			-	County Com	missioners	DI 01 11	00000000			
Agenda Item Summary Blue Sheet No. 20030256 REQUESTED MOTION: ACTION REQUESTED: Approve the acquisition of Parcel 329, for the Three Oaks Parkway South Extension Project No. 4043, in the amount of \$248,000, pursuant to the terms and conditions set forth in the Agreement for Purchase and Sale of Real Estate; authorize the Chairman on behalf of the Board of County Commissioners to sign the Purchase Agreement; authorize payment of necessary costs to close; authorize the Division of County Lands to handle and accept all documentation necessary to complete this transaction.										
WHY ACTION IS NECESSARY: The Board must formally accept all real estate conveyances to Lee County.										
WHAT ACTION ACCOMPLISHES: The acquisition of property during the voluntary phase of the project, thus avoiding the Board's need to exercise its power of Eminent Domain.										
	2. DEPARTMENTAL CATEGORY: 06 COMMISSION DISTRICT #: 3 CGD 3. MEETING DATE: 03-18-2003									
4. AGENDA:	N DISTRICT #		NT/PURPOSE:		6. REQUESTO	OR OF INFORMATION				
X CONSEN ADMINIS APPEALS PUBLIC WALK OF	TRATIVE S	(Specify) STATUTE ORDINANO ADMIN. OTHER	125 		A. COMMISSIO B. DEPARTMEI C. DIVISION BY: <u>Karen L.</u>		fyr Kfuf			
						Division of County l kway South Exten				
	n consists of the fe ther identified as \$				ngle-family res	sidence, located at	24001 Melaine			
\$248,000.00, w	Parcel 329, Anthorhich is inclusive o real estate broker	f moving expens	ses. The Coun	S. Cusano, ha	ave agreed to sts to close of	sell the property approximately \$2,	to the County for 000. The seller is			
The property wa	as appraised by th	ne firm of Carlso	n, Norris and	Associates, Inc	c., with a resul	lting value of \$244	,000.			
moving expens		nty avoiding the	acquisition of			e, given the inclus Eminent Domain.	ion of any and all Therefore, it is			
20 - 4043 - 30709 -	Three Oaks Park Trans - Capital -	way South Exter		Α	uttachments:	Purchase Agreer Appraisal Letter from City of Ownership/Title I 5-Year Sales His	of Bonita Springs Data			
506110 - 8. MANAGE I	MENT RECOMM	IENDATIONS:				5-Year Sales His	.019			
					 	<u> </u>				
				DED APPRO						
A Department Director	B Purchasing or Contracts	C Human C Resources	D E Other Coul Attor	ney	F Budget Sei	ryices	G County Manager			
K-Forsyth			302 N. J.) OA sku 0	717000	3/0/0) 3/0	Moons			
10. <u>©ÓMMI</u> APPR	SSION ACTION: OVED			Noc. by CoAtty	PRCI	EIVED BY NTY ADMIN.	I)			
DENIE DEFEI OTHE	RRED		Ī	Date: 3/4/03 Time: 2:55	COU	3-5-63 2.60 NTY ADMIN. 0				
S:\POOL\3-Oaks 4	043\329 Cusano\BLUE	SHEET 02 26 03.w	pd-jkg (2/28/03)	Forwarded 18: 3/4/03 48+	FOR	ARDED TO: F				

This document prepared by

Lee County

County Lands Division

Project: Three Oaks Parkway Extension, No. 4043

Parcel: 329/Cusano

STRAP No.: 14-47-25-B1-00200.0200

BOARD OF COUNTY COMMISSIONERS

LEE COUNTY

AGREEMENT FOR PURCHASE AND SALE OF REAL ESTATE

THIS AGREEMENT for purchase and sale of real property is made this day of the day of the

WITNESSETH:

- 1. AGREEMENT TO PURCHASE AND TO SELL: SELLER agrees to sell and BUYER agrees to purchase, subject to the terms and conditions set forth below, a parcel of land consisting of 1.25 acres more or less, and located at 24001 Melaine Lane, Bonita Springs, Florida 34135 and more particularly described as Tract 20, SAN CARLOS ESTATES, a subdivision according to the plat thereof, as recorded in Official Record Book 557, Pages 354 and 355, in the Public Records of Lee County, Florida, hereinafter called "the Property." This property will be acquired for the Three Oaks Parkway Extension Project, hereinafter called "the Project."
- 2. PURCHASE PRICE AND TIME OF PAYMENT: The total purchase price ("Purchase Price") will be Two Hundred Forty-Eight Thousand and No/100 (\$248,000.00), payable at closing by County Warrant.

- 3. EVIDENCE OF TITLE: BUYER will obtain at BUYER'S expense an American Land Title Association Form B Title Commitment and provide title insurance Owner's Policy in the amount of the Purchase Price, from a title company acceptable to BUYER. The commitment will be accompanied by one copy of all documents that constitute exceptions to the title commitment. The commitment will also show title to be good and marketable with legal access, subject only to real estate taxes for the current year, zoning and use restrictions imposed by governmental authority, and restrictions and easements common to the area.
- 4. CONDITION OF PROPERTY; RISK OF LOSS: BUYER has inspected the Property and, except as is otherwise provided herein, accepts the Property in the condition inspected. Any loss and/or damage to the Property occurring between the date of this offer and the date of closing or date of possession by BUYER, whichever occurs first, will be at SELLER's sole risk and expense. However, BUYER may accept the damaged property and deduct from the purchase price any expenses required to repair the damage, or BUYER may cancel this Agreement without obligation.
- 5. **SELLER'S INSTRUMENTS AND EXPENSES:** SELLER will pay for and provide:
 - (a) A statutory warranty deed, and an affidavit regarding liens, possession, and withholding under FIRPTA in a form sufficient to allow "gap" coverage by title insurance;
 - (b) documentary stamps on deed;
 - (c) utility services up to, but not including the date of closing;
 - (d) taxes or assessments for which a bill has been rendered on or before the date of closing;
 - (e) payment of partial release of mortgage fees,
 if any;
 - (f) SELLER's attorney fees, if any.

- 6. BUYER'S INSTRUMENTS AND EXPENSES: BUYER will pay for:
 - (a) Recording fee for deed;
 - (b) survey, (if desired by BUYER).
- 7. TAXES: SELLER will be charged for Real Estate taxes and personal property taxes (if applicable) up to, but not including the date of closing.
- 8. DEFECTS IN TITLE AND LEGAL ACCESS: Prior to closing, BUYER will have a reasonable time to examine the title and documents establishing legal access to the property. If title or legal access is found to be defective, BUYER will notify SELLER in writing of the defects and SELLER will make a prompt and diligent effort to correct such defects. If SELLER fails to make corrections within 60 days after notice, BUYER may elect to accept the Property in its existing condition with an appropriate reduction to the purchase price, or may terminate this Agreement without obligation.
- 9. SURVEY: BUYER may order the Property surveyed at BUYER's expense. SELLER agrees to provide access to the Property for the survey to be performed. If the survey shows a discrepancy in the size or dimensions of the Property, or shows encroachments onto the Property or that improvements located on the Property encroach onto adjacent lands, or if the survey identifies violations of recorded covenants or covenants of this Agreement, upon notice to the SELLER, the BUYER may elect to treat those discrepancies, violations or encroachments as a title defect.
- 10. ENVIRONMENTAL AUDIT: BUYER may perform or have performed, at BUYER's expense, an environmental audit of the Property. If the audit identifies environmental problems unacceptable to the BUYER, BUYER may elect to accept the Property in its existing condition with an appropriate abatement to the purchase price or BUYER may terminate this Agreement without obligation.
- 11. ABSENCE OF ENVIRONMENTAL LIABILITIES: The SELLER hereby warrants and represents that the Property is free from hazardous materials and does not constitute an environmental hazard under any

federal, state or local law or regulation. No hazardous, toxic or polluting substances have been released or disposed of on the Property in violation of any applicable law or regulation. SELLER further warrants that there is no evidence that hazardous, toxic or polluting substances are contained on or emitting from the property in violation of applicable law or regulation. surface impoundments, waste piles, land fills, injection wells, underground storage areas, or other man-made facilities that have or may have accommodated hazardous materials. There is no proceeding or inquiry by any governmental agency with respect to production, disposal or storage on the property of any hazardous materials, or of any activity that could have produced hazardous materials or toxic effects on humans, flora or fauna. There are no buried, partially buried, or above-ground tanks, storage vessels, drums or containers located on the Property. There is no evidence of release of hazardous materials onto or into the Property.

The SELLER also warrants that there have been no requests from any governmental authority or other party for information, notices of claim, demand letters or other notification that there is any potential for responsibility with respect to any investigation or clean-up of hazardous substance releases on the property. All warranties described herein will survive the closing of this transaction.

In the event the SELLER breaches the warranties as to environmental liability, SELLER agrees to indemnify and hold the BUYER harmless from all fines, penalties, assessments, costs and reasonable attorneys' fees resulting from contamination and remediation of the property.

12. TIME AND BINDING AGREEMENT: Time is of the essence for closing this transaction. The BUYER's written acceptance of this offer will constitute an Agreement for the purchase and sale of the Property and will bind the parties, their successors and assigns. In the event the BUYER abandons this project after execution of this

Agreement, but before closing, BUYER may terminate this Agreement without obligation.

- 13. DATE AND LOCATION OF CLOSING: The closing of this transaction will be held at the office of the insuring title company on or before sixty (60) days from the date this Agreement is made. The time and location of closing may be changed by mutual agreement of the parties.
- 14. ATTORNEYS' FEES: The prevailing party in any litigation concerning this Agreement will be entitled to recover reasonable attorneys' fees and costs.
- 15. **REAL ESTATE BROKERS:** SELLER hereby agrees to indemnify and hold the BUYER harmless from and against any claims by a real estate broker claiming by or through SELLER.
- 16. **POSSESSION:** SELLER warrants that there are no parties in possession other than SELLER unless otherwise stated herein. SELLER agrees to deliver possession of Property to BUYER at time of closing unless otherwise stated herein.
- 17. TYPEWRITTEN/HANDWRITTEN PROVISIONS: Typewritten and handwritten provisions inserted herein or attached hereto as addenda, and initialed by all parties, will control all printed provisions in conflict therewith.
- 18. **SPECIAL CONDITIONS:** Any and all special conditions will be attached to this Agreement and signed by all parties to this Agreement.

AGREEMENT FOR PURCHASE AND SALE OF REAL ESTATE Page 6 of 6

WITNESSES: On Comment of the Country	Anthony W. Cusano (DATE)
WITNESSES: Votoria Landa	SELLER: Melanie S. Cusano (DATE)
CHARLIE GREEN, CLERK	BUYER: LEE COUNTY, FLORIDA, BY ITS BOARD OF COUNTY COMMISSIONERS
BY: DEPUTY CLERK (DATE)	BY:CHAIRMAN OR VICE CHAIRMAN
	APPROVED AS TO LEGAL FORM AND SUFFICIENCY
	COUNTY ATTORNEY (DATE)

SPECIAL CONDITIONS

BUYER: Lee County

SELLER: Anthony W. & Melanie S. Cusano

PARCEL NO.: 329

BUYER and SELLER hereby covenant that the Purchase Price recited herein, except as noted below, includes payment for moving expenses and for all fixtures, including but not limited to, built-in appliances, electrical upgrades, custom satellite /data wiring/connections, air conditioning units, hot water heaters, plumbing fittings and fixtures, ceiling fans, screen enclosures, windows, doors, floor covering, pool enclosures, equipment and associated appurtenances and landscaping, as of the date of the BUYER'S appraisal.

BUYER'S authorized agent will inspect the house and all other real property and improvements prior to closing. Removal of any fixture(s) by SELLER, except as noted below, may cause a delay in closing and a reduction in the Purchase Price. All additional costs associated with any breach of this covenant will be paid by the SELLER. This covenant shall survive closing.

Upon the BUYER'S written acceptance of this Agreement, SELLER hereby gives permission allowing entry to the premises by County Representatives, upon first receiving 48 hours prior notice, in order for the premises to be inspected to determine if relocating any or all real estate improvements is feasible subsequent to closing and the County taking possession of the Property.

bassequence to crossing and the country	caning possession of the Property.
WITNESSES: Wank	Anthony W. Cusano (DATE)
Volonix Dane	Melarie S. Cusano (DATE)
CHARLIE GREEN, CLERK	BUYER: LEE COUNTY, FLORIDA, BY ITS BOARD OF COUNTY COMMISSIONERS
BY:	BY: CHAIRMAN OR VICE CHAIRMAN
	APPROVED AS TO LEGAL FORM AND SUFFICIENCY
	COUNTY ATTORNEY (DATE)

Project No. 4043

	Open Description Uniform RESIDENTIAL APPRAISAL REPORT File No. 02-78-25																
	Property Addre		400	1 Melaine	Lane	ı			Parce	1 329" City	Bonita Spr	ings		St	ate FL	Zip Code 34	135-7677
	Legal Description Tract 20, San Carlos Estates UNREC, OR 557/354 County Lee																
	Assessor's Par	rcel No	. 14	-47-25-B	1-002	00.02	200			Tax	Year 2002	R.E.	Taxes	\$ 3,716.2	7 Sp	ecial Assessmen	s \$ \$598/Yr*
2.1	Borrower CU							IITent Ow	ner An		Melanie S.			Occupant		Tenant	Vacant
ij	Property rights	_	_	⊠ Fee			Leaseho			roject Type	PUD			minium (HV)		HOA \$ N/	
SIMBUECT	Neighborhood						states U			11	Map Referen					sus Tract 050	
	Sale Price \$	Not				of Sale		1110001		laccription on	\$ amount of lo						
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	Appraiser		_	ning, Ass							ourtney Driv					01	
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	Demand/supply	_	Shor	- =	In ba		=	r supply		Vacant (0-5%				Commerc			aks Parkway
	Marketing time			er 3 mos. 🔀				r 6 mos.		Vac.(over 5%)			-20	Vacant	45	Extension	Project
	Mote: Race																
	-									II St (N), I-	75 (E), US	Busines	ss 4	I (SW), B	onita Sprin	gs Golf & Co	ountry Club
c	(SE). Predominately single family on small acreage tracts. Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.):																
ΩĘ	Factors that aff	fect th	e mar	ketability of	the pro	perties	in the nei	ighborho	od (pro:	ximity to emp	ployment and a	amenities	, emp	koyment sta	bility, appeal	to market, etc.)	;
8	There were	no ur	favo	<u>orable ma</u>	rketin	g con	iditions o	observe	<u>∍d in tt</u>	nis single f	amily reside	ential ne	eight	orhood.	The area c	consists of a	erage-good
皇	quality home	es tha	st ar	e adequa	tely m	ıaintai	ned and	I that h	ave av	rerge-good	t appeal in t	the mai	rket.	Service	facilit <u>ies (</u> s	chools parl	s, shopping,
Œ	and employ	ment	cen	ters) are l	ocate	d nea	irby. Sta	able to	increa	ising emplo	oyment and	prope	rty v	alues are	prevalent,	The area is	in its growth
	stage of dev	/elopi	men	t *See a	ttach	ied <u>c</u> r	<u>ommen</u>	ts on t	ne Ro	ad Mainte	nance.						
	Market condition	ons in	the si	ibject neight	porhooi	d (inch	iding supp	ont for t	ne abov	e conclusion:	s related to the	trend of	prop	erty values,	demand/supp	oly, and marketi	ng time
	- such as data	a on co	impe	litive properi	ties for	sale in	the neigh	borhood	, descri	ption of the p	revalence of s	ales and	finan	cing conces	sions, etc.):		
	No unusual	mark	eting	concess	ions a	are ne	cessary	for this	s marl	ket area. If	Resales are	sold w	ith c	onvention	al financin	g and cash.	Fixed,
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	balance, with	h typi	cal r	narketing	time -	4-6 m	ionths, v	with sor	ne sal	es taking i	more or les	s time	depe	nding on	seller moti	vation (pricin	g). Sales
	concessions	are	not p	revalent.													
_	Project Informs	ation f	or PU	De (If applic	able) -	- Is the	a develope	r/builder	in cont	rol of the Hor	me Owners' As	ssociatio	n (HO	A)?		Yes 🔲	No N/A
PLID	Approximate to	otal nu	mber	of units in t	he subje	ect pro	ect	1	WA_	Ar	pproximate tota	al numbe	r of u	nits for sale	in the subjec	t project	N/A
	Describe comm	non ek	ement	s and recre	ational 1	facilitie	s: N	/A									
	Dimensions _	165')	330)'										Topography	Lev	el	
	Site area 54	4,450	S.F	or 1.25	acres	MOL				Corner	Lot 🔀 Yes	No		Size	Тур	içal	
	Specific zoning	class	ificat	ion and desc	cription	A	G-2 Agr	icultura	//Resi				- 1	Shape		narily Rectar	gular
	Zoning complia										al No zo	nnine	_	Drainage		ears Adequ	
	Highest & best u				resent			er use (e)		[] Integra	(g		/iew	_	idential	
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ш.	Electricity	Ď	_	•		- 1	Street			Rock/Sand						II/Concrete /	Anron
SilF	Gas	ř	╡				Curb/qutte			, objection		퓜		-		ndard Utility/	
	Water	Ž	ă ∓ī	Vell		_	Sidewalk	Non			—— H	\dashv	- 1		I Flood Haza		Yes No
	Sanitary sewer			10		~	Street light				—— H	님	- 1	EMA Zone		_	12/20/2000
	Storm sewer	` <u>`</u>	╡-				ancernym Alley	Non			——H	H	- 1		o. 12512		12)20)2000
	Comments (ap	namni	arhe	rea esceme	nte enc					te elida area	s illerator les	al popos					adverse site
		conditions observed; no site survey provided. The site is a typical building lot. Site improvements: Fill/prep/landscap/ing/sod \$7,000,											IIIGI	ica. Filippi c	priariusca	pringradu ar	
-	drive/apron \$1,200, impact fee \$2,700, water/sewer \$6,000, front sprinklers, \$800.																
	GENERAL DESCRIPTION EXTERIOR DESCRIPTION FOUNDATION BASEMENT INSULATION											DACEMENT		DELOUS AT	1011		
		\$1,20 RIPTIO	00, ir N	npact fee	\$2,70 EXTERM	00, wa	ater/sew SCRIPTION			FOUNDATIO					NI	I	
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OF HAIPHOW	No. of Units No. of Stories Type (Det./Aft.) Design (Style) Existing/Propos Age (Yrs.) Effective Age ('ROOMS Basement	\$1,20 RIPTIO) sed Yrs.) Foye	One One Deta Ran Exis 2/20 1 ye	ached ch ting 101 ar	\$2,70 EXTERM Founda Exterior Roof S Gutters Window Storm/ Manufa	OO, wa OR OES ation or Walls Surface s & Dw w Type 'Screen actured	ater/sews SCRIPTION St CI Di Inspts. Al CS No House 1 Kitcher	emwall BS men.SI uminui asemer o/Yes No	hingle m nt	FOUNDATION Slab Crawl Spa Basement Sump Pur Dampnes: Settlement Infestation	Concret Acce	Bedroc		Area Sq. Ft. % Finished Celling Walls Floor Outside Entr # Baths	N/A N/A N/A N/A N/A Laundry	Roof Ceiling Walls Floor None Unknown *Assu	*Adeq. X *Adeq. X med Adeq. Area Sq. R. None
OF HAIPHOW	No. of Units No. of Stories Type (Det_Aft.) Design (Style) Existing/Propos Age (Yrs.) Effective Age (** ROOMS Basement Level 1 Level 2	\$1,20 RIPTIO) sed Yrs.) Foye	One One Cone Ran Exis	npact fee ached ch ting 01 ar Living	\$2,70 EXTERM Founda Exterior Roof S Gutters Window Storm/ Manufa	OO, wa OR OES ation or Walls Surface s & Dw w Type 'Screen actured ning	ater/sewscRIPTION St CRIPTION St CI PRINTS AI CRIPTION	emwall BS imen.Si uminui asemer o/Yes No	hingle m nt	FOUNDATION Slab Crawl Spa Basement Sump Pur Dampnes: Settlement Infestation Family Rm.	Concret Acce	Bedroc 2	oms	Area Sq. Ft. % Finished Celling Walls Floor Outside Entr # Baths	N/A N/A N/A N/A N/A y N/A Laundry	Roof Ceiling Wafls Floor None Unknow *Assu Other	*Adeq. X *Adeq. X In the second of the secon
OF HAIPHOW	No. of Units No. of Stories Type (Det/Aft.) Design (Style) Existing/Propos Age (Yrs.) Effective Age (** ROOMS Basement Level 1 Level 2 Finished area a	\$1,20 RIPTIO) sed Yrs.) Foys Area	One One Deta Ran Exis 2/20 1 year	npact fee ached ch ting ioi ar Living	\$2,70 EXTERNATION OF SECULATION OF SEC	OO, water of OR OES attempt of Walls Surface s & Dw w Type //Screen actured ning	ater/sewscRIPTION St CI Di Inspts. AI CS No House 1 Xinchel 7 Rooms	temwall BS Imen.SI uminui assemer o/Yes No n D	hingle m nt	FOUNDATIC Slab Crawl Spa Basement Sump Pur Dampness Settlement Infestation Family Rm.	Concrete None I None INONE INO	Bedroc	oms o(s);	Area Sq. Ft. % Finished Celling Wafts Floor Outside Entr	N/A N/A N/A N/A N/A y N/A Laundry	Roof Ceiling Wafts Floor None Unknown *Assu Other	*Adeq.
OF HAIPHOW	No. of Units No. of Stories Type (Det./Aft.) Design (Style) Existing/Propos Age (Yrs.) Effective Age (** ROOMS Basement Level 1 Level 2 Finished area a INTERIOR	\$1,20 RIPTIO Yrs.) Foye Area N	OO, irr	ached ch ting 01 ar Lwing 1 contains:	\$2,70 EXTERM Founda Exterior Roof S Gutters Window Storm/ Manufa Dir	OO, water of the control of the cont	ater/sewscRIPTION St CI Di mspts. Al c Ca House t Xitcher 7 Rooms G Adec	temwall BS Imen.SI uminui uminui o/Yes No n D	hingle m nt Den 1	FOUNDATIC Slab Crawl Spa Basement Sump Pur Dampness Settlement Infestation Family Rm.	Concrete None It None It None It None It None It NONE It N/A It N/A It N/A It Rec. Rm.	Bedroc 2	oms o(s); (AME)	Area Sq. Ft. % Finished Celling Wafts Floor Outside Entr	N/A N/A N/A N/A N/A N/A Laundry	Roof Ceiling Wafts Floor None Unknown *Assu Other	*Adeq. X *Adeq. X In the second of the secon
KAPHOVI	No. of Units No. of Stories Type (Det./Att.) Design (Style) Existing/Propo- Age (Yrs.) Effective Age (* ROOMS Basement Level 1 Level 2 Finished area a INTERIOR Floors	\$1,2(CRIPTIO)) sed Yrs.) Foye Are: N Tile:	OO, ir NOne One Deta Ran Exis 2/20 1 ye f	ached ch ting 01 ar Lwing 1 contains:	\$2,70 EXTERM Founda Exterior Roof S Gutters Window Storm/ Manufa Dir	OO, water of the control of the cont	ater/sewscRIPTION St CI Di Innspts. Al Cans No House 1 Xitcher 7 Rooms G Adec Cent	temwali BS imen.Si uminui asemer o/Yes No n D	hingle m nt Den 1 2 I UTCHEN Refrigera	FOUNDATIC Slab Crawl Spa Basement Sump Pur Oampness Settlement Infestation Family Rm.	Concrete Acce None None None None N/A N/A N/A Rec. Rm. ATTIC None	Bedroc 2	oms (s): AME	Area Sq. Ft. % Finished Celling Wafts Floor Outside Entr	N/A N/A N/A N/A N/A N/A Laundry	Roof Ceiling Wafts Floor None Unknown *Assu Other Course Feet of Course Car Storage None [*Adeq. Adeq. Area \$q. Pt. None 1,668
OF HAPHOW	No. of Units No. of Stories Type (Det./Att.) Design (Style) Existing/Propo- Age (Yrs.) Effective Age (ROOMS Basement Level 1 Level 2 Finished area a INTERIOR Floors Walls	\$1,2(CRIPTIO)) sed Yrs.) Foye Area N Tile Dry	OO, irin	ached ched ched iting lol ar Living 1 contains:	\$2,70 EXTERM FOUNDAME FOUNDAME EXTERM FOUNDAME EXTERM FOUNDAME FOUNDAME FOR FOUNDAME FOR FOUNDAME FOR FOUNDAME FOR FOUNDAME FOUNDAME FOR FOUNDAME FOUNDAME FOUNDAME FOUNDAME FOUNDAME FOUNDAME FOUNDAME FOUNDAME FOUNDAME FOU	OO, was one of the control of the co	ater/sews CRIPTION St CI Di Inspts. AI C Cs S No House 1 Xitches 1 7 Rooms G Adec Cent Elec	temwali BS imen.Si uminui asemer o/Yes No n D	hingle m nt Den 1 2 I OTCHEN Retrigera	FOUNDATIC Slab Crawl Spa Basement Sump Pur Dampness Settlement Infestatior Family Rm.	Concrete None I None INONE INONE INIONE INIO	Bedroc 2 2 Batt	oms o(s); AMEI Patio	Area Sq. Ft. % Finished Celling Watts Floor Outside Entr	N/A N/A N/A N/A N/A N/A N/A N/A 1 1 1,668 S	Roof Ceiling Walls Floor None Unknown *Assu Other Car STORAG None Garage	*Adeq. Adeq. Area Sq. R. None 1,668
OF HAPHOW	No. of Units No. of Stories Type (Det./Aft.) Design (Style) Existing/Propos Age (Yrs.) Effective Age (f ROOMS Basement Level 1 Level 2 Finished area e INTERIOR Floors Walts Trimt/Finish	\$1,2(CRIPTIO) sed Area Area N Tile Dry 5 1/	OO, irin	ached ched ched ched ched ched ched ched	\$2,70 EXTERNA FOUNDAMENT FOUNDAME	OO, was one of the control of the co	Activities and the second seco	temwall BS Imen.SI uminut assemer o/Yes No n D	hingle m nt 1 2 I UTCHEN Refrigera Range/O	FOUNDATIC Slab Crawl Spa Basement Sump Pur Dampness Settlement Infestatior Family Rm.	Concret ATTIC None Stairs Drop Stairs	Bedroc 2	oms (s); AMEI Firep Patio Deck	Area Sq. Ft. % Finished Celling Wafts Floor Outside Entr # Baths 2 VITIES klace(s) # C	N/A N/A N/A N/A N/A N/A N/A N/A 1 1 1,668 S	Roof Ceiling Walls Floor None Unknow *Assu Other Guare Feet of 6 CAR STORAG None Garage Attached	*Adeq. Adeq. Area \$q. Pt. None 1,668
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OF HAIPHOW	No. of Units No. of Stories Type (Det_Aft.) Design (Style) Existing/Propos Age (Yrs.) Effective Age (** ROOMS Basement Level 1 Level 2 Finished area a INTERIOR Fhoors Bath Floor Bath Wainscot Doors	\$1,20 RIPTIO Seed Yrs.) Foyse N Tiles Dry 5 1/ Cen 8 Ft	OO, irin	ached ch ting 101 ar Lwing 1 contains: ass/Condition out asseboard: Tile ised Panel	\$2,700 EXTERNATION OF THE PROPERTY OF STATEMENT OF STATEM	OD, was considered to the cons	Acceptance of the control of the con	emwall BS men. Si men.	thingle mnt 1 2.1 UTCHEN arge/Obisposa Dishwassan/Hoo	FOUNDATIC Slab Crawl Spa Basement Sump Pur Dampness Settlement Infestation Family Rm. Bediroom(s): EQUIP ator I	Concret ace None None None N/A N/A N/A Rec. Rm. ATTIC None Stairs Drop Stair Scuttle Floor Heated	Bedroc 2 2 Batt	oms N(s); AME Patic Deck Porc Fenc Pool	Area Sq. Ft. % Finished Celling Wafts Floor Outside Entr # Baths 2 VITES Idace(s) # C Scr/83 h Cov/50 F 14x26+/-	N/A N/A N/A N/A N/A N/A N/A 1 1,668 s	Roof Ceiling Walls Floor None Unknown *Assu Other CAR STORAG None Garage Attached Built-In Carport	*Adeq. Adeq. Area Sq. Pt. None 1,668 iross Living Area E: 2 Garage # of cars 2 Cars
OF HAIPHOW	No. of Units No. of Stories Type (Det./Att.) Design (Style) Existing/Propos Age (Yrs.) Effective Age (* ROOMS Basement Level 1 Level 2 Finished area e INTERIOR Floors Walls Trim/Finish Bath Floor Bath Wainscot Doors All above in	\$1,20 RIPTIO	OO, irrina None One One Deta Ran Exiss 2/20 1 ye f a a a a a a a a a a a a a a a a a a	ached ch ting 01 ar LWing 1 contains: als/Condition pet Title Title ised Pane dition	\$2,700 EXTERNATION OF STATE OF	OD, was considered to the cons	Accepted in Good Good Good Good Good Good Good Goo	emwall BS imen.Si uminui assemer o//es No n D iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	iningle m nt 2 ! ! OTCHEN Retriger Range/O Disposa an/Hoo Microwa Washer/	FOUNDATIC Slab Crawl Spa Basement Sump Pur Oampness Settlement Infestation Family Rm. Bedroom(s): EQUIP ator I Sam Settlement Infestation Family Rm.	Concrete None None None NONE NONE NONE NIA NIA NIA Rec. Rm. ATTIC None Stairs Drop Stair Scuttle Floor Heated Finished	Bedroc	oms AME Firep Patic Deck Porc Fenc Pool Cov	Area Sq. Fl. % Finished Celling Watts Floor Outside Entr # Batths 2 VITIES Islace(s) # C Scr/83 h Cov/50 h 14x26+/-	N/A N/A N/A N/A N/A N/A N/A 1 1 1,668 s	Roof Ceiling Walls Floor None Unknown *Assu Other CAR STORAG None Garage Attached Detached Built-In Carport Driveway	*Adeq. Adeq. Area Sq. Ft. None 1,668 Toss Living Area E: 2 Garage # of cars 2 Cars
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OF HAIPHOW	No. of Units No. of Stories Type (Det.Aft.) Design (Style) Existing/Proport Age (Yrs.) Effective Age (* ROOMS Basement Level 1 Level 2 Finished area a INTERIOR Floors Walls Trimt/Finish Bath Floor Bath Wainscot Doors All above in Additional feats ceiling fans;	\$1,20 Sed Sed Yrs.) Foye Area Tile Dry Cen 8 Ft good good ares (s tile fi	OO, Irin	ached ched ched ched ched ched ched ched	\$2,700 EXTERIOR SECTION OF THE PROPERTY OF THE	OO, was compared to the compar	A Centre Control of Co	emwall BS Imen.SI uminui assemer o/Yes No n D i i i i i i i i i i i i i i i i i i	hingle mnt 2 I UTCHEN Retriger Range/O Disposa Dishwas Far/Hoo Washer/ al ceilir	FOUNDATIC Slab Crawl Spa Basement Sump Pur Dampness Settlement Infestatior Family Rm. Bedroom(s): EQUIP ator In Sump Pur Diver In Sump Pur Dryer In Sum Dryer In Sump Pur Dryer In Sum Dryer In Sum Dryer In Sum	Concrete None I None INONE INO	2 Bath	o(s): AMEI Firep Partic Porc Fenc Pool Cov ount door	Area Sq. Ft. % Finished Celling Wafts Floor Outside Entr # Baths 2 VITIES Lace(s) # C Cov/50 e 14x26+/- LEntry, 80 ers & van rs, custon	N/A N/A N/A N/A N/A N/A N/A Laundry 1 1,668 S S S S S S S S S S S S S S S S S S S	Roof Ceiling Walls Floor None Unknow *Assu Other CAR STORAG None Garage Attached Detached Built-In Carport Driveway Istorn Maple data wiring/c	*Adeq. Adeq. Area Sq. Ft. None 1,668 Toss Living Area E: 2 Garage # of cars 2 Cars
OF HAIPHOW	No. of Units No. of Stories Type (Det./Att.) Design (Style) Existing/Propos Age (Yrs.) Effective Age (f ROOMS Basement Level 1 Level 2 Finished area e INTERIOR Floors Walts Trimy/Finish Bath Floor Bath Wainscot Doors All above in Additional feath ceiling fans; Condition of the	\$1,20 RIPTIO Sed Yrs.) Foye Area N Tile Dry 5 1/ Cen Cen Cen good ures (settle file Impression Impr	OO, Irin	ached che	\$2,700 EXTERNATION OF SECTION OF	OO, water of the condition of the condit	T Rooms G Adec Centre Good G Adec Yes Fans G Adec Centre Good G Adec Yes Fans G Adec Centre Good G Adec Yes Fans	men.Si uminun assemer o/Yes No n D d i i i i i i i i i i i i i i i i i i	hingle mt 2 I I I I I I I I I I I I I I I I I I	FOUNDATIC Slab Crawl Spa Basement Sump Pur Dampness Settlement Infestation Family Rm. Bedroom(s): EQUIP ator I Sible Si	Concrete None It N/A It	2 Bath	o(s): AMEP Patic Deck Porc Fenc Pool Cov ount door	Area Sq. Fl. % Finished Celling Wafts Floor Outside Entr # Baths 2 VITIES Idace(s) # Cov/50 F. 14×26+/- Entry, 80 rers & von remodeling, remodeling, remodeling,	N/A N/A N/A N/A N/A N/A N/A N/A 1 1,668 S dsf	Roof Ceiling Walls Floor None Unknown *Assu Other CAR STORAG None Garage Attached Detached Built-In Carport Driveway Istorn Maple Jeta wiring/ctc.:	*Adeq. X *Adeq. X *Adeq. X med Adeq. Area Sq. R. None 1,668 **ross Living Area E: 2 Garage # of cars 2 Cars cabinets;
OF HAIPHOW	No. of Units No. of Stories Type (Det./Att.) Design (Style) Existing/Propos Age (Yrs.) Effective Age (* ROOMS Basement Level 1 Level 2 Finished area a INTERIOR Floors Walls Trimy/Finish Bath Floor Bath Wainscot Doors All above in Additional feath ceiling fans; Condition of th functional or	\$1,20 RIPTIO sed Yrs.) Foys Area Area Dryy 5 1// Cen 8 Ft goods goods tile fine impresses	OO, Irina None One One Ran Exis 2/20 1 ye r a grade daten (Can wall Lamic amic amic amic amic amic amic amic	ached ch ting 101 ar Living 1 contains: ass/Condition bet assets of the children of the childr	\$2,700 EXTERIOR FOUNDATE EXTERIOR FOUNDATE EXTERIOR FOUNDATE EXTERIOR FOUNDATE EXTERIOR FOUNDATE EXTERIOR FOUNDATION FOU	OO, was no conditions of the c	ater/sewscription St CI Di Inspts. Al Rouse I I House I I Televication Good Color Good Color Col	memwall BS men.SI uminun assemer o/Yes No n D d d d d d d d d d d d d	hingle mnt 2 ! ! UTCHEN Retrigeratange/O Disposa Dishwas an/Hoo Microwa Washer/, twin external	FOUNDATIC Slab Crawl Spa Basement Sump Pur Dampness Settlement Infestation Family Rm. Bedroom(s): EQUIP ator I sher Dryer Dryer Dryer Pane case D, repairs nee	Concrete None It None It None It None It None It N/A It N/A I Rec. Rm. ATTIC None Stairs Drop Stair Scuttle Floor Heated Finished commarea, coe eded, quality of	2 Bath	ons) AME: Firep Patic Deck Porc Fenc Pool Cov ount door	Area Sq. Fl. % Finished Celling Wafts Floor Outside Entr # Baths 2 VITES klace(s) # C Cov/50 e 14x26+/- Entry, 80 ers & van remodeling are in ve	N/A N/A N/A N/A N/A N/A N/A N/A N/A 1 1,668 S Asf 7sf X Y types, Ct Asddillors, Cy y good, co	Roof Ceiling Walls Floor None Unknown *Assu Other CAR STORAG None Garage Attached Detached Built-In Carport Driveway Istom Maple data wiring/citc.: ndittion.	*Adeq. Adeq. Area Sq. R. None 1,668 ross Living Area E: 2 Garage # of cars 2 Cars cabinets; connections in** No physical,
OF HAIPHOW	No. of Units No. of Stories Type (Det/Aft.) Design (Style) Existing/Propos Age (Yrs.) Effective Age (** ROOMS Basement Level 1 Level 2 Finished area a INTERIOR Phoors Bath Wainscot Doors All above in Additional feath ceiling fans; Condition of th functional or **atl rooms,	St. 2000 Area Area No. 110 Dry Cert B Ft good ures (s fit le limpt elect	OO, Irina None One One One One One One One One One O	ached ch ting 101 ar Lwing 1 Contains: als/Condition out asseboard: Tile Sied Pane dittion Jenery effit thruout e erobsolesce chimmers	\$2,70°CEXTERIOR SECTION OF THE PROOF SECTION OF THE	OO, water of the condition of the condit	Acceptage of the content of the cont	emwall BS men. Si men.	hingle m nt 2 ! UTCHEN Retrigere Range/O isiposa isin/Hoo ificrowa Washer/ i, twin v, twin overne overne uiltin er	FOUNDATIC Slab Crawl Spa Basement Sump Pur Dampness Settlement Infestation Family Rm. Bedroom(s): EQUIP ator I bedroom(s): Foundation Family Rm.	Concrete None It None It None It None It None It None It N/A It N/A I Rec. Rm. ATTIC None Stairs Drop Stairs Scuttle Floor Heated Finished completed icompleted icom	2 Batt	oms (s): AME: Firep Patic Porc Fenc Pool Cov cutton and	Area Sq. Ft. % Finished Celling Wafts Floor Outside Entr # Baiths 2 WITES Idace(s) # C Scr/83 h Cov/50 e 14×26+/- Entry, 80 ers & van remodeling are in ve ding in gre ding in gre	N/A N/A N/A N/A N/A N/A N/A N/A 1 1.668 S 1.66	Roof Ceiling Walls Floor None Unknown *Assu Other CAR STORAG None Garage Attached Detached Built-In Carport Driveway storn Maple data wiring/c to: ndition.	*Adeq. Adeq. Area Sq. Pt. None 1,668 ross Living Area E: 2 Garage # of cars 2 Cars cabinets, onnections in** No physical, olding ceiling in
OF HAIPHOW	No. of Units No. of Stories Type (Det/Aft.) Design (Style) Existing/Propos Age (Yrs.) Effective Age (** ROOMS Basement Level 1 Level 2 Finished area a INTERIOR Phoors Bath Floor Bath Wainscot Doors All above in Additional feata ceilling fans; Condition of the functional or **all rooms, master suite	\$1,20 RIPTIO) sed Yrs.) Foye Area N Tile Dry 5 17 Cer 8 Ft good ures (s tile fill re lexter elect y whith	OO, Irina None One One One One One One One One One O	ached ch ting 101 ar LWing 1 contains: als/Condition pet aseboard Tile lised Pane dition l energy effit thruout e cotsolesses dimmers	\$2,70° EXTERIOR FOUNDATION OF THE PROOF S FOR	OD, was considered to be the considered to be considered	A Cent Elector Gooded Treor to ceed upgrad	imen. Si men.	hingle m t 2 I UTCHEN Retrigera Range/0 Disposa Sian/Hoo Wicrowa Wicr	FOUNDATIC Slab Crawl Spa Basement Sump Pur Dampness Settlement Infestation Family Rm. Bedroom(s): EOUIP ator Since Sump ator	Concrete None None None None None None N/A N/A N/A Rec. Rm. ATTIC None Stairs Drop Stair Scuttle Floor Heated Finished commarea; cement winds eded, quality of completed int center w. shower on	2 Bath	oms (s): AME! Firep Patic Pool Cov Count door ction and mole	Area Sq. Fl. % Finished Celling Walts Floor Outside Entr # Baths 2 VITES Idace(s) # _C Entry, 80 ers & van remodeling remodeling are in ve- ding in gre- 507 sf cov-s	N/A N/A N/A N/A N/A N/A N/A Laundry 1 1,668 s isf	Roof Ceiling Wafts Floor None Unknowi *Assu Other CAR STORAG None Garage Attached Detached Built-In Carport Driveway istom Maple Jata wiring/c tc.: ndition. Tay/crown m	*Adeq. Adeq. Area Sq. Pt. None 1,668 ross Living Area E: 2 Garage # of cars 2 Cars cabinets, onnections in** No physical, olding ceiling in
OF HAIPHOW	No. of Units No. of Stories Type (Det/Aft.) Design (Style) Existing/Propos Age (Yrs.) Effective Age (** ROOMS Basement Level 1 Level 2 Finished area a INTERIOR Phoors Bath Wainscot Doors All above in Additional feath ceiling fans; Condition of th functional or **atl rooms,	\$1,20 RIPTIO) sed Yrs.) Foye Area N Tile Dry 5 17 Cer 8 Ft good ures (s tile fill re lexter elect y whith	OO, Irina None One One One One One One One One One O	ached ch ting 101 ar LWing 1 contains: als/Condition pet aseboard Tile lised Pane dition l energy effit thruout e cotsolesses dimmers	\$2,70° EXTERIOR FOUNDATION OF THE PROOF S FOR	OD, was considered to be the considered to be considered	A Cent Elector Gooded Treor to ceed upgrad	imen. Si men.	hingle m t 2 I UTCHEN Retrigera Range/0 Disposa Sian/Hoo Wicrowa Wicr	FOUNDATIC Slab Crawl Spa Basement Sump Pur Dampness Settlement Infestation Family Rm. Bedroom(s): EOUIP ator Since Sump ator	Concrete None None None None None None N/A N/A N/A Rec. Rm. ATTIC None Stairs Drop Stair Scuttle Floor Heated Finished commarea; cement winds eded, quality of completed int center w. shower on	2 Bath	oms (s): AME! Firep Patic Pool Cov Count door ction and mole	Area Sq. Fl. % Finished Celling Walts Floor Outside Entr # Baths 2 VITES Idace(s) # _C - Centry, 80 ers & van remodeling remodeling remodeling are in ve- ding in gre- 507 sf covrs	N/A N/A N/A N/A N/A N/A N/A Laundry 1 1,668 s isf	Roof Ceiling Wafts Floor None Unknowi *Assu Other CAR STORAG None Garage Attached Detached Built-In Carport Driveway istom Maple Jata wiring/c tc.: ndition. Tay/crown m	*Adeq. Adeq. Area Sq. Pt. None 1,668 ross Living Area E: 2 Garage # of cars 2 Cars cabinets, onnections in** No physical, olding ceiling in

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A P	Total Estimated Cost New			<u>i3</u>	by local known b	uilder's costs &	k completed appraisa	ls
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ļ	INDICATED VALUE BY CO	ST APPROACH SUBJECT		245,81		110.0	001010101010	
	ITEM 24001 Mela		COMPARABLE N 24345 Claire Street	10. 1	COMPARABLE 24166 Rodas Drive		COMPARABLE I 24230 Roger Dodge	
	Address 14-47-25-B		15-47-25-B2-00200.	3610	15-47-25-B1-00200		14-47-25-B2-00200.	
Н	Proximity to Subject	The state of the s			1.03 miles	5.10-10	0.57 miles	LLLU
н	Sales Price		2 mateurity maj to \$	245,500		214,900	s decimal line gridlinger \$	195,000
	Price/Gross Living Area		\$ 122.93 ⊄			A safer South		ary transferration
Н	Data and/or	Inspection	ORB 3750 PG 3370		ORB 3750 PG 077		ORB 3718 PG 4092	
	Verification Source	Pub.Records	MLS/FARES/Lee Co	unty	MLS/FARES/Lee C	ounty	MLS/FARES/Lee Co	ounty
П	VALUE ADJUSTMENTS	DESCRIPTION		+ (-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.
	Sales or Financing		Conventional		Conventional		Conventional	
н	Concessions	A Company of the Company	\$196,400		\$172,000		\$155,200	
	Date of Sale/Time	建筑地域 (100 100 20	10/14/02		10/14/02		09/03/02	
	Location Leasehold/Fee Simple	San Carlos Ests	San Carlos Ests		San Carlos Ests		San Carlos Ests	
	Leasehold/Fee Simple	Fee 1.25 acres	1.25 acres		Fee 1.25 acres		Fee 1,25 acres	
	View	Residential	Residential		Residential		Residential	
	Design and Appeal	Ranch	Ranch		Ranch		Residential	
	Quality of Construction	CBS/Good	CBS/Good		CBS/Good		CBS/Good	
	Age	Eff=1, A=2	Eff=8, A=10	+9,600	Eff=1, A=2		Eff=1, A=2	
	Condition	V.Good	Inferior	+9,600	Good		Good	
	Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
8	Room Count	7 2 2	7 3 2		6 3 2		6 3 2	
5	Gross Living Area	1,668 Sq. Ft.	1,997 Sq. Ft.	-15,100	1,420 Sq. Ft.	+11,400	1,694 Sq. Ft.	-1,200
	Basement & Finished	Upgrades	Inferior	+5,100	Inferior	+13,600	Inferior	+17,000
ğ	Rooms Below Grade	None	780sf Det.Garage	-7,800	None		None	
PARISON	Functional Utility	Good	Good		Good		Good	
COLU	Heating/Cooling	Central	Central		Central		Central	·
Š	Energy Efficient Items Garage/Carport	Typical 2 Garage	Typical 2 Garage		Typical		Typical	
	Porch, Patio, Deck,	507sf Cov.Parch	532sf Cov.Porch		2 Garage 326sf Cov Porch	+2 100	2 Garage 164sf Cov.Porch	+3,900
	Fireplace(s), etc.	Entert'nment Cntr	,	+1,500		+1,500	'	+1,500
	Fence, Pool, etc.	Pool/Deck/Cage	Pool/Deck/Cage	. 1,500	Pool/DeckCage	11,000	None/193sf Patio	+18,000
	Other Feratures	None	Fenced :	-2,000	Fenced	-2.000	Fenced	-2,000
	Not Adj. (total)	The state of the s		900	⊠+	26,600		37,200
Н	Adjusted Sales Price		Net 0.4 %		Net 12.4 %		Net 19.1 %	
	of Comparable	Care Contract	Gross 20.7 % \$	246,400	Gross 14.2 % \$	241,500	Gross 22.4 % \$	232,200
н			bject property's compatibil				nments. Upward adju	
Н			ve ceramic flooring, tr					
			orian counters, custom					
			due primarily to the la		d pool. However, th	e adjustments	are believed to be ma	arket
	supported and do no	ot adversely anect to	ne final value estimate	·			· -··	
Н	ITEM	SUBJECT	COMPARABLE N	VO 1	COMPARABLE	NO 2	COMPARABLE	NO 2
	Date, Price and Data	No sale in the	No prior sale noted		No prior sale noted		No prior sale noted	
	Source, for prior sales	last 12 mos.	other than above in		other than above in		other than above in	
	within year of appraisal		past twelve months		past twelve months		past twelve months	
			or listing of subject proper	ty and analysis o				ate of appraisa
	The subject propert				,			
	INDICATED VALUE BY SA						\$	244,000
	INDICATED VALUE BY IN					iross Rent Multiplia		
			ect to the repairs, alterations				completion per plans & sp	
	Special Limiting Cor		s or conditions affect	ulis appraisai	I TIS IS A SUMMA	KT APPRAISA	IL REPORT. See atta	acnea
			Anaysis typically best	reflects the s	ections and attitudes	of participants	in the marketplace	The Cast
			ket data is available f			or participants	in the marketplace.	THE COST
-			· · · · · · · · · · · · · · · · · · ·					
18	The purpose of this appra	isal is to estimate the m	arket value of the real prope	uty that is the su	bject of this report, base	d on the above cor	ditions and the certification	n, contingent
	and limiting conditions, a	nd market value definition	n that are stated in the attac	hed Freddie Mac	Form 439/FNMA form 1	004B (Revised _		· -
lē			ED, OF THE REAL PROPER		SUBJECT OF THIS REPO	RT, AS OF	January 1	7, 2003
			FFECTIVE DATE OF THIS RE		() \$	244,000		
	APPRAISER: Phil Bern	ning, Associate			1 1 1/1 2 /	PULY IF REQUIRED): J. Lee Norris, MAI,	
	Signature Septing (Appropriate Type		Signa		CDA		Did Not
	Name Phil Benning, A Date Report Signed Jan		/		Depart Separation Control		Inspect	Property
	State Certification # 00		REA State		Report Signed Januar Certification # 00006		an REA	Ohrha El
	Or State License #	01.00111100.	State		ate License #	TO OF ORK OF	· · · · · · · · · · · · · · · · · · ·	State FL. State
Fre	ddle Mac Form 70 6/93		/ 0.000	PAGE 2 OF 2				Form 1004 6-9

Supplemental Addendum

File No. 02-78-25

Borrower/Cilent CUSANO, Anthony W.+ Melanie S.									
Property Address 24001 Melaine Lane		Parcel 329**							
City Benita Springs	County Lee		State FL	Zip Code 34135-7677					
Lender Lee County - County Lands									

PURPOSE, FUNCTION AND SCOPE OF THE APPRAISAL

The purpose of the appraisal is to estimate market value of the subject as of the effective date of the appraisal. The function (use) of the appraisal is for providing the Lee County Commissioners with sufficient data to make an informed decision regarding the possible purchase of the property.

The scope of this appraisal encompasses the necessary research and analysis to prepare a report in accordance with the USPAP of the Appraisal Foundation. Data sources typically include observation, public records, First American Real Estate Services, RE/Xplorer Internet System, MLS, Realtors, other professionals, appraiser's files, builder's contracts, and cost estimating services (Marshall and Swift).

A thorough search is conducted for comparable properties within an appropriate market area and time frames. The most comparable properties are compared to the subject with appropriate adjustments made for significant differences. The data provided in the report is representative of the market and is presented in a manner that will bring the reader to a similar conclusion of the value estimate. Limiting conditions are described in the attached addenda.

USPAP CERTIFICATION

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

SUMMARY APPRAISAL REPORT

This is a Summary Appraisal Report which is intended to comply with the reporting requirements set forth under Standards Rule 2-2(b) of the Uniform Standards of Professional Appraisal Practice for a Summary Appraisal Report. As such, it presents only summary discussions of the data, reasoning, and analyses that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation that is not provided with the report concerning the data, reasoning, and analyses is retained in the appraiser's files. The depth of the discussion contained in this report is specific to the needs of the client and for intended use stated in the report. The appraiser is not responsible for unauthorized use of this report.

COMMENTS ON THE MARKET AREA

The subject is located in San Carlos Estates, a development of mostly 1.25 acre parcels in Bonita Springs. Larger, wooded tracts and packed sand roads give this development somewhat of a "country" flavor which appeals to many buyers. San Carlos Estates has good proximity to area facilities in Bonita Springs. Improvements in San Carlos Estates exhibit a wide range of home size, style, age and quality. Newer homes seem to be trending toward larger, good quality ranch or piling homes.

*COMMENTS ON THE ROAD MAINTENANCE

The streets are reportedly maintained by the San Carlos Estates Drainage District, an independent special district (similar to a special fire, or mosquito control district), which was created in 1982 per OR 1615, PG 0477, for drainage management (which includes the roads & swales). Each owner is reportedly assessed a nominal maintenance fee (\$401.04) included as special annual assessment & collected in conjunction with the real estate taxes. In addition, there is a solid waste (sewer) assessment of \$196.99 per year.

Septic systems and packed sand roads are typical for the area and are not considered detrimental to marketability. The dirt roads are periodically graded by above mentioned San Carlos Estates Drainage district rendering them "all weather" roads and passible year round. San Carlos Estates is experiencing new development with new housing starts observed throughout the market area.

COMMENTS ON THE LAND VALUE ESTIMATE

Land sales in support of the site value estimate in San Carlos Estates, 1.25 acres include:

10/02 \$55,000 OR 3751/1114, 14-47-25-B2-00200,2230, 1.26 acres, 24231 Whip-O-Will Lane 09/02 \$51,900 OR 3738/0660, 14-47-25-B1-00200,2310, 1.25 acres, 24299 Golden Eagle Lane 10/02 \$50,000 OR 3753/0386, 14-47-25-B2-00200,2120, 1.26 acres, 24199 Whip-O-Will Lane

COMMENTS ON THE COST APPROACH AND OPTIONS INCLUDED

14x26+/- offset rectangle pool, 834sf caged deck area, estimated = \$25,000 Covered porch under truss, 507sf @ \$23,00/sf = \$11,661 Total Options = \$36,661

COMMENTS ON THE SALES

Quality & age/condition adjustments are based on observable data, and on comments provided by Realtors familiar with the sales utilized. Differences in quality (upgrades) reportedly in finish flooring, cabinetry and counter surfaces, special interior appointments & upgrades, fenestration, and ceiling height and design required upward adjustments for all sales for this factor. The adjustments are believed to reflect market reaction to the differences.

All sales were in San Carlos Estates on similar size lots on unpaved roads. All included fencing; all lacked the subject's entertainment center.

Sale #1 was a larger, older pool home with a similar covered porch. The improvements included a 780sf detached garage.

Sale #2 was a smaller pool home with a smaller covered porch area.



FEB 2 5 2003

City of Bonita Springs

9220 Bonita Beach Road Sutte 111 Bonita Springs, FL 34135

Tel: (941) 390-1000 Fax: (941) 390-1004

Paul D. Pass Mayor

Wayne P. Edsall

Councilman District One

Jay Arend

Councilman District Two

R. Robert Wagner

Councilman
District Three

John C. Warfield

Councilman
District Four

David T. Piper, Jr.

Councilman District Five

Ben L. Nelson, Jr.

Councilman District Six

Gary A. Price City Manager

Audrey E. Vance City Attorney

February 21, 2003

Mr. J. Keith Gomez Property Acquisition Agent Lee County PO Box 398 Fort Myers, FL 33902

RE: Purchase Agreement – Three Oaks Parkway Extension Project No. 4043

Parcel 329, Anthony W. Cusano & Melanie S. Cusano

Dear Mr. Gomez:

The agreed upon purchase conditions for the aforementioned parcel are reasonable and purchase is recommended by my office.

If you need further authorization, feel free to contact me.

Respectfully,

Gary ⋈. Price

City Manager

GAP/kw

Schedule A

Commitment No.: CF-1024366

Effective Date: January 19, 2003 at 5:00 P.M.

Fund File Number 18-2003-847

Agent's File Reference: 03-1063

1. Policy or Policies to be issued:

Proposed Amount of Insurance

OWNER'S:

ALTA Owner's Policy (10/17/92).

Unknown

Proposed Insured:

Lee County, a Political Subdivision of the State of Florida.

MORTGAGEE:

Proposed Insured:

2. The estate or interest in the land described or referred to in this commitment is a fee simple and title thereto is at the effective date hereof vested in:

Anthony W. Cusano and Melanie S. Cusano

3. The land referred to in this commitment is described as follows:

Tract 20, SAN CARLOS ESTATES, according to the map or plat thereof as recorded in O.R. Book 557, Page(s) 354 through 355, Public Records of Lee County, Florida.

AGENT NO.: 13710

ISSUED BY: Law Offices of John D Spear PA

MAILING ADDRESS:

9200 Bonita Beach Rd Ste 204 Bonita Springs, Fl 34135

AGENT'S SIGNATURE

Law offices of John D Spear PA

Rev.1.2

Schedule B

Commitment No.: CF-1024366 Fund File Number 18-2003-847

- I. The following are the requirements to be complied with:
 - 1. Payment of the full consideration to, or for the account of, the grantors or mortgagors.
 - 2. Instruments creating the estate or interest to be insured which must be executed, delivered and filed for record:
 - a. Warranty Deed from Anthony W. Cusano and Melanie S. Cusano, husband and wife to the proposed insured purchaser(s).
 - 3. A determination must be made that there are no unrecorded special assessment liens or unrecorded liens arising by virtue of ordinances, unrecorded agreements as to impact or other development fees, unpaid waste fees payable to the county or municipality, or unpaid service charges under Ch. 159, F. S., or county ordinance.
 - 4. Satisfaction of the mortgage from Anthony W. Cusano and Melanie S. Cusano to Amsouth Bank dated October 20, 2000 and recorded in O.R. Book 3318, Page 952 as modified in O.R. Book 3454, Page 1385, and assigned to Chase Mortgage Company by assignment filed in O.R. Book 3600, Page 4631, Public Records of Lee County, Florida.
 - 5. Satisfaction of the revolving credit mortgage in favor of Amsouth Bank recorded June 20, 2001, under O.R. Book 3435, Page 1936, to be executed and delivered prior to or at closing, or if the satisfaction is not so available at closing, then The Fund agent set forth under Schedule A hereof must have in escrow, the maximum principal amount which may be advanced on the credit line [in addition to any payoff amounts being made at closing].
- II. Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of The Fund:
 - 1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this commitment.
 - 2. Any owner and mortgagee policies issued pursuant hereto will contain under Schedule B the standard exceptions set forth at the inside cover hereof unless an affidavit of possession and a satisfactory current survey are submitted, an inspection of the premises is made, it is determined the current year's taxes or special assessments have been paid, and it is determined there is nothing of record which would give rise to construction liens which could take priority over the interest(s) insured hereunder (where the liens would otherwise take priority, submission of waivers is necessary).

Schedule B

Commitment No.: CF-1024366 Fund File Number 18-2003-847

3. Federal liens and judgment liens, if any, filed with the Florida Department of State pursuant to Sec. 713.901, et seq., F.S., and Sec. 55.201, et seq., F.S., respectively, which designate the Florida Department of State as the place for filing federal liens and judgment liens against personal property. For insuring purposes:

- (a) Pursuant to Sec. 713.901, et seq., F.S., personal property includes, but is not limited to, mortgages, leaseholds, mortgages on leaseholds, interests in cooperative associations, vendees' interests, and options when those interests are held by a partnership, corporation, trust or decedent's estate; and
- (b) Pursuant to Sec. 55.201, et seq., F.S., personal property includes, but is not limited to, leaseholds, interests in cooperative associations, vendees' interests, and options regardless of the type of entity holding such interests, including individuals. (Note: Mortgages have been specifically excluded from the personal property interests in which a judgment lien may be acquired under the provisions of Sec. 55.201, et seq., F.S.)
- 4. Taxes for the year 2003, which are not yet due and payable.
- 5. Lee County Ordinance No. 86-14 recorded November 30, 1990, in O.R. Book 2189, Page 3281; and amended by Ordinance No. 86-38 in O.R. Book 2189, Page 3334, Public Records of Lee County, Florida.
- 6. Restrictions, conditions, reservations, easements, and other matters contained on the Plat of San Carlos Estates, as recorded in O.R. Book 557, Page(s) 354 and 355, Public Records of Lee County, Florida.
- 7. Terms and provisions set forth in instrument recorded in Deed Book 294, Page 248, Public Records of Lee County, Florida.(No determination has been made as to the current owner of interest referenced in said instrument)
- . 8. Oil, gas, mineral, or other reservations as set forth in deed by Coastland Corporation of Florida recorded in O.R. Book 1553, Page 1446, Public Records of Lee County, Florida. No determination has been made as to the current record owner for the interest excepted herein.
 - 9. Declaration regarding Right-of-ways recorded in O.R. Book 507, Page 135, Public Records of Lee County, Florida.
- 10. Dedication of Easements recorded in O.R. Book 535, Page 826, Public Records of Lee County, Florida.
 - 11. Judgment creating and incorporating San Carlos Estate Drainage District recorded in O.R. Book 521, Page 120, Public Records of Lee County, Florida.

Schedule B

Commitment No.: CF-1024366

Fund File Number 18-2003-847

- 12. Final Order approving and authoring the levying of a maintenance Tax on properties witting the San Carlos Estates Drainage District recorded in O.R. Book 1624, Page 890, Public Records of Lee County, Florida.
- 13. Utility and Roadway Easement recorded in O.R. Book 1307, Page 36, Public Records of Lee County, Florida.
- 14. Ten foot easement reservation on all sides for utility maintenance recorded in O.R. Book 1553, Page 1446, Public Records of Lee County, Florida.
 - 15. Subject to rights of tenants under unrecorded leases, if any.

5-Year Sales History

Parcel No. 329

Three Oaks Parkway South Extension Project No. 4043

Grantor	Grantee	Price	Date	Arms Length Y/N
Henry E. Chubb	Anthony W. & Melanie S. Cusano	\$15,000.00	08/25/00	Y*

^{*}The referenced transaction is the sale of the vacant land. The Grantee subsequently completed construction of a single-family residence in February of 2001.