

SPOTTSWOOD, SPOTTSWOOD, SPOTTSWOOD & STERLING, PLLC

ATTORNEYS AND COUNSELORS AT LAW
500 FLEMING STREET
KEY WEST, FLORIDA 33040

JOHN M. SPOTTSWOOD, JR.
ERICA HUGHES STERLING
ROBERT A. SPOTTSWOOD, JR.
RICHARD J. MCCHESNEY
ROBERT H. GEBALDE

Telephone | 305-294-9556
Facsimile | 305-504-2696

OF COUNSEL:

JOHN M. SPOTTSWOOD (1920 – 1975)

November 25, 2025

James Singelyn, Acting Planning Director
City of Key West Planning Department
1300 White Street
Key West, FL 33040

RE: Easement Application
1341 Tropical Street, Key West

Mr. Singelyn:

Please find enclosed an application for an easement along with the corresponding submittal packet, on behalf of Pabian Properties, LLC, ("Applicant"), for a carport and portion of the front yard located at 1341 Tropical Street, Key West, FL 33040 (the "Property") located within the Single Family (SF) zoning district.

As always, we appreciate your assistance and guidance with this project. If you or staff have any questions, please feel free to reach out to me.

Sincerely,



Richard J. McChesney, Esq.

Enclosures:
As stated



EASEMENT APPLICATION

CITY OF KEY WEST, FLORIDA • PLANNING DEPARTMENT

Address: 1300 White Street • Key West, Florida 33040

Phone: 305-809-3764

Website: www.cityofkeywest-fl.gov

Application Fee Schedule

Easement Application Fee \$ 3,200.00

Advertising and Noticing Fee \$ 395.65

Fire Department Review Fee \$ 140.71

Total Application Fee \$ 3,736.36

For each additional easement on the same parcel there is an additional fee of \$703.55

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: 1341 Tropical Street

Zoning District: Single Family (SF) Real Estate (RE) #: 00040900-000000

Property located within the Historic District? ☒ Yes ☐ No

APPLICANT: ☐ Owner ☒ Authorized Representative

Name: Spottswood, Spottswood, Spottswood & Sterling, PLLC/ Richard J. McChesney Mailing

Address: 500 Fleming Street Key West City:

State: FL Zip: 33040 Home/Mobile Phone: 305-304-3884 Office:

Fax:

Email: Richard@spottswoodlaw.com

PROPERTY OWNER: (if different than above)

Name: Pabian Properties, LLC Mailing

Address: 1315 United St., Key West City:

State: FL Zip: 33040 Home/Mobile Phone: c/o 305-294-9556 Office:

Fax:

Email: c/o richard@spottswoodlaw.com

Description of requested easement and use:

Easement request for existing carport and portion of the front yard that extends into the ROW.

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

If yes, please describe and attach relevant documents: _____

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 Specific Purpose Survey with the legal description of the easement area requested and naming the property owner and/or entity on the document along with City of Key West.
- ☒ Photographs showing the proposed area
- ☒ Certificate of Liability Insurance, with the City of Key West listed as additional Certificate Holder. If certificate is not provided at time the application was accepted, the certificate shall be provided to the Planner within 7 days after the application is placed on a Development Review Committee (DRC) Agenda.

Authorization & Verification



**City of Key West
Planning Department
Verification Form**
(Where Applicant is an entity)

I, Richard J. McChesney, in my capacity as Member
(print name) (print position; president, managing member)
of Spottswood, Spottswood, Spottswood & Sterling, PLLC
(print name of entity)

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:

1341 Tropical Street

Street address of subject property

I, the undersigned, declare under penalty of perjury under the laws of the State of Florida that I am the Authorized Representative of the property involved in this application; that the information on all plans, drawings and sketches attached hereto and all the statements and answers contained herein are in all respects true and correct.

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]
Signature of Applicant

Subscribed and sworn to (or affirmed) before me on this December 23, 2025 by

Richard McChesney
Name of Applicant

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

[Signature]
Notary's Signature and Seal

Name of Acknowledger typed, printed or stamped

Commission Number, if any



**Proof of
Ownership
(Warranty Deed
And Property Card)**

Prepared by and return to:

Richard J. McChesney

Attorney at Law

Spottswood, Spottswood, Spottswood & Sterling, PLLC

500 Fleming Street

Key West, FL 33040

305-294-9556

File Number: 310-25.00394RM

Will Call No.:

[Space Above This Line For Recording Data]

Warranty Deed

This Warranty Deed made this 15th day of December, 2025 between **Pabian Properties, LLC**, a Florida limited liability company whose post office address is **P. O. Box 420236, Summerland Key, FL 33042**, grantor, and **Jay P. Jirous, Trustee of the M.D. and Barbara Jirous Family 2020 GST Trust** whose post office address is **9004 N. May Avenue, Oklahoma City, OK 73120**, grantee:

(Whenever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

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:

On the Island of Key West and known on William A. Whitehead's Map of said Island delineated in February, 1829, as a part of Tract 19 but more particularly described as a part of Lots 1 and 2, Square 3. Tract 19, according to a plat of the **TROPICAL BUILDING AND INVESTMENT COMPANY'S SUBDIVISION OF TRACT NINETEEN (19)** as recorded in Plat Book 1, Page 34, of the Public Records of Monroe County, Florida; **COMMENCING** at the Northerly intersection of Tropical and Von Phister Streets, thence in a Northeasterly direction along the Northwesternly line of Von Phister Street a distance of Seventy (70) feet; thence at right angles in a Northwesternly direction a distance of Ninety-three (93) feet, Six (6) inches; thence at right angles in a Southwesterly direction a distance of Seventy (70) feet to Tropical Street; thence along the line of Tropical Street in a Southeasterly direction a distance of Ninety-three (93) feet, Six (6) inches, back to the **POINT OF BEGINNING**. Said parcel of land being the Southwesterly Seventy (70) feet of Lots 1 and 2, Square 3 of Tract 19.

Parcel Identification Number: 00040900-000000

SUBJECT TO: Taxes for the current and subsequent years; conditions, limitations, easements and restrictions of record, if any.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2025.

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

Signed, sealed and delivered in our presence:

Pabian Properties, LLC, a Florida limited liability company

By: [Signature]
Robert Pabian, Manager

[Signature]
Witness Name: Richard Michesney
Witness Address: 618 Petronia St. Key West FL 33040

[Signature]
Witness Name: Monica Hornyak
Witness Address: 500 Fleming St. Key West. FL 33040

[Signature]
Witness Name: Richard Michesney
Witness Address: 618 Petronia St. Key West FL 33040

[Signature]
Witness Name: Monica Hornyak
Witness Address: 500 Fleming St. Key West. FL 33040

By: [Signature]
Kristine Pabian, Manager

State of Florida
County of Monroe

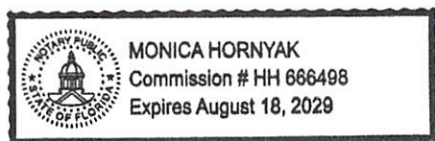
The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization, this 12th day of December, 2025 by Robert Pabian, Manager and Kristine Pabian, Manager of Pabian Properties, LLC, a Florida limited liability company, on behalf of the company, who [] are personally known to me or [X] have produced a driver's license as identification.

[Notary Seal]

[Signature]
Notary Public

Printed Name: Monica Hornyak

My Commission Expires: 8.18.2029



Monroe County, FL

PROPERTY RECORD CARD

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 00040900-000000
Account# 1041581
Property ID 1041581
Millage Group 10KW
Location 1341 TROPICAL St, KEY WEST
Address
Legal KW TROPICAL BLDG AND INVESTMENT CO SUB THE SW LY 70 FT OF LOTS 1-2
Description SQR 3 TR 19 PB1-34 OR348-441 OR805-948 OR1730-1949 OR1730-1951 OR2120-1919 OR3251-1068 OR3262-1124 OR3288-0090
(Note: Not to be used on legal documents.)
Neighborhood 6157
Property Class SINGLE FAMILY RESID (0100)
Subdivision Tropical Building and Investment Co
Sec/Twp/Rng 05/68/25
Affordable No
Housing



Owner

PABIAN PROPERTIES LLC
 1315 United St
 Key West FL 33040

Valuation

	2025 Certified Values	2024 Certified Values	2023 Certified Values	2022 Certified Values
+ Market Improvement Value	\$200,584	\$287,204	\$273,414	\$273,414
+ Market Misc Value	\$14,361	\$7,847	\$7,504	\$7,504
+ Market Land Value	\$862,107	\$978,608	\$892,689	\$634,930
= Just Market Value	\$1,077,052	\$1,273,659	\$1,173,607	\$915,848
= Total Assessed Value	\$1,077,052	\$1,273,659	\$418,680	\$406,486
- School Exempt Value	\$0	\$0	(\$25,000)	(\$25,000)
= School Taxable Value	\$1,077,052	\$1,273,659	\$393,680	\$381,486

Historical Assessments

Year	Land Value	Building Value	Yard Item Value	Just (Market) Value	Assessed Value	Exempt Value	Taxable Value	Maximum Portability
2024	\$978,608	\$287,204	\$7,847	\$1,273,659	\$1,273,659	\$0	\$1,273,659	\$0
2023	\$892,689	\$273,414	\$7,504	\$1,173,607	\$418,680	\$25,000	\$393,680	\$500,000
2022	\$634,930	\$273,414	\$7,504	\$915,848	\$406,486	\$25,000	\$381,486	\$500,000
2021	\$419,404	\$243,451	\$7,504	\$670,359	\$394,647	\$25,000	\$369,647	\$275,712
2020	\$396,103	\$229,926	\$7,504	\$633,533	\$389,199	\$25,000	\$364,199	\$244,334
2019	\$453,110	\$233,308	\$7,618	\$694,036	\$380,449	\$25,000	\$355,449	\$313,587
2018	\$464,073	\$236,689	\$7,611	\$708,373	\$373,356	\$25,000	\$348,356	\$335,017

The Maximum Portability is an estimate only and should not be relied upon as the actual portability amount. Contact our office to verify the actual portability amount.

Land

Land Use	Number of Units	Unit Type	Frontage	Depth
RESIDENTIAL DRY (010D)	6,545.00	Square Foot	70	94

Buildings

Building ID	3199	Exterior Walls	C.B.S.
Style	GROUND LEVEL	Year Built	1967
Building Type	S.F.R. - R1 / R1	EffectiveYearBuilt	2000
Building Name		Foundation	CONCR FTR
Gross Sq Ft	3233	Roof Type	GABLE/HIP
Finished Sq Ft	1931	Roof Coverage	METAL
Stories	1 Floor	Flooring Type	CONC ABOVE GRD
Condition	AVERAGE	Heating Type	FCD/AIR DUCTED with 0% NONE
Perimeter	204	Bedrooms	3
Functional Obs	30	Full Bathrooms	2
Economic Obs	0	Half Bathrooms	0
Depreciation %	32	Grade	550
Interior Walls	PLYWOOD PANEL	Number of Fire Pl	0

Code	Description	Sketch Area	Finished Area	Perimeter
CPF	COVERED PARKING FIN	360	0	76
FLA	FLOOR LIV AREA	1,931	1,931	272
OPF	OP PRCH FIN LL	942	0	206
TOTAL		3,233	1,931	554

Yard Items

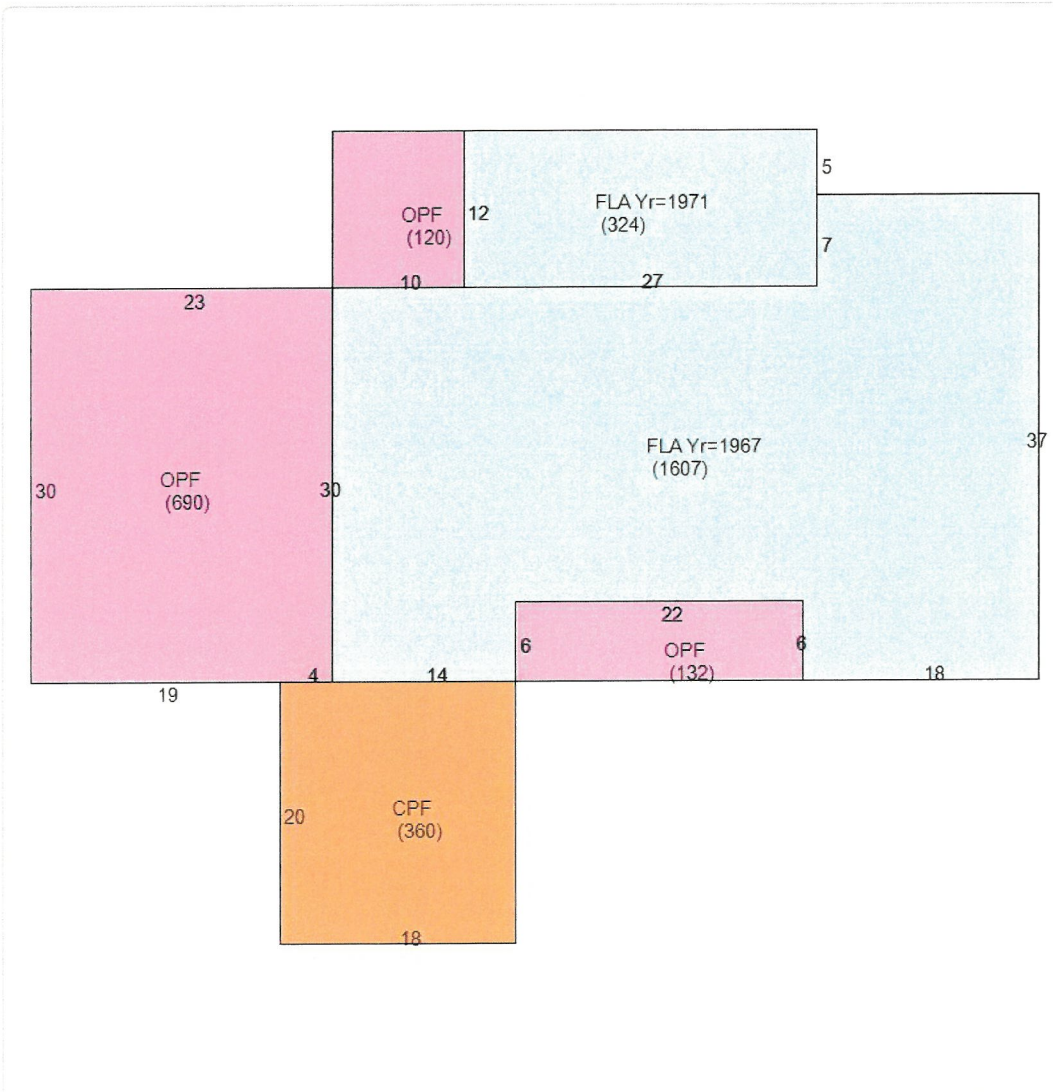
Description	Year Built	Roll Year	Size	Quantity	Units	Grade
FENCES	1978	1979	0 x 0	1	880 SF	5
WALL AIR COND	1994	1995	0 x 0	1	1 UT	1
WOOD DECK	1996	1997	6 x 46	1	276 SF	2
LC UTIL BLDG	1978	1979	0 x 0	1	300 SF	3
BRICK PATIO	2012	2025	0 x 0	1	708 SF	1

Sales

Sale Date	Sale Price	Instrument	Instrument Number	Deed Book	Deed Page
7/31/2024	\$1,500,000	Warranty Deed	2470992	3288	0090
2/1/2024	\$100	Warranty Deed	2451128	3262	1124
1/1/1980	\$40,000	Conversion Code		805	948

Permits

Number	Date Issued	Status	Amount	Permit Type	Notes
24-3128	01/09/2025	Active	\$60,000	Residential	Concrete pool w heater Private Provider for inspections, pls provide credit. Concrete pool w heater
24-3014	11/22/2024	Active	\$4,800	Residential	run new conduit and main feeders for new 100amps 12 circuit outdoor pool panel wire 2 pool pump one heater and one pool light, bond pool steel per NEC .2)#3 THHN 1)#4 THHN 1)#6,1" 1/4 PVC
24-2518	11/19/2024	Active	\$5,500	Residential	Replacement receptacles to comply with NEC 406.4 And upgrade smoke detectors as per FBC-install 20 new 4" LED lights, change all existing outlets and GFI'S in the house. change 4 ceilings fans and 4 vanity lights. Disconnet existing patio lights and existing circuits feeding landscaping lights. *revision #1* Change existing 200 amps 30 circuit indoor main panel. Install new 200 amps 40 circuit panel indoor run power to new water eater 15' away from existing electrical panel Additional cost \$3100
24-2749	10/24/2024	Active	\$130,000	Residential	Interior framing as per plans Infill window and door openings as per plans (all windows being installed will be done by Home Depot and they will be pulling their own permit. Liz Carpentry LLC will not be installing any windows). Hang and finish approx. 800 sq. ft. drywall. Install approx. 1400 sq. ft. of flooring. Install approx. 450 sq. ft. of tile. Install new kitchen & bathroom cabinets and countertops. New interior doors, trim and base boards. Paint interior and exterior of house. Addition of one full and one half bathroom
24-2734	10/22/2024	Active	\$0	Residential	R / R (2) Doors (11) Windows To Impact size for size
24-2689	10/15/2024	Active	\$20,000	Residential	Remodel all House Plumbing Rough and Set 6-Bathroom sink,4-Toilet,3-Shower,1-WH,1-Kitchen Sink,1-Washer. Tie into existing Sewer and Water
24-2520	10/07/2024	Active	\$4,800	Residential	Take down existing 150amps meter can and riser, install new 200 amps meter can combo and new 200amps riser.run new conduit and main feeders for existing 200amps 30circuit main panel.
24-2421	09/13/2024	Active	\$2,500	Residential	Exploratory demo of misc. areas of interior walls and ceiling finishes for planning purposes. *
06-2823	05/05/2006	Completed	\$20,000	Residential	INSTALL 30 SQS OF V-CRIMP ROOFING
02-1462	06/25/2002	Completed	\$2,500	Residential	INSTALL STORM SHUTTERS
97-1766	06/01/1997	Completed	\$900	Residential	ELECTRICAL
97-0985	04/01/1997	Completed	\$15,000	Residential	DECK WITH ROOF
	04/22/1970	Completed	\$1,000	Residential	FLORIDA ROOM ADDITION 11X26

View Tax Info[View Taxes for this Parcel](#)**Sketches (click to enlarge)****Photos**

Map



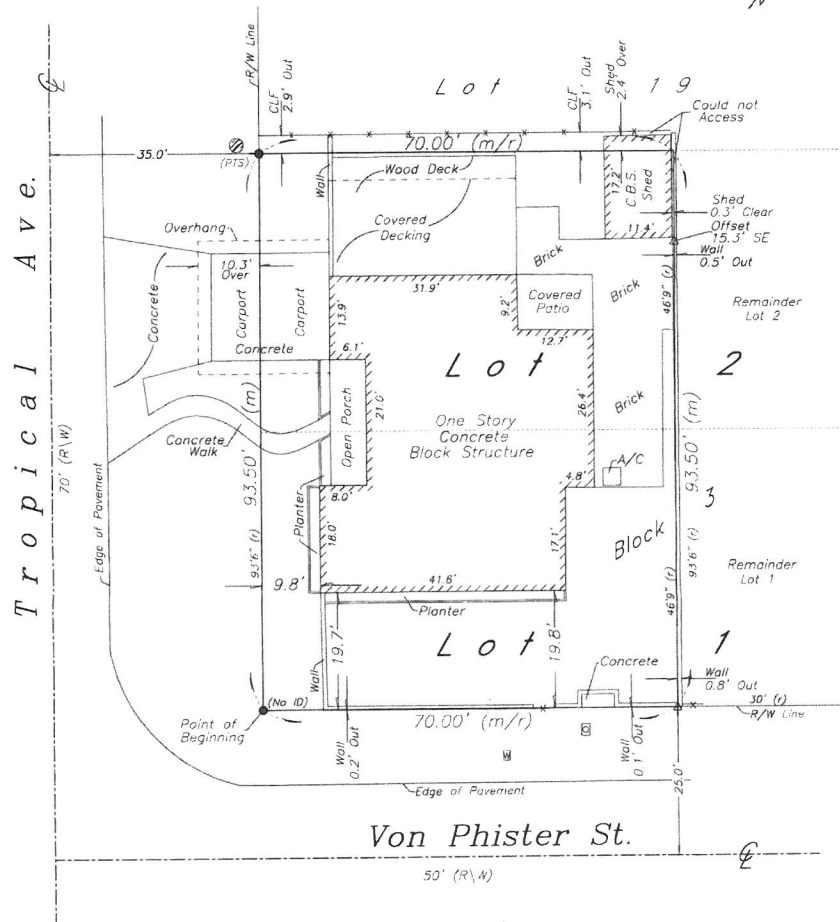
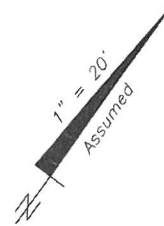
TRIM Notice



[User Privacy Policy](#) [GDPR Privacy Notice](#)
Last Data Upload: 10/28/2025, 1:23:16 AM

Survey

Boundary Survey Map of part Lots 1 & 2, Square 3, TROPICAL BUILDING & INVESTMENT COMPANY'S SUBDIVISION



LEGEND

- ⊙ Found 2" Iron Pipe (Fence Post)
- Set 3/4" Iron Pipe w/cap (6298)
- Found 1/2" Iron Rod (As Noted)
- ▲ Found Nail & Disc (PTS)
- △ Set Nail & Disc (6298)
- (M) Measured
- (R) Record
- (M/R) Measured & Record
- C.B.S. Concrete Block Structure
- R/W Right of Way
- CLF Chain Link Fence
- ⊖ Centerline
- ⊕ Utility Pole
- P- Overhead Utility Lines
- ⊠ Sewer Cleanout
- ⊡ Water Meter

NOTE:
This Survey Map is not
full and complete without
the attached Survey Report.

Sheet One of Two Sheets

J. LYNN O'FLYNN, Inc.



Professional Surveyor & Mapper
PSM #6298

3430 Duck Ave., Key West, FL 33040
(305) 296-7422 FAX (305) 296-2244

Boundary Survey Report of part Lots 1 & 2, Square 3,
TROPICAL BUILDING & INVESTMENT COMPANY'S SUBDIVISION

NOTES:

1. The legal description shown hereon was furnished by the client or their agent.
2. Underground foundations and utilities were not located.
3. All angles are 90° (Measured & Record) unless otherwise noted.
4. Street address: 1341 Tropical Avenue, Key West, FL.
5. This survey is not valid without the signature and the original raised seal of a Florida licensed surveyor and mapper.
6. Lands shown hereon were not abstracted for rights-of-way, easements, ownership, or other instruments of record.
7. North Arrow is assumed and based on the legal description.
8. All concrete and bricking is not shown.
9. Date of field work: June 25, 2024
10. Ownership of fences is undeterminable, unless otherwise noted.
11. This Survey Report is not full and complete without the attached Survey Map.

BOUNDARY SURVEY OF: On the Island of Key West and known on William A. Whitehead's Map of said Island delineated in February, 1829, as a part of Tract 19 but more particularly described as a part of Lots 1 and 2, Square 3, Tract 19, according to a plat of the TROPICAL BUILDING AND INVESTMENT COMPANY'S SUBDIVISION of Tract Nineteen (19) as recorded in Plat Book 1, Page 34, of the Public Records of Monroe County, Florida, commencing at the Northerly intersection of Tropical and Von Phister Streets, thence in a Northeasterly direction along the Northwesternly line of Von Phister Street a distance of Seventy (70) feet; thence at right angles in a Northwesternly direction a distance of Ninety-three (93) feet, Six (6) inches; thence at right angles in a Southwesterly direction a distance of Seventy (70) feet to Tropical Street; thence along the line of Tropical Street in Southeasterly direction a distance of Ninety-three (93) feet, Six (6) inches, back to the Point of Beginning. Said parcel of land being the Southwesterly Seventy (70) feet of Lots 1 and 2, Square 3 of Tract 19.

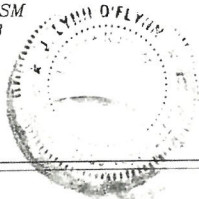
BOUNDARY SURVEY FOR: Pabian Properties, LLC;
Spottswood, Spottswood & Sterling, PLLC;
Stewart Title Guaranty Company;

I HEREBY CERTIFY that this survey was made under my responsible charge and meets the Standard of Practice as set forth by the Florida Board of Professional Surveyors & Mappers in Chapter 5J-17, Florida Administrative Code, pursuant to Section 472.027, Florida Statutes.

J. LYNN O'FLYNN, INC.

J. Lynn O'Flynn, PSM
Florida Reg. #6298

June 26, 2024



THIS SURVEY
IS NOT
ASSIGNABLE

Sheet Two of Two Sheets

J. LYNN O'FLYNN, Inc.

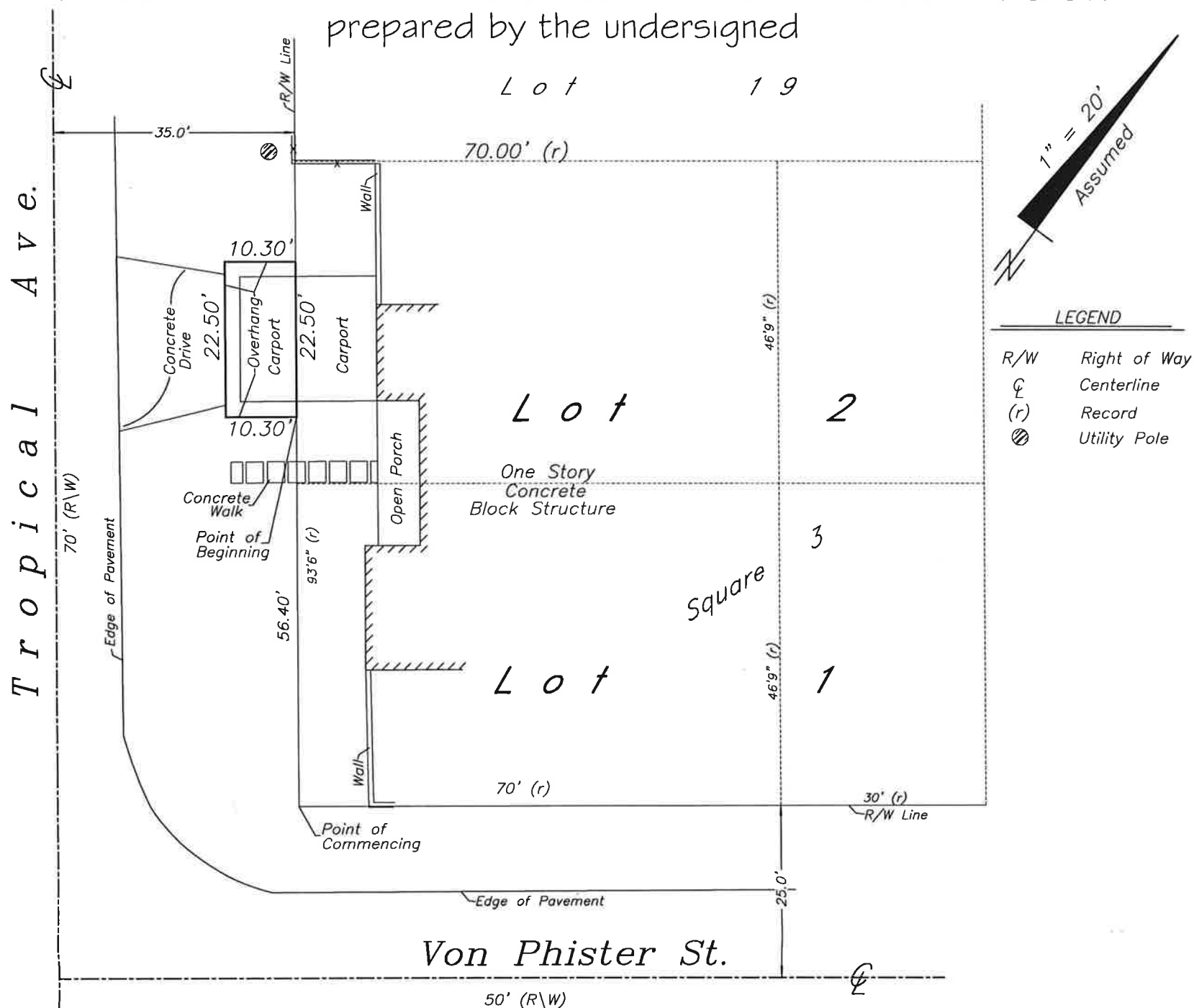


Professional Surveyor & Mapper
PSM #6298

3430 Duck Ave., Key West, FL 33040
(305) 295-7422 FAX (305) 296-2244

Specific Purpose Survey

Specific Purpose Survey to illustrate a legal description of a portion of the
Right-of-Way of Tropical Avenue adjacent to Lot 2, Square 3,
of TROPICAL BUILDING AND INVESTMENT COMPANY'S SUBDIVISION
prepared by the undersigned



NOTES:

1. The legal description shown hereon was authored by the undersigned.
2. Underground foundations and utilities were not located.
3. All angles are 90° (Measured & Record) unless otherwise noted.
4. Street address: 1341 Tropical Avenue, Key West, FL.
5. This survey is not valid without the signature and the original raised seal of a Florida licensed surveyor and mapper.
6. Lands shown hereon were not abstracted for rights-of-way, easements, ownership, or other instruments of record.
7. North Arrow is assumed and based on the legal description.
8. Adjoiners are not furnished.
9. The description contained herein and sketch do not represent a field boundary survey.

SPECIFIC PURPOSE SURVEY TO ILLUSTRATE A LEGAL DESCRIPTION
AUTHORED BY THE UNDERSIGNED

A parcel of land on the Island of Key West and known as a portion of the right-of-way of Tropical Avenue adjacent to Lot 2, Square 3, Tract 19 according to TROPICAL BUILDING AND INVESTMENT COMPANY'S SUBDIVISION of Tract 19, as recorded in Plat Book 1, Page 34, of the Public Records of Monroe County, Florida; said parcel being more particularly described by metes and bounds as follows:
COMMENCE at the intersection of the Northwestern right-of-way line of Von Phister Street with the Northeastly right-of-way line of Tropical Avenue and run thence Northwesternly along the Northeastly right-of-way line of the said Tropical Avenue for a distance of 56.40 feet to the Southeastly face of an existing carport overhang, said point being the Point of Beginning; thence continue Northwesternly along the Northeastly right-of-way line of the said Tropical Avenue for a distance of 22.50 feet to the Northwesternly face of said carport overhang; thence Southwesterly and at right angles along said carport overhang for a distance of 10.30 feet; thence Southeastly and at right angles along said carport overhang for a distance of 22.50 feet; thence Northeastly and at right angles along said carport overhang for a distance of 10.30 feet back to the Point of Beginning, containing 232 square feet, more or less.

SPECIFIC PURPOSE SURVEY FOR: Pabian Properties, LLC; and City of Key West;

I HEREBY CERTIFY that this survey was made under my responsible charge and meets the Standard of Practice as set forth by the Florida Board of Professional Surveyors & Mappers in Chapter 5J-17, Florida Administrative Code, pursuant to Section 472.027, Florida Statutes.

J. LYNN O'FLYNN, INC.

J. Lynn O'Flynn, PSM
Florida Reg #6298
December 22, 2025

THIS SURVEY
IS NOT
ASSIGNABLE

J. LYNN O'FLYNN, Inc.



Professional Surveyor & Mapper
PSM #6298

3430 Duck Ave., Key West, FL 33040
(305) 296-7422 FAX (305) 296-2244

Liability Insurance



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

12/23/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER United Atlantic Insurance Group 3426 Duck Avenue Key West FL 33040		CONTACT NAME: Jeff Searcy PHONE (A/C No. Ext): (305) 748-2134 E-MAIL ADDRESS: krystal@uaigkw.com FAX (A/C, No): (305) 768-0250	
INSURED Jay P. Jirous, Trustee of the M.D. and Barbara Jirous Family 202 1341 TROPICAL STREET KEY WEST FL 33040		INSURER(S) AFFORDING COVERAGE INSURER A: CRUM & FORSTER SPECIALTY INS CO INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	

COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**


THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:	X		APP77135262	12/23/2025	12/23/2026	EACH OCCURRENCE \$ 1,000,000
	DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000						
	MED EXP (Any one person) \$ 5,000						
	PERSONAL & ADV INJURY \$ 1,000,000						
							GENERAL AGGREGATE \$ 2,000,000
							PRODUCTS - COMP/OP AGG \$ Excluded
							\$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$
							BODILY INJURY (Per person) \$
							BODILY INJURY (Per accident) \$
							PROPERTY DAMAGE (Per accident) \$
							\$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$
							AGGREGATE \$
							\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y / N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N / A					PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/>
	E.L. EACH ACCIDENT \$						
	E.L. DISEASE - EA EMPLOYEE \$						
	E.L. DISEASE - POLICY LIMIT \$						

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CITY OF KEY WEST IS ADDITIONAL INSURED UNDER THIS POLICY

CERTIFICATE HOLDER**CANCELLATION**

CITY OF KEY WEST 1300 WHITE STREET KEY WEST FL 33040	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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Photos

1341 Tropical Street
Easement Application

