN ESTATES", according to the Plat thereof, as recorded in Plat Book 3, at Page 171 of the Public Records of Monroe County, Florida.

BENCHMARK INFORMATION:
NOT REQUESTED

SURVEYORS NOTE:
SHEET SIZE 13"X19"



FLOOD INFORMATION:

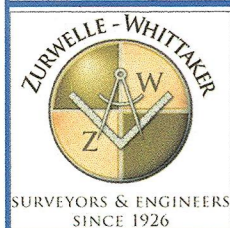
COMMUNITY NUMBER : 125168
 PANEL NUMBER : 12087C1509
 SUFFIX : K
 DATE OF FIRM : 02-18-2005
 FIRM ZONE : AE
 BASE FLOOD ELEVATION : 7' / 8'

FIELD WORK INFORMATION:

DATE FIELD WORK : 02-17-2020
 DATE DRAFTING : 02-19-2020
 DATE SIGNED AND SEALED : 02-20-2020
 REVISED FIELD SURVEY : N/A

SYMBOL LEGEND:

- ☉ LIGHT POLE
- CONC. POLE
- ⊞ ELECTRIC BOX
- ⊞ TRAFFIC SIGNAL BOX
- ⊞ FIRE HYDRANT
- ▨ STORM SEWER/CATCH BASIN
- ⊞ WATER METER
- SIGN
- ⊞ TELEPHONE BOX
- ⊞ WATER VALVE
- EL. 7.05 ELEVATIONS
- TRAFFIC LANE FLOW
- ⊞ CENTER LINE
- ⊞ MONUMENT LINE
- ⊞ DIAMETER.



MONROE COUNTY SURVEYING & MAPPING, INC
 SURVEYORS & MAPPERS, CIVIL ENGINEERS
 A DIVISION OF ZURWELLE-WHITTAKER, INC (ESTAB. 1926)
 1100 TRUMAN AVENUE, KEY WEST, FL 33040 CERTIFICATE OF AUTHORIZATION NO. LB8236
 PH: (305) 534-4668 OR (305) 293-0466 FAX (305) 531-4589 WWW.MCSMCO.COM
 MEMBER: FLORIDA LAND SURVEYOR'S COUNCIL, FLORIDA SURVEYING AND MAPPING SOCIETY

JILLIAN L. CRANNEY-GAGE
 3725 PAULA AVENUE
 KEY WEST, FL 33040

Eddie A. Martinez
 EDDIE A. MARTINEZ
 PROFESSIONAL SURVEYOR AND
 MAPPER NO. L66755
 STATE OF FLORIDA

JOB No. N/A DRAWN: DRF
 FIELD BOOK: N/A REVISED: EAM
 SCALE: 1"=20' SHEET No. 1 OF 1

REVISIONS

SURVEYOR'S CERTIFICATE:

I HEREBY CERTIFY THAT THE ATTACHED "BOUNDARY SURVEY" WAS PREPARED UNDER MY DIRECTION AND IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF, AND THAT THE SURVEY MEETS THE STANDARDS OF PRACTICE SET FORTH BY THE FLORIDA BOARD OF PROFESSIONAL SURVEYORS AND MAPPERS PURSUANT TO CHAPTER 5J-17, FLORIDA ADMINISTRATIVE CODE PURSUANT TO SECTION 472.027.

CAD FILE:
 \\Fred\Island Surveying Data\Data\MSM\Drawings\Key West\Pearlman Estates\3725 PAULA 2-12-20.dwg

Warranty Deed

Doc# 2199503 12/26/2018 2:58PM
Filed & Recorded in Official Records of
MONROE COUNTY KEVIN MADOK

Prepared by and return to:
Gregory S. Oropeza, Esq.
Attorney at Law
Oropeza Stones Cardenas, PLLC
221 Simonton Street
Key West, FL 33040
305-294-0252
File Number: 18-528
Consideration: \$475,000.00

12/26/2018 2:58PM
DEED DOC STAMP CL: Brit \$3,325.00

Doc# 2199503
Bk# 2941 Pg# 2309

Parcel Identification No. 00054890-000000

[Space Above This Line For Recording Data]

Warranty Deed

(STATUTORY FORM - SECTION 689.02, F.S.)

This Indenture made this 26th day of December, 2018 between Jeffrey K. Lawrence and Nancy R. La Re, husband and wife whose post office address is 3725 Paula Avenue, Key West, FL 33040 of the County of Monroe, State of Florida, grantor*, and Jillian L. Cranney-Gage, a single woman whose post office address is 3725 Paula Avenue, Key West, FL 33040 of the County of Monroe, State of Florida, grantee*,

Witnesseth that said grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in Monroe County, Florida, to-wit:

Lot 17, in Block 3, of REPLAT OF BLOCK 3 - PEARLMAN ESTATES, according to the map or plat thereof, as recorded in Plat Book 3, Page 171, of the Public Records of Monroe County, Florida.

Subject to taxes for 2018 and subsequent years; covenants, conditions, restrictions, easements, reservations and limitations of record, if any.

and said grantor does hereby fully warrant the title to said land, and will defend the same against lawful claims of all persons whomsoever.

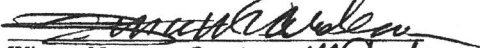
* "Grantor" and "Grantee" are used for singular or plural, as context requires.

In Witness Whereof, grantor has hereunto set grantor's hand and seal the day and year first above written.


DoubleTime®

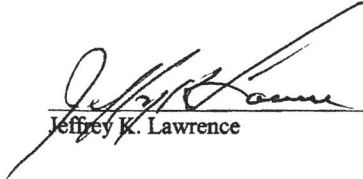
Signed, sealed and delivered in our presence:

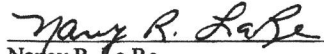

Witness Name: Tania Ortiz


Witness Name: Susan McCardenas


Witness Name: Tania Ortiz


Witness Name: Susan McCardenas


Jeffrey K. Lawrence (Seal)

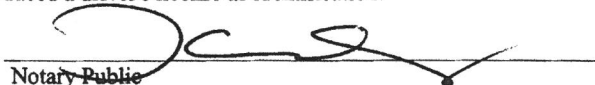

Nancy R. La Re (Seal)

State of Florida
County of Monroe

The foregoing instrument was acknowledged before me this 19th day of December, 2018 by Jeffrey K. Lawrence and Nancy R. La Re, who are personally known or have produced a driver's license as identification.

[Notary Seal]




Notary Public

Printed Name: Tania Ortiz

My Commission Expires: _____

MONROE COUNTY
OFFICIAL RECORDS

**Uniform Residential
Appraisal Report**

Uniform Residential Appraisal Report

File # 16347

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	3725 Paula Ave	City	Key West	State	FL	Zip Code	33040
Borrower	Jillian Cranney-Gage	Owner of Public Record	Jillian Cranney-Gage	County	Monroe		
Legal Description	BK 3 LT 17 REPLAT OF BLOCK 3 PEARLMAN ESTATES KW PB3-171						
Assessor's Parcel #	00054890-000000	Tax Year	2018	R.E. Taxes \$	1,160		
Neighborhood Name	New Town	Map Reference	28580	Census Tract	9719.00		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> PUD HOA \$	0	<input 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) FEMA Report						
Lender/Client	Owner	Address	4000 Chemical Rd, Suite 200, Plymouth Meeting, PA 19462				
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). KWARMLS (Key West Association of Realtors, Inc)							

CONTRACT

I did 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.

Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? Yes 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? Yes 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	85 %
Built-Up	<input checked="" type="checkbox"/> Over 75% <input 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	350	Low 1	Multi-Family	5 %
Neighborhood Boundaries	Subject is located in New Town, bordered by Roosevelt Blvd to the South, North and East and 1st st to the West.			2,300	High 70	Commercial	5 %
				650	Pred. 15	Other	0 %

Neighborhood Description The subject is located in an area of Key West referred to as New Town, comprising a mixture of homes from ground level homes built in the 1950's and 1960's as Key West expanded to older homes located in the historic districts. Most have been well maintained and are in average to good condition. Schools, shopping, recreational facilities, and employment are in the city within five miles.

Market Conditions (including support for the above conclusions) The market has been in flux over the last 12 months, typical for the keys, overall it is stable.

Marketing times; 3 - 6 months with a balance of supply. The Florida keys is a tourist driven economy with typically higher values and sales volumes over the winter months compared to the summer. "One-Unit Housing" search consisted of all single family homes in "New Town", a wide range of values.

SITE

Dimensions 55 x 100 Area 5500 sf Shape Rectangular View N;Res;

Specific Zoning Classification SF Zoning Description Single Family

Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes 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 type="checkbox"/>	<input type="checkbox"/> None	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone AE FEMA Map # 12087C1509K FEMA Map Date 02/18/2005

Are the utilities and off-site improvements typical for the market area? Yes No If No, describe _____

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe _____

Subject is located on a typical lot for New Town. No adverse conditions were noted. No external obsolescence noted. Highest and best use is current single family use.

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/Avg	Floors	Terrazzo/Good
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	CBS/Avg	Walls	Plast, Drywll/Good
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	Metal/Avg	Trim/Finish	Wood/Good
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	Aluminum/Avg	Bath Floor	Terrazzo/Good
Design (Style) Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	SH/Good	Bath Wainscot	Tile/Good
Year Built 1965	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input checked="" type="checkbox"/> None
Effective Age (Yrs) 15	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Good	Driveway # of Cars	0
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel Elect	Fireplace(s) # 0	<input checked="" type="checkbox"/> Fence Metal	Garage # of Cars	0
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Uncvrd	<input checked="" type="checkbox"/> Porch Cvrd/Scrnd	Carport # of Cars	0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in	

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe) _____

Finished area above grade contains: 5 Rooms 3 Bedrooms 1.1 Bath(s) 1,238 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) Porches, patio, fence and landscaping.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-one to five years ago ;Bathrooms-updated-one to five years ago;Subject is an older CBS home that has been well maintained and updated over the years in good condition. Windows are newer impact resistant, older terrazzo floors have been recently refinished/restored, new interior finish on plaster and drywall, new kitchen and bath cabinets, new recessed lighting, new central AC/ All utilities on and functioning.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe _____

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe _____

Uniform Residential Appraisal Report

File # 16347

There are 13 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 530,000 to \$ 775,000
 There are 20 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 525,000 to \$ 725,000

FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Address	3725 Paula Ave Key West, FL 33040	2312 Patterson Ave Key West, FL 33040	2422 Staples Ave Key West, FL 33040	1609 Catherine St Key West, FL 33040
Proximity to Subject		1.51 miles W	1.39 miles SW	2.05 miles SW
Sale Price	\$	\$ 667,000	\$ 635,000	\$ 580,000
Sale Price/Gross Liv. Area	\$ 383.68 sq.ft.	\$ 463.84 sq.ft.	\$ 629.96 sq.ft.	\$ 507.44 sq.ft.
Data Source(s)		KWARMLS #582824;DOM 78	KWARMLS #587113;DOM 75	KWARMLS #582629;DOM 155
Verification Source(s)		Tax records,listing agent	Tax records,listing agent	Tax records,listing agent, files
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION +(-) \$ Adjustment	DESCRIPTION +(-) \$ Adjustment	DESCRIPTION +(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0	ArmLth Conv;0	ArmLth Conv;0
Date of Sale/Time		s05/19;c02/19	s02/20;c12/19	s05/19;c04/19
Location	N;Res;	N;Res;	N;Res;	N;Res;
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Site	5500 sf	5000 sf	5000 sf	5602 sf
View	N;Res;	N;Res;	N;Res;	N;Res;
Design (Style)	DT1;Ranch	DT1;Ranch	DT1;Ranch	DT1;Ranch
Quality of Construction	Q3	Q3	Q3	Q3
Actual Age	55	62	57	67
Condition	C3	C3	C3	C3
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths
Room Count	5 3 1.1	5 3 2.0	4 2 1.0	5 3 2.0
Gross Living Area	1,238 sq.ft.	1,438 sq.ft.	1,008 sq.ft.	1,143 sq.ft.
Basement & Finished Rooms Below Grade	0sf	0sf	0sf	0sf
Functional Utility	Adequate	Adequate	Adequate	Adequate
Heating/Cooling	Central A/C	Central A/C	Central A/C	Central A/C
Energy Efficient Items	None	None	None	None
Garage/Carport	None	None	1cp	1cp
Porch/Patio/Deck	Porches	Porches	Porches	Porches
Pool	None	Pool	Pool	None
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -80,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -27,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 14,500
Adjusted Sale Price of Comparables		Net Adj. 12.0 % Gross Adj. 12.0 % \$ 587,000	Net Adj. 4.3 % Gross Adj. 14.6 % \$ 608,000	Net Adj. 2.5 % Gross Adj. 9.4 % \$ 594,500

SALES COMPARISON APPROACH

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) **Monroe County Tax records**

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) **Monroe County Tax records**

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 #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	12/09/2018			
Price of Prior Sale/Transfer	\$475,000			
Data Source(s)	Monroe county tax records	Monroe county tax records	Monroe county tax records	Monroe county tax records
Effective Date of Data Source(s)	03/10/2020	03/10/2020	03/10/2020	03/10/2020

Analysis of prior sale or transfer history of the subject property and comparable sales Subjects prior sale was not listed in the local MLS, some renovations done after the sale.

Summary of Sales Comparison Approach The comps used are the most similar to the subject property. Comps one and two sold in very similar condition. Comp three is inferior in condition still rated C3 per UAD definitions. Comps one and two are given the most consideration, supporting an estimate of value via the sales comparison analysis of \$595,000. The subject does have room to add a pool. Comp three is given less consideration as it sold in inferior condition. In order to use the most similar sales, it was necessary to extend the search over one mile, no location adjustments were warranted.

Indicated Value by Sales Comparison Approach \$ 595,000 Cost Approach (if developed) \$ 614,175 Income Approach (if developed) \$

The sales comparison approach is given the most emphasis in the final estimate of value. The cost approach is not given consideration, due to the difficulty in estimating depreciation. The income approach to value was not considered, as these homes are typically owner occupied or used as second homes.

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. The subject is being appraised in "AS IS" condition.

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 \$ 595,000 , as of 03/10/2020 , which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

File # 16347

ADDITIONAL COMMENTS

SCOPE OF THE APPRAISAL:
 The term "scope of the appraisal" means the extent of the process of collecting, confirming, and reporting data. The scope involves several steps regarding the subject property. The subject property was physically inspected from the interior and exterior. The comparable sales were inspected from the exterior only, unless stated otherwise in the report. In estimating the market value for the subject property, three approaches to value were considered, if applicable. The market data used in the approach was obtained from Florida Keys Multiple Listing Service (MLS), office files, other appraisals, lenders, Realtors, buyers, and sellers. Finally, after gathering, confirming, and analyzing the available data, a final estimate of value was made.

The Intended User of this appraisal report is the current owner. The Intended Use is to evaluate the property that is the subject of this appraisal to determine the market value of the improvements only, subject to the scope of the assignment, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

No, employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner. I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to the intended user.

Additional Comments:

The sales used are the most comparable in regards to quality, design, age and GLA. It is typical to use sales that vary in size by more than 25% and in age by more than 30% when appraising in the Florida Keys.

This appraisal was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.

I have not performed 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.

Marketing time 3 - 6 months. Exposure time 3 - 6 months. The Florida Keys is a tourist driven economy with typically higher sales values and lower marketing times over the winter months as tourist figures increase.

The typical purchaser would be a primary or secondary owner.

The appraiser certifies and agrees that this appraisal report was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

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) Land value is derived by way of abstraction and older land sales.
 There are no recent land sales in the subject immediate neighborhood. MLS #581859 sold on 09/2019 for \$330,000, lot size 6,000 sf, or \$55 per square foot, supporting an opinion of \$300,000 for the subject's site.

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 300,000
Source of cost data Marshall & Swift, local contractors	DWELLING 1,238 Sq.Ft. @ \$ 300.00 = \$ 371,400
Quality rating from cost service Avg Effective date of cost data 01/2020	0 Sq.Ft. @ \$ = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	porches, appliances = \$ 27,500
Land to building ratio exceeds 30% which is typical for dry lot sites in New Town, this does not adversely affect marketability. Cost estimate based on current costs of local contractors referenced by Marshall Swift cost manuals.	Garage/Carport Sq.Ft. @ \$ = \$
	Total Estimate of Cost-New = \$ 398,900
	Less Physical Functional External
	Depreciation 99,725 = \$(99,725)
	Depreciated Cost of Improvements = \$ 299,175
	"As-is" Value of Site Improvements = \$ 15,000
	Fence, landscaping
Estimated Remaining Economic Life (HUD and VA only) 45 Years	INDICATED VALUE BY COST APPROACH = \$ 614,175

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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)

PROJECT INFORMATION FOR PUDs (if applicable)

PUD INFORMATION

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 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
 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.

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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 the 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.

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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.

Uniform Residential Appraisal Report

File # 16347

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).

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 Kevin Talbott, SRA
Company Name Appraisers of the Keys, Inc.
Company Address 3208 Flagler Ave
Key West, FL 33040-4604
Telephone Number (305) 296-0831
Email Address aokreal@aol.com
Date of Signature and Report 03/16/2020
Effective Date of Appraisal 03/10/2020
State Certification # Cert Gen RZ2139
or State License # _____
or Other (describe) _____ State # _____
State FL
Expiration Date of Certification or License 11/30/2020

ADDRESS OF PROPERTY APPRAISED

3725 Paula Ave
Key West, FL 33040
APPRAISED VALUE OF SUBJECT PROPERTY \$ 595,000

LENDER/CLIENT

Name _____
Company Name Owner
Company Address 4000 Chemical Rd, Suite 200, Plymouth
Meeting, PA 19462
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

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 _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
Date of Inspection _____

Supplemental Addendum

File No. 16347

Borrower	Jillian Cranney-Gage						
Property Address	3725 Paula Ave						
City	Key West	County	Monroe	State	FL	Zip Code	33040
Lender/Client	Owner						

Additional Comments:

The purpose of the appraisal is to determine the as is value of the improvements for FEMA guidelines regarding renovation the 50% rule. In order to determine the market value of the improvements, a sales comparison analysis along with a cost approach must be developed. The sales comparison analysis has been developed to show the % of market depreciation of the improvements, which is then used in the replacement cost estimate.

The estimated value of the home, via the sales comparison analysis including the land is **\$595,000**, the land value is **\$300,000**, leaving **\$295,000** as the market value of the improvements via the sales comparison analysis. The cost approach using market rate depreciation indicates a value for the improvements only of \$299,175.

It is typical to use sales that vary in age by more than 30% and in size by more than 25% when appraising custom homes in the keys.

HAZARDOUS MATERIALS: Hazardous materials, asbestos and radon gas considerations are presumed not to affect the appraised property unless specifically mentioned as a possibility that should be verified by a professional in that field. In general, the EPA regional office states that Monroe County, Florida does not have a geological formation containing uranium ores that produce radon gas. Moreover, most buildings in the Keys are well ventilated, have no basements and are on pier and beam or stilt-piling foundations.

PREDOMINANT VALUE: Predominant value has no significant relevance to the marketability of homes in the Florida Keys. Predominant value is a statistical concept like the mode of a number of tract houses where a high degree of conformity and uniformity exists, neither of which is found in the Keys. Mainland guidelines normally do not apply in the Keys. The fact that the subject is above or below the predominant value for the neighborhood does not adversely affect its marketability.

When analyzing improved sales for differences including difference in lot size, paired sales are used, not land sales. Raw land does have a different value per square foot, as compared to surplus land. The sales are adjusted for site differences based on paired sales.

Garage/Carport, site, location(if necessary) and GLA adjustments are based on paired sales, the homes in the Florida Keys are custom built there are no text book type paired sales. I have paired the sales for different factors, including site, parking and GLA. Additional sales from the market have been used to determine the adjustments which may not be included in the grid.

The appraiser certifies and agrees that this appraisal report was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

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 Standards of Professional Appraisal Practice of the Appraisal Institute."

The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives."

"As of the date of this report, I Kevin Talbott have completed the continuing education program for Designated members of the Appraisal Institute."

USPAP ADDENDUM

File No. 16347

Borrower	Jillian Cranney-Gage		
Property Address	3725 Paula Ave		
City	Key West	County	Monroe
		State	FL
		Zip Code	33040
Lender	Owner		

This report was prepared under the following USPAP reporting option:

Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 3-6 months


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

I have NOT performed 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.

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon 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 analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments

APPRAISER: 

Signature: _____
Name: Kevin Talbott, SRA
Date Signed: 03/16/2020
State Certification #: Cert Gen RZ2139
or State License #: _____
State: FL
Expiration Date of Certification or License: 11/30/2020
Effective Date of Appraisal: 03/10/2020

SUPERVISORY APPRAISER: (only if required)

Signature: _____
Name: _____
Date Signed: _____
State Certification #: _____
or State License #: _____
State: _____
Expiration Date of Certification or License: _____
Supervisory Appraiser Inspection of Subject Property:
 Did Not Exterior-only from Street Interior and Exterior

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

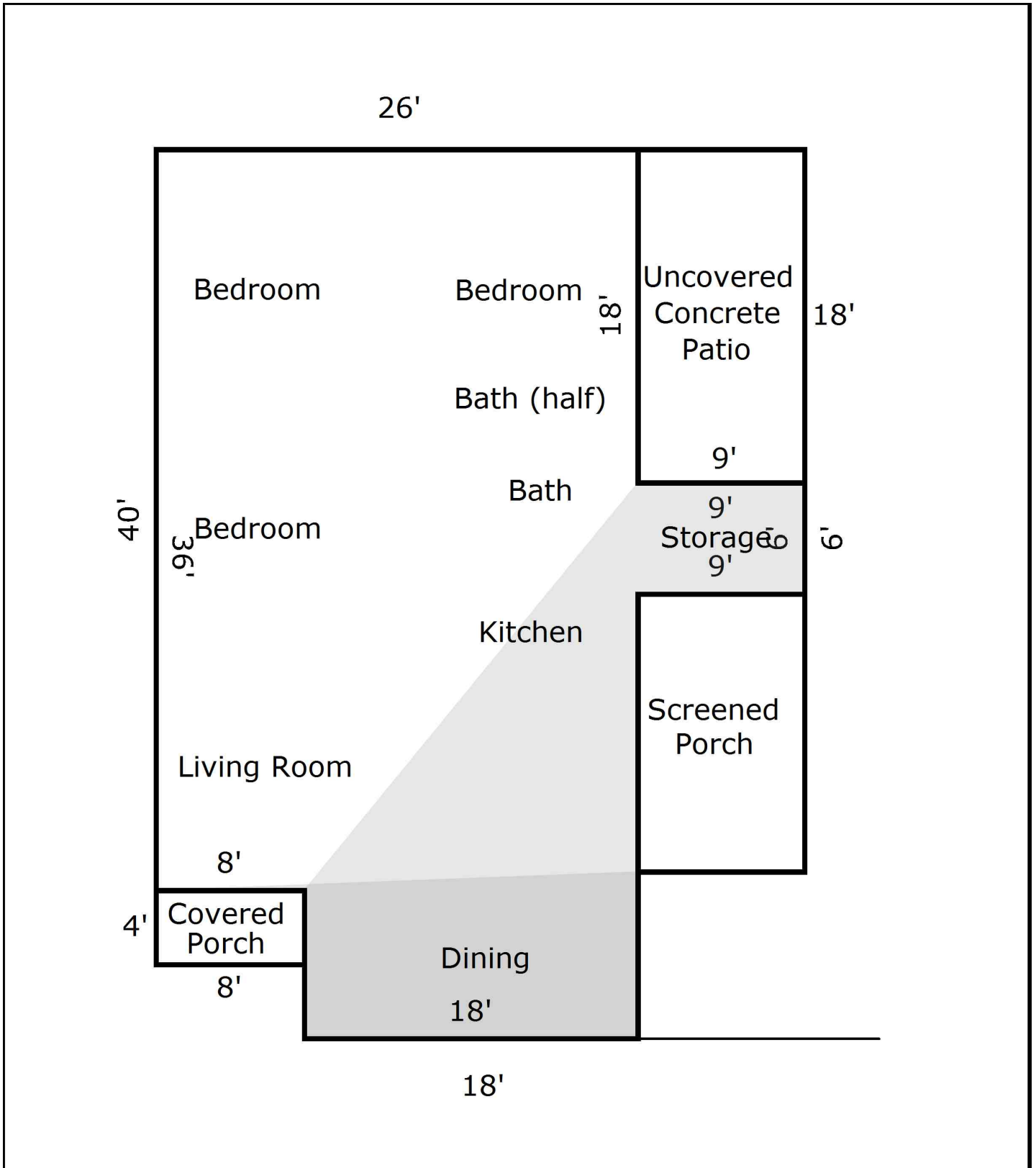
Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

Building Sketch

Borrower	Jillian Cranney-Gage			
Property Address	3725 Paula Ave			
City	Key West	County	Monroe	State FL Zip Code 33040
Lender/Client	Owner			



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Living Area	Calculation Details
Living Area	1238 Sq ft	$6 \times 9 = 54$ $26 \times 40 = 1040$ $18 \times 8 = 144$
Total Living Area (Rounded):	1238 Sq ft	
Non-living Area		
Uncovered Concrete Patio	162 Sq ft	$9 \times 18 = 162$
Covered Porch	32 Sq ft	$8 \times 4 = 32$
Screened Porch	135 Sq ft	$9 \times 15 = 135$

Subject Photo Page

Borrower	Jillian Cranney-Gage						
Property Address	3725 Paula Ave						
City	Key West	County	Monroe	State	FL	Zip Code	33040
Lender/Client	Owner						



Subject Front

3725 Paula Ave
Sales Price
Gross Living Area 1,238
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 1.1
Location N;Res;
View N;Res;
Site 5500 sf
Quality Q3
Age 55



Subject Rear



Subject Street

Photograph Addendum

Borrower	Jillian Cranney-Gage				
Property Address	3725 Paula Ave				
City	Key West	County	Monroe	State	FL Zip Code 33040
Lender/Client	Owner				



Left Side



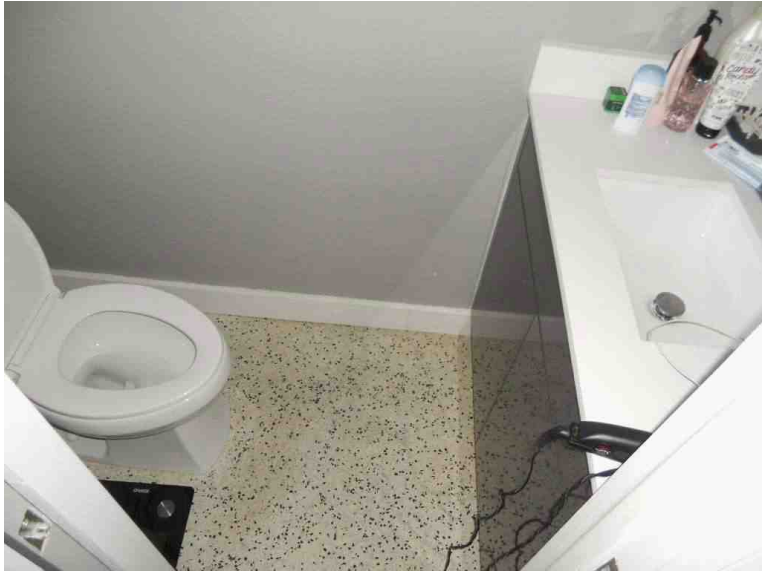
Right Side



Alternate Street View

Photograph Addendum

Borrower	Jillian Cranney-Gage						
Property Address	3725 Paula Ave						
City	Key West	County	Monroe	State	FL	Zip Code	33040
Lender/Client	Owner						



1/2 bath



Bedroom



Bedroom

Photograph Addendum

Borrower	Jillian Cranney-Gage						
Property Address	3725 Paula Ave						
City	Key West	County	Monroe	State	FL	Zip Code	33040
Lender/Client	Owner						



Bedroom



Bathroom



Kitchen

Photograph Addendum

Borrower	Jillian Cranney-Gage						
Property Address	3725 Paula Ave						
City	Key West	County	Monroe	State	FL	Zip Code	33040
Lender/Client	Owner						



Dining



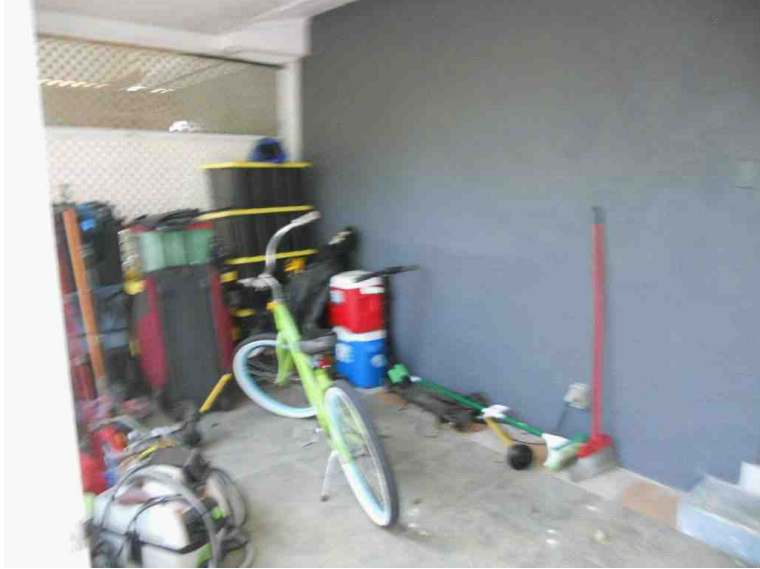
Living



Utility

Photograph Addendum

Borrower	Jillian Cranney-Gage						
Property Address	3725 Paula Ave						
City	Key West	County	Monroe	State	FL	Zip Code	33040
Lender/Client	Owner						



Screened porch

Photograph Addendum

Borrower	Jillian Cranney-Gage				
Property Address	3725 Paula Ave				
City	Key West	County	Monroe	State	FL Zip Code 33040
Lender/Client	Owner				



Attic

Comparable Photo Page

Borrower	Jillian Cranney-Gage			
Property Address	3725 Paula Ave			
City	Key West	County Monroe	State FL	Zip Code 33040
Lender/Client	Owner			



Comparable 1

2312 Patterson Ave	
Prox. to Subject	1.51 miles W
Sale Price	667,000
Gross Living Area	1,438
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	5000 sf
Quality	Q3
Age	62



Comparable 2

2422 Staples Ave	
Prox. to Subject	1.39 miles SW
Sale Price	635,000
Gross Living Area	1,008
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	5000 sf
Quality	Q3
Age	57

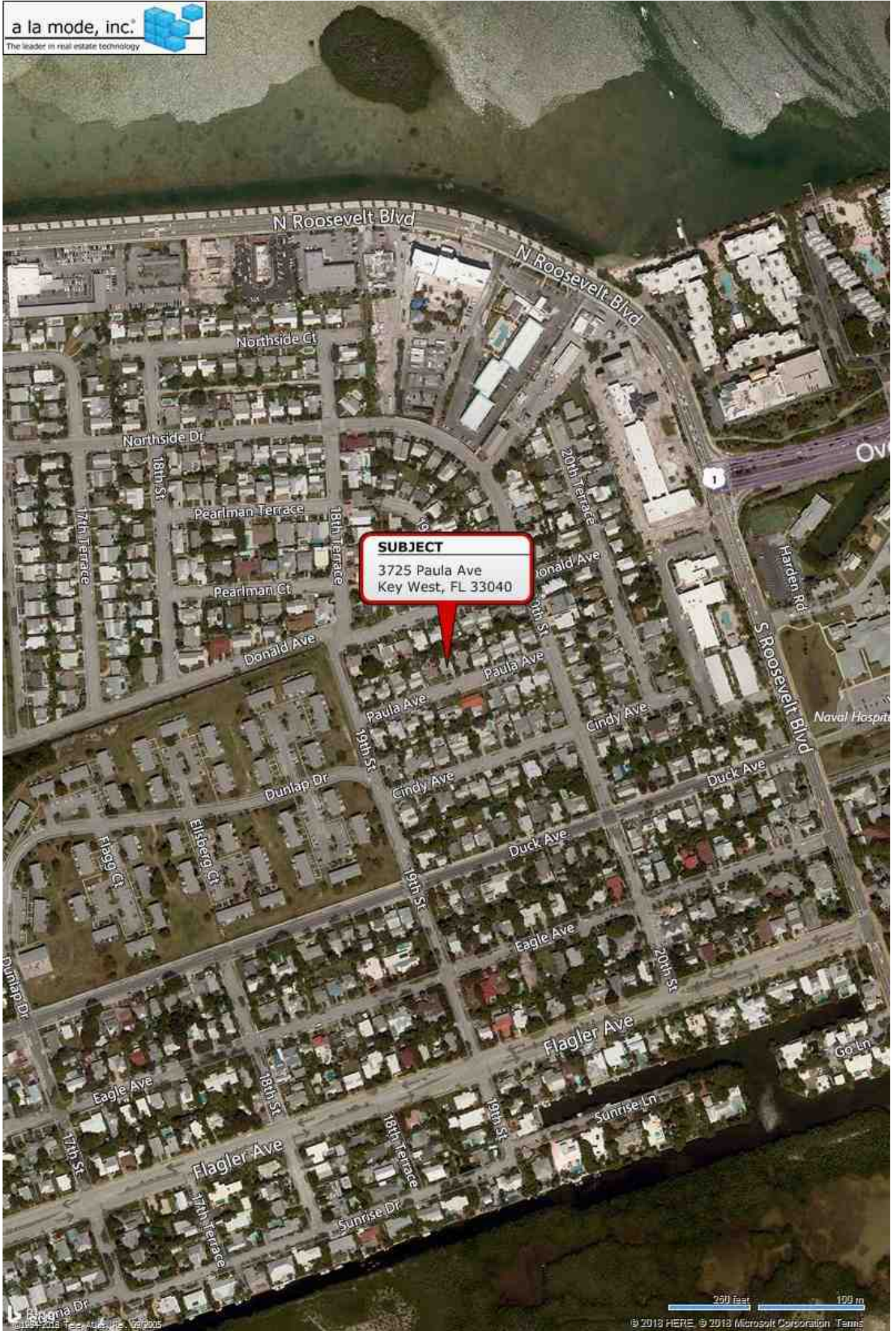


Comparable 3

1609 Catherine St	
Prox. to Subject	2.05 miles SW
Sale Price	580,000
Gross Living Area	1,143
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	5602 sf
Quality	Q3
Age	67

Location Map

Borrower	Jillian Cranney-Gage						
Property Address	3725 Paula Ave						
City	Key West	County	Monroe	State	FL	Zip Code	33040
Lender/Client	Owner						

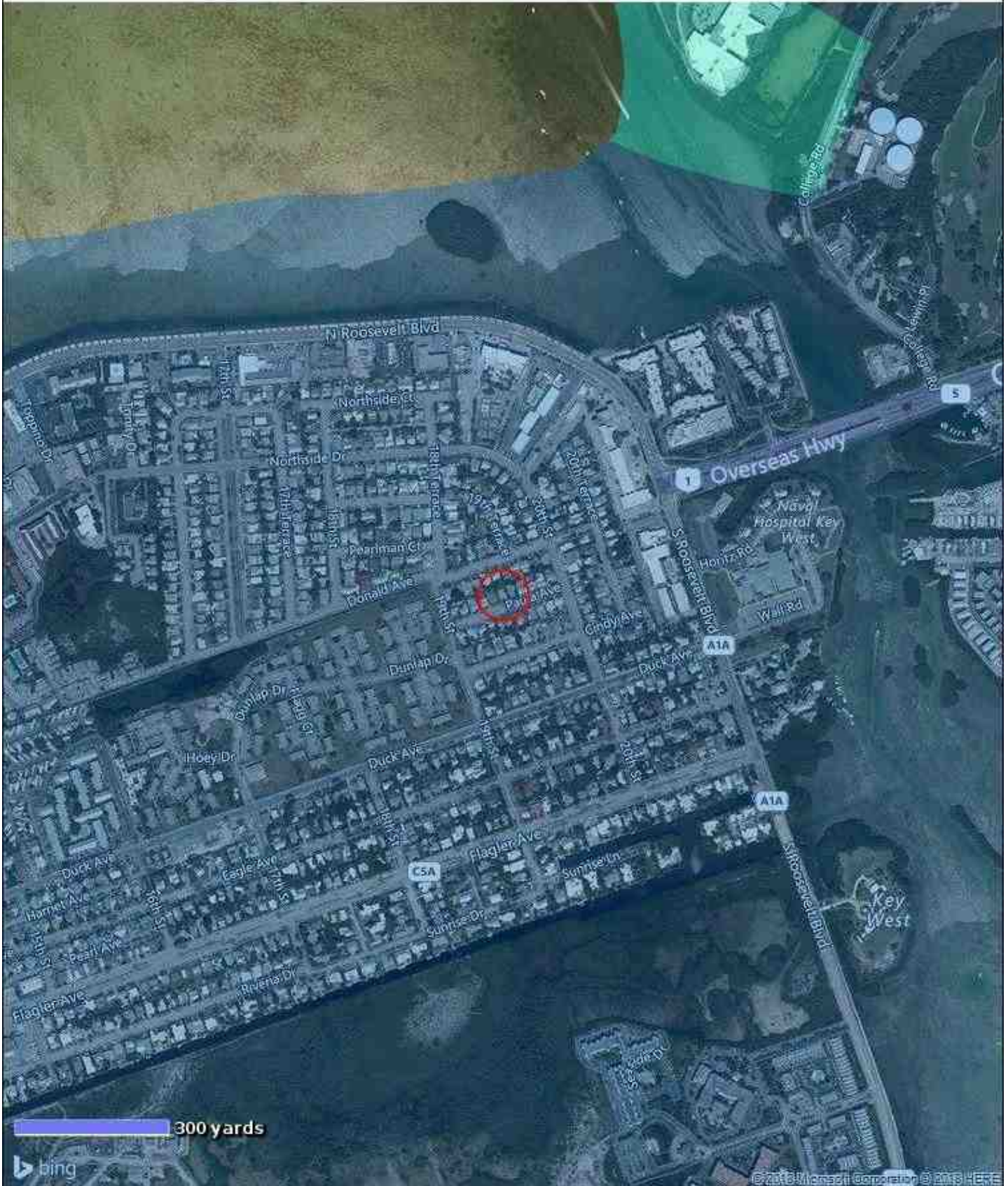


Flood Map

Borrower	Jillian Cranney-Gage			
Property Address	3725 Paula Ave			
City	Key West	County	Monroe	State FL Zip Code 33040
Lender/Client	Owner			

InterFlood by a la mode

Prepared for: Appraisers of the Keys, Inc.
3725 Paula Ave
Key West, FL 33040



MAP DATA

FEMA Special Flood Hazard Area: **Yes**
 Map Number: **12087C1509K**
 Zone: **AE**
 Map Date: **February 18, 2005**
 FIPS: **12087**

MAP LEGEND

- | | |
|--|--|
| <ul style="list-style-type: none"> Areas inundated by 500-year flooding Areas inundated by 100-year flooding Velocity Hazard | <ul style="list-style-type: none"> Protected Areas Floodway Subject Area |
|--|--|

Powered by CoreLogic®

License



RICK SCOTT, GOVERNOR

JONATHAN ZACHEM, SECRETARY



**STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
FLORIDA REAL ESTATE APPRAISAL BD**

THE CERTIFIED GENERAL APPRAISER HEREIN IS CERTIFIED UNDER THE
PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

TALBOTT, KEVIN EUGENE

3208 FLAGLER AVE
KEY WEST FL 33040

LICENSE NUMBER: RZ2139

EXPIRATION DATE: NOVEMBER 30, 2020

Always verify licenses online at MyFloridaLicense.com

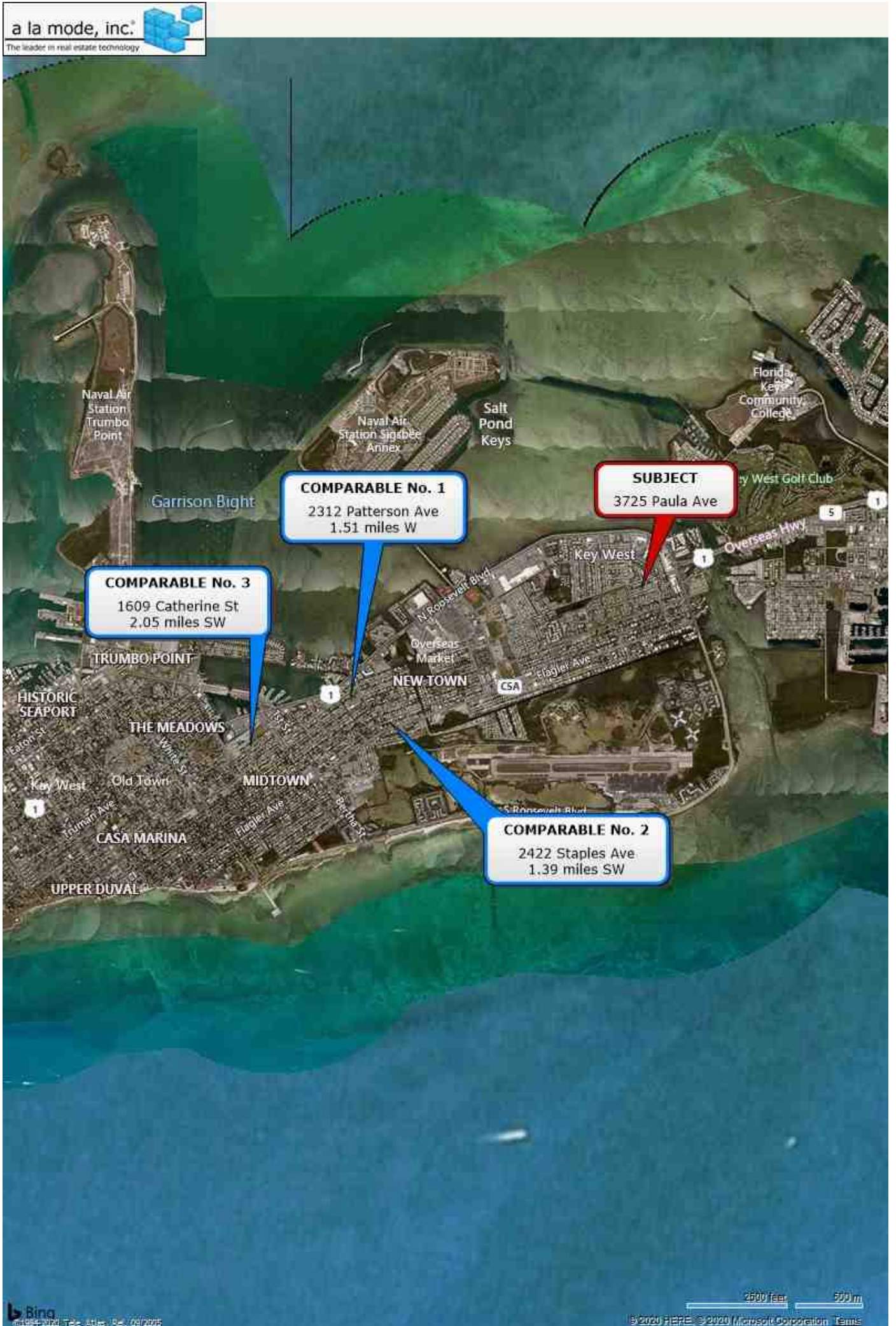


Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.

Comparable Sales Map

Borrower	Jillian Cranney-Gage		
Property Address	3725 Paula Ave		
City	Key West	County Monroe	State FL Zip Code 33040
Lender/Client	Owner		



**Proposed / Existing
Site Plans**

SITE DATA

SITE ADDRESS: 3725 PAULA AVE, KEY WEST, FL 33040
 RE: 0054896-00000
 ZONING: SF (SINGLE FAMILY)
 FLOOD ZONE: AE7
 F.I.R.M. - COMMUNITY#12087C; MAP & PANEL #1509 SUFFIX K; DATE: 02-18-05
 SECTION/TOWNSHIP/RANGE: 34-67-25
 LEGAL DESCRIPTION: BK 3 LT 17 REPLAT OF BLOCK 3 PEARLMAN ESTATES KW PB3-171
 SETBACKS: FRONT 20 FT, SIDE 5 FT, STREET SIDE 7.5 FT REAR 25 FT
 OCCUPANCY: R-3 RESIDENTIAL SINGLE FAMILY
 TYPE OF CONSTRUCTION: VB

DESIGN DATA

THE WORK DEPICTED HEREIN WAS DESIGNED TO MEET THE REQUIREMENTS OF THE 2017 FLORIDA BUILDING CODE AND THE LATEST EDITIONS OF THE FLORIDA MODEL ENERGY CODE, FIRE CODE, LIFE SAFETY CODE AND THE NATIONAL ELECTRIC CODE.
 THE FOLLOWING LOADINGS WERE USED:
 DESIGN LOADS: ASCE 7-10
 WIND LOAD: 180 mph; 3 sec gust; EXPOSURE C; ROOF LIVE LOAD 20 PSF; DEAD LOAD 15 PSF; FLOOR LL 40 PSF, DECK LL 60 PSF
 SOIL BEARING CAPACITY ASSUMED 2000LBS PER SQ.FT.
 FEMA FLOOD DESIGN PER ASCE 24-14

INDEX OF DRAWINGS

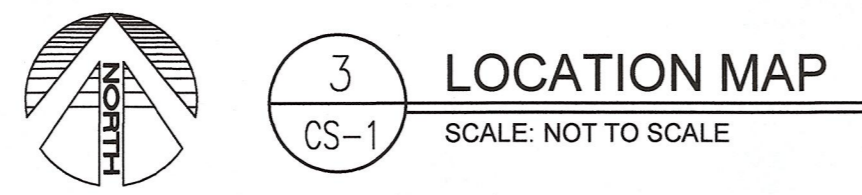
SHEET CS-1 - SITE PLAN, PROJECT DATA
 SHEET A-1 - PROPOSED FLOOR PLAN AND ELEVATIONS

GENERAL NOTES

- THESE PLANS ARE FOR THE CONSTRUCTION AT THE LOCATION SO DESIGNATED HEREIN.
- THE CONTRACTOR SHALL PROVIDE ALL MATERIAL, LABOR, EQUIPMENT AND SUPERVISION NECESSARY TO PROVIDE THE WORK COMPLETE AND READY FOR USE.
- THERE SHALL BE NO DEVIATION FROM THESE PLANS WITHOUT PRIOR APPROVAL FROM THE ENGINEER OF RECORD.
- THE CONTRACTOR SHALL VISIT THE SITE AND BECOME FAMILIAR WITH EXISTING CONDITIONS BEFORE BID. CHECK AND VERIFY ALL DIMENSIONS AND CONDITIONS OF THE WORK SITE AND REPORT ANY DISCREPANCIES, DIFFERENCES OR CONDITIONS THAT ARE UNSATISFACTORY OR UNSAFE.
- NOTIFY THE ENGINEER OF RECORD IMMEDIATELY OF ANY DISCREPANCIES, DIFFERENCES, UNSATISFACTORY OR UNSAFE CONDITIONS. ANY MODIFICATIONS OR CHANGES MADE WITHOUT PRIOR WRITTEN APPROVAL FROM THE OWNER AND ENGINEER OF RECORD SHALL NOT BE ALLOWED. ANY REWORK, RESTORATION OR OTHER IMPACT AS A RESULT OF NOT OBTAINING SUCH PRIOR APPROVAL WILL BE MADE BY THE CONTRACTOR WITHOUT ADDITIONAL COST OR COMPENSATION FROM THE OWNER.
- THE CONTRACTOR SHALL PROVIDE FOR THE SAFETY, PREVENTION OF INJURY OR OTHER LOSS AT THE JOB TO ALL PERSONS EMPLOYED IN THE WORK, PERSONS VISITING THE WORK AND THE GENERAL PUBLIC. THE CONTRACTOR SHALL ALSO BE RESPONSIBLE FOR THE PREVENTION OF DAMAGE, DUE TO THE WORK, TO MATERIALS OR EQUIPMENT AND OTHER PROPERTY AT THE SITE OR ADJACENT THERETO.
- NO RESEARCH AS TO THE PRESENCE OF UNDERGROUND UTILITIES HAS BEEN INCLUDED ON OR PERFORMED FOR THIS PROJECT. CONTRACTOR SHALL BE RESPONSIBLE FOR CALLING SUNSHINE UTILITY LOCATE SERVICE PRIOR TO ANY CONSTRUCTION WITHIN ANY PUBLIC RIGHT-OF-WAY OR OTHER AREAS WHERE UNDERGROUND UTILITIES MAY BE PRESENT (I.E. IN AND AROUND UTILITY EASEMENTS, ETC.)
- THE GENERAL CONTRACTOR SHALL PROVIDE AN ON-SITE DUMPSTER IN A LOCATION COORDINATED WITH THE OWNER FOR THE DISPOSAL OF REMOVED MATERIAL AND CONSTRUCTION DEBRIS. THE DUMPSTER SHALL BE EMPTIED AT APPROPRIATE INTERVALS TO PREVENT OVERFLOW AND UNSIGHTLY CONDITIONS.
- THE CONTRACTOR SHALL PERFORM ALL WORK IN STRICT CONFORMANCE WITH THE PLANS, 2017 FLORIDA BUILDING CODE, LOCAL CODES AND ORDINANCES, MANUFACTURER RECOMMENDATIONS AND ACCEPTABLE TRADE PRACTICES. ANY CONFLICT BETWEEN THESE REQUIREMENTS AND THE MOST STRINGENT REQUIREMENTS SHALL GOVERN THE WORK.
- SHOP DRAWINGS OF ALL PREFABRICATED STRUCTURAL FLOOR AND ROOF SYSTEMS AND MECHANICAL SYSTEMS SHALL BEAR THE SEAL OF A FLORIDA PROFESSIONAL ENGINEER AS REQUIRED BY THE 2017 FLORIDA BUILDING CODE AND SHALL BE SUBMITTED TO THE ENGINEER OF RECORD BY THE CONTRACTOR FOR APPROVAL PRIOR TO FABRICATION AND INSTALLATION.
- THE CONTRACTOR SHALL NOT SCALE DRAWINGS. ANY INFORMATION THAT THE CONTRACTOR CANNOT OBTAIN FROM DIMENSIONS, DETAIL OR SCHEDULE SHALL BE OBTAINED FROM THE ENGINEER OF RECORD.
- THE CONTRACTOR SHALL COORDINATE THE WORK OF ALL TRADES TO PREVENT ANY CONFLICTS.
- THE CONTRACTOR SHALL FURNISH ALL SUBCONTRACTORS WITH A COMPLETE SET OF PLANS. ALL CHANGES SHALL BE NOTED ON THE DRAWINGS AND (2) COMPLETE AS-BUILT SETS SHALL BE DELIVERED TO THE OWNER AFTER COMPLETION OF WORK.

LEGEND

SYMBOLS	MATERIAL INDICATIONS	LIST OF ABBREVIATIONS
		& AND
		@ AT
		APPROX. APPROXIMATE(LY)
		FT. FOOT/FEET
		F.F.L. FINISH FLOOR LEVEL
		IN. INCH
		MAX. MAXIMUM
		MIN. MINIMUM
		# NUMBER
		O.C. ON CENTER
		LB POUND
		PSI POUND PER SQUARE INCH
		PT PRESSURE TREATED
		SF SQUARE FOOT/FEET
		T & G TONGUE AND GROOVE
		W.W.M. WELDED WIRE MESH



VARIANCE APPLICATION

SITE DRAINAGE CALCULATIONS

TOTAL LOT SIZE.....5,500 SQ. FT.
 NEW IMPERVIOUS COVERAGE:
 NEW ADDITION.....425 SF

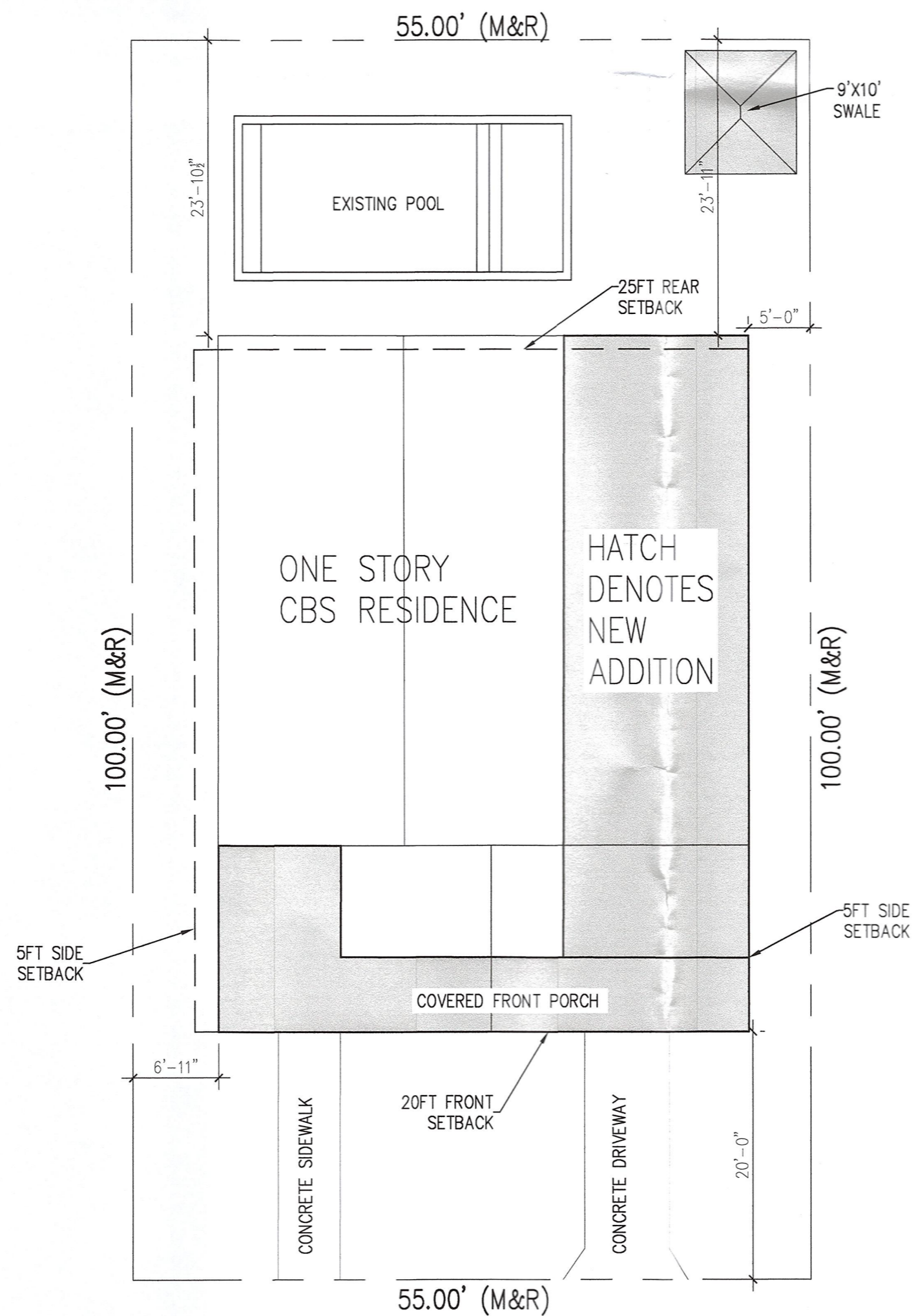
CUBIC FT. REQUIRED 425 X .208 = 88.4 CF, 50% CREDIT
 CUBIC FT. REQUIRED 44.2 CF

CUBIC FT. PROVIDED.....45 CF

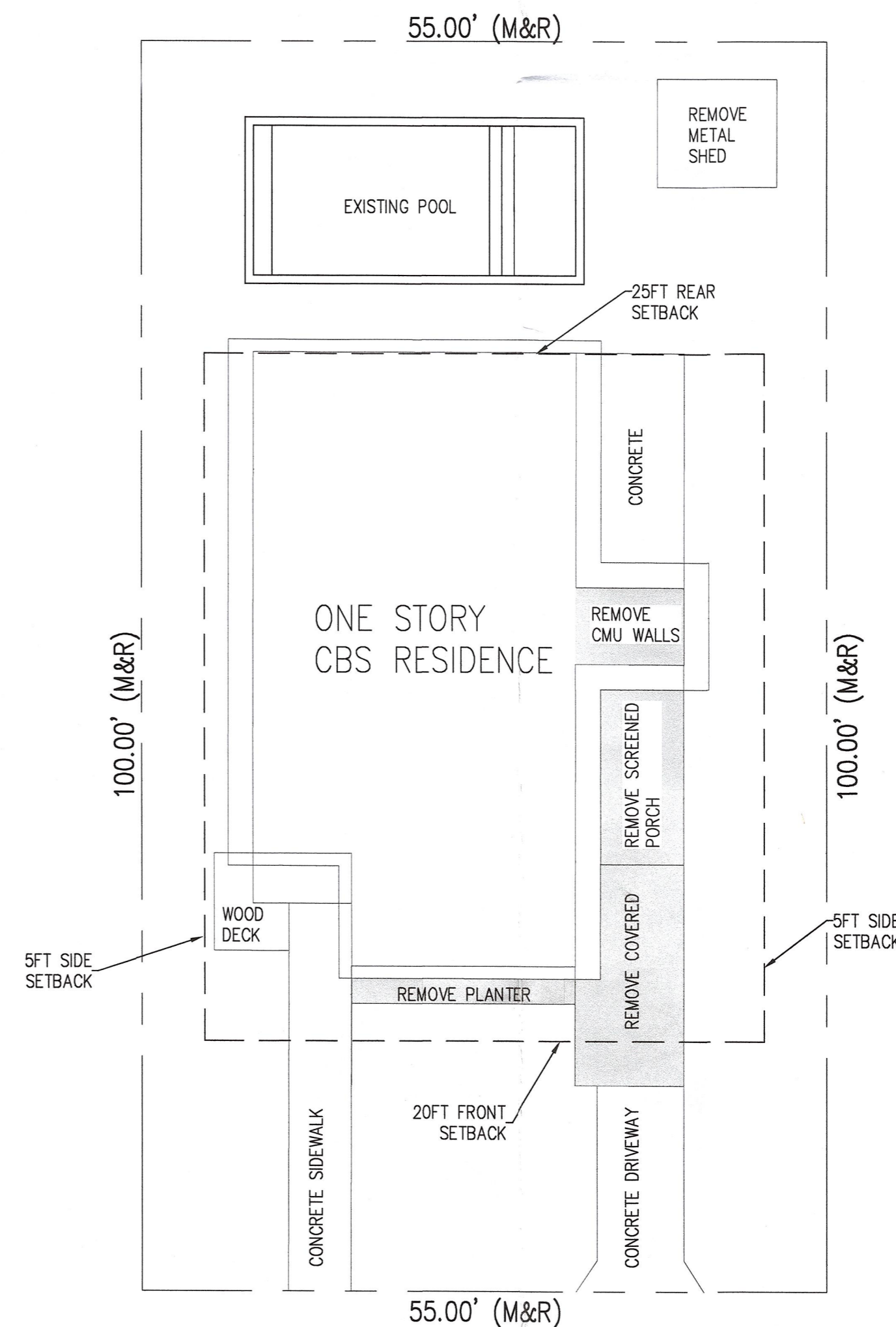
5.0 CU. FT./FT.
 9 LINEAR FEET = 45 CF

PROJECT DATA FOR ADDITION

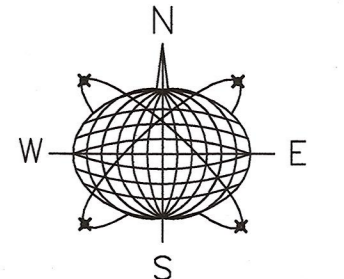
	PROPOSED	EXISTING	REQUIRED	VARIANCE REQUESTED
RE NO.				
SETBACKS:				
FRONT	20'	16'-5 1/2"	20'	NONE
LEFT SIDE	7'-11"	7'-11"	5'	NONE
RIGHT SIDE	5'	10'-5 1/2"	5'	NONE
REAR	23'-10 1/2"	23'-10 1/2"	25'	YES
LOT SIZE	NO CHANGE	5,500 SQ. FT.	6000 SQ.FT.	NONE
BUILDING COVERAGE	2,418 SQ. FT. 43.9%	1,870 SQ. FT. 34%	35% MAX	YES
FLOOR AREA	1,895 SQ. FT. .344	1,255 SQ. FT. .228	1.0	NONE
BUILDING HEIGHT	N/A	N/A	25' MAX	NONE
IMPERVIOUS AREA	3,021 SQ. FT. 54.9%	2,596 SQ. FT. 47.2%	50% MAX	YES
OPEN SPACE	2,479 SQ. FT. 45%	2,873 SQ. FT. 52.2%	35% MIN	NONE



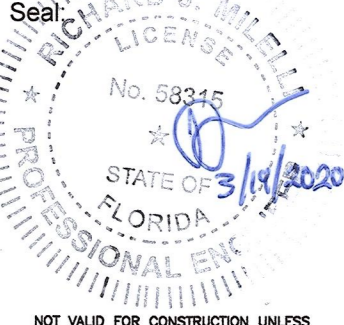
2 PROPOSED SITE PLAN
 SCALE: 1" = 10'-0"



1 EXISTING SITE PLAN
 SCALE: 1" = 10'-0"



Meridian Engineering LLC
 201 Front Street, Suite 203
 Key West, Florida 33040
 AUTHORIZATION #29401
 ph: 305-293-3283 fax: 293-4899



RICHARD J. MILELLI
 PE #58315

General Notes:

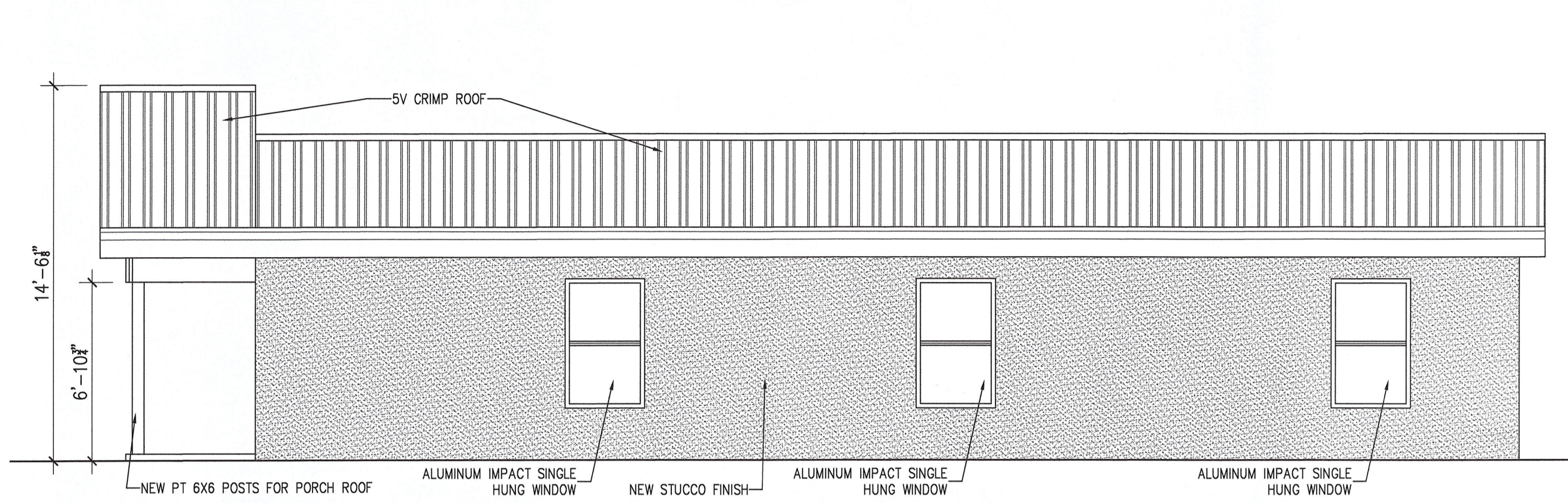
VARIANCE APPLICATION
 3725 PAULA AVE.
 KEY WEST, FL

Drawn By: JMT
 Checked By: RJM
 Project No.:
 Scale: AS NOTED
 AutoCad File No.:

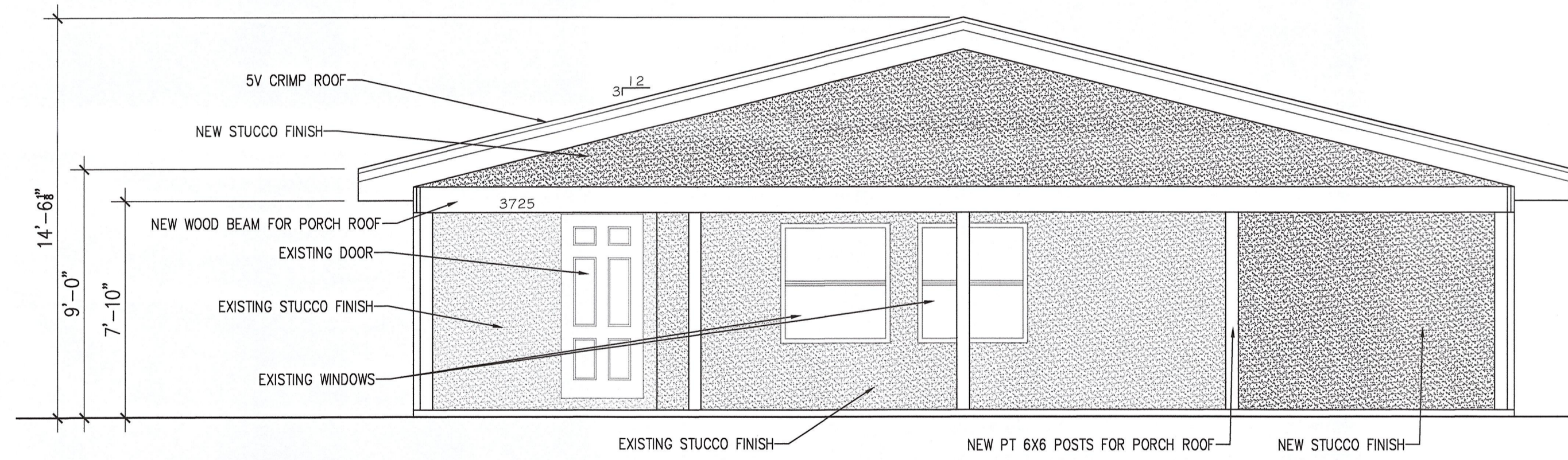
Revisions:

Title:
 COVER SHEET AND SITE PLANS

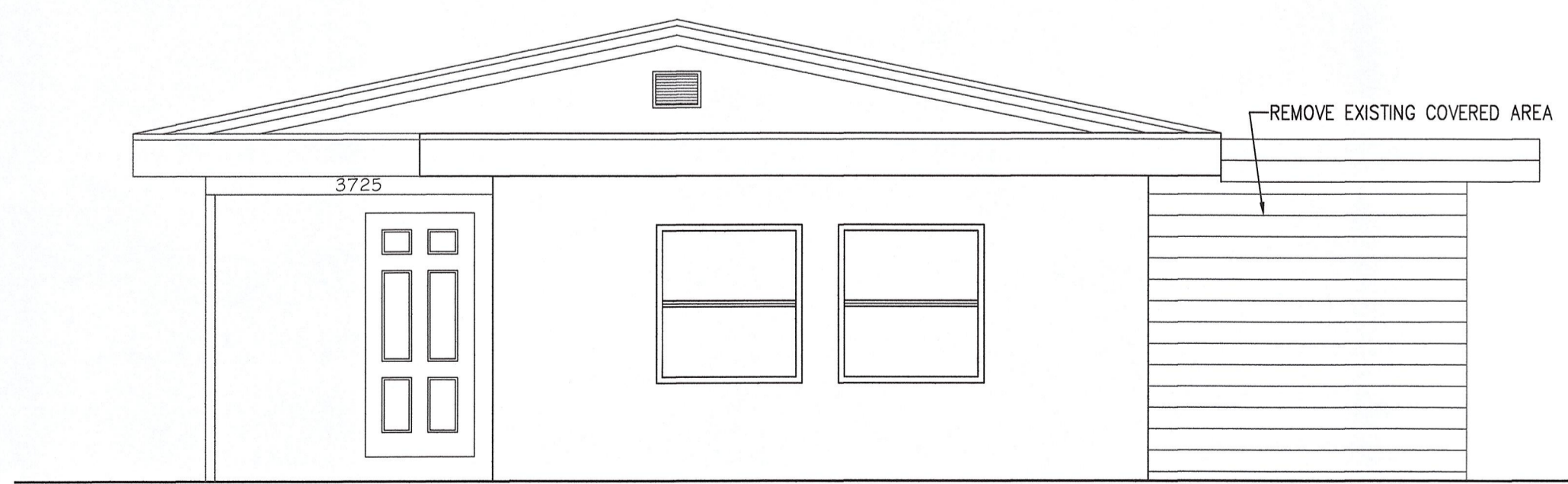
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CS-1
 Date: 3-19-2020



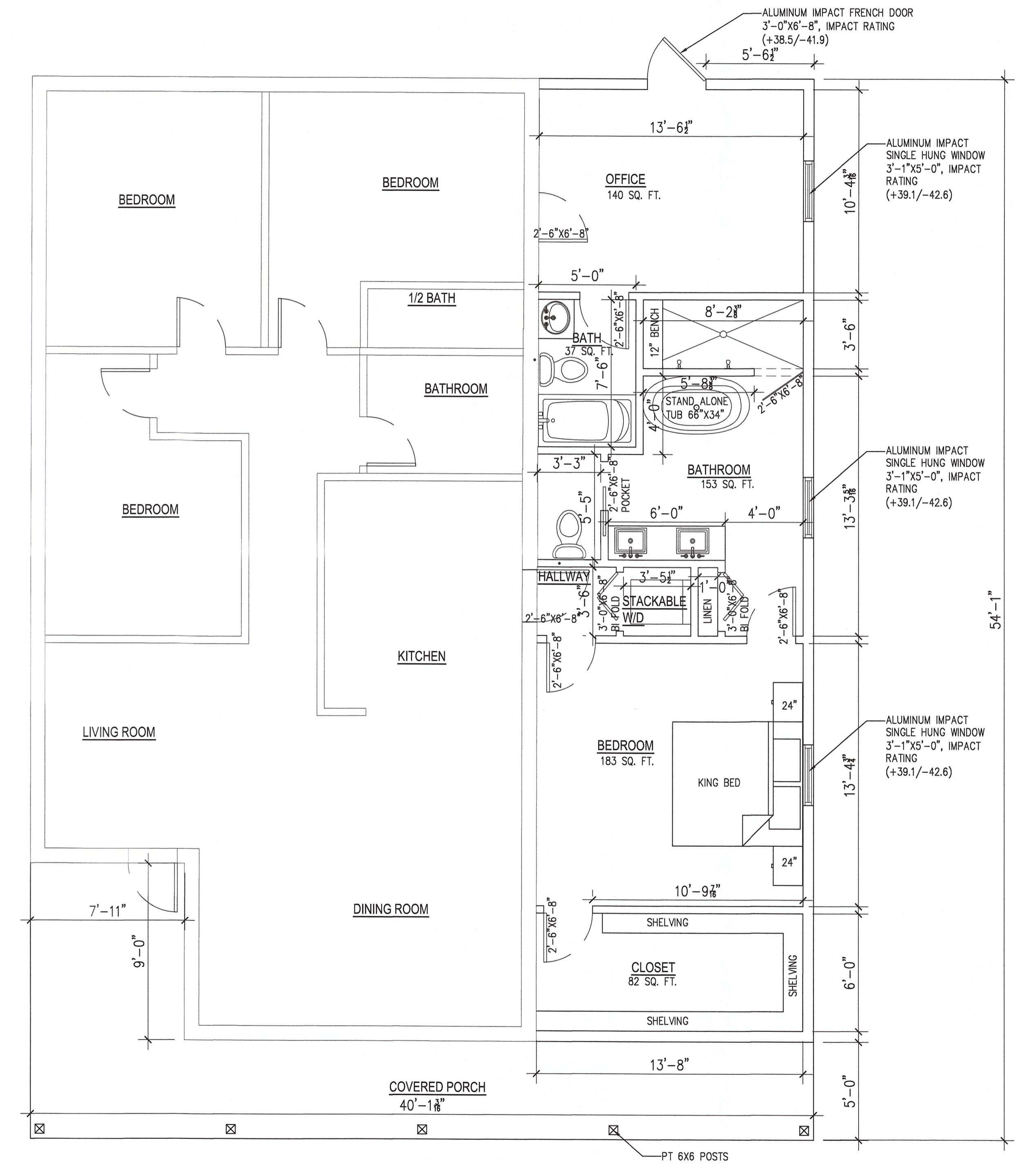
4 PROPOSED SIDE ELEVATION
A-1 SCALE: 1/4" = 1'-0"



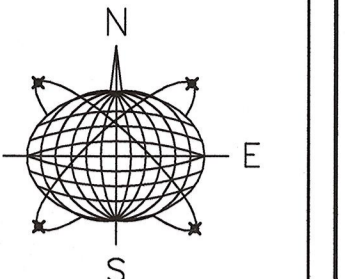
3 PROPOSED FRONT ELEVATION
A-1 SCALE: 1/4" = 1'-0"



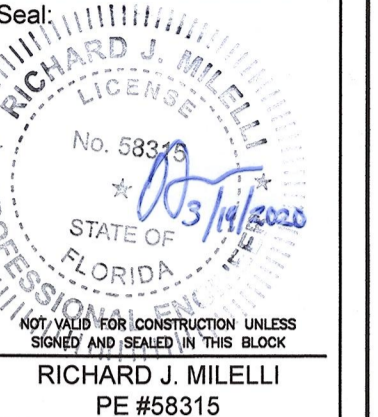
2 EXISTING FRONT ELEVATION
A-1 SCALE: 1/4" = 1'-0"



1 PROPOSED FLOOR PLAN
A-1 SCALE: 1/4" = 1'-0"



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PE #58315

General Notes:

VARIANCE APPLICATION

3725 PAULA AVE.
KEY WEST, FL

Drawn By: JMT
Checked By: RJM
Project No.
Scale: AS NOTED
AutoCad File No.

Revisions:

Title:
PROPOSED FLOOR PLAN AND ELEVATIONS
Sheet Number:

A-1

Date: 3-19-2020