

# **APPRAISAL OF REAL PROPERTY**

## **LOCATED AT**

1421 Virginia Ave  
Palm Harbor, FL 34683

## **FOR**

Pinellas County Government, Real Property Division  
C/O Rebecca Lishefski, Real Property Specialist  
509 East Avenue South  
Clearwater, Florida 33756

## **OPINION OF VALUE**

\$225,000

## **AS OF**

April 5, 2019

## **BY**

Riggins, Atkinson, Combs & Associates, Inc.  
2528 NE Coachman Road  
Clearwater, FL 33765  
(727) 530-9793  
rinc7@tampabay.rr.com

# RESIDENTIAL APPRAISAL REPORT

File No.: 19046855

Property Address: <b>1421 Virginia Ave</b>	City: <b>Palm Harbor</b>	State: <b>FL</b>	Zip Code: <b>34683</b>
County: <b>Pinellas</b>	Legal Description: <b>Town of Sutherland - See Addendum</b>		
Assessor's Parcel #: <b>01-28-15-88560-144-0011</b>			
Tax Year: <b>2018</b>	R.E. Taxes: \$ <b>118</b>	Special Assessments: \$ <b>0</b>	Borrower (if applicable):
Current Owner of Record: <b>Lon J and Deborah J Chaney</b>		Occupant: <input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing
Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative	<input checked="" type="checkbox"/> Other (describe) <b>Subdivision</b>	HOA: \$ <b>0</b>	<input type="checkbox"/> per year <input type="checkbox"/> per month
Market Area Name: <b>Town of Sutherland</b>		Map Reference: <b>01-28-15</b>	Census Tract: <b>0272.07</b>

The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date)	<input type="checkbox"/> Retrospective	<input type="checkbox"/> Prospective
Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)			
Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)			
Intended Use: <b>The intended use of this report is to provide the client with a fair market value estimate so the client can potentially purchase the property.</b>			
Intended User(s) (by name or type): <b>Pinellas County and related parties to the potential purchase of the property.</b>			
Client: <b>Pinellas County, Real Estate Management</b>		Address: <b>509 East Avenue South, Clearwater, FL 33756</b>	
Appraiser: <b>Nina Robinson/William W Atkinson</b>		Address: <b>2528 NE Coachman Road, Clearwater, FL 33765</b>	

Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Predominant Occupancy	One-Unit Housing	Present Land Use	Change in Land Use
Built up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	<input checked="" type="checkbox"/> Owner	PRICE (000)	AGE (yrs)	<input checked="" type="checkbox"/> Not Likely
Growth rate: <input checked="" type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	<input type="checkbox"/> Tenant	<b>150</b> Low <b>0</b>	<b>2-4 Unit</b>	<input type="checkbox"/> Likely * <input type="checkbox"/> In Process *
Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Vacant (0-5%)	<b>1,500</b> High <b>100</b>	<b>Multi-Unit</b>	<b>5%</b> * To: _____
Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	<input type="checkbox"/> Vacant (>5%)	<b>350</b> Pred <b>35</b>	<b>Comm'l</b>	<b>5%</b>
Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.				

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): **The neighborhood boundaries are Klosterman Road to the north, US Highway 19N to the east, Curlew Road to the south and US Alternate 19N/Palm Harbor Blvd on the west. The neighborhood is primarily residential in nature with a mixture of housing styles, ages and quality of construction. Commercial and multi-family structures are found along arterial roadways and are well maintained and not adverse. Employment, schools and most support facilities are close by. Property values are stable with supply in line with demand. MLS statistics indicate that residences in the area typically sell within 3 months. Typical financing is conventional mortgages with loan to value ratios of 70% to 90%, with some VA and FHA financing. No special concessions or interest buydowns were noted.**

Dimensions: <b>150' x 130' + 20' x 60' + 90' x 150'</b>	Site Area: <b>21,300</b>	Zoning Classification: <b>R-3</b>
Description: <b>Single Family Residential District</b>		
Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning		
Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown Have the documents been reviewed? <input type="checkbox"/> Yes <input type="checkbox"/> No Ground Rent (if applicable) \$ _____ / _____		
Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain) <b>The subject is located in a single family residential area and the highest and best use is to continue as a single family residence.</b>		
Actual Use as of Effective Date: <b>Single Family Residence</b> Use as appraised in this report: <b>Single Family Residence</b>		
Summary of Highest & Best Use: <b>The subject is located in a single family residential area and the highest and best use is to continue as a single family property.</b>		

<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th>Utilities</th> <th>Public</th> <th>Other</th> <th>Provider/Description</th> </tr> <tr> <td>Electricity</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><b>Duke Energy</b></td> </tr> <tr> <td>Gas</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><b>None</b></td> </tr> <tr> <td>Water</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><b>Pinellas County</b></td> </tr> <tr> <td>Sanitary Sewer</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><b>Pinellas County</b></td> </tr> <tr> <td>Storm Sewer</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><b>Pinellas County</b></td> </tr> </table>	Utilities	Public	Other	Provider/Description	Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>Duke Energy</b>	Gas	<input type="checkbox"/>	<input type="checkbox"/>	<b>None</b>	Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>Pinellas County</b>	Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>Pinellas County</b>	Storm Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>Pinellas County</b>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th>Off-site Improvements</th> <th>Type</th> <th>Public</th> <th>Private</th> </tr> <tr> <td>Street</td> <td><b>Asphalt</b></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Curb/Gutter</td> <td><b>Concrete</b></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Sidewalk</td> <td><b>None</b></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Street Lights</td> <td><b>Overhead</b></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Alley</td> <td><b>None</b></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	Off-site Improvements	Type	Public	Private	Street	<b>Asphalt</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Curb/Gutter	<b>Concrete</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sidewalk	<b>None</b>	<input type="checkbox"/>	<input type="checkbox"/>	Street Lights	<b>Overhead</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Alley	<b>None</b>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th>Topography</th> <td><b>Basically Level</b></td> </tr> <tr> <th>Size</th> <td><b>Average</b></td> </tr> <tr> <th>Shape</th> <td><b>Irregular</b></td> </tr> <tr> <th>Drainage</th> <td><b>Appears Adequate</b></td> </tr> <tr> <th>View</th> <td><b>Residential</b></td> </tr> </table>	Topography	<b>Basically Level</b>	Size	<b>Average</b>	Shape	<b>Irregular</b>	Drainage	<b>Appears Adequate</b>	View	<b>Residential</b>
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Other site elements: <input type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input checked="" type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)																																																												
FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone <b>X</b> FEMA Map # <b>12103C0059G</b> FEMA Map Date <b>09/03/2003</b>																																																												
Site Comments: <b>No survey was provided and it is assumed there are no adverse easements or encroachments. Flood zone classification should be confirmed by flood certified survey. Subject site is located at the end of a cul-de-sac. The Pinellas County Property Appraiser has the useable site area of the subject at 12,600 square feet.</b>																																																												

<b>General Description</b> # of Units <b>1</b> <input type="checkbox"/> Acc. Unit # of Stories <b>1.0</b> Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> Design (Style) <b>Ranch</b> <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons. Actual Age (Yrs.) <b>63</b> Effective Age (Yrs.) <b>45</b>	<b>Exterior Description</b> Foundation <b>Masonry</b> Exterior Walls <b>Wood Frame</b> Roof Surface <b>CompShingle</b> Gutters & Dwnspts. <b>None</b> Window Type <b>Alum, SH</b> Storm/Screens <b>Screens</b>	<b>Foundation</b> Slab <b>Concrete</b> Crawl Space <b>None</b> Basement <b>None</b> Sump Pump <input type="checkbox"/> N/A Dampness <input type="checkbox"/> N/A Settlement <b>Unknown</b> Infestation <b>Unknown</b>	<b>Basement</b> <input checked="" type="checkbox"/> None Area Sq. Ft. <b>0</b> % Finished <b>0</b> Ceiling _____ Walls _____ Floor _____ Outside Entry _____	<b>Heating</b> Type <b>FWA</b> Fuel <b>Electric</b>  <b>Cooling</b> <b>Central</b> Central <b>X</b> Other _____
<b>Interior Description</b> Floors <b>Carpet/Vinyl</b> Walls <b>Drywall/Plaster</b> Trim/Finish <b>Wood</b> Bath Floor <b>Tile</b> Bath Wainscot <b>Tile</b> Doors <b>Wood</b>	<b>Appliances</b> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Fan/Hood <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/>	<b>Attic</b> <input type="checkbox"/> None <input checked="" type="checkbox"/> Stairs <input type="checkbox"/> <input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> <input type="checkbox"/> Scuttle <input type="checkbox"/> <input checked="" type="checkbox"/> Doorway <input type="checkbox"/> <input checked="" type="checkbox"/> Floor <input type="checkbox"/> <input type="checkbox"/> Heated <input type="checkbox"/> <input type="checkbox"/> Finished <input type="checkbox"/>	<b>Amenities</b> Fireplace(s) # <b>0</b> Woodstove(s) # <b>0</b> Patio <b>None</b> Deck <b>None</b> Porch <b>Scr'n Porches</b> Fence <b>Yes</b> Pool <b>ScrPool/Spa</b>	<b>Car Storage</b> <input type="checkbox"/> None Garage # of cars ( <b>4</b> Tot.) Attach. <b>0</b> Detach. <b>0</b> Blt.-In <b>0</b> Carport <b>2</b> Driveway <b>2</b> Surface <b>Concrete</b>
Finished area above grade contains: <b>5</b> Rooms <b>2</b> Bedrooms <b>2.0</b> Bath(s) <b>1,424</b> Square Feet of Gross Living Area Above Grade				
Additional features: <b>Appraisal is based on an exterior inspection from the street. It is assumed that the interior is in average condition and has typical interior finish and amenities. Appliances noted above are assumed to be the standard.</b>				
Describe the condition of the property (including physical, functional and external obsolescence): <b>Appraisal is based on an exterior drive-by inspection from the street and subject is assumed to be in average condition and consistent with the exterior condition. Bedroom and bath count were taken from MFRMLS#U7360600 from 08/2008. The home was described at that time to have been renovated inside and out and has a detached building separate from the house. The heating and cooling system was new in 2016 and the roof was replaced in 2015.</b>				



# RESIDENTIAL APPRAISAL REPORT

File No.: 19046855

TRANSFER HISTORY	My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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): <b>Public Records, MFRMLS, Microbase</b>	
	1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing: <b>The subject had no prior sales within the past three years. The comparable sales had no prior sales within the past year.</b>
	Date: <b>11/2008</b>	
	Price: <b>\$190,000</b>	
	Source(s): <b>Public Records</b>	
2nd Prior Subject Sale/Transfer		
Date: <b>12/2007</b>		
Price: <b>\$100,000</b>		
Source(s): <b>Public Records</b>		

**SALES COMPARISON APPROACH TO VALUE (if developed)**  The Sales Comparison Approach was not developed for this appraisal.

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	<b>1421 Virginia Ave Palm Harbor, FL 34683</b>	<b>1515 Nebraska Ave Palm Harbor, FL 34683</b>			<b>907 Omaha St Palm Harbor, FL 34683</b>			<b>1300 14th St Palm Harbor, FL 34683</b>		
Proximity to Subject		<b>0.52 miles N</b>			<b>0.37 miles NW</b>			<b>0.57 miles N</b>		
Sale Price	\$	\$ <b>220,000</b>			\$ <b>209,000</b>			\$ <b>210,000</b>		
Sale Price/GLA	\$ /sq.ft.	\$ <b>196.08 /sq.ft.</b>			\$ <b>174.17 /sq.ft.</b>			\$ <b>182.13 /sq.ft.</b>		
Data Source(s)	<b>ExtInspection</b>	<b>MFRMLS#U8023415</b>			<b>MFRMLS#U8010360</b>			<b>MFRMLS#U8032941</b>		
Verification Source(s)	<b>PubRecords</b>	<b>ExtInsp/PubR#20382-1751</b>			<b>ExtInsp/PubR#20177-138</b>			<b>ExtInsp/PubR#20452-426</b>		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	
Sales or Financing Concessions		<b>Conventional</b>		<b>Conventional</b>		<b>VA</b>		<b>Concessions</b>		
		<b>No Concessions</b>		<b>Concessions</b>	<b>-1,000</b>	<b>Concessions</b>	<b>-2,000</b>			
Date of Sale/Time	<b>04/2019</b>	<b>12/2018</b>		<b>08/2018</b>		<b>02/2019</b>				
Rights Appraised	<b>Fee Simple</b>	<b>Fee Simple</b>		<b>Fee Simple</b>		<b>Fee Simple</b>				
Location	<b>Palm Harbor</b>	<b>Palm Harbor</b>		<b>Palm Harbor</b>		<b>Palm Harbor</b>				
Site	<b>12,600</b>	<b>8,625 sf</b>	<b>+2,000</b>	<b>13,225 sf</b>		<b>6,826 sf</b>	<b>+3,000</b>			
View	<b>Residential</b>	<b>Residential</b>		<b>Residential</b>		<b>Residential</b>				
Design (Style)	<b>Ranch</b>	<b>Ranch</b>		<b>Ranch</b>		<b>Ranch</b>				
Quality of Construction	<b>Average</b>	<b>Average</b>		<b>Average</b>		<b>Average</b>				
Age	<b>63</b>	<b>58</b>		<b>62</b>		<b>34</b>	<b>-10,000</b>			
Condition	<b>Average</b>	<b>Avg-Good</b>	<b>-10,000</b>	<b>Average</b>		<b>Average</b>				
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		
Room Count	<b>5 2 2.0</b>	<b>5 3 2.0</b>	<b>0</b>	<b>5 2 1.0</b>	<b>+5,000</b>	<b>5 3 2.0</b>				
Gross Living Area	<b>1,424 sq.ft.</b>	<b>1,122 sq.ft.</b>	<b>+3,000</b>	<b>1,200 sq.ft.</b>	<b>+2,000</b>	<b>1,153 sq.ft.</b>	<b>+3,000</b>			
Basement & Finished Rooms Below Grade	<b>LP = N/A DOM = N/A</b>	<b>LP = \$224,900 DOM = 1</b>		<b>LP = \$209,000 DOM = 4</b>		<b>LP = \$210,000 DOM = 9</b>				
Functional Utility	<b>Typical</b>	<b>Typical</b>		<b>Typical</b>		<b>Typical</b>				
Heating/Cooling	<b>Central HT/AC</b>	<b>Central HT/AC</b>		<b>Central HT/AC</b>		<b>Central HT/AC</b>				
Energy Efficient Items	<b>Standard</b>	<b>Standard</b>		<b>Standard</b>		<b>Standard</b>				
Garage/Carport	<b>2 Car Carport</b>	<b>None</b>	<b>+4,000</b>	<b>2 Car Carport</b>		<b>1 Car Garage</b>				
Porch/Patio/Deck	<b>ScPch(2)</b>	<b>ScrEnt/OpPch</b>	<b>+1,000</b>	<b>None</b>	<b>+3,000</b>	<b>ScrEnt/OpPch</b>	<b>+1,000</b>			
Fireplace	<b>No Fireplace</b>	<b>No Fireplace</b>		<b>No Fireplace</b>		<b>Fireplace</b>	<b>-2,000</b>			
Pool/Fence	<b>ScrPool/Spa</b>	<b>Pool</b>	<b>+5,000</b>	<b>None</b>	<b>+15,000</b>	<b>None</b>	<b>+15,000</b>			
Detached Building	<b>Det Bldg(288')</b>	<b>Det Bldg (240')</b>		<b>Det Bldg(178')</b>		<b>None</b>	<b>+5,000</b>			
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ <b>5,000</b>	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ <b>24,000</b>	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ <b>13,000</b>			
Adjusted Sale Price of Comparables			\$ <b>225,000</b>		\$ <b>233,000</b>		\$ <b>223,000</b>			

Summary of Sales Comparison Approach **LP = List Price; DOM = Days on Market.**



**See additional comparables. Sales were adjusted for variances in age, condition, living area and amenities in relation to the subject. The sales provided are all located within Palm Harbor and bracket most of the subject's characteristics. Sale #1 was adjusted for its superior condition as it was described to have had extensive updates. Sale #3 is considerably newer than subject and was adjusted for its age. Sale #4 is described as a fixer upper and was adjusted upward for condition. The remainder of the sales are similar to subject in age and condition. Equal consideration was given to Sales #1 through #4.**

Indicated Value by Sales Comparison Approach \$ **225,000**



# RESIDENTIAL APPRAISAL REPORT

File No.: 19046855

<b>COST APPROACH</b>	<b>COST APPROACH TO VALUE (if developed)</b> <input checked="" type="checkbox"/> The Cost Approach was not developed for this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations.	
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): <b>Due to the age of the subject improvements and the limited availability of land sales, the Cost Approach was not applicable.</b>	
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE _____ = \$
	Source of cost data:	DWELLING Sq.Ft. @ \$ _____ = \$
	Quality rating from cost service:	Sq.Ft. @ \$ _____ = \$
	Effective date of cost data:	Sq.Ft. @ \$ _____ = \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft. @ \$ _____ = \$
		Sq.Ft. @ \$ _____ = \$
		Sq.Ft. @ \$ _____ = \$
	Sq.Ft. @ \$ _____ = \$	
	Sq.Ft. @ \$ _____ = \$	
	Sq.Ft. @ \$ _____ = \$	
	Sq.Ft. @ \$ _____ = \$	
	Garage/Carport Sq.Ft. @ \$ _____ = \$	
	Total Estimate of Cost-New _____ = \$	
	Less Physical Functional External _____ = \$	
	Depreciation _____ = \$( )	
	Depreciated Cost of Improvements _____ = \$	
	"As-is" Value of Site Improvements _____ = \$	
	_____ = \$	
	_____ = \$	
Estimated Remaining Economic Life (if required): _____ Years	<b>INDICATED VALUE BY COST APPROACH _____ = \$</b>	
<b>INCOME APPROACH</b>	<b>INCOME APPROACH TO VALUE (if developed)</b> <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.	
	Estimated Monthly Market Rent \$ _____	X Gross Rent Multiplier _____ = \$ _____ Indicated Value by Income Approach
	Summary of Income Approach (including support for market rent and GRM): <b>Homes in the area are typically purchased for owner use or second homes and the income approach is not applicable.</b>	
<b>PUD</b>	<b>PROJECT INFORMATION FOR PUDs (if applicable)</b> <input type="checkbox"/> The Subject is part of a Planned Unit Development.	
	Legal Name of Project:	
	Describe common elements and recreational facilities:	
<b>RECONCILIATION</b>	<b>Indicated Value by:</b> Sales Comparison Approach \$ <b>225,000</b> Cost Approach (if developed) \$ _____     Income Approach (if developed) \$ _____	
	Final Reconciliation <b>The Sales Comparison Approach was given the greatest weight, as it best reflects the actions of buyers and sellers in the market. Due to the age of the subject and limited vacant land sales, the Cost Approach was given no consideration. The Income Approach is not applicable.</b>	
	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: <b>See attached certification, contingent and limiting conditions and Addendum A.</b>	
	<input checked="" type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	<b>Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 225,000, as of: 04/05/2019, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.</b>	
	A true and complete copy of this report contains <b>18</b> pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits: <input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input checked="" type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input checked="" type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input checked="" type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum <input type="checkbox"/> Hypothetical Conditions <input checked="" type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____	
	Client Contact: <b>Rebecca Lishefski, Real Property Specialist</b> Client Name: <b>Pinellas County, Real Estate Management</b> E-Mail: <b>rlisheski@pinellascounty.org</b> Address: <b>509 East Avenue South, Clearwater, FL 33756</b>	
<b>SIGNATURES</b>	APPRAISER  Appraiser Name: <b>Nina Robinson</b> Company: <b>Riggins, Atkinson, Combs &amp; Associates, Inc.</b> Phone: <b>(727) 530-9793</b> Fax: <b>(727) 536-8083</b> E-Mail: <b>rinc7@tampabay.rr.com</b> Date of Report (Signature): <b>04/09/2019</b> License or Certification #: <b>Cert Res RD2919</b> State: <b>FL</b> Designation: <b>Staff Appraiser</b> Expiration Date of License or Certification: <b>11/30/2020</b> Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input checked="" type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: <b>04/05/2019</b>	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)  Supervisory or Co-Appraiser Name: <b>William W Atkinson, MAI, CCIM</b> Company: <b>Riggins, Atkinson, Combs &amp; Assoc., Inc.</b> Phone: <b>(727) 530-9793</b> Fax: <b>(727) 536-8083</b> E-Mail: <b>rinc7@tampabay.rr.com</b> Date of Report (Signature): <b>04/09/2019</b> License or Certification #: <b>Cert Gen RZ1221</b> State: <b>FL</b> Designation: <b>MAI, CCIM</b> Expiration Date of License or Certification: <b>11/30/2020</b> Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input checked="" type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: <b>04/09/2019</b>





**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 considers his 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.

(Source: (12 C.F.R. Part 34.42(g); 55 Federal Register 34696, August 24, 1990, as amended at 57 Federal Register 12202, April 9, 1992; 59 Federal Register 29499, June 7, 1994)

The market value of the property appraised in this report is estimated as of the effective date stated in the appraisal report. Constantly changing economic conditions have varying effects upon real property values. Even after the passage of a relatively short period, property values may change substantially and require a review of the appraisal and recertification.

**STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION****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. The legal description stated in this report is assumed to be correct. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title.
2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.
3. 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.
4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
5. The appraiser made a limited visual inspection of the subject property. The appraisal does not constitute an inspection for compliance with building, fire, zoning or ADA requirements. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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. This appraisal report must not be considered an environmental assessment of the subject property.
6. It is assumed that the property is in full compliance with all federal, state and local laws and regulations, unless noncompliance is stated, defined and considered in the appraisal report. It is also assumed that any licenses, consents or other administrative approvals, required for the operation of the property, have been or can be obtained and renewed for any use on which the value estimate is based.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties. Should the user of this report be aware or become aware of conditions that would materially alter the conclusions of this report, the user agrees to immediately notify the appraiser. The appraiser reserves the right to modify the report to consider such conditions.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
9. The property is valued on the basis of it being under responsible ownership and competent management.
10. 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 completion of the improvements will be performed in a workmanlike manner.
11. This appraisal has been prepared solely for the private use of the intended users who are listed in the report, for the use intended. No other party is entitled to rely on the information, conclusions or opinions contained herein, without written consent of the appraiser. The appraiser is not responsible for the unauthorized use of this report. The appraiser must provide his or her prior written consent before the client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the intended users.
12. Neither all nor any part of the contents of this report shall be conveyed to the public through advertising, public relations, news, sales or other media without the written consent and approval of the author, particularly as to the valuation conclusions, the identity of the appraiser or firm with which he is connected, or any reference to the Appraisal Institute, or the MAI designation.
13. Acceptance and/or use of this appraisal report constitutes acceptance of the data, analysis, assumptions and limiting conditions contained herein.

**EXTRAORDINARY ASSUMPTIONS AND/OR HYPOTHETICAL CONDITIONS:**

The inspection of the subject property was limited to the front exterior of the house and the property is assumed to be as described in the report.

**CERTIFICATION:**

The appraiser certifies and agrees that, to the best of my knowledge and belief:


1. The statements of fact contained in this report are true and correct.
2. 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.
3. 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.
4. Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. 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.
8. 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, and (for Appraisal Institute Members) the requirements of the Code of Professional Ethics and the Standards of Professional Practice of the Appraisal Institute.
9. Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
10. 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 CERTIFICATIONS OF APPRAISAL INSTITUTE MEMBERS:**


11. The reported analysis, 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.
12. The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.
13. As of the date of this report, William W Atkinson has completed the continuing education program for Designated Members of the Appraisal Institute.

**ADDRESS OF PROPERTY ANALYZED:** 1421 Virginia Ave, Palm Harbor, FL 34683

**APPRAISER:**

Signature:   
 Name: Nina Robinson  
 Title: Staff Appraiser  
 State Certification #: Cert Res RD2919  
 or State License #:  
 State: FL Expiration Date of Certification or License: 11/30/2020  
 Date Signed: 04/09/2019

**SUPERVISORY or CO-APPRAISER (if applicable):**

Signature:   
 Name: William W Atkinson, MAI, CCIM  
 Title: President  
 State Certification #: Cert Gen RZ1221  
 or State License #:  
 State: FL Expiration Date of Certification or License: 11/30/2020  
 Date Signed: 04/09/2019  
 Did  Did Not Inspect Property

# Supplemental Addendum

File No. 19046855

Client	Pinellas County, Real Estate Management						
Property Address	1421 Virginia Ave						
City	Palm Harbor	County	Pinellas	State	FL	Zip Code	34683
Owner	Lon J and Deborah J Chaney						

## ADDENDUM A - SUPPLEMENTAL INFORMATION:

**PURPOSE OF THE APPRAISAL:** The purpose of this appraisal is to estimate the market value of the subject property as defined herein.

**INTENDED USE OF THE APPRAISAL:** The intended use of this appraisal is to estimate market value for possible purchase.

**INTENDED USERS OF THE APPRAISAL:** This appraisal was prepared for the sole use of Pinellas County, Real Estate Management for the intended use stated. Any use of this appraisal by a third party, for any purpose, is expressly prohibited. The appraiser is not responsible for the unauthorized use of this report.

**SCOPE OF THE APPRAISAL:** The appraisal is based on research of the subject property, neighborhood and comparable sales from various data sources; a cursory physical inspection of the subject property for valuation purposes; information gathered from public and/or private records, published data and/or sources involved in the sale transactions. The appraiser has used sources that are deemed to be reliable. Such information is assumed to be correct, however, we do not warrant its accuracy. This information is presented utilizing relevant appraisal approaches and techniques to form an opinion of value.

**HIGHEST AND BEST USE:** Highest and Best Use is defined as "that reasonable and probable use that supports the highest present value, as defined, as of the effective date of the appraisal." In analyzing highest and best use, the appraiser takes into consideration those uses that are physically possible, legally permissible, financially feasible and maximally productive. The appraiser's opinion of highest and best use indicated in this report considers the above factors in terms of the characteristics of the subject in comparison to its market area.

**FLOOD ZONE INFORMATION:** The flood zone information indicated in this report does not directly address the question of whether or not flood insurance is required. The information given in this report refers to the location (or not) of the subject in a HUD Identified Special Flood Hazard Area. The information shown on the report is derived from Flood Insurance Rate Maps (FIRM) issued by the National Flood Insurance Program of the Federal Emergency Management Agency. Occasionally a property will lie on or near a flood zone boundary line and it may be difficult to determine the zone or zones indicated. In such instances the appraisal report will indicate the most hazardous zone. Final determination of flood zone should be verified by survey or Flood Elevation Certification.

**COST DATA SOURCES:** The cost estimates used in the cost approach (if applicable) were derived from Marshall & Swift, Residential Cost Handbook, a nationally recognized cost estimating service. When available, these estimates have been confirmed by actual cost estimates of similar structures. These estimates are derived from average costs over a broad range of building types and may vary from specific cost estimates by individual contractors. The costs are intended to reflect the value of the subject property relative to similar properties in the market area. They are not intended to reflect the actual replacement or reproduction cost of the structure(s).

**CONDITION OF COMPONENTS:** The appraisal form used in this appraisal calls for opinions of condition of certain components of the subject improvements including, but not limited to, structural components, appliances, heating/cooling systems, surfaces, electrical, mechanical or plumbing systems. The appraiser is not an expert in the assessment of these items and makes no warranty as to their adequacy, functionality or longevity. The conditions indicated in this report are based on reasonable expectations as to the adequacy and are dictated by neighborhood standards relative to marketability. These observations do not constitute certifications. If a certification is required, properly licensed or legally qualified individuals should be consulted.

**ENVIRONMENTAL HAZARDS:** The value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that would indicate to the appraiser any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively, unless otherwise stated in this report. It is possible that tests and inspections made by a qualified hazardous substance or environmental expert would reveal the existence of hazardous substances or detrimental environmental conditions on or around the property that would negatively affect its value.

**DIGITAL SIGNATURES:** In instances where the report has been signed by electronic digital signatures, the signature is considered a true and legal signature of the appraiser, in accordance with applicable state and federal laws and regulations. We have taken steps to assure that the use of the signatures is secure and they are appropriately affixed to the appraisal by the appraiser.

**EXPOSURE TIME:** Estimated exposure time for the subject is 3 months based on discussions with realtors and typical days on market for sales in the area.



# Warranty Deed

Client	Pinellas County, Real Estate Management		
Property Address	1421 Virginia Ave		
City	County	State	Zip Code
Palm Harbor	Pinellas	FL	34683
Owner	Lon J and Deborah J Chaney		

I#: 2008304310 BK: 16425 PG: 1398, 11/12/2008 at 09:16 AM, RECORDING 2 PAGES \$18.50 D DOC STAMP COLLECTION \$1330.00 KEN BURKE, CLERK OF COURT PINELLAS COUNTY, FL BY DEPUTY CLERK: CLKDU19

Prepared by and return to:  
Bonnie M. Martin  
President  
Heritage Title Company  
6105 Memorial Highway Suite L  
Tampa, FL 33615  
813-290-7922  
File Number: 0810002  
Will Call No.:

[Space Above This Line For Recording Data]

## Warranty Deed

This Warranty Deed made this 3rd day of November, 2008 between Full Service Property Solutions, Inc., a Florida corporation whose post office address is 1090 Kapp Drive, Clearwater, FL 33765, grantor, and Lon J. Chaney and Deborah J. Chaney, husband and wife whose post office address is 3390 Gandy Blvd. N., Lot 361, St. Petersburg, FL 33702, 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 Pinellas County, Florida to-wit:

The South 150 feet of the East 60 feet of the West 270 feet of Block 144 and the West 60 feet of the South 130 feet of the East 120 feet of the West 270 feet of Block 144, TOWN OF SUTHERLAND, according to the map or plat thereof as recorded in Hillsborough County Florida, on March 29, 1988; of which county Pinellas County was formerly a part.

Together with the West 1/2 of the vacated South 150.00 feet of Jefferson Street lying North of the Northerly right of way line of Virginia Avenue, Block 144, Town of Sutherland, according to a map or plat thereof, Public Records of Hillsborough County, Florida; of which Pinellas was formerly a part.

Parcel Identification Number: 01/28/15/88560/144/0011

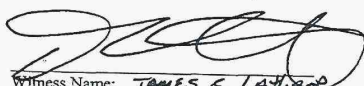
Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

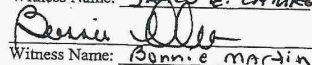
To Have and to Hold, the same in fee simple forever.

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, 2007.

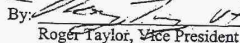
In Witness Whereof, grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

  
Witness Name: JAMES E. LATORO

  
Witness Name: Bonnie Martin

Full Service Property Solutions, Inc., a Florida corporation

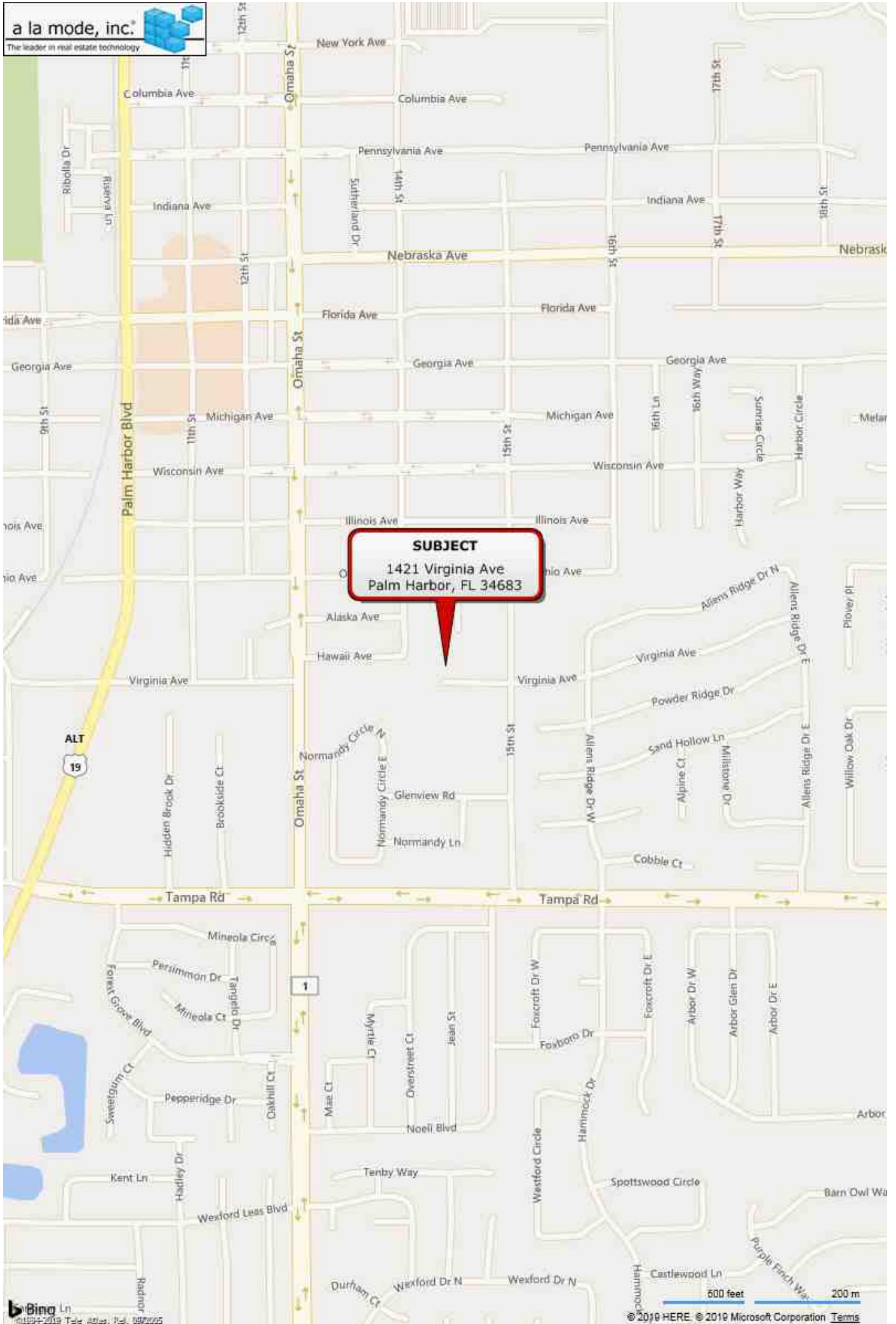
By:   
Roger Taylor, Vice President

(Corporate Seal)

DoubleTime®

## Location Map

Client	Pinellas County, Real Estate Management			
Property Address	1421 Virginia Ave			
City	Palm Harbor	County Pinellas	State FL	Zip Code 34683
Owner	Lon J and Deborah J Chaney			



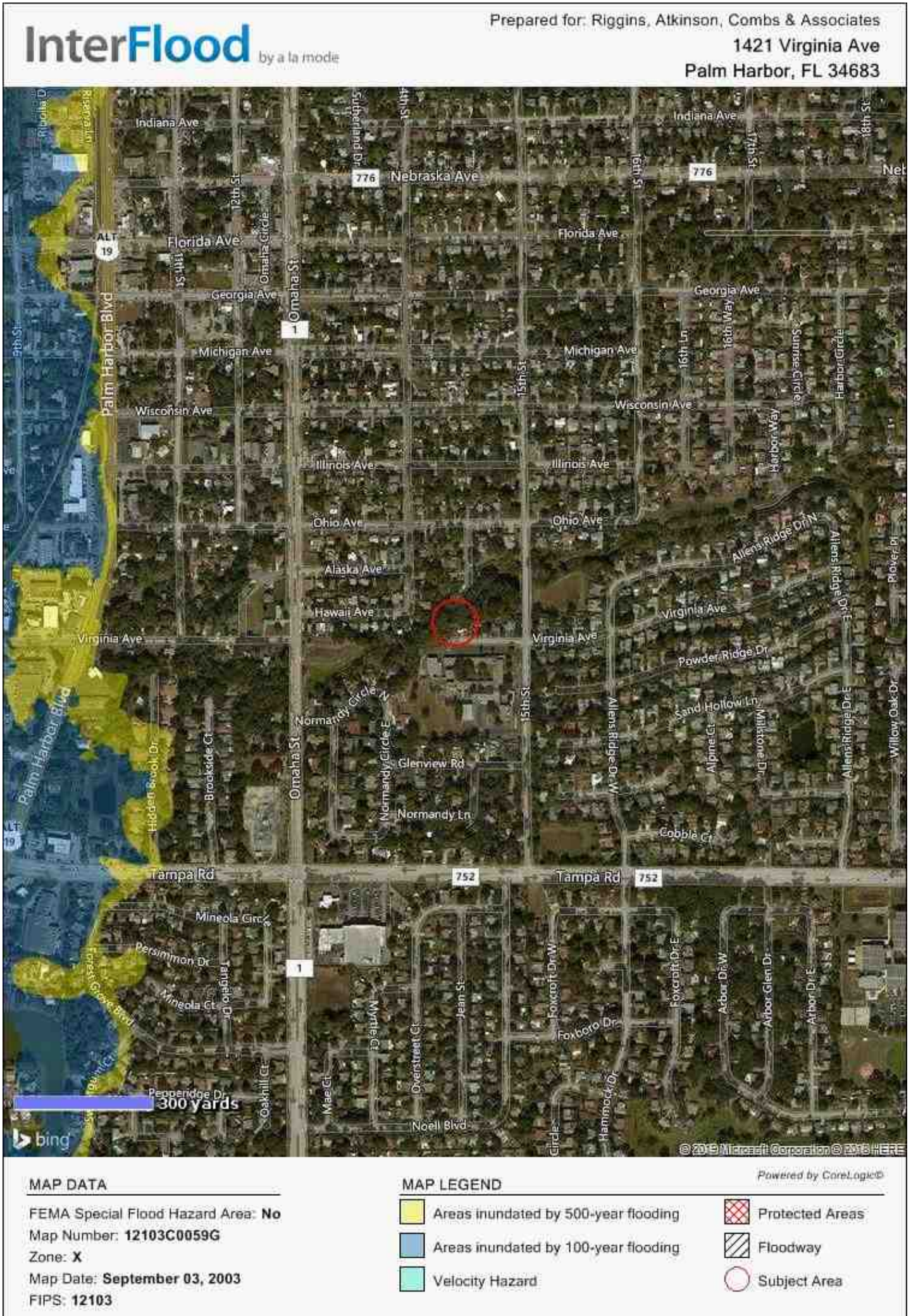
# Aerial Map

Client	Pinellas County, Real Estate Management						
Property Address	1421 Virginia Ave						
City	Palm Harbor	County	Pinellas	State	FL	Zip Code	34683
Owner	Lon J and Deborah J Chaney						



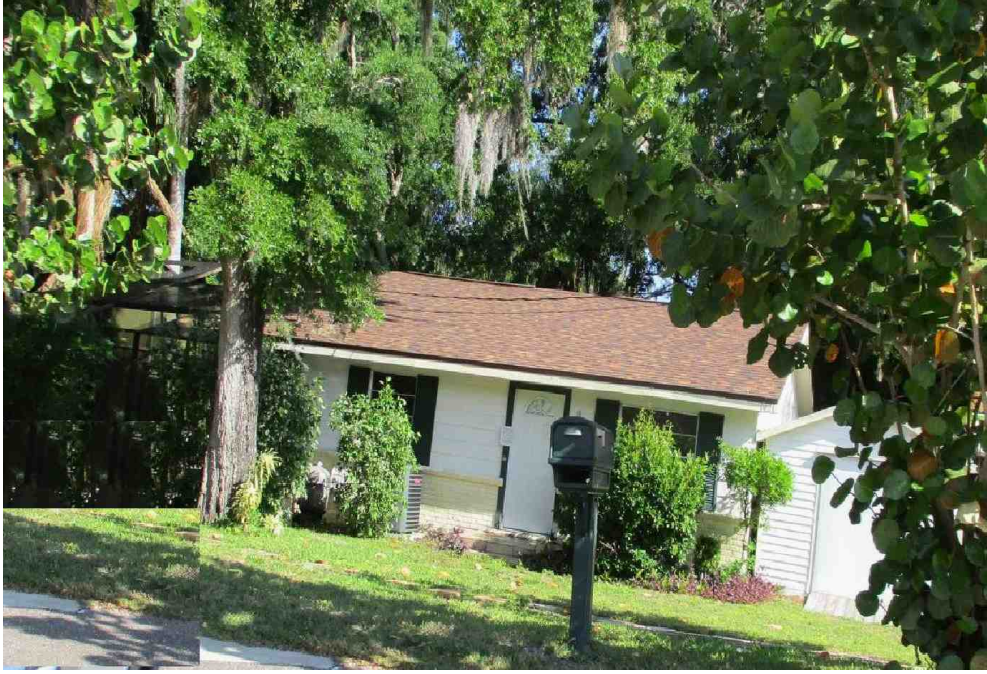
# Flood Map

Client	Pinellas County, Real Estate Management			
Property Address	1421 Virginia Ave			
City	Palm Harbor	County Pinellas	State FL	Zip Code 34683
Owner	Lon J and Deborah J Chaney			



## Subject Photo Page

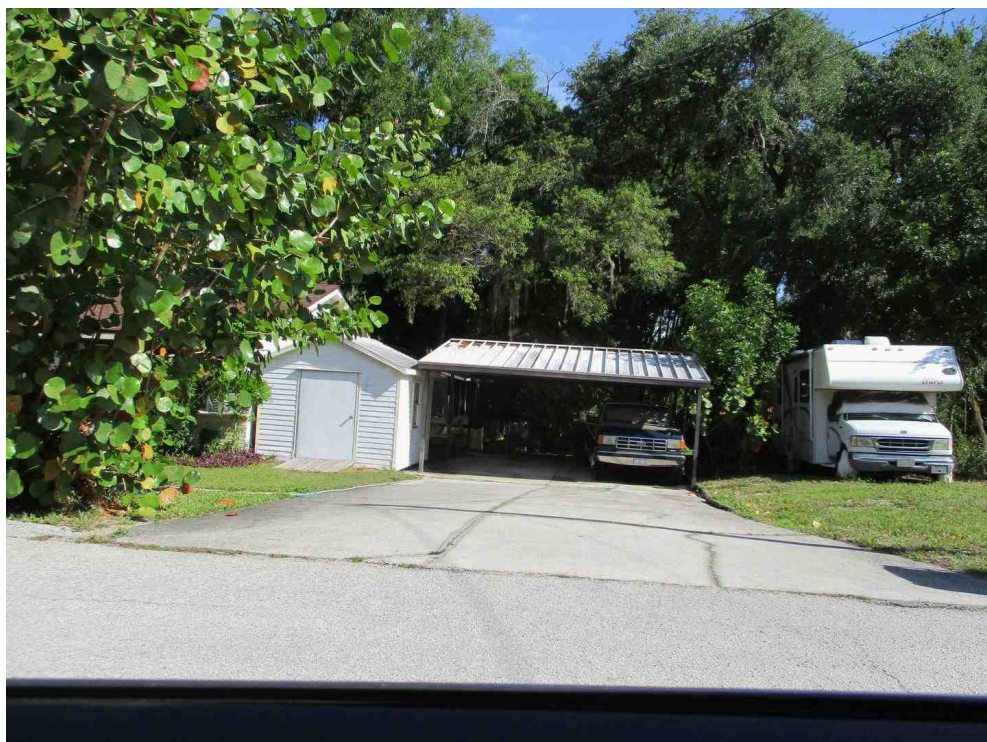
Client	Pinellas County, Real Estate Management						
Property Address	1421 Virginia Ave						
City	Palm Harbor	County	Pinellas	State	FL	Zip Code	34683
Owner	Lon J and Deborah J Chaney						



**Subject Front**  
1421 Virginia Ave



**Subject Side**



**Subject Street**

## Subject Photo Page

Client	Pinellas County, Real Estate Management						
Property Address	1421 Virginia Ave						
City	Palm Harbor	County	Pinellas	State	FL	Zip Code	34683
Owner	Lon J and Deborah J Chaney						



**Street Scene**  
1421 Virginia Ave



**Street Scene**

## Comparable Photo Page

Client	Pinellas County, Real Estate Management						
Property Address	1421 Virginia Ave						
City	Palm Harbor	County	Pinellas	State	FL	Zip Code	34683
Owner	Lon J and Deborah J Chaney						



**Comparable 1**  
1515 Nebraska Ave



**Comparable 2**  
907 Omaha St



**Comparable 3**  
1300 14th St

## Comparable Photo Page

Client	Pinellas County, Real Estate Management						
Property Address	1421 Virginia Ave						
City	Palm Harbor	County	Pinellas	State	FL	Zip Code	34683
Owner	Lon J and Deborah J Chaney						



**Comparable 4**  
1025 Illinois Ave

**Comparable 5**

**Comparable 6**



## Comparable Sales Map

Client	Pinellas County, Real Estate Management				
Property Address	1421 Virginia Ave				
City	Palm Harbor	County	Pinellas	State	FL
Owner	Lon J and Deborah J Chaney				
				Zip Code	34683



# Appraiser License

Client	Pinellas County, Real Estate Management		
Property Address	1421 Virginia Ave		
City	County	State	Zip Code
Palm Harbor	Pinellas	FL	34683
Owner	Lon J and Deborah J Chaney		



RICK SCOTT, GOVERNOR

JONATHAN ZACHEM, SECRETARY



STATE OF FLORIDA  
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

FLORIDA REAL ESTATE APPRAISAL BD

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

**ROBINSON, NINA**

516 WATERFORD CIR W  
TARPON SPRINGS FL 34688

LICENSE NUMBER: RD2919

EXPIRATION DATE: NOVEMBER 30, 2020

Always verify licenses online at [MyFloridaLicense.com](http://MyFloridaLicense.com)



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## Appraiser License

Client	Pinellas County, Real Estate Management		
Property Address	1421 Virginia Ave		
City	County	State	Zip Code
Palm Harbor	Pinellas	FL	34683
Owner	Lon J and Deborah J Chaney		



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

**ATKINSON, WILLIAM WADE**

2528 NE COACHMEN ROAD  
CLEARWATER FL 33765

LICENSE NUMBER: RZ1221

EXPIRATION DATE: NOVEMBER 30, 2020

Always verify licenses online at [MyFloridaLicense.com](http://MyFloridaLicense.com)



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