Lee County Board of County Commissioners Agenda Item Summary

Blue Sheet No. 20040740

. REQUESTED MOTION:

S:\POOL\SOUTH STREET HOMES\BLUE SHEET 06 01 04.DOC-jkg (6/4/04)

ACTION REQUESTED: Approve Purchase Agreement for acquisition of 2056, 2060 and 2066 South Street for the Supportive Housing Development Program, in the amount of \$195,000; authorize payment of costs to close and the Division of County Lands to handle all documentation necessary to complete transaction.

WHY ACTION IS NECESSARY: The Board must accept all real estate conveyances to Lee County.

				-							
WHAT ACTIO	N ACCOMPLIS	HES: The ac	quisition	of three re	sidential pr	opertie	s, prov	viding nine	supportiv	ve housing un	its.
2. DEPARTI	MENTAL CATE	GORY: 06	 -	<u></u>	1 5	-	3.	ME	TING D	ATE:	
	N DISTRICT #				10E			$\overline{}$	Yo-20	2-200	4
4. AGENDA:		5. REQUIRE	MENT/PUR	POSE:		6. <u>R</u> I	EQUES	FOR OF INF	ORMATION		
X CONSENT	Г	(Specify)	•								
ADMINIST		X STATUT	E <u>125</u>	<u></u>		A.					
APPEALS		ORDINA	NCE				PARTM VISION		<u>ependent</u> untv Lands <u>4</u>	A S	
PUBLIC WALK ON		X OTHER	B.S. 98086	9				. W. F <u>orsvth</u>		KKI	<i>V</i>
TIME REQUIRED:											
7. BACK	GROUND: The D	epartment of	Human S	Services is	acquiring p	roperti	ies to t	oe utilized	for a supp	oortive housin	ıg !
nartnership prod	oram. The program	m coordinates	s a partne	ership betv	veen a hou	sing pr	ovider	and a se	rvice prov	ider, catering	to the
needs of a spec	cific population wit	h disabilities.	The Divis	sion of Co	unty Lands	has ne	egotiate	ed a conti	act with S	št. Luke′s Epis	scopal
Church of Fort I	Myers, Inc., to pur	chase three r	esidential	properties	located at	2056,	2060 8	& 2066 Sc	outh Stree	t in Fort Myer	s. The
three properties	will provide nine	supportive ho	using unit	s for quali	lying individ	luais o	r tamılı	es. The p	roperty kn	own as 2000	South
Street consists (of a double lot, wh	iich may provi	ide iand to	or the deve	eiopment of	up to :	six auc	illioriai su	pportive ii	ousing units.	
One of the units	located at 2060 Se	outh Street is	occunied	under an e	existing leas	e betw	een th	e Saint Lu	ike's Episo	opal Church	of Fort
Myers Inc. and	Ruth Cooper Cent	er. Lee Count	v will assu	ume the le	ase, in acco	rdance	e with t	he terms :	and condit	ions specified	in the
Agreement for F	Purchase and Sale	of Real Esta	ite.								
•											
The firm of Gru	bb & Ellis Division	n of Valuatior	n and Res	search ap	oraised the	prope	rties, v	vith a res	ulting tota	I value of \$21	0,000
(\$70,000, \$85,0	00, and \$55,000,	respectively).	A copy of	f the salier	nt appraisal	data is	attaci	hed for re	terence.		
Human Services	g units will be reha s (DHS) will advert	ise a Reques	t for Quali	ifications to	own, man	age an	d oper	oilitation is ate the ho	complete using unit	e, the Departm s. At which tim	nent of ne, the
DHS will coordir	nate a cooperative	agreement b	etween n	ousing an	a service pi	roviaer	S.				
The project is to	pay estimated cl			inclusive o	f title insura	ance fe	es and	l docume	ntary stam	p tax.	
	ase and rehabilita er 11074013920.5		able from	the Comn	nunity Block	k Grant	t Progr	am.			
Attachments:	Purchase Agreem	ent; Appraisa	ıl (Locatio	n Map Inc	luded); Title	e Data;	Affida	vit of Inte	est; 5-Yea	ar Sales Histo	ry
	MENT RECOMM										
					D APPRO	OVAL:					
. А	В	С	D	E		-	F			G Carrette Mar	
Department	Purchasing or	_ Human	Other	Count		Bu	dget S	ervices		County Mai	nager
Director	Contracts	Resources	1 1	Attorne			Kill L	RISK	GC	-	
K. Forsett	Ü.		164	Ports	AO A	功	MC (1)√√	of glock	Malar	1150	b
10. COMM	SSION ACTION:		· · · · ·		Rec. by Co.	Att v			RECEIV	ED BY	
APPR					Rec. by co				COUNTY	ADMIN: U	
DENIE	D				Date: 48	01			100	9/34	
DEFE					Time: 3)	5				C.M 3L7	
OTHE	R				0	\wedge			COUNTY FORWAR	ADMIN PL	

This document prepared by

Lee County
County Lands Division
Project: US/South Str

Project: HS/South Street Properties
Parcel: 2056, 2060, & 2066 South Street

STRAP No.: 24-44-24-P4-01402.0050, .0040 & .0010

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 _____, 2004 by and between ST. LUKE'S EPISCOPAL CHURCH OF FORT MYERS, INC., a Florida non profit corporation, hereinafter referred to as SELLER, whose address is 2635 Cleveland Avenue, Fort Myers, Florida 33901, and LEE COUNTY, a political subdivision of the State of Florida, hereinafter referred to as BUYER.

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 .167 acre more or less, and located at 2056 South Street, Fort Myers, Florida 33901 and more particularly described in "Exhibit A" attached hereto and made a part hereof; a parcel of land consisting of .167 acre more or less, and located at 2060 South Street, Fort Myers, Florida 33901 and more particularly described in "Exhibit B" attached hereto and made a part hereof; and a parcel of land consisting of .358 acre more or less, and located at 2066 South Street, Fort Myers, Florida 33901 and more particularly described in "Exhibit C" attached hereto and made a part hereof, hereinafter collectively called "the Property." This property will be acquired for the Lee County Hope 3 and Affordable Housing Homestead program, hereinafter called "the Project."

- 2. **PURCHASE PRICE AND TIME OF PAYMENT:** The total purchase price ("Purchase Price") will be One Hundred Ninety-Five Thousand and no/100 (\$195,000.00), 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) Statutory warranty deed(s), and an affidavit regarding liens, possession, and withholding under FIRPTA in a form sufficient to allow "gap" coverage by title insurance;
 - (b) utility services up to, but not including the date of closing;
 - (c) taxes or assessments for which a bill has been rendered on or before the date of closing;
 - (d) payment of partial release(s) of mortgage fees,
 if any;
 - (e) SELLER's attorney fees, if any.

- 6. BUYER'S INSTRUMENTS AND EXPENSES: BUYER will pay for:
 - (a) Recording fee for deed(s);
 - (b) documentary stamps on deed(s)
 - (c) survey(s), (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 15 days after notice, BUYER may elect to accept the Property in its existing condition, or may terminate this Agreement without further obligation.
- 9. SURVEY AND TERMITE INSPECTION: BUYER may order the Property surveyed, and inspected for wood boring insects at BUYER's expense. SELLER agrees to provide access to the Property for the survey and termite inspection 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. If the termite inspection identifies the presence of wood boring insects, upon notice to the SELLER, the BUYER may elect to accept the Property its existing condition, or may terminate this Agreement without further obligation.
- 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

AGREEMENT FOR PURCHASE AND SALE OF REAL ESTATE Page 4 of 8

with an appropriate abatement to the purchase price or BUYER may terminate this Agreement without further obligation.

11. ABSENCE OF ENVIRONMENTAL LIABILITIES: The SELLER hereby warrants and represents, to the best of SELLER's knowledge, 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. The 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. There are no 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 thirty (30) 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.

Page 6 of 8 WITNESSES: SELLER: ST. LUKE'S EPISCOPAL CHURCH OF FORT MYERS, INC., a Florida non profit corporation WSTEALLEY SR Eugene A. Picciano Vice President/Chairman SENIOR WARDEN Vice President/Chairman JUNIOE WARDEN BUYER: CHARLIE GREEN, CLERK LEE COUNTY, FLORIDA, BY ITS BOARD OF COUNTY COMMISSIONERS BY: BY: DEPUTY CLERK (DATE) CHAIRMAN OR VICE CHAIRMAN APPROVED AS TO LEGAL FORM

AND SUFFICIENCY

COUNTY ATTORNEY

(DATE)

AGREEMENT FOR PURCHASE AND SALE OF REAL ESTATE

SPECIAL CONDITIONS

BUYER: Lee County

SELLER: St. Luke's Church PARCEL NO.: 2056, 2060, 2066

BUYER and SELLER hereby covenant that the Purchase Price recited herein, except as noted below, includes payment for all fixtures, including but not limited to, appliances, air conditioning units, hot water heaters, ceiling fans, screen enclosures, windows, awnings, doors, floor covering, fencing and landscaping, as of the date of the BUYER'S last inspection on April 28, 2004.

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 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.

At the time of Closing, SELLER hereby agrees to deliver possession of the Property to BUYER, absent of any resident(s) or tenant(s), except the current and single tenant residing at 2060 South Street (Unit A), Fort Myers, Florida, as a sublease tenant authorized under the terms and conditions of that Residential Lease dated June 2, 2003, attached as Exhibit "D" hereto and made a part hereof, by and between Saint Luke's Episcopal Church, Lessor, and Ruth Cooper Center, Lessee. SELLER hereby agrees that the purchase of the Property is NOT subject to any other written or verbal lease agreement(s) of the SELLER. SELLER further agrees to assign any rents, leases, and security deposits effective of the date of Closing, to the BUYER.

Prior to Closing, SELLER will provide a copy of the executed Modification of Residential Lease, in the form provided in Exhibit "E", attached hereto and made a part hereof, between Saint Luke's Episcopal Church and Ruth Cooper Center.

WITNESSES:

Kishard R W

SELLER:

ST. LUKE'S EPISCOPAL CHURCH OF FORT MYERS, INC., a Florida non

profit corporation

Eugene A. Picciano

(DATE)

Vice President/Chairman

SERIOR WARDEN

WITNESSES:

1 chand

Ву:

MAY 24, 2004

Bernard L. Flynn

(DATE)

Vice President/Chairman

JUNIUR WARDOW

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)

AGREEMENT FOR PURCHASE AND SALE OF REAL ESTATE

Page 8 of 8

EXHIBIT "A"

The West 57 feet of the following described property: The West 20 feet of Lot 3, all of Lot 4 and the East 44 feet of Lot 5, all in Block 2 of that certain subdivision known as the Revised Plat of William Jeffcott's Subdivision, of the Southwest Quarter of Section 24, Township 44 South, Range 24 East, according to the map or plat thereof on file and recorded in the Office of the Clerk of the Circuit Court of Lee County, Florida, in Plat Book 4, Page 19.

EXHIBIT "B"

The West 20 feet of Lot 3, and the East 37 feet of Lot 4, Block 2 of that certain subdivision known as the Revised Plat of William Jeffcott's Subdivision, according to the map or plat thereof on file and recorded in the Office of the Clerk of the Circuit Court of Lee County, Florida, in Plat Book 4, Page 19.

EXHIBIT "C"

All of Lots 1 and 2, and the East 30 feet of Lot 3, all in Block 2 of that certain subdivision known as the Revised Plat of William Jeffcott's Subdivision of the Southwest Quarter of the Southwest Quarter of Section 24, Township 44 South, Range 24 East, according to the map or plat thereof on file and recorded in the Office of the Clerk of the Circuit Court of Lee County, Florida, in Plat Book 4, Page 19.

EXHIBIT "D" Page 1 of 4

LF310-04 R310-04

RESIDENTIAL LEASE Apartment — Condominium — House

BY THI	S AGREEMENT made and entered into on	
between	SAINT LUKE'S EPISCOPAL CHURCH	
and	RUTH COLOED AND THE	7

Tune 2, 2003, herein referred to as Lessor, herein referred to as Lessee.

Lessor leases to Lessee the premises situated at

2060 A SOUTH STREET

in the City of FT. MYERS State of FLORIDA

, County of LEE, and more particularly described as follows:

PARCEL J.D.: 24-44-24-P4-01402.0040

together with all appurtenances, for a term of JUNE 2 , 2003. years, to commence on and to end on JUNE 2 ,2004 at 12 o'clock A.m. 1. Rent. Lessee agrees to pay, without demand, to Lessor as rent for the demised premises the sum of FIVE HUNDRED NINETY FOUR Dollars (\$ in advance on the 5th day of each calendar month beginning 594.00) per month 2003 , at 2635 CLEVELAND AVENUE JUNE 2 FT. MYERS , City of , State of FLORIDA Lessor may designate. 33901 , or at such other place as

- 2. Security Deposit. On execution of this lease, Lessee deposits with Lessor FIVE HUNDRED NINETY FOUR. Dollars (\$ 594.00), receipt of which is acknowledged by Lessor, as security for the faithful performance by Lessee of the terms hereof, to be returned to Lessee, without interest, on the full and faithful performance by him of the provisions hereof.
- 3. Quiet Enjoyment. Lessor covenants that on paying the rent and performing the covenants herein contained, Lessee shall peacefully and quietly have, hold, and enjoy the demised premises for the agreed term.
- 4. Use of Premises. The demised premises shall be used and occupied by Lessee exclusively as a private single family residence, and neither the premises nor any part thereof shall be used at any time during the term of this lease by Lessee for the purpose of carrying on any business, profession, or trade of any kind, or for any purpose other than as a private single family residence. Lessee shall comply with all the sanitary laws, ordinances, rules, and orders of appropriate governmental authorities affecting the cleanliness, occupancy, and preservation of the demised premises, and the sidewalks connected thereto, during the term of this lease.
- 5. Number of Occupants. Lessee agrees that the demised premises shall be occupied by no more than persons, consisting of 2 adults and O children under the age of NA years, without the written consent of Lessor.
- 6. Condition of Premises. Lessee stipulates that he has examined the demised premises, including the grounds and all buildings and improvements, and that they are, at the time of this lease, in good order, repair, and a safe, clean, and tenantable condition.
- 7. Assignment and Subletting. Without the prior written consent of Lessor, Lessee shall not assign this lease, or sublet or grant any concession or license to use the premises or any part thereof. A consent by Lessor to one assignment, subletting, concession, or license shall not be deemed to be a consent to any subsequent assignment, subletting, concession, or license. An assignment, subletting, concession, or license without the prior written consent of Lessor, or an assignment or subletting by operation of law, shall be void and shall, at Lessor's option, terminate this lease.

NOTICE: Contact your local county real estate board for additional forms that may be required to meet your specific needs.

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Rev. 12/01

This product does not constitute the rendering of legal advice or services. This product is intended for informational use only and is not a substitute for legal advice. State laws vary, so consult an attorney on all legal matters. This product was not necessatily prepared by a person licensed to practice law in your state.

EXHIBIT "D" Page 2 of 4

- 8. Alterations and Improvements. Lessee shall make no alterations to the buildings on the demised premises or construct any building or make other improvements on the demised premises without the prior written consent of Lessor. All alterations, changes, and improvements built, constructed, or placed on the demised premises by Lessee, with the exception of fixtures removable without damage to the premises and movable personal property, shall, unless otherwise provided by written agreement between Lessor and Lessee, be the property of Lessor and remain on the demised premises at the expiration or sooner termination of this lease.
- 9. Damage to Premises. If the demised premises, or any part thereof, shall be partially damaged by fire or other casualty not due to Lessee's negligence or willful act or that of his employee, family, agent, or visitor, the premises shall be promptly repaired by Lessor and there shall be an abatement of rent corresponding with the time during which, and the extent to which, the leased premises may have been untenantable; but, if the leased premises should be damaged other than by Lessee's negligence or willful act or that of his employee, family, agent, or visitor to the extent that Lessor shall decide not to rebuild or repair, the term of this lease shall end and the rent shall be prorated up to the time of the damage.
- 10. Dangerous Materials. Lessee shall not keep or have on the leased premises any article or thing of a dangerous, inflammable, or explosive character that might unreasonably increase the danger of fire on the leased premises or that might be considered hazardous or extra hazardous by any responsible insurance company.
- 11. Utilities. Lessee shall be responsible for arranging for and paying for all utility services required on the premises, except that

 NONE

 shall be provided by Lessor.
- 12. Right of Inspection. Lessor and his agents shall have the right at all reasonable times during the term of this lease and any renewal thereof to enter the demised premises for the purpose of inspecting the premises and all building and improvements thereon.
- 13. Maintenance and Repair. Lessee will, at his sole expense, keep and maintain the leased premises and appurtenances in good and sanitary condition and repair during the term of this lease and any renewal thereof. In particular, Lessee shall keep the fixtures in the house or on or about the leased premises in good order and repair; keep the furnace clean; keep the electric bells in order; keep the walks free from dirt and debris; and, at his sole expense, shall make all required repairs to the plumbing, range, heating, apparatus, and electric and gas fixtures whenever damage thereto shall have resulted from Lessee's misuse, waste, or neglect or that of his employee, family, agent, or visitor. Major maintenance and repair of the leased premises, not due to Lessee's misuse, waste, or neglect or that of his employee, family, agent, or visitor, shall be the responsibility of Lessor or his assigns. Lessee agrees that no signs shall be placed or painting done on or about the leased premises by Lessee or at his direction without the prior written consent of Lessor.
- 14. Animals. Lessee shall keep no domestic or other animals on or about the leased premises without the written consent of Lessor.
- 15. Display of Signs. During the last 30 days of this lease, Lessor or his agent shall have the privilege of displaying the usual "For Sale" or "For Rent" or "Vacancy" signs on the demised premises and of showing the property to prospective purchasers or tenants.
- 16. Subordination of Lease. This lease and Lessee's leasehold interest hereunder are and shall be subject, subordinate, and inferior to any liens or encumbrances now or hereafter placed on the demised premises by Lessor, all advances made under any such liens or encumbrances, the interest payable on any such liens or encumbrances, and any and all renewals or extensions of such liens or encumbrances.
- 17. Holdover by Lessee. Should Lessee remain in possession of the demised premises with the consent of Lessor after the natural expiration of this lease, a new month-to-month tenancy shall be created between Lessor and Lessee which shall be subject to all the terms and conditions hereof but shall be terminated on 30 days' written notice served by either Lessor or Lessee on the other party.
- 18. Surrender of Premises. At the expiration of the lease term, Lessee shall quit and surrender the premises hereby demised in as good state and condition as they were at the commencement of this lease, reasonable use and wear thereof and damages by the elements excepted.
- 19. Default. If any default is made in the payment of rent, or any part thereof, at the times hereinbefore specified, or if any default is made in the performance of or compliance with any other term or condition hereof, the lease, at the option of Lessor, shall terminate and be forfeited, and Lessor may re-enter the premises and remove all persons therefrom. Lessee shall be given written notice of any default or breach, and termination and forfeiture of the lease

EXHIBIT "D" Page 3 of 4

shall not result if, within 10 days of receipt of such notice, Lessee has corrected the default or breach or has taken action reasonably likely to effect such correction within a reasonable time.

- 20. Abandonment. If at any time during the term of this lease Lessee abandons the demised premises or any part thereof, Lessor may, at his option, enter the demised premises by any means without being liable for any prosecution therefor, and without becoming liable to Lessee for damages or for any payment of any kind whatever, and may, at his discretion, as agent for Lessee, re-let the demised premises, or any part thereof, for the whole or any part of the then unexpired term, and may receive and collect all rent payable by virtue of such re-letting, and, at Lessor's option, hold Lessee liable for any difference between the rent that would have been payable under this lease during the balance of the unexpired term, if this lease had continued in force, and the net rent for such period realized by Lessor by means of such re-letting. If Lessor's right of re-entry is exercised following abandonment of the premises by Lessee, then Lessor may consider any personal property belonging to Lessee and left on the premises to also have been abandoned, in which case Lessor may dispose of all such personal property in any manner Lessor shall deem proper and is hereby relieved of all liability for doing so.
- 21. Binding Effect. The covenants and conditions herein contained shall apply to and bind the heirs, legal representatives, and assigns of the parties hereto, and all covenants are to be construed as conditions of this lease.
- 22. Radon Gas Disclosure. As required by law, (Landlord) (Seller) makes the following disclosure: "Radon Gas" is a naturally occurring radioactive gas that, when it has accumulated in a building in sufficient quantities, may present health risks to persons who are exposed to it over time. Levels of radon that exceed federal and state guidelines have been found in buildings in every state. Additional information regarding radon and radon testing may be obtained from your county public health unit.
- 23. Lead Paint Disclosure. "Every purchaser or lessee of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller or lessor of any interest in residential real estate is required to provide the buyer or lessee with any information on lessee of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase."

SEE ATTACHMENT

IN WITNESS WHEREOF, the parties have exceeded this le	
ag	
Lessor	Faren m. Erickson for
ST. LUKE'S EPISCOPEL aBURGH	Ruth Cooper Center
Lessor	Lessee

NOTICE: State law establishes rights and obligations for parties to rental agreements. This agreement is required to comply with the Truth in Renting Act or the applicable Landlord Tenant Statute or code of your state. If you have a question about the interpretation or legality of a provision of this agreement, you may want to seek assistance from a lawyer or other qualified person.

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EXHIBIT "D" Page 4 of 4

Attachment to Lease between Lessor, Saint Luke's Episcopal Church, and Lessee, Ruth Cooper Center:

- 1. Use of Premises and Subletting: Lessor has been informed that Ruth Cooper Center will be subletting the leased premises to the Center's Shelter Plus Care Project participants, clients of Ruth Cooper Center. The tenants occupying the leased premises could change based on their eligibility to participate in the Project. The tenants will be unrelated single adults who are receiving supportive services from Ruth Cooper Center. Lessee will notify Lessor of changes in tenant occupancy of the premises and will notify Lessor of contact persons at Ruth Cooper Center.
- 2. Property Inspections: Lessor has been informed that the leased premises require a preliminary inspection by the Lee County Department of Human Services in order to be cleared for occupancy by the Shelter Plus Care participants. Lessor agrees to maintain the premises in an acceptable manner according to HUD's Housing Quality Standards and agrees to make timely repairs to the premises. Lessor has been informed that HUD requires annual HQS inspections of the leased premises for the duration of the rental contract. Lessee will notify Lessor of the scheduled annual inspection date.
- 3. Access by Ruth Cooper Center staff: Lessor has been informed that Ruth Cooper Center staff (Property Management and Adult Resource Coordination department staff) will be issued keys to the premises in order to perform routine duties associated with the provision of supportive services to the tenants.

stlukatt.wpd

MODIFICATION OF RESIDENTIAL LEASE

This Modification of Residential Lease is made this 24th day of May, 2004, by and between SAINT LUKE'S EPISCOPAL CHURCH [hereinafter know as the "Lessor"] and RUTH COOPER CENTER [hereinafter known as the "Lessee"].

All terms, conditions and agreements of the Residential Lease [hereinafter known as the "Lease"], dated June 2, 2003, for the premises situated at 2060A South Street, in the City of Fort Myers, County of Lee and State of Florida, [hereinafter known as the "Property"], including all other addenda thereto, as entered into by the parties herein are hereby ratified and affirmed subject to the following:

- 1. Lessor consents to Lessee subleasing of the Property, subject to the Lessee's agreement herein to provide every subsequent sublessee with the Radon Gas Disclosure and Lead Paint Disclosure contained in the Lease as Numbered Provisions 22 and 23, respectively. Lessee will provide Lessor with a written affirmation of the disclosure provided to every sublessee upon request.
- 2. Lessee may sublease the Property for a maximum period of six months, commencing June 2, 2004, and ending on December 2, 2004. Thereafter, any subsequent sublease of the Property is limited to one month periods only, and further subject to the requirement that the Lease of the Property between the Lessor and Lessee be in good standing.
- 3. Lessor reserves all other rights to control the subletting of the Property as set forth in the Lease as Numbered Provision 7, Assignment and Subletting.

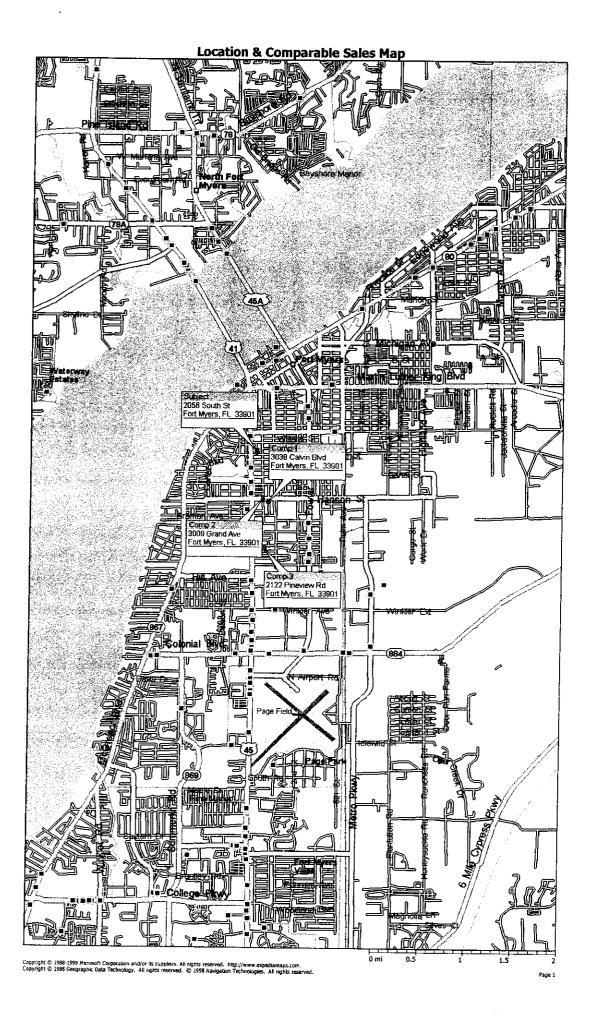
All other terms and conditions are to be performed as first written.

We have hereunto set our hands intending to be bound the date first written above.

Lessor SAINT LUKE'S EPISCOPAL CHURCH	Lessee RUTH COOPER CENTER
[signature] EUGENE H. PICCIANO [type or print name] SENIOR WALDEN [title]	BY: Men M. Greatar. [signature] Karen M. Erickson [type or print name] Proserty mar. [title]

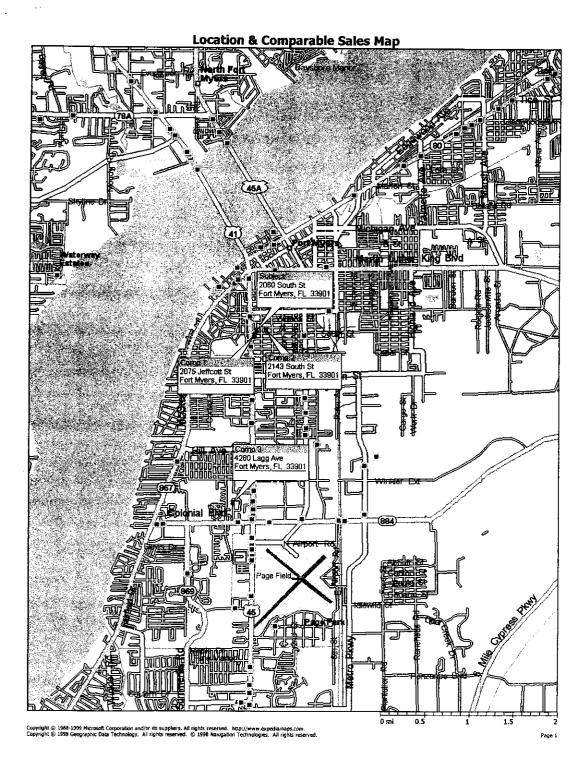
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	Property Address 2056 Sou	<u>th St.</u>				City F	ort Mye	ers		State FL	Zip C	Code 339	901					
	Legal Description E 44ft Lt	5; W13ft-1	Ľt 4, Blk 2	; Jeffcotts	S/D; PE					County Le	e							
ĺ	Assessor's Parcel No. 244424	1P4014020	0050	D		Tax Year Z	002	R.E. Taxe	s \$ 1420	- 3	Special As							
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	Sales Price \$ n/a	Date of Sal	⊪e n/a	Des	cription an	d \$ amount	of loan ch	arges/cor	cessions to I	oe paid by se	ller n/a							
	Lender/Client Lee County [Pept of Hu	ıman Serv		11055 83	rondella	Kd., \$1	ujte 1,	N. Fort M	yers, FL								
	Appraiser Beverly A Craig		ukuskii E		D	JI UNIV			ort Myers housing		el esc- e/	1						
	Location Urban		uburban	Rural	Predon occupa	iinant iacy	911gi PRICi \$(000	o tamily E	AGE	Present lan		l	e change					
	Built up Over 75% Growth rate Rapid	=,'-	5-75% table	Under 25%					(yrs)	One family	1	⊠Not						
	Property values Increasin	بد	table	_ Declinina	Owi		75 <u>40</u> 25 150			2-4 family	10		rocess					
	Demand/supply Shortage	. 23	balance	Over supply	1=	ant (0-5%)		Predomir		Multi-family Commercial	10	10:						
	Marketing time Under 3 r		-6 mos.	Over 6 mos.	1==	ant (0-3 /a)			30	COMMENCIAL.	`	 -						
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ᇙ	Ave an area of multip	e uses ind	cludina sir	nale family	homes.	many o	ver thir	tv vea	rs old.									
蕓	Factors that affect the marketabili	ty of the prope	erties in the ne	eighborhood (p	roximity to	employme	nt and ame	nities, en	ployment sta	bility, appeal	to market,	etc.):						
Ξ	The subject's proximity	to emplo	yment is o	considered	to be a	lood. Er	mployme	ent sta	bility is a	verage ar	nd marke	et appe	al is					
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١	Market conditions in the subject in	neighborhood	(including su	pport for the at	ove conclu	isions relati	ed to the tre	end of pro	perty values,	demand/sup	ply, and ma	arketing tin	ne					
	such as data on competitive pr								•									
ı	The subject is in a resign	tential are	ea close to	downtow	n Fort M	iyers tha	at typica	illy cor	sists of o	lder hom	es, some	e in dis	repair,					
	some being removed for	or new cor	nstruction	, others be	ing ren	ovated a	na brou	ıght u	to curre	nt codes.	. The de	emand	and					
ı	supply of similar homes	appears:	to be in b	alance wit	n marke	ting tim	e being	three	to six mo	onths. Ty	pical sal	es in th	ie					
	neighborhood is cash to	ne selle	er with fina	ancing from	n rHA,	local len	aing ins	EITUDIO	ns and so	eller finar	icing tha	ır may.	orter					
	financing concessions.	(Hopeliack)	ا بعددا (مل	Immlone-4/-	ne in	Jafak - U -	O		(101)									
=	Project Information for PUDs Approximate total number of units	tuapplicabl	118) IS (118 d et project	everoper/build	er in contro	n or the Hor	ne Uwners'	ASSOCIAT	ion (HUA)?	Yes	No							
	Approximate total number of units Describe common elements and				. Approxi	mars (013) f	minnet of r	nnis ior s	are iii wie SUC	ged project		·						
_		ou vacivilai la	aomu63.						Т	h	ha berret							
	Dimensions <u>57' x 128'</u> Site area <u>7296 sf</u>					Corner Lot	[]v	S N	Topograp		y level	0.2500						
	Specific zoning classification and	description	A.2 Doci-	dential	·	vorner Lot	Yes Yes	:\triangle No			al for the							
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					Lexbianii				View	AVOT-	ice							
-	Utilities Public	Other			,	эе	Publi	c Private	View Landscap	Avera	_	e area						
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aluation Section	UNIFOR	M RESIDENT				File No.	1234
ESTIMATED SITE VALU	JE	= \$	146	Comments on Cost	Approach (such as	, source of cost estimate	, site value, square
ESTIMATED REPRODU	CTION COST-NEW OF	improvements:		foot calculation and	I, for HUD, VA and I	FmHA, the estimated rem	aining economic
Dwelling11 Porch	ZZ, Sq. Ft. @ \$	<u>57.50</u> = \$		life of the property)	Cost is an e	stimate from Mar	shall & Swift
Porch	es Sq. Ft. @ \$	25. 00 =	5000	Residential Co	nst Handbook	Depreciation is m	odified
	· · · · · · · · · · · · · · · · · · ·	=	····			rvation with rema	
Garage/Carport	Sq. Ft. @ \$	=		economic life			g
Total Estimated Cost-New		= \$	72678	economicane	UI TU YEBIS.	· · · · · · · · · · · · · · · · · · ·	
Less Physica	I Functional Ext	= 5		<u> </u>			
38%)			 			~
Depreciation _2Z61		= \$					
Depreciated Value of Imp	rovements	= \$	450	060			
"As-is" Value of Site Impr	overnents	= \$		500			
INDICATED VALUE BY	COST APPROACH		67:	160			
ITEM	SUBJECT	COMPARABI	E NO. 1	COMPARAB	LE NO. 2	COMPARABL	E NO. 3
2056 South	St	3038 Calvin Blvd		3009 Grand Ave		2122 Pineview Ro	i
Address Ft Myers, F		Fort Myers, EL		Fort Myers, FL		Fort Myers, FL	
Proximity to Subject		3/4 mile south		3/4 mile south		One mile south	
Sales Price	\$ n/a		5000		5000	\$ 8	1000
Price/Gross Liv. Area		\$ 65.64		\$ 66.35		\$ 68.30	
Data and/or		Exterior inspectio		Exterior inspectio	n	Exterior inspection	n l
· ·	Inspection			MLS/OR 4145/25		MLS/OR 4051/30	
Verification Sources	Public records	MLS/OR 4154/094 DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment
VALUE ADJUSTMENTS	DESCRIPTION		+(-) Aujusunon	Convential Fin		FHA	
Sales or Financing		Cash				None known	1
Concessions		None knowbn		None known		8/2003	
Date of Sale/Time		12/2003		11/2003			
Location	Average	Average		Average	+	Average	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	4 000
Site	7,296.00 sf	10,395.00 sf	-6,200	10,789.00 sf		9,750.00 sf	-4,900
View	Average	Average		Aveage		Average	
Design and Appeal		Ranch/Contemp	L	Ranch/Contemp		Ranch/Contemp	
Quality of Construction	Average	Average	l	Average		Average	
Age	51 yrs	48 yrs	-1500	48 yrs	-1500	47 yrs	2000
Condition	Average	Average		Average	<u> </u>	Average	<u> </u>
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
3	5 3 3.00	5 3 1.50	4500	5 3 1.50	4500	5 3 2.00	3000
Room Count		1295 Sq. Ft.		1281 Sq. Ft.	-3000	1186 Sq. Ft.	-300
Gross Living Area		+4		None	1	None	
Basement & Finished	None	None		n/a		n/a	
Rooms Below Grade	n/a	n/a		Average	<u> </u>	Average	1
Functional Utility Heating/Cooling Energy Efficient Items Garage/Carport	Average	Average	2000		-3000	Central/Central	-3000
Heating/Cooling	Wall/Wall	Central/Central		Central/Central	~	None	500
Energy Efficient Items	Ceil/Fans	None	*	None		1	-2500
Garage/Carport	None	1-Carport	2500	2-Garage	-8000	1-Carport	-2300
Porch, Patio, Deck,	Scrn/Pch	Scrn/Pch		Scrn/Pch	ļ	Scrn/Pch	
Fireplace(s), etc.	None	None	<u> </u>	None	<u> </u>	None	
Fence, Pool, etc.	None	None	q	None		None	
				· 		1 T-1. 57 1	
Net. Adj. (total)	the state of the state of	+ > - \$	-11600		-17500	+ > - \$	
Adjusted Sales Price		195 mg - 150		(e)			
of Comparable		(8) (8) (8)	73400	N: 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		34. \$	71800
Comments on Sales Co.	mparison (including the s	ubject property's compati	bility to the neighb	orhood, etc.): (See ad	ldendum)		
	· · · · · · · · · · · · · · · · · · ·						
ITEM	SUBJECT	COMPARAG	LE NO. 1	COMPARA	BLE NO. 2	COMPARAE	LE NO. 3
Date, Price and Data	N/A	NA		N/A		N/A	
Source for prior sales	N/A	N/A		N/A		N/A	
within year of appraisal	91 / A	KL/A		N/A		N/A	
Anotheric of any overces	arregment of sale ontion	or listing of the subject p	property and analys	is of any prior sales of su	bject and comparat	oles within one year of th	e date of appraisal:
	agreement or sale, option	noming of the equiport	p, a a				
N/A			_ · · -				
		LANDROSCU				\$.	70000
INDICATED VALUE B	Y SALES COMPARISON	APPROACH	a balaskot Dont C	n/a /hān v i	Gross Rent Multipli	ern/a = \$.	n/a
INDICATED VALUE B	Y INCOME APPROACH	(if Applicable) Estimate	eu warket hein a	11/4 / //// / ////// //////////////////		pletion per plans and spe	
The appraisal is made	as is" _ subject	ct to the repairs, alteration	s, inspections, or o	conditions listed below	Tanplect to com	hiemat her higgs and sho	Cilidations.
Conditions of Appraisal	Furnishings were	e not considered i	n the apprais	al			
Final Reconciliation:	he sales comparis	on analysis and c	ost approach	are used to estim	ate the subje	ct's market value.	
income approach	is not utilized.				· · · · · · · · · · · · · · · · · · ·		
						1947	
The purpose of this app	raisal is to estimate the m	narket value of the real pro	perty that is the su	bject of this report, based	on the above cond	itions and the certificatio	II.
and the same and the state of	conditions and market w	alue definition that are sta	ted in the attached	Freddie Mac Form 439/F	annie mae Foim it	JU45 (neviseu	
I MARY COVERNATE YES	IE MARKET VALUE, AS	DEFINED, OF THE REA	LL PROPERTY TH	VI IZ INF ØARTERI A	r inio neruni,	AS OF February	ZU, ZUU4
WHICH IS THE DAT	E OF INSPECTION AND	THE EFFECTIVE DATE	OF THIS REPOR	IT) TO SE \$ 70000	<u> </u>	_ '	•
				****		AUGER'	
APPRAISER:			\$	UPERVISORY APPRAL	SER LONLY IF RE	QVINEU):	
··· //	0 0	(\mathcal{L})	•	Signature		Γ.	Did Did Not
Signature / 2	ما ــــــــــــــــــــــــــــــــــــ		·	signature			nspect Property
Name Beverly A.	Craig. L					· · '	, Fy
Date Report Signed M							
				Date Report Signed			State
	larch 4,2004 t.Cert.Res.REA RD	394	State FL S	State Certification #			State
	t.Cert.Res.REA RD	394 nis form was reproduced by U	State FI S	State Certification # Or State License #		Essets	State State Mae Form 1004 6-9



Legal Descrip Assessor's Pa		UNI	IFORM	RESID	ENT	TAL AP	PRAIS	AL R	EPORT			ile No.	07309
Assessor's Pa	ess 2060 Sou	th-St				Cit	y Fort My	vers		State FL		Zip Code 3	
	uon 14-20 ft L	ot 3; £ 37	ft Lot 4,	Blk 2, Jei	ffcotts					County Le			
Borrower n/:		<u> 24 F4 U14</u>	<u> </u>	Current Ov	vner St	Lukes Ep	<u>r 2002</u> isconal (xes \$ 1194 Oc	cupant		cial Assessme ner 🔀 Ter	
Property right		X Fee Simpl	e Lea	sehold		oject Type	PUD		Condominium			HOA \$ n/	
	or Project Name						Map Refer				Cen	sus Tract 7.(
Sales Price \$ Lender/Client	n/a Lee County	Date of Sal	e <u>n</u> /a	uicoc 1	Descriptio	on and \$ amo	unt of loan	charges/co	ncessions to	be paid by se	ller n	/a	
Appraiser Be	everly A Craic	ı, SRA	1111011 361	yices A	ddress	<u>83 Pong</u> 13131 Ur	ilia Ko., :	Drive I	N. Fort Myer	<u>1yers, FL</u> : Fl	3390)3	
Location	Urban		uburban	Rural	Pro	edominant cupancy	Sin	gle famil	y housing	Present lar	ıd us	% Land	use change
Built up	Over 75	=-!-	5-75%	Under 25°	%			IČE)00)	AGE (yrs)	One family		80 🔀 №	ot likely Likely
Growth rate Property value	: Rapid es Increasir		able <u>:</u> able i	Slow Declining] Owner] Tenant		<u>10 </u>		2-4 family	_	1	process
Demand/supp		· <u></u>	balance	Over supp	1	renam Vacant (0-5	25.202		inant	Multi-family Commercial		10 To:	
Marketing tim		mos. 🔀 3-	6 mos.	Over 6 mo	s.	Vacant (Ove	er 5%)	65	30	()		
Note: Race	and the racial c	omposition o	f the neigh	borhood are	e not a	praisal tac	tors.						
Preported s	boundaries and cl old within th	naracteristics:	<u>FOUR DE</u>	aroom, tv	vo pat	n, averac	e quality	y home	s in and a	round ea:	sterr	Fort Mye	ers
Factors that af	fect the marketabil	ty of the prope	rties in the n	eighborhood	(proxim	ity to employ	ment and an	nenities, e	mployment st	ability, appea	l to ma	arket, etc.);	
The subje	ct's proximity	to employ	yment is	considere	ed to t	e good.	Employr	nent st	ability is a	verage ar	nd m	arket app	eal is
average					7.7								
				•		-							
						-							
Market conditi	ons in the subject	neighborhood	(including su	pport for the	above c	onclusions re	lated to the	trend of p	operty values	, demand/sup	piy, a	nd marketing t	time
	a on competitive p												
some bein	ct is in a resid g removed fo	r new cor	a close to	dowtow	n Fort	: Myers th	at typica	ally con	sists of ol	der home	s, so	me in dis	repair,
supply of :	similar home:	appears t	to be in b	alance w	ith ma	arketina t	ime bein	a three	to six mo	onths Tv	nica	l sales in t	the
neighborn	od is cash to	the seller	with fina	ncing from	m FHA	, local le	nding ins	titution	s and sel	er financi	ng t	hat may c	offer
Project Info	concessions.	(If particular	-\ l= 45 = -		Idea Nove								
Approximate to	mation for PUD: tal number of unit:	r (ir appiicadi s in the subieci	e) IS INE (I project	seveloper/bui	Ider in c	ontrol of the i	Home Owne; al number of	rs' Associa funite for	ition (HOA)? sale in the sul	Yes		No	
	non elements and			_		proximate to	27 7127112011 01	i dilita ioi	Jaic III liis Jui	olect broject			•
Dimensions 5									Topograp	hy Mostl	y lev	/el	
	96.00 SqFt					_ Corner Lo	t Yes	s 🖂 v				r the area	1
Zoning complia	g classification and ance \times Lega	description ,	A-2, Resi	d ential ing (Grandfal	thorod us	· a\	legal	Mo zoni	Shape		•	ctangular	
	use as improved	Pres		Other us			iegai	_ No zonii	ng Drainage View	Appei Avera		idequate	
Utilities	Public	Other		e Improvem		Туре	Put	olic Priva				r the area	L
Electricity Gas	×		Street	Aspl	halt		≥	<u> </u>	Driveway	Surface	Con	crete	
Water	×		Curb/Gu Sidewal				<u> </u>	= -					nes known
Sanitary Sewer			_1	ights Inca	ndesc	ent		a H	FEMA Zo	ecial Flood H ne B		Area Map Date _1	_Yes
Storm Sewer			Alley		·					p No. 125	106	0020 B	
Comments (app	parent adverse eas	ements, encroa	achments, sp	ecial assessr	nents, si	ide areas, ille	gal or legal	попсоліо	ming zoning	use, etc.): A	cur	rent surve	y was not
available to	address eas	ements ar	nd/or enc	roachme	nts.								
GENERAL DESC	CRIPTION	EXTERIOR	DESCRIPTION	ON .		FOUNDATIO	iN .		BASEME	JT		INSULATI	 NN
No. of Units	1	Foundatio		Concrete		Slab	Yes		Area Sq. I			Roof);
No. of Stories	1	Exterior V		CBS		Crawl Space			% Finishe			Ceiling	
Type (Det./Att.) Design (Style)	Detache Ranch		ace Dwnspts.	Asphalt s			no		Ceiling			Walls	[
Existing/Propos		Window T	•	Adeg/Ox Alum/Fra		Sump Pump Dampness	ло лопе г	oted	Walls Floor	-		Floor None	
Age (Yrs.)	46	Storm/Sci	, ,	yes/no.		Settlement	none r		Outside E	ntry		Unknown	
Effective Age (Y		_	ired House			Infestation	none r	noted				Not ins	pected
ROOMS F Basement	oyer Living	Dining	Kitchei	<u>Der</u>) ! F	amily Rm.	Rec. Rm.	Bedroo	ns # Bat	hs Laun	dry	Other	Area Sq. Ft.
Level 1	2	Area						4	3.0	;- 			n/a
Level 2		1 31 3054			工工			7	2.0				1608
	about 1			!				l					
Einiahad ac	above grade co Materials/Co		8 R Ating	ooms;	KITCHE	4 Bedroom N EQUIP.	(s); ATTIC	2.0	O Bath(s); AMENITIES	160	08 S	Quare Feet of C	Gross Living Area
Finished area		- 1		il	Refriger	_	None	. –	Fireplace(s)	#	ı — 1	None None	št:
Finished area INTERIOR Floors	Terrazzo.Co				Range/0	, , , ,	Stairs		Patio	#	H	Garage	# of cars
INTERIOR	Terrazzo,Cp Drywali/Avg		ndition Uni	mown	Disposa	· · ·	Drop Stai	ir 🗀	Deck			Attached	
INTERIOR Floors Walls Trim/Finish	Drywall/Avg Wood/Paint,	'Avg Coi			Dishwas		Scuttle	\bowtie	Porch			Detached	
INTERIOR Floors Walls Trim/Finish Bath Floor	Drywall/Avg Wood/Paint, Tile/Avg	Avg Col	OLING		Ca-21		LEIDAE					Contracts Inc.	
INTERIOR Floors Walls Trim/Finish	Drywall/Avg Wood/Paint, Tile/Avg Tile/Ave	Avg Con Con Cer	OLING ntra! <u>no</u>		Fan/Hoo Microwa		Floor	႕	Fence	-	-	Built-In Carnort	
INTERIOR Floors Walls Trim/Finish Bath Floor Bath Wainscot	Drywall/Avg Wood/Paint, Tile/Avg	Avg Con C0 Cer g Oth	OLING ntral <u>no</u>		Fan/Hoo Microwa Washer	ave	Heated Finished		Pool None			Carport	2 Gravel
INTERIOR Floors Walls Trim/Finish Bath Floor Bath Wainscot Doors	Drywall/Avg Wood/Paint, Tile/Avg Tile/Ave	Avg Con CO Cer g Oth Con	OLING ntral <u>no</u> er <u>Wa</u> l ndition Unk	nown	Microwa Washer,	ave	Heated		Pool			Carport	2 Gravel
INTERIOR Floors Walls Trim/Finish Bath Floor Bath Wainscot Doors Additional featur	Drywall/Avg Wood/Paint, Tile/Avg Tile/Ave Holocore/Av	Avg Col Col Ger Guntary Guntar	OLING ntral <u>no</u> er <u>Wal</u> ndition Unik , etc.): <u>Ce</u> i	tnown ling fans.	Microwa Washer,	ave //Dryer	Heated Finished		Pool None			Carport Driveway	Gravel
INTERIOR Floors Walls Trim/Finish Bath Floor Bath Wainscot Doors Additional featur Condition of the	Drywall/Avg Wood/Paint, Tile/Avg Tile/Ave Holocore/Av es (special energy improvements, de	/Avg Col CO CO Ger Oth Cor efficient items	OLING ntral no er Wal ndition Unk	ling fans.	Microwa Washer,	ave /Dryer pairs needed.	Heated Finished	onstructio	Pool None	/additions, et	.: J	Carport Driveway	Gravel
INTERIOR Floors Walls Trim/Finish Bath Floor Bath Wainscot Doors Additional featur Condition of the used as a d	Drywall/Avg Wood/Paint, Tile/Avg Tile/Ave Holocore/Av es (special energy improvements, de uplex with tw	Avg Cor CO Cer g Oth Cor efficient items	OLING ntral no er Wal ndition Unk , etc.): Cei	ing fans.	Microwa Washer, mal), re	Dryer pairs needed	Heated Finished quality of c	ne in th	Pool None n, remodeling	cess was	not	Carport Driveway he subject	t is being
INTERIOR Floors Walls Strim/Finish Bath Floor Bath Wainscot Doors Additional featur Condition of the used as a durear unit bu average col	Drywall/Avg Wood/Paint, Tile/Avg Tile/Ave Holocore/Av es (special energy improvements, de uplex with tw ut Mr. Starkey adition, with a	Avg Cor CO Cer g Oth Cor efficient items preciation (phy to bedroon of St. Luk ppliances.	OLING Intral no Intra no Intral no	ling fans. anal, and extended the each copal Churand plun	Microwa Washer, rnal), re , one ch said	pairs needed, in the fro	Heated Finished quality of cont and ones were supposed in the control of the cont	ne <u>in tt</u> similar i s. to be	Pool None n, remodeling te rear. At a size and	ccess was Londitional and original	not n. T	Carport Driveway he subject available he front u	t is being
INTERIOR Floors Walls Trim/Finish Bath Floor Bath Wainscot Doors Additional featur Condition of the used as a d rear unif b. Adverse environ Adverse environ	Drywall/Avg Wood/Paint, Tile/Avg Tile/Ave Holocore/Av es (special energy improvements, de uplex with tw	Avg Con	OLING Intral no Intra no Intral no	ling fans. anal, and extent each characterist characterist characterist characterists with the control of the	Microwa Washer, rnal), re , one , one ch said	pairs needed, in the frod the unit	Heated Finished quality of c nt and o	ne in the similar in the sent	Pool None n, remodeling ne rear. An n size and function improvement	ccess was I conditional and original	not n. I ginal	Carport Driveway he subject available he front u	t is being into the init was in

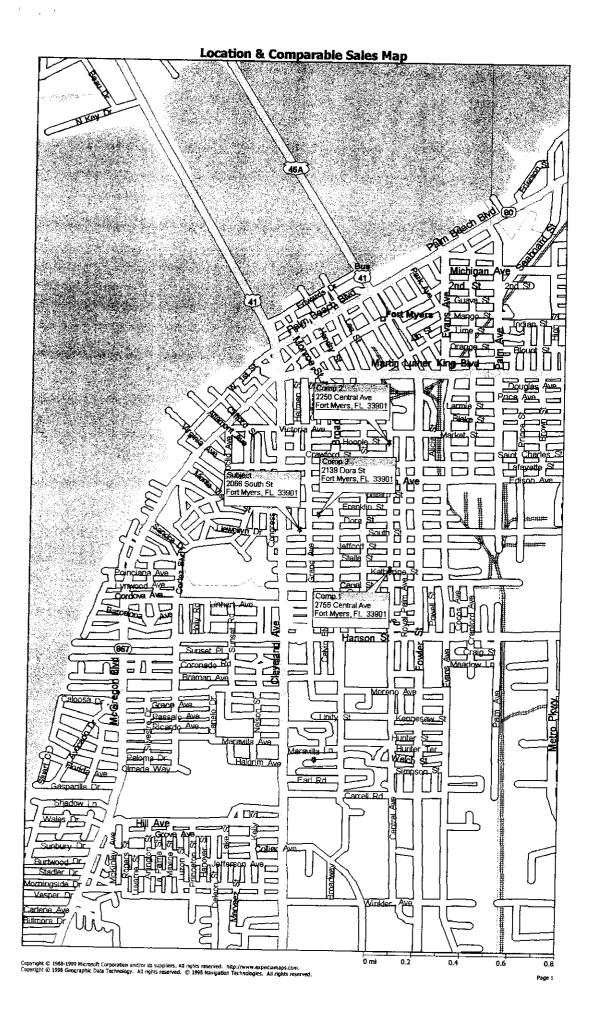
ESTIMATED SITE V ESTIMATED REPRO Dwelling	(ALLIE	ORM RESIDE	······································		VKI	File No.	0770
Dwelling							07309
	ODUCTION COST-NEW	OF IMPROVEMENTS.		foot calculation	oust Approach (such	as, source of cost estim	iate, site value, squar
		57.50 = \$	92460	life of the proper	eno, ior HUD, VA ar	nd FmHA, the estimated i	remaining economic
	Sq. Ft. @ \$	=		Residential	Cost Handbac	n estimate from M ok Depreciation is	larshall & Swift
Garage/Carport	692 Sq. Ft. @ \$	= 20.00 =	12000	µage/ure me	thods and obs	servation with ren	unodified
Total Estimated Cost-	New	= \$	13800 106260	economic li	fe of 35 years		neumn ð
Less Phy	sical Functional	External = \$	TN0700	ļ			-
Depreciation 40:	379	= \$	40270	<u> </u>			
Depreciated Value of I	improvements .	··= \$	40379 =\$ 4	E001			
"As-is" Value of Site in	nprovements			7500	—·——-		
NDICATED VALUE	BY COST APPROACH	=	: \$ R	77981			
ITEM	SUBJECT	COMPARA	BLE NO. 1	COMPARA	BLE NO. 2	COMPARAE	HEND 2
2060 Sou Address Ft Myers,		2075 Jeffcott St		2143 South St		4260 Lagg Ave	LE HU, 3
Proximity to Subject	El 23931	Fort Myers, FL One block south		Fort Myers, FL		Fort Myers, FL	
Sales Price	\$ n/a		B8000	Same street		1.5 miles northw	vest
rice/Gross Liv. Area		₫ \$ 51.55 Ø		\$ 60.35 Z	79900	\$ 8	81000
ata and/or	Inspection	Exterior inspecti	on	Exterior inspection		\$ 65.75	
erification Sources	Public records	MLS?OR 4093/3	824	MLS/OR 3914/39	วรถ	Exterior inspection MLS/OR 4138/31	on
ALUE ADJUSTMENTS ales or Financing	DESCRIPTION	DESCRIPTION	+(-) Adjustmen	t DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment
oncessions		Convential Fin	•	Cash		Cash	- 7 1 valganient
ate of Sale/Time		None known	+	None known	 	None known	<u></u>
ocation	Average	11/2003 Average	+	4/2003		11/2003	
easehold/Fee Simple	Fee Simple	Fee Simple		Average	 -	Average	
te	7,296.00 sf	19,200.00 sf	-23 800	Fee Simple 8,400.00 sf		Fee Simple	<u> </u>
ew	Average	Average	-23,000	Average		7,350.00 sf	<u> </u>
esign and Appeal	Ranch/Contemp	Ranch/Inferior	10000	Ranch/Contemp		Average	 _
rality of Construction re	Average	Average		Average		Ranch/Superior Average	-10000
endition	46	68	11000		9000		-1000
ove Grade	Average Total Bdrms Baths	Average	<u> </u>	Average	I T	Average	-10001
om Count	7 4 2.00	Total Bdrms Baths Z 4 2.00	-	Total Bdrms Baths	į T	Total Bdrms Baths	
oss Living Area		7. 4 2.00 1707 Sq. Ft.	3000	7 4 2.00	İ	7 4 2.00	
sement & Finished	None	None Sq. Ft.	-2800	1324 Sq. Ft.	8200		10800
oms Below Grade	n/a	n/a		None n/a		None	7
nctional Utility	Average	Average	[Average		n/a	
ating/Cooling	Wall/Wall	None/Wall	500	Central/Central	-2000 h	Average Wall/Central	
ergy Efficient Items	Ceil/Fans	None		None	-2000 N	None	-1000
ann/Carnort	1-Carport	1-Carport		None	2500	lone	500 2500
age/Carport				INDIE	<u></u> 500 !N		
age/Carport ch, Patio, Deck,	Opn/Pch	Opn/Pch	Ī	Opn/Pch	2500 N	Opn/Pch	2,500
age/Carport ch, Patio, Deck,	Opn/Pch None	Opn/Pch None		Opn/Pch None		Opn/Pch lone	
age/Carport ch, Patio, Deck, place(s), etc. ce, Pool, etc.	Opn/Pch	Opn/Pch		Opn/Pch		Dpn/Pch	2500
age/Carport ch, Patio, Deck, eplace(s), etc. ce, Pool, etc. Adj. (total)	Opn/Pch None None	Opn/Pch None None		Opn/Pch None None		Opn/Pch lone lone	
age/Carport ch, Patio, Deck, place(s), etc. ce, Pool, etc. Adj. (total) usted Sales Price	Opn/Pch None None	Opn/Pch None None S	-4600	Opn/Pch None None		Opn/Pch lone lone	1800
age/Carport ch, Patio, Deck, place(s), etc. ce, Pool, etc. Adj. (total) sted Sales Price omparable	Opn/Pch None None	Opn/Pch None None \$	-4600 83400	Opn/Pch None None	16000	Opn/Pch None Jone	1800
age/Carport ch, Patio, Deck, place(s), etc. ce, Pool, etc. Adj. (total) sted Sales Price omparable	Opn/Pch None None	Opn/Pch None None \$	-4600 83400	Opn/Pch None None	16000	Opn/Pch None Jone	
age/Carport ch, Patio, Deck, place(s), etc. ce, Pool, etc. Adj. (total) sted Sales Price omparable	Opn/Pch None None	Opn/Pch None None	-4600 83400	Opn/Pch None None	16000	Opn/Pch None Jone	1800
age/Carport ch, Patio, Deck, place(s), etc. ce, Pool, etc. Adj. (total) sted Sales Price omparable	Opn/Pch None None	Opn/Pch None None \$	-4600 83400	Opn/Pch None None	16000	Opn/Pch None Jone	1800
age/Carport ch, Patio, Deck, place(s), etc. ce, Pool, etc. Adj. (total) sted Sales Price omparable	Opn/Pch None None	Opn/Pch None None \$	-4600 83400	Opn/Pch None None	16000	Opn/Pch None Jone	1800
age/Carport ch, Patio, Deck, pplace(s), etc. ce, Pool, etc. Adj. (total) usted Sales Price omparable uments on Sales Comp	Opn/Pch None None Parison (including the sub	Opn/Pch None None \$	-4600 83400	Opn/Pch None None	16000	Opn/Pch None Jone	1800
age/Carport ch, Patio, Deck, place(s), etc. ce, Pool, etc. Adj. (total) usted Sales Price omparable innents on Sales Comp	Opn/Pch None None parison (including the sub	Opn/Pch None None \$ \$ \$ pject property's compatibil	-4600 83400 ity to the neighborh	Opn/Pch None None	16000 95900 endum)	Opn/Pch lone lone x+ - \$	1800 82800
age/Carport ch, Patio, Deck, pplace(s), etc. ce, Pool, etc. Adj. (total) usted Sales Price omparable iments on Sales Comp	Opn/Pch None None Parison (including the sut	Opn/Pch None None \$ \$ \$ piject property's compatibil COMPARABLE	-4600 83400 ity to the neighborh	Opn/Pch None None None State	16000 95900 endum)	Opn/Pch Jone Jone S \$ COMPARABLE	1800 82800
age/Carport ch, Patio, Deck, pplace(s), etc. ce, Pool, etc. Adj. (total) usted Sales Price omparable iments on Sales Comp ITEM Price and Data ce for prior sales	Opn/Pch None None Parison (including the sut	Opn/Pch None None \$ \$ \$ piject property's compatibil COMPARABLE N/A N/A	-4600 83400 ity to the neighborh	Opn/Pch None None State S Nood, etc.): (See adde	95900 sendum)	Opn/Pch lone lone x+ - \$	1800 82800
age/Carport ch, Patio, Deck, pplace(s), etc. ce, Pool, etc. Adj. (total) usted Sales Price comparable uments on Sales Comp ITEM Price and Data ce for prior sales n year of appraisal	Opn/Pch None None Parison (including the subsection) SUBJECT N/A N/A	Opn/Pch None None \$ \$ Soject property's compatibil COMPARABLE N/A N/A	-4600 83400 ity to the neighborh	Opn/Pch None None None S S S S S S S S S S S S S S S S S S S	95900 sendum)	COMPARABLE 1/2003	1800 82800 NO. 3
age/Carport ch, Patio, Deck, pplace(s), etc. ce, Pool, etc. Adj. (total) usted Sales Price comparable uments on Sales Comp ITEM Price and Data ce for prior sales n year of appraisal	Opn/Pch None None Parison (including the subsection) SUBJECT N/A N/A	Opn/Pch None None \$ \$ Soject property's compatibil COMPARABLE N/A N/A	-4600 83400 ity to the neighborh	Opn/Pch None None None S S S S S S S S S S S S S S S S S S S	95900 sendum)	COMPARABLE 1/2003	1800 82800 NO. 3
age/Carport ch, Patio, Deck, pplace(s), etc. ce, Pool, etc. Adj. (total) usted Sales Price comparable uments on Sales Comp ITEM Price and Data ce for prior sales n year of appraisal	Opn/Pch None None Parison (including the subsection) SUBJECT N/A N/A	Opn/Pch None None \$ \$ \$ piject property's compatibil COMPARABLE N/A N/A	-4600 83400 ity to the neighborh	Opn/Pch None None None S S S S S S S S S S S S S S S S S S S	95900 sendum)	COMPARABLE 1/2003	1800 82800 NO. 3
age/Carport ch, Patio, Deck, place(s), etc. ce, Pool, etc. Adj. (total) usted Sales Price omparable iments on Sales Comp ITEM Price and Data ce for prior sales n year of appraisal rysis of any current agree CATED VALUE BY S.	Opn/Pch None None Subject V/A V/A V/A Subject option, or	Opn/Pch None None \$ \$ pject property's compatibil COMPARABLE N/A N/A Iisting of the subject prop	-4600 83400 ity to the neighborh	Opn/Pch None None None S S S S S S S S S S S S S S S S S S S	95900 sendum)	COMPARABLE 1/2003	
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Properly Address 2066 South								Page #3
Picherly Address 2066 South	UNIFORM F	RESIDENT	IAL APPRA	USAL RE	PORT		File No.	
i eual Description I age a la la	h 5		City Ex a			State FI	Zip Code 335	001
Legal Description Lots 1, 2 a	na <u>E 30' of Lot 3,810</u>	ack 2 <u>Jeffcoto</u>	s Wm. Add. Pla	at Book 4, f	age <u>19</u>	County Lee		
Borrower n/a	7-1-4-01-002-0010	Durrent Owner n/a	<u>Tax Year 200</u>	2 <u>R.E.</u> Taxe	s \$ <u>1384</u> .0		ecial Assessments	<u>\$ n/a</u>
Property rights appraised	Fee Simple Leaseb	oold Pro					vner 🔀 Tenan	Vacant Vacant
Neighborhood or Project Name Je	effcotts Subdivision			Reference 24	onuominium (HUD/VA only)	HOA \$ n/a	/ <u>Mo.</u>
Sales Price \$ n/a	Oa e of Sale m/a	Description	n and \$ amount of k	оал charues/cnr	cessions to be	L6	en <u>sus Tract (07,0</u>	P
Lender/Client Lee County De	ept of Human Service	Des Address	83 Pondella Ro	Suite 1	N. Fort M.	/ers fil	11/4	
Appraiser Beverly A. Craig,		Address	<u>13131 Universi</u>	ity Drive, Ft	: Myers, FI	33907		
Location Urban Built up Cover 75%		Rural Prei	deminant /	Single family	housing P	resent land u	se % Land use	change
Growth rate Rapid	6 Al	Under 25%	1	PRICE S(000)	., .,	ne family	80 🔀 Not 1	kely i Likely
Properly values Increasing	=	Dectining	Owner 75 Tenant 25	40 Low 150 High		-4 family	lin pro	in es s
Demand/supply Shortage	In balance C		Vacant (0-5%)	Predomin		lulti-lamily ommercial	1 Q . To:	
Marketing time Under 3 mo		Over 6 mos.	Vacant (Over 5%)	65	30+)		·
Note: Race and the racial com	position of the neighbor	hood are not app	Praisal factors.					
Neighborhood boundaries and charge	scienzinez: Tus andisc	I is located in	Least F <u>ort M</u> ye	ers, east of	Cleveland	d <u>Ave., (</u> U.\$	<u>5. 41</u> , na <u>rth o</u>	f
Hanson Stree, t west of For Factors that affect the marketability of	of the properties in the neigh	stea or somey	<u>what older, sm</u>	aller h <u>ome</u> s	S			
East Fort Myers offers do	ord provimiy to emp	dovesent whis	r w employment and	i aunemmes, cm	oloymeni siabi	ility, appeal to n	iarker, etc.);	1
East Fort Myers offers go in the area. The appeal i	s average in the ma	rket for affor	n is considered	o st <u>able and</u>	a all local	service and	supporting f	acilities
·			and thousing			- -	- - i-	
						. —		
Market countitions in the sublest and	obbushand finality							
Market conditions in the subject neighbors and as data on competitive properties.	and amount of the paid the paid the said the sai	rt for the above con thood, description	iclusions related to t	he Irend of prop	erly values, de	emand/supply, a	and marketing time	•
The local real estate mark	cet is stable with	maios osses	or me bisseletice of	sales and financ	ang concessio	ans, etc.):		1
The local real estate mark and cash sales. There is	also V.A. & FHA ac	well as caller	ssions <u>noted.</u> - financing in ti	rinancing t	rend i <u>s to</u>	ward conve	ntional morts	gages
		82 36116["		<u>ıc a(ea</u>				-
							- :	
Project information for PUDs ()	if applicable) is the devel	oper/huilder in con	ilrot of the Home Ow	ners' Associatio	it (HOA)?	Yes []	No	
Approximate lotal number of units in Describe common elements and recri	the subject project	<u>t∕a</u> Appro	oximate lotal numbe	r of units for sale	e in the subjet	ct project	n /a	
Dimensions 128' X 130'	eath mai facilities: not ap	рисаріе			r			
Sile area 16,640 Soft			Corner Lat	Van [N-	Topography		vel to street	
Specific zoning classification and des	scription A2/residentia	al	Coulie For S	Yes No	Size Shape	Rectangu	erage in size	
Zoning compliance 🔀 Legal	Legal nonconforming (Grandfathered use)	llegal	No zoning	Drainage	Appears_a		
Highest & best use as improved	≥] Present use	Other use (explain)		-	View	Typical re		
			Гуре Р	ublic Private		Average f		
Electricity Gas	\$treet Curb/Gutter	Asphalt None			Driveway Sur	·		
Water 🔀	Sidewalk	None			Apparent Eas	ements Nor It Flood Hazard	<u>le adverse</u>	
Sanitary Sewer 🔀	1 :-	Incandescer	nt		FEMA Zone	_	Area Ye Map Dale 11/8	
Slorm Sewer	Alley	None	•		FEMA Map N	lo. 125106	0020 B	1
Comments (apparent adverse easemel	nts, encroachments, special	assessments, slide	areas, illegal or lec	al nonconformi	กส วากโกก แระ	etc.): No. si	IB/AV WAS FOR	viewed
<u>to adoress encroachments.</u>	. No adverse easem	ents are <u>note</u>	d. The subject	sit <u>e is ove</u>	rsize for t	he neighbo	rhood but is	valued
]
as one building site		1.0	COLUMN A PROPER					
GENERAL DESCRIPTION	EXTERIOR DESCRIPTION		OUNDATION		BASEMENT		INSULATION	
GENERAL DESCRIPTION No. of Units 1	EXTERIOR DESCRIPTION Foundation Cor	ncrete. s	ilab Yes		Area Sq. Ft.	n/a	Roof	
GENERAL DESCRIPTION	EXTERIOR DESCRIPTION Foundation Coll Exterior Walls Stu	ncrete s	lab <u>Yes</u> Crawl Space <u>No</u>		Area Sq. Ft. % Finished	n/a n/a	Roof Ceiling	
S ONE DUITOING SITE	EXTERIOR DESCRIPTION Foundation Con Exterior Walls Stu Roof Surface Asp Guiters & Dwnspts Ade	ncrete S acco C chalt shgle 8 eq/Overhg S	ilab Yes		Area Sq. Ft.		Roof	
S ONE DUITION	EXTERIOR DESCRIPTION Fo indiation Coll Exterior Walls Stu Roof Surface Asp Guiters & Dwnspts Ade Window Type Alu	ncrete S acco C chalt shgle 8 eq/Overhg S am/Frane D	Crawl Space No. Laserment No. Lump Pump None Lampness None		Area Sq. Ft. % Finished Ceiling		Roof Ceiling Walls	
S ONE DUITING SITE	EXTERIOR DESCRIPTION Foundation Coll Exterior Walls Stundards Asp Guitlers & Dwnspts Ade Window Type Alu Sterm/Screens Scr	ncrete S acco C chalt shale 8 eq/Overba Si m/Frane D reens S	Tawl Space No Tawl Space No Tasernent No Tasernent No Tasernent No Tasernent No Tasernent No	e noted	Area Sq. Ft, % Finished Ceiling Walls		Roof Ceiling Walls Floor None Unknown	
Some Duriting site	EXTERIOR DESCRIPTION Fo Indation Col Exterior Walls Stu Roof Surface Asp Gurlers & Dwnspts. Ade Window Type Alu Storm/Screens Scr Manufactured Bouse NO	ncrete S acco C chalt shgle 8 eq/Overbg Si m/Frane D reens Si	date Yes Wawi Space No warement No wmp Pump None wmpness None ettlement None festation None	e noted	Alba Sq. Ft. % Finished Ceiling Walls Floor Outside Entry	n/a	Roof Ceiling Walls Floor None Unknown not inspect	
Some During site	EXTERIOR DESCRIPTION Foundation Coll Exterior Walls Stundards Asp Guitlers & Dwnspts Ade Window Type Alu Sterm/Screens Scr	ncrete S acco C chalt shgle 8 eq/Overbg Si m/Frane D reens Si	Tawl Space No Tawl Space No Tasernent No Tasernent No Tasernent No Tasernent No Tasernent No	e noted	Area Sq. Ft, % Finished Ceiling Walls Floor		Roof Ceiling Walls Floor None Unknown not inspect	vea Sq. Ft.
Some Duriting site	EXTERIOR DESCRIPTION Foundation Coll Exterior Walls Stundand Root Surface Asp Gurlers & Dwnspts. Ade Window Type Alu Storm/Screens Scr Manufactured Bouse NO Dining Kitchen	ncrete S acco C chalt shgle 8 eq/Overbg Si m/Frane D reens Si	date Yes Wawi Space No warement No wmp Pump None wmpness None ettlement None festation None	e noted e noted e roted Bedrooms	Area Sq. Ft. % Finished Ceiling Walls Floor Outside Cntry # 8aths	n/a	Roof Ceiling Walls Floor None Unknown not inspect	Mea Sq. Ft. n/a
SOME DUITING SITE GENERAL DESCRIPTION No. of Units No. of Stories 1 Type (Orl./Att.) Design (Style) Ranch. Existing/Proposed Age (Yrs.) Ethertive Age (Yrs.) Trooms	EXTERIOR DESCRIPTION Fo Indation Col Exterior Walls Stu Roof Surface Asp Gurlers & Dwnspts. Ade Window Type Alu Storm/Screens Scr Manufactured Bouse NO	ncrete S acco C chalt shgle 8 eq/Overbg Si m/Frane D reens Si	date Yes Wawi Space No warement No wmp Pump None wmpness None ettlement None festation None	e noted	Alba Sq. Ft. % Finished Ceiling Walls Floor Outside Entry	n/a	Roof Ceiling Walls Floor None Unknown not inspect	vea Sq. Ft.
SONE DUITIONS SITE GENERAL DESCRIPTION No. of Units No. of Stories 1 Type (Odi,/Att.) Design (Style) Existing/Proposed Age (Yrs.) Effective Age (Yrs.) Basement Level 2 EXISTION Level 2	EXTERIOR DESCRIPTION Foundation Con Exterior Walls Stu Roof Surface Asp Guiters & Dwnspts. Adde Window Type Alu Stom/Screens Scr Manufactured House NO Dining Kitchen items 1	ncrete S ACCO Cohalt shgle 8 Beg/Overhg Sim/Frane Den Fam	Stab Yes. Frawl Space No. Laserment No. Lase	e noted e noted e noted . Bedraoms	Area Sq. Ft. % Finished Ceiling Walls Floor Outside Cntry # 8aths	Laundry	Roof Ceiling Walls Floor None Unknown not inspect	Nea Sq. Ft. n/a 850
GENERAL DESCRIPTION No. of Units No. of Stories Type (Del./Att.) Design (Style) Existing/Proposed Age (Yrs.) Effective Age (Yrs.) Basement Level 2 Finished area above grade contail	EXTERIOR DESCRIPTION Fo indation Coll Exterior Walls Stu Roof Surface Asp Gurters & Dwnspts. Acte Window Type Alu Storm/Screens Scn Manufactured House NO Dining Kitchen Area 1 Ins. 4 Rooms	ncrete Sicco Cohalt shale 8eq/Overba Simpler S	clab Yes. Crawl Space No. assement No. sump Pump None extlement None extlement None nily Rm. Rec. Rin	e noted e noted e noted e noted . Bedrooms . 2	Area Sq. Ft. % Finished Ceiling Walls Floor Outside Cntry # 8aths 1.00 Bath(s);	Laundry	Roof Ceiling Walls Floor None Unknown not inspect Other Quare Feet of Gross	Nea Sq. Ft. n/a 850
SOME DUITIONS SITE GENERAL DESCRIPTION No. of Units No. of Stories 1 Type (Orl./Att.) Design (Style) Ranch. Existing/Proposed Age (Yrs.) Existing Basement Level 1 Level 2 Finished area above grafe contal INTERIOR Interior Malerials/Condition Malerials/Condition Malerials/Condition RENERAL Design Site Existing Age (Yrs.) 52 Ethective Age (Yrs.) 35 ROOMS Foyer Living Basement Level 2 Malerials/Condition Malerials/Condition Malerials/Condition	EXTERIOR DESCRIPTION Fo indation Exterior Walls Roof Surface Gurlers & Dwnspts. Window Type Stcrm/Screens Manufactured Bouse Olining Kitchen item It	ncrete S ICCO C Cohalt shgle 8 eq/Overhg Si Imp/Frane D Teens Si Imp Den Farr S S KITCHEN I	crawl Space No. assement No. sump Pump None estitement None ifestation None nilly Rm. Rec. Rin Bedroom(s); EQUIP ATTIC	e noted e noted e noted roted le noted	Area Sq. Ft. % Finished Celling Walls Floor Outside Cntry # 8aths 1.00 Bath(s): MENITIES	Laundry	Roof Ceiling Walls Floor None Unknown not inspect Other Quare Feet of Grass CAR STORAGE:	Nea Sq. Ft. n/a 850
S ONE DUITIONS SITE GENERAL DESCRIPTION No. of Units No. of Stories 1 Type (Osl./Att.) Desched Design (Style) Ranch Existing Fixed Age (Yrs.) Existing Floors Fover Living Basement Level 1 Level 2 Finished area above grade contain Materials/Condition Floors Level Age Contain Materials/Condition Floors Terrazzo/Cot/A	EXTERIOR DESCRIPTION Foundation Foundation Exterior Walls Root Surface Guiters & Ownspts. Acte Window Type Alu Sterm/Screens Manufactured Bouse NO Dining Kitchen Area 1 Ins: 4 Rooms on HEATING Type Wall un	ncrete S ICCO C Chalt shgle 8 Eq/Overhg Si Im/Frane D Teens In Den Farr S S KITCHEN I Refrigerato	idab Yes. Crawl Space No. lasement No. lasempness No. laterpness N	e noted e noted rioted Bedrooms 2 1.00	Area Sq. Ft. % Finished Ceiling Walls Floor Outside Cntry # 8aths 1.00 Bath(s): MENITIES replace(s) #	Laundry	Roof Ceiling Walls Floor None Unknown not inspect Other A Quare Feet of Grass CAR STORAGE:	nrea Sq. Ft. n/a 850. s Living Area
GENERAL DESCRIPTION No. of Units No. of Stories 1 Type (Ost./Att.) Desched Design (Style) Ranch Existing Age (Yrs.) Effective Age (Yrs.) Basement Level 1 Level 2 Finished area above grade contel INTERIOR Materials/Conditi-	EXTERIOR DESCRIPTION Fo indation Exterior Walls Ropt Surface Guiters & Dwnspts Mindow Type Storm/Screens Manufactured House NO Dining Kitchen ARCA ARCA Type Wall ur Fuel Fuel Ect	ncrete S ACCO C	crawl Space No. crawl Space No. casement No. campness No. cettlement No.	e noted e note	Area Sq. Ft. % Finished Celling Walls Floor Outside Cntry # 8aths 1.00 Bath(s): MENITIES	Laundry	Roof Ceiting Walls Floor None Unknown not inspect Other // CAR STORAGE: None	Nea Sq. Ft. n/a 850
GENERAL DESCRIPTION No. of Units No. of Stories 1 Type (Odi./Att.) Design (Style) Existing Age (Yrs.) Solution ROOMS ROOMS Foyer Basement Level 2 Finished area above grade contell INTERIOR Floors Terrazzo/Cpt/Avg Wood/Pant/Avg Tile/Average	EXTERIOR DESCRIPTION Fo Indation Exterior Walls Root Surface Guiters & Dwnspts Mindow Type Storm/Screens Scr. Manutactured House Opining Alu Ins. 4 Rooms On HEATING Type Wall ur Fuel Fuel Ecc.	ncrete S ACCO C	crawl Space And Space No laserment No lare pump None Stairs Orop S	e noted e note	Area Sq. Ft. % Floished Ceiling Walls Floor Outside Contry # Baths 1.00 Bath(s): MENITIES replace(s) # title	Laundry	Roof Ceiling Walls Floor None Unknown not inspect Other A Quare Feet of Grass CAR STORAGE:	nrea Sq. Ft. n/a 850. s Living Area
Some Duilting site GENERAL DESCRIPTION No. of Units No. of Stories 1 Type (Orl./Att.) Detached Design (Style) Ranch Existing Finished Area above grade contal INTERIOR Floors Terrazzo/Cpt/A Walls Tim/Finish Bath Floor Tile/Average Bath Wainscot Tile/Average	EXTERIOR DESCRIPTION Foundation Con Exterior Walls Stu Roof Surface Asp Guiters & Dwnspts Ade Window Type Alu Stem/Screens Scr Manufactured House NO Dining Kitchen itarea 1 Ins: 4 Rooms on HEATING Type Wall ur Fuel Elect Condition Unknow Coolung Central No	porrete Sicco Cohalt shale 8 eq/Overha Sirm/Frane Don Fam Den Fam Sirm/Frane Sirm/Frane Sirm/Frane Den Fam Belrigerate Range/Overham Dishwashe Far/Hood	crawl Space No. crawl Space No. casement No. complete None extlement None fiestation None place	e noted e note	Area Sq. Ft. % Florished Celling Walls Floor Outside Cntry # 8aths 1.00 Bath(s): MENITIES replaco(s) # tick rich screer	Laundry	Roof Ceiting Walls Floor None Unknown not inispect Other // CAR STORAGE: None Carage Attached	nrea Sq. Ft. n/a 850. s Living Area
GENERAL DESCRIPTION No. of Units No. of Stories 1 Type (Oel,/Att.) Design (Style) Existing/Proposed Age (Yrs.) S2 Effective Age (Yrs.) Basement Level 2 Finished area above grade contell INTERIOR Materials/Conditi- Floors Terrazzo/Cpt/ Bath Floor Tite/Average Bath Wainscot GENERAL DESCRIPTION Detached Existing Age (Yrs.) S2 Effective Age (Yrs.) S5 Existing Existing Living Basement Level 2 Finished area above grade contell Terrazzo/Cpt/ Tite/Average Bath Wainscot Tite/Average	EXTERIOR DESCRIPTION Fo indation Exterior Walls Roof Surface Gurters & Dwinspts. Acte Window Type Sturn/Screens Manufactured House Oblining Kitchen AR AR AR AR AR AR AR AR AR Condition Uniknov COOLING Central Other Wall Ur Wall Ur	ncrete S ICCO Chalt shgle 8 eq/Overhg Si Imp/Frane D Den Fam Den Fam KITCHEN I Refrigerato Range/Ove Wn Dishwashe FarvHood Microwave	crawl Space No. crawl Space No	a noted e note	Area Sq. Ft. % Florished Celling Walls Floor Outside Cntry # 8aths 1.00 Bath(s): MENITIES replaco(s) # tick rich screer	Laundry	Roof Ceiling Walls Floor None Unknown not inspect Other CAR STORAGE: None Attached Detached Buit-in Carport	nea Sq. Ft
GENERAL DESCRIPTION No. of Units No. of Stories 1 Type (Orl./Att.) Design (Style) Ranch Existing Resement Level 1 Level 2 Finished area above grade containors Floors Floors Terrazzo/Cpt/A Wails Trim/Finish Ranch Existing Age (Yrs.) 52 Effective Age (Yrs.) 535 ROOMS Foyer Living Basement Level 2 Finished area above grade containors Terrazzo/Cpt/A Drywall/Avg Tim/Finish Bath Floor Bath Wainscot Doors Holocore/Avg	EXTERIOR DESCRIPTION Fo indation Exterior Walls Roof Surface Gurlers & Dwnspts. Acte Window Type Altu Stcrm/Screens Manufactured Bouse Offining Kitchen Area 1 AROOMS Type Fuel Condition Unknow Condition Unknow Condition Unknow Condition Unknow Condition Unknow Condition Unknow	porcete Sicco Cohalt shgle 8- eq/Overhg Simplement Sicco Cohalt shgle 8- eq/Overhg Simplement Sicco Charles Sicco	crawl Space No. crawl Space No	a noted e note	Area Sq. Ft. % Florished Celling Walls Floor Outside Cntry # 8aths 1.00 Bath(s): MENITIES replaco(s) # tick rich screer	Laundry	Roof Ceiling Walls Floor None Unknown not inspect Other CAR STORAGE: None Attached Detached Buit-in Carport	nrea Sq. Ft. n/a 850. s Living Area
AS ONE DUITIONS SITE GENERAL DESCRIPTION No. of Units No. of Stories 1 Type (Orl./Att.) Desched Design (Style) Ranch Existing Age (Yrs.) Existing Basement Level 1 Level 2 Finished area above grade containous INTERIOR Floors Terrazzo/Cpt/A Walls Trim/Finish Bath Floor Bath Wainscot Doors Holocore/Avg Holocore/Avg	EXTERIOR DESCRIPTION Fo indation Exterior Walls Roof Surface Gurlers & Dwnspts. Acte Window Type Altu Stcrm/Screens Manufactured Bouse Offining Kitchen Area 1 AROOMS Type Fuel Condition Unknow Condition Unknow Condition Unknow Condition Unknow Condition Unknow Condition Unknow	porcete Sicco Cohalt shgle 8- eq/Overhg Simplement Sicco Cohalt shgle 8- eq/Overhg Simplement Sicco Charles Sicco	crawl Space No. crawl Space No	a noted e note	Area Sq. Ft. % Florished Celling Walls Floor Outside Cntry # 8aths 1.00 Bath(s): MENITIES replaco(s) # tick rich screer	Laundry	Roof Ceiling Walls Floor None Unknown not inspect Other CAR STORAGE: None Attached Detached Buit-in Carport	nea Sq. Ft
GENERAL DESCRIPTION No. of Units No. of Stories 1 Type (Odi./Att.) Detached Design (Style) Ranch Existing Age (Yrs.) S2 Effective Age (Yrs.) Basement Level 2 Finished area above grade contail INTERIOR Materials/Condition Floors Terrazzo/Cpt/A Wails Drywall/Avg Trim/Finish Bath Wainscot Doors Additional features (special energy efficience) GENERAL DESCRIPTION No. of Units 1 Detached Existing Existing Living Basement Level 2 Finished area above grade contail INTERIOR Materials/Condition Terrazzo/Cpt/A Wails Drywall/Avg Tile/Average Holocore/Avg Additional features (special energy efficience)	EXTERIOR DESCRIPTION Foundation Exterior Walls Ropt Surface Ropt Surface Guiters & Dwnspts Mindow Type Alu Sterm/Screens Manutactured House NO Dining Kitchen Ins. 4 Rooms on HEATING VC Type Wall ur Fuel Condition Unknow Condition Unknow client items, etc.]: ceiling	ncrete S ICCO C Chalt shgle 8 Ec/Overhg Si Im/Frane D Im/Frane Si	idab Yes. Crawl Space No. Laserment No. Lase	e noted e note	Area Sq. Ft. % Floished Ceiling Walls Floor Outside Contry # 8aths 1.00 Balh(s): MENITIES replace(s) # the contry with the contry was a control of the co	Laundry 850 S	Roof Ceiling Walls Floor None Unknown not inspect Other Guare Feet of Gross CAR STORAGE: None Attached Detached Built-In Carport Driveway Gra	s Living Area
GENERAL DESCRIPTION No. of Units No. of Stories 1 Type (Del./Att.) Detached Design (Style) Ranch Fxisting Age (Yrs.) S2 Effective Age (Yrs.) Basement Level 2 Finished area above grade contell INTERIOR Floors Floors Terrazzo/Cpt/A Walls Drywall/Avg Trim/Finish Rath Floor Bath Wainscot Tile/Average Bath Wainscot Tile/Average Additional features (special energy effice	EXTERIOR DESCRIPTION Foundation Exterior Walls Sturface Roof Surface Asp Guiters & Dwnspts Ade Window Type Alu Stern/Screens Manutactured Flouse NO Dining Kitchen ARCO INSE ARCO HEATING VG Type Condition Unknow Condition Conditio	phorete Sicco Cohalt shale 8 eq/Overha Simp/Frane Den Fam Den Fam Den Fam KITCHEN I Reinjerator Range/Overha Disposal Dishwasher Far/Hood mit Microwave Washer/Dr	itab Yes. Crawl Space No. Asserted No. Bump Pump None extlement None ifestation None nilly Rm. Rec. Rin P Bedroom(s); EQUIP or X None Stairs Orops Scuttle floor Heated ryer X Finishe	e noted e note	Area Sq. Fi. % Finished Ceiling Walls Floor Outside Cntry # 8aths 1.00 Bath(s): MENITIES eplaco(s) # tick crch screer noe emodeling/ad	Laundry 850 So	Roof Ceiling Walls Floor None Unknown not inspect Other CAR STORAGE: None CAR STORAGE: None Carport Delached Built-In Carport Driveway Green	s Living Area
GENERAL DESCRIPTION No. of Units No. of Stories 1 Type (Del./Att.) Description Prisiting/Proposed Age (Yrs.) Solution Basement Level 2 Finished area above grade contain NTERIOR Floors Terrazzo/Cpt/A Walls Drywall/Avg Trim/Finish Rath Floor Bath Warnscot Doors Additional features (special energy efficiency and processes and proces	EXTERIOR DESCRIPTION Foundation Con Exterior Walls Stu Roof Surface Asp Guiters & Dwnspts. Adde Window Type Alu Stern/Screens Scr Manutactured Fouse NO Dining Kitchen Tarea 1 Ins: 4 Rooms On HEATING Type Wall ur Fuel Flect Condition Unknow Control Wall Ur Condition Unknow Condition Unknow Cient items, etc.; Ceiling equacies were noted	phorete Sicco Cohalt shale 8 eq/Overha Simp/Frane Den Fam Den Fam Den Fam KITCHEN I Reinjerator Range/Overha Disposal Dishwasher Far/Hood mit Microwave Washer/Dr	itab Yes. Crawl Space No. Asserted No. Bump Pump None extlement None ifestation None nilly Rm. Rec. Rin P Bedroom(s); EQUIP or X None Stairs Orops Scuttle floor Heated ryer X Finishe	e noted e note	Area Sq. Fi. % Finished Ceiling Walls Floor Outside Cntry # 8aths 1.00 Bath(s): MENITIES eplaco(s) # tick crch screer noe emodeling/ad	Laundry 850 So	Roof Ceiling Walls Floor None Unknown not inspect Other CAR STORAGE: None CAR STORAGE: None Carport Delached Built-In Carport Driveway Green	s Living Area
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GENERAL DESCRIPTION No. of Units No. of Stories 1 Type (Odi./Att.) Detached Design (Style) Ranch Fxisting Age (Yrs.) S2 Effective Age (Yrs.) Basement Level 2 Finished area above grade contail INTERIOR Floors Terrazzo/Cpt/A Walls Drywall/Avg Trim/Finish Bath Floor Bath Watnscot Tile/Average Bath Watnscot Tile/Average Additional features (special energy effice Condition of the improvements, deprecedunctional, or external inades	EXTERIOR DESCRIPTION Foundation Exterior Walls Sturface Ropt Surface Asp Guiters & Dwnspts Ade Window Type Alu Stern/Screens Manutactured House NO Dining Kitchen ARCOMMAN ARCOMMAN Type HEATING VC Condition Unknow Condition Unknow Condition Con	photocrete Sicco Cohalt shale 8 eq/Overha Simple Fame Sicco Cohalt shale 8 eq/Overha Sicco	itab Yes. Crawl Space No. Lasement No. Lasem	a noted noted noted rioted 1.00 An Fir Pa Stair De free free free free free free free	Area Sq. Ft. % Finished Ceiling Walls Floor Outside Cntry # 8aths 1.00 Bath(s): MENITIES replace(s) # title circle screen collected and co	Laundry 850 Somed Millions, etc.: Nondition. The	Roof Ceiling Walls Floor None Unknown not inspect Other CAR STORAGE: None Attached Built-In Carport Driveway Gran CA physical one core car car	s Living Area

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ECTIVIATED OFF	UNIFO	OKM RESIDE		PRAISAL REP		File Mp.	
ESTIMATED SITE V	ALUE DUCTION COST-NEW	OF MODOVCNIENTO	- \$	33000 Comments on C	ost Approach (such	as, source of cost es	timate, site value, squar
Dwelling	8.5 0. Sq. Ft. ⊘\$	57.50 = \$		loot calculation :	and, for HUD, VA ar	id FmHA, the estimate	remaining economic
	_220 Sq. Ft. @ \$	14.00 = \$	488 <u>75</u>	lile of the proper	ty): _Cost is an	estimate from	Marchall & Swiff
Garage/Carport Total Estimated Cost-1 Less Phys			3080	Residential	Cost Handboo	k Depreciation	is modified
Garage/Carport	Sq. Ft. (i) \$			age/life.me	thods and obs	servation with re	emainino
Total Estimated Cost-1			51955	economic lit	fe of 30 years	Site value	see addendum
Less Phys	sical Functional	External	31333				- Dedectionin
34	1% 056			<u> </u>			
Depreciated Value of In		= \$	28056				
"As-Is" Value of Sile In			* \$ <u></u>	23899			
INDICATED VALUE I	Y COST APPROACH		<u> </u>	7500			
ITEM	\$UBJECT	COMPARA		4399			
2066 Sou				COMPARA		COMPAR	ABLE NO. 3
Address Ft Myers,		2756 Central Av	æ	2250 Central Av	e	2139 Dora St	
Proximity to Subject	1 (3350)	Fort Myers, ft		Fort Myers, FL		Fort Myers, FL	
Sales Price	s n/a	3/4 mile southe	51000	3/4 mile northea		1/4 mile north	
Price/Gross Liv. Area		4.60.00	31080	\$ 59 85	48000		\$ 77216
Data and/or	Inspection	Exterior inspecti	00				بر المبر
Verilication Sources	Public Records	Verified by listin		Exterior inspection	on	Exterior inspec	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) Adjustmer	MLS/OR 4170/29		MLS/OR 4059/	
Sales or Financing		Convential finan			+(-) Adjustment		ι (٠) Adjustme <u>nt</u>
Concessions		None known		Convential finan None known		Convential fina	aiu
Date of Sale/Time		2/2004		1/2004	 	None known	
Location	Average	Average	1	Average		8/2003	ļ
Leasehold/Fee Simple	Fee Simple	Fee Simple	1		 	Average	;
Site	16,640.00 sf	9,045.00sf	7 600	Fee Simple 1.6,180.00 sf	10 500	Fee Simple	
View	Average	Average	7,000	Average	10,500	9 100 00 sf	7,500
Design and Appeal	Ranch/Contemp		T	Ranch	i	Average	:
Quality of Construction	Average	Average		Average		Superior	-15100
Age	.52	45	-3500		-5500	Average	
Condition	Average	Average		Average	-5500		-2000
Above Grade	Total Bdrms Baths	Total Bdrms Baths	1	Total Borms Baths	 	Average Total Bdrms Bath	<u> </u>
Room Count	4 2 1.00	1. 1/2		4 7 1.00	1	4 2 1 0	
Gross Living Area		1850 Sq. Ft.	1	802 Sq. Ft.	1400		i .
Basement & Finished	n/a	None	1	None		None	-7700
Rooms Below Grade	n/a	n/a	1	n/a		none n/a	
unctional Utility	Average	Average		Average		Average	
deating/Cooling	Wall/Wall	None/Window	500	Central/Central		Wall/Wall	<u> </u>
nergy Efficient Items	None	Mone		None		Ceiling Fans	-500
Sarage/Carport	None	1-Carport	-2500	None		1-Carport	-2500
Porch, Patio, Deck,	Scrn/Pch	Encl/Pch		Opn/Pch		Opn/Pch	1500
ireplace(s), etc.	None	None		None		None	1500
ence, Pool, etc.	None	None		None	1	None	1
la bora de la la			1				
Vet Adj. (total)		<u>\$</u> √+ s	600	 	5900	_ + × - s	-18800
Adjusted Sales Price of Comparable		A State of	ند	E ATT CANADA		1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1	
		\$	51600		53900	\$	58400
omments on Sales Com	iparison (including the su	lojact property's compatible	ility to the neighbo	rhood, etc.): the above	e sales repres	sent small home	es of similar
alt that the last	unt, close in <u>size a</u>	ang similar locatio	n. An adjust	ment is made for I	and size diffe	rence of \$1.00	s.f. as it is
en u <u>rat me large</u>	r subject site shou	un pe recognized,	out buyers n	nay not be willing t does not affect val	to pay fuli val	ue for a larger	site
agustments are r ddendum	aga que lo me m	re ni age, quality a	no size and c	oes not affect val	ue or marketa	ibility in the are	asec
<u></u>							
<u>ITEM</u>	SUBJECT	COMPARABI	LE NO. 1	COMPARABL	E NO. 2	COMPARA	RIE MG 2
ate, Price and Data	N/A	N/A		N/A		4/2003	Zh. 57. 2
ource for prior sales	N/A	N/A		N/A		\$100	
ithin year of appraisa!	N/A	N/A		N/A		OR 3940/4085	
			operly and analysis	s of any prior sales of subji	ii Aldersomos bos 198	SWITTER NOT THE WAS A ST.	a date of appraisate
I/A	*		- Fary man dilaryas	any prior sales of 200)	est and sombalable	A MARINI OUR ACRUOL DI	te nate of abbiginat:
		Ü					
IDICATED VALUE BY	SALES COMPARISON	AMPROACH					
		(if Applicable) Estimated	Market Rent \$ 15	i/a /MA v ⊙e	oss Rent Multiplier	n/s = *	55000
		to the repairs, alterations,			······································	tion per plans and spi	n/a
		not considered in			⊇anolectie comble	ALDE PER PLANS AND SPE	EGIRCARIONS
CONTRACTOR OF CAPACITATION	· alluarmana Actio	A SECTION SECT	marahki o sai	L		:	- [
		n approach is is o	iven full value	e: while met is his	her due to the	e the price of the	as land which
	e sales compariso		good indicate	on of resale value	The income	anomach is se	t utilized as
nal Reconciliation: Ib	e sales comparisons there	efore this is not a		TOILE.			
nal Reconciliation: The not considered and is primarily an	at full value; there nowner occupied	efore this is not a q area of homes.					
nal Reconciliation: The not considered and is primarily and purpose of this appraise.	at full value; there nowner occupied isal is to estimate the man	efore this is not a g area of homes. rkg value of the real prope	erty that is the subj	ect of this report, based or	n the above conditio	ms and the certification	in,
nal Reconciliation: The not considered in the notation of the notation	at full values; there nowner occupied isal is to estimate the mai onditions, and market value.	effore this is not a parea of homes. The definition that are stated	arty that is the subj	ect of this report, based or reddia Mac Form 439/Fani	nie Mare Form 1004	B (Bevised 6/	n, /93 .).
nal Reconciliation: Ih not considered i ls is primarily an le purpose of this apprai ontingent and limiting oc (WE) ESTIMATE TME	at full value; there nowner occupied isal is to estimate the ma- onditions, and market value MARKET VALUE, AS D	efore this is not a parea of homes. The value of the real prope to definition that are stated EMMED, OF THE REAL	erty that is the subj t in the attached Fr PROPERTY THAT	reddia Mac Form 439/Fani Y IS THE BUBJECT OF 1	nie Mare Form 1004	B (Bevised 6/	/93 .).
nal Reconciliation: Ih in of considered in als is primarily an he purpose of this apprai ontingent and limiting or (WE) ESTIMATE TME	at full value; there nowner occupied isal is to estimate the ma- onditions, and market value MARKET VALUE, AS D	effore this is not a parea of homes. The definition that are stated	erty that is the subj t in the attached Fr PROPERTY THAT	reddia Mac Form 439/Fani Y IS THE BUBJECT OF 1	nie Mare Form 1004	B (Revised6/	/93 .).
nal Reconciliation. This is not considered; this is primarily and he purpose of this appraiontingent and limiting of (WE) ESTIMATE THE WHICH IS THE DATE (at full value; there nowner occupied isal is to estimate the ma- onditions, and market value MARKET VALUE, AS D	efore this is not a parea of homes. The value of the real prope to definition that are stated EMMED, OF THE REAL	aty that is the subjict in the attached Fr PROPERTY THAT IF THIS REPORT	reddia Mac Form 439/Fañi Y IS THE BUBJECT OF 1) TO SE \$ 55000	THIS REPORT, AS	B (Revised 6/	/93 .).
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FATIC 213X ALTA Commitment (1982)

SCHEDULE A

Issuing Office File No: 2004303

Commitment Date: May 10, 2004 √

Policy (or Policies) to be issued:

(a) Owner's Policy (Identify policy type below) Policy Amount \$ 195,000.00

ALTA Owners Policy (10-17-92)(with Florida Modifications)

Proposed Insured: Lee County, a Political Subdivision of the State of Florida

- (b) Loan Policy (Identify policy type below) Policy Amount \$ 0.00 ALTA Loan Policy (10-17-92)(with Florida Modifications)

 Proposed Insured:
- (c) Other Policy (Identify policy type below)
 Proposed Insured:

Policy Amount \$

- 3. A Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by :
 - St. Lukes Episcopal Church of Fort Myers, Inc., a Florida Non-Profit Corporation \checkmark
- 4. The land referred to in this Commitment is described as follows:

See Attached Schedule A (Continued)

Loan Number:

Issuing Office File No: 2004303

Dunean and Tardif, P.A.

Authorized Signature

THIS COMMITMENT IS FURNISHED BY FIRST AMERICAN TITLE INSURANCE COMPANY OR ITS POLICY ISSUING AGENT SOLELY FOR THE ISSUANCE OF A POLICY OR POLICIES OF TITLE INSURANCE OF FIRST AMERICAN TITLE INSURANCE COMPANY. THIS COMMITMENT IS NOT AN ABSTRACT OR AN OPINION OF TITLE. LIABILITY UNDER THIS COMMITMENT IS DEFINED BY AND LIMITED TO THE TERMS AND CONDITIONS OF THIS COMMITMENT AND THE TITLE INSURANCE POLICY TO BE ISSUED. PERSONS AND ENTITIES NOT LISTED ABOVE AS PROPOSED INSUREDS ARE NOT ENTITLED TO RELY UPON THIS COMMITMENT FOR ANY PURPOSE.

941 334-3378

First American Title Insurance Company

Schedule A (Continued)

Issuing Office File No.: 2004303

Parcel 1: EXH. C" 2066 South Street

All of Lots 1 and 2, and the East 30 feet of Lot 3, all in Block 2, of that certain subdivision known as the Revised Plat of WILLIAM JEFFCOTT'S SUBDIVISION, according to the plat thereof, as recorded in Plat Book 4, Page 19, of the Public Records of Lee County, Florida.

Parcel 2: EXH. B" 2060 I freet

The West 20 feet of Lot 3, and the East 37 feet of Lot 4, Block 2, of that certain subdivision known as the Revised Plat of WILLIAM JEFFCOTT'S SUBDIVISION, according to the plat thereof, as recorded in Plat Book 4, Page 19, of the Public Records of Lee County, Florida.

Parcel 3: EXH. "A" 2056 South Street

The West 57 feet of the following described property:

The West 20 feet of Lot 3, all of Lot 4 and the East 44 feet of Lot 5, all in Block 2, of that certain subdivision known as the Revised Plat of WILLIAM JEFFCOTT'S SUBDIVISION, according to the map or plat thereof on file and recorded in the Office of the Clerk of the Circuit Court of Lee County, Florida, in Plat Book 4, page 19.

FATIC 214X ALTA Commitment (1982)

SCHEDULE B - SECTION 1 REQUIREMENTS

Issulng Office File No.: 2004303

The following requirements must be met:

- 1. Pay and/or disburse the agreed amounts for the interest in the land to be insured and/or according to the mortgage to be insured.
- 2. Pay us the premiums, fees and charges for the policy. \checkmark
- 3. Pay all taxes and/or assessments, levied and assessed against the land, which are due and payable.

 ✓
- 4. The following documents, satisfactory to us, creating the interest in the land and/or the mortgage to be insured, must be signed, delivered and recorded:
 - a. Warranty Deed conveying the land from St. Lukes Episcopal Church of Fort Myers, Inc., a Florida Non-Profit Corporation, to Lee County, a Political Subdivision of the State of Florida. In connection with said deed, we will further require: V
 - a) Production of a copy of the documents creating and governing; e.g. articles of association, articles of incorporation and by-laws (the "Enabling Documents"), with an affidavit affixed thereto that they are true copies of the Enabling Documents and all amendments thereto, and that the Corporation has not been dissolved;
 - b) Certified copy of the resolution of the governing body of the corporation setting forth the terms, conditions and consideration for which the corporation is authorized to convey its property. The resolution must further identify the officers authorized to execute the deed and other closing document on behalf of the corporation; V
 - c) Certified incumbency certificate showing the identity of the officers authorized to execute the conveyance on behalf of the corporation together with examples of their signatures;
 - d) The Corporation must have been formed as of 5-25-00; 🗸
 - e) Current Certificate from the Secretary of State that said Corporation is active and current; V
 - f) Satisfactory evidence of compliance with all requirements regarding conveying Corporation property contained in the Enabling Documents; and \checkmark
 - g) The Company reserves the right to make such further requirements as it deems necessary after reviewing any of the documentation required above. ${\it V}$
- 5. Execution of Modification of Residential Lease, dated 6-2-03, between Saint Luke's Episcopal Church and Ruth Cooper Center. (As to Parcel 2)
- 6. Proof of payment of Special Assessments, pursuant to Resolution No. 2000-67.

- 7. Proof of payment of Fort Myers City Assessments, V
- 8. Written evidence, from appropriate governmental authorities, that Special Taxing District, City and County Special Assessment Liens, and Water, Sewer and Trash Removal Charges, If any, have been paid.
- 9. Note: If the subject property has been a rental unit or non-owner occupied property, it may be subject to Tangible Taxes, which are not covered by this commitment, or any policies issued pursuant hereto, nor has an examination been made of said taxes. —ON
- 10. Note: Items 1, 2, 3, 4 and 5 of Schedule B, Section 2 of the Commitment, will be deleted from any policies issued pursuant thereto upon our review and acceptance of a survey acceptable to the Company, certified in accordance with Florida Statutes, or such other proof as may be acceptable to the Company, relating to any rights, interests or claims affecting the land which a correct survey would disclose, and an Affidavit of Possession and No Liens in accordance with Florida Statutes, and the Company's review of the potential exposure for construction liens. The Company reserves the right to include exceptions from coverage relating to matters disclosed by the survey or other proof, the Affidavit, or discovered in the Company's review of the potential exposure for construction liens, and to make such additional requirements as it may deem necessary. V—OV
- 11. Note: Immediately prior to disbursement of the closing proceeds, the search of the public records must be continued from the effective date hereof. The Company reserves the right to raise such further exceptions and requirements as an examination of the information revealed by such search requires, provided, however, that such exceptions or requirements shall not relieve the Company from its liability under this Commitment arising from the matters which would be revealed by such search, to the extent that Company, or its Agent countersigning this Commitment, has disbursed said proceeds. \(\subseteq -O M \)

FATIC 216X ALTA Commitment (1982) (with printed mineral exception)

SCHEDULE B - SECTION 2 EXCEPTIONS

Issuing Office File No.: 2004303

Any policy we issue will have the following exceptions, unless they are taken care of to our satisfaction:

DEL SUEVEYED

- Any rights, interests or claims of parties in possession of the land not shown by the public records.
- Any rights, interest or claims affecting the land which a correct survey would disclose and which are not shown by the public records.
- Any lien for services, labor, or materials in connection with improvements, repairs or renovations provided before, on, or after Date of Policy, not shown by the public records.
- 4. Any dispute as to the boundaries caused by a change in the location of any water body within or adjacent to the land prior to Date of Policy, and any adverse claim to all or part of the land that is, at Date of Policy, or was previously under water.
- Taxes or special assessments not shown as lien in the public records or in the records of the local tax collecting authority, at Date of Policy.
 - 6. Any minerals or mineral rights lease, granted or retained by current or prior owners. —Off
 - 7. Taxes and assessments for the year 2004 and subsequent years, which are not yet due and payable. —0 if
 - 8. Note: 2003 ad valorem taxes show PAID in the gross amount of \$1,523.41 for Tax Identification No. 24-44-24-P4-01402-0010 (As to Parcel 1). —Off
- 9. Note: 2003 ad valorem taxes show PAID in the gross amount of \$1,614.07 for Tax Identification No. 24-44-24-P4-01402-0040 (As to Parcel 2). __ON
- 10. Note: 2003 ad valorem taxes show PAID in the gross amount of \$1,549.28 for Tax Identification No. 24-44-24-P4-01402-0050 (As to Parcel 3).— Off
- 11. Restrictions, dedications, conditions, reservations, easements and other matters shown on the plat of Revised Plat of WILLIAM JEFFCOTT'S SUBDIVISION, as recorded in Plat Book 4, Page(s) 19, but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin to the extent such covenants, conditions or restrictions violate 42 USC 3604(c). OV

Duncan & Tardif

- Any lien as provided for by Chapter 159, Florida Statutes, in favor of any city, town, 12. village or port authority for unpaid service charges for service by any water, sewer or gas systems supplying the lands described herein. — Of
- Subject to Resolution No. 2000-67 for Special Assessment Geographical Area Number 50 13. South Residential Street Improvement Program recorded in Book 3449, Page 256.

 —SEE COPY OF RES

 Rights of parties in possession under any unrecorded leases or other occupancy
- 14. agreements and the rights of all parties claiming by, through, or under said leases or occupancy agreements. —ON
- 15. Subject to that certain unrecorded lease titled Residential Lease, dated 6-2-03, by and between Saint Luke's Episcopal Church and Ruth Cooper Center together with a Modification of Lease to be executed. (As to Parcel 2) -01

STRAP Nos.: 24-44-24-P4-01402.0050, .0040, & .0010

Project: South Street Properties/HS

AFFIDAVIT OF INTEREST IN REAL PROPERTY

THIS AFFIDAVIT OF INTEREST IN REAL PROPERTY is made and entered this 24th day of ______, 2004 for the sole purpose of compliance with Section 286.23 of the Florida Statutes.

The undersigned hereby swears and affirms under oath, subject to the penalties prescribed for perjury, that the following is true:

The Name and Address of the Grantor is:

Printed Name

St. Luke's Episcopal Church of Fort Myers, Inc., a Florida non-profit corporation 2635 Cleveland Avenue Fort Myers, Florida 33901

The name(s) and address(es) of every person having a beneficial interest in real property that will be conveyed to Lee County are: 1. THE FOLLOWING ARE OFFICERS OF CORPORATION BUT 2. WITH NO BENEFICIAL INTEREST IN THIS REAL PROPERTY. 3. REV PHILIP O. READ, TO RECTOR/PRESIDENT 4. EUGENE A. PICCIANO SENIOR WARDEN 5. BERNARD L. ELYNN JUNIOR WARDEN The real property to be conveyed to Lee County is known as: SEE ATTACHED EXHIBIT "A", ATTACHED HERETO AND MADE A PART HEREOF. FURTHER AFFIANT SAYETH NAUGHT. Signed, sealed and delivered in our presences: St. Luke's Episcopal Church of Fort Myers, Inc., a Florida non-profit corporation Witness Signature Signature of Affiant REV PHILIP O READ. IT Printed Name Printed Name and Title RECTOR/PRESIDENT Witness Signature V W STEAKLEY SR

S:\POOL\South Street Homes\Affidavit of Interest 05 10 04.wpd revised 3/2000 rlma (CORPORATION)

Affidavit of Interest in Real Property

Project: South Street Properties/HS

STRAP Nos.: 24-44-24-P4-01402.0050, .0040, & .0010

Parcel: 2056, 2060, & 2066

EXHIBIT "A" (Page 1 of 3)

The West 57 feet of the following described property: The West 20 feet of Lot 3, all of Lot 4 and the East 44 feet of Lot 5, all in Block 2 of that certain subdivision known as the Revised Plat of William Jeffcott's Subdivision, of the Southwest Quarter of Section 24, Township 44 South, Range 24 East, according to the map or plat thereof on file and recorded in the Office of the Clerk of the Circuit Court of Lee County, Florida, in Plat Book 4, Page 19.

EXHIBIT "A" (Page 2 of 3)

The West 20 feet of Lot 3, and the East 37 feet of Lot 4, Block 2 of that certain subdivision known as the Revised Plat of William Jeffcott's Subdivision, according to the map or plat thereof on file and recorded in the Office of the Clerk of the Circuit Court of Lee County, Florida, in Plat Book 4, Page 19.

EXHIBIT "A" (Page 3 of 3)

All of Lots 1 and 2, and the East 30 feet of Lot 3, all in Block 2 of that certain subdivision known as the Revised Plat of William Jeffcott's Subdivision of the Southwest Quarter of the Southwest Quarter of Section 24, Township 44 South, Range 24 East, according to the map or plat thereof on file and recorded in the Office of the Clerk of the Circuit Court of Lee County, Florida, in Plat Book 4, Page 19.

5-Year Sales History

South Street Acquisitions – Human Services Department

2056 South Street

Grantor	Grantee	Price	Date	Arms Length Y/N
Hermanson, Charles R. & Edna P.	St. Luke's Episcopal Church of Fort Myers, Inc.	\$52,700.00	11/15/00	Y

2060 South Street

Grantor	Grantee	Price	Date	Arms Length Y/N
Goff, Thomas R.	St. Luke's Episcopal Church of Fort Myers, Inc.	\$65,000.00	6/01/00	Y

2066 South Street

Grantor	Grantee	Price	Date	Arms Length Y/N
Maynard, Henry J. & Phyllis L.	St. Luke's Episcopal Church of Fort Myers, Inc.	\$56,000.00	5/25/00	Y