



PETITION TO THE VALUE ADJUSTMENT BOARD
REQUEST FOR HEARING

Section 194.011, Florida Statutes A14Key 3811323

DR-486
R. 11/23
Rule 12D-16.002
F.A.C.
Eff. 11/23
Page 1 of 3

You have the right to an informal conference with the property appraiser. This conference is not required and does not change your filing due date. You can present facts that support your claim and the property appraiser can present facts that support the correctness of the assessment. To request a conference, contact your county property appraiser.

For portability of homestead assessment difference, use the Petition to the Value Adjustment Board - Transfer of Homestead Assessment Difference - Request for Hearing Form (DR-486PORT). For deferral or penalties, use the Petition to the Value Adjustment Board - Tax Deferral or Penalties - Request for Hearing Form (DR-486DP). Forms are incorporated, by reference, in Rule 12D-16.002, Florida Administrative Code.

Form with sections: COMPLETED BY CLERK OF THE VALUE ADJUSTMENT BOARD (VAB), COMPLETED BY THE PETITIONER, PART 1: Taxpayer Information, PART 2: Reason for Petition. Includes fields for Petition #, County, Tax year, Date received, Taxpayer name, Mailing address, Phone, Email, and various checkboxes for property type and reason for petition.

Your petition will not be complete until you pay the filing fee. When the VAB has reviewed and accepted it, they will assign a number, send you a confirmation, and give a copy to the property appraiser. Unless the person filing the petition is completing part 4, the taxpayer must sign the petition in part 3. Alternatively, the taxpayer's written authorization or power of attorney must accompany the petition at the time of filing with the signature of the person filing the petition in part 5 (s. 194.011(3), F.S.). Please complete one of the signatures below.



# LAKE COUNTY PROPERTY APPRAISER VAB APPEAL WORKSHEET RESIDENTIAL

Petition # <b>2024-0220</b>	Alternate Key: <b>3811323</b>	Parcel ID: <b>07-22-26-1705-000-13000</b>
Petitioner Name <b>Robert Peyton, Ryan LLC</b> The Petitioner is: <input type="checkbox"/> Taxpayer of Record <input checked="" type="checkbox"/> Taxpayer's agent <input type="checkbox"/> Other, Explain:	Property Address <b>432 TRADE WIND DR MINNEOLA</b>	<input type="checkbox"/> Check if Multiple Parcels
Owner Name <b>HPA BORROWER 2016-2 LLC</b>	Value from TRIM Notice	Value before Board Action Value presented by Prop Appr
<b>1. Just Value, required</b>	\$ 266,778	\$ 266,778
<b>2. Assessed or classified use value, *if applicable</b>	\$ 235,650	\$ 235,650
<b>3. Exempt value, *enter "0" if none</b>	\$ -	
<b>4. Taxable Value, *required</b>	\$ 235,650	\$ 235,650
*All values entered should be county taxable values, School and other taxing authority values may differ.		

Last Sale Date \_\_\_\_\_ Price: \_\_\_\_\_  Arm's Length  Distressed Book \_\_\_\_\_ Page \_\_\_\_\_

ITEM	Subject	Comparable #1	Comparable #2	Comparable #3
AK#	<b>3811323</b>	<b>3819130</b>	<b>3607961</b>	<b>3783437</b>
Address	432 TRADE WIND DR MINNEOLA	748 CHERRY LAUREL ST MINNEOLA	207 E WASHINGTON ST MINNEOLA	336 BRIMMING LAKE RD MINNEOLA
Proximity		0.53 Miles	0.89 Miles	1.16 Miles
Sales Price		\$323,000	\$335,000	\$342,500
Cost of Sale		-15%	-15%	-15%
Time Adjust		3.60%	2.00%	0.00%
Adjusted Sale		\$286,178	\$291,450	\$291,125
\$/SF FLA	\$228.02 per SF	\$240.49 per SF	\$239.09 per SF	\$236.30 per SF
Sale Date		3/15/2023	7/12/2023	12/21/2023
Terms of Sale		<input checked="" type="checkbox"/> Arm's Length <input type="checkbox"/> Distressed	<input checked="" type="checkbox"/> Arm's Length <input type="checkbox"/> Distressed	<input checked="" type="checkbox"/> Arm's Length <input type="checkbox"/> Distressed

Value Adj.	Description	Description	Adjustment	Description	Adjustment	Description	Adjustment
Fla SF	1,170	1,190	-1800	1,219	-4410	1,232	-5580
Year Built	2003	2004		1995		1999	
Constr. Type	Block/Stucco	Block/Stucco		Block/Stucco		Block/Stucco	
Condition	Good	Good		Good		Good	
Baths	2.0	2.0	0	2.0	0	2.0	0
Garage/Carport	Y	Y		Y		Y	
Porches	Y	Y		Y		Y	
Pool	N	N	0	N	0	N	0
Fireplace	0	0	0	0	0	0	0
AC	Central	Central	0	Central	0	Central	0
Other Adds	None	None		None		None	
Site Size	Lot	Lot		Lot		Lot	
Location	Sub	Sub		Sub		Sub	
View	House	House		House		House	
		-Net Adj. 0.6%	-1800	-Net Adj. 1.5%	-4410	-Net Adj. 1.9%	-5580
		Gross Adj. 0.6%	1800	Gross Adj. 1.5%	4410	Gross Adj. 1.9%	5580
<b>Adj. Sales Price</b>	Market Value <b>\$266,778</b>	Adj Market Value <b>\$284,378</b>		Adj Market Value <b>\$287,040</b>		Adj Market Value <b>\$285,545</b>	
	Value per SF 228.02						

The IAAO "Standard on Ratio Studies", approved April, 2013, paragraph 9.1, indicates that a range of assessment level from .90 and 1.10 times the desired level of assessment is acceptable for any class of property. Thus, after applying a -15% 1st & 8th criteria adjustment factor to a Market Value indication, a Just Value/Market Value ratio of 76.5% to 93.5% falls within the acceptable range.

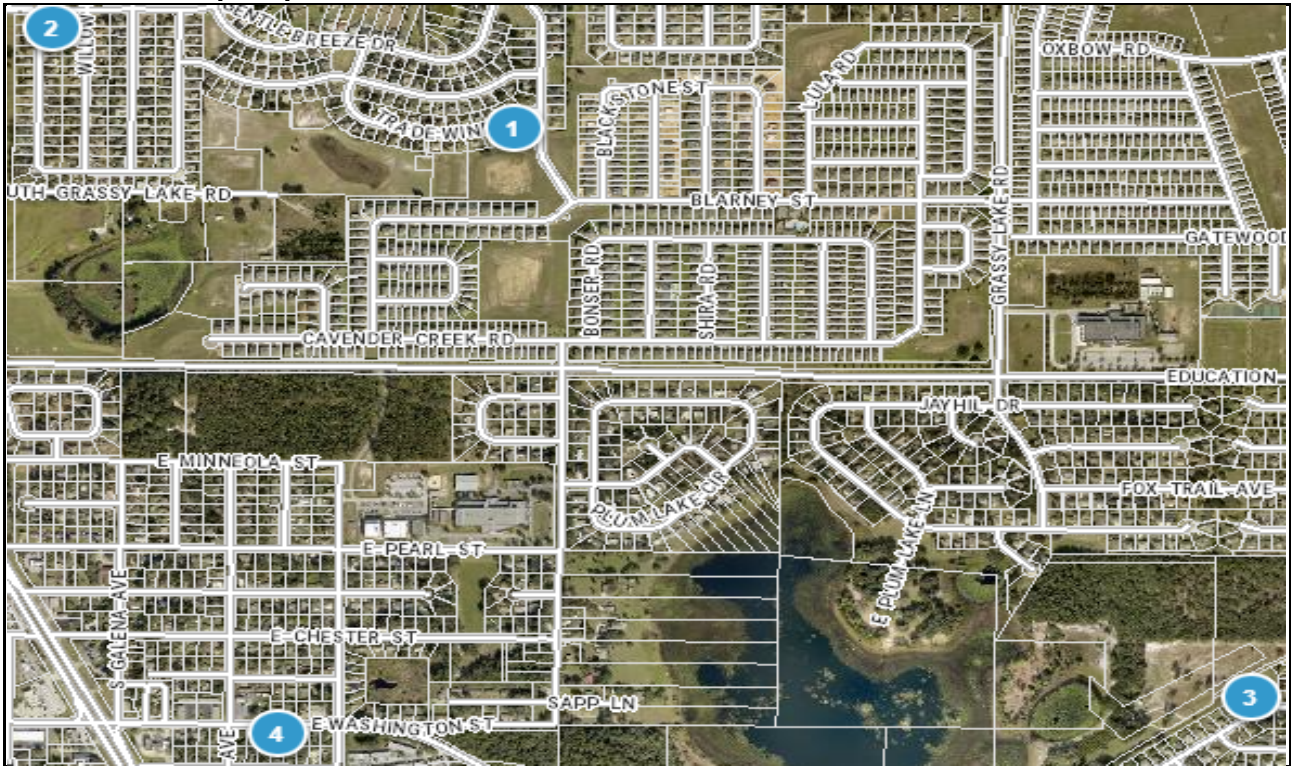
1. Describe Subject
2. Describe Comps
3. Describe Range of Values
4. Describe Petitioner's Comps

Based upon the facts presented herein, it is the Property Appraiser's opinion that the Market Value placed upon this property is considered to be fair and just as of January 1st. The Income, Market, and Cost approaches to value have been considered in the assessment of this property and are an integral part of the Property Appraiser CAMA. All factors considered as per F.S. s.193.011 and approved mass appraisal standards.

**DEPUTY:** [REDACTED]

**DATE** [REDACTED]

**2024-0220 Comp Map**



Bubble #	Comp #	Alternate Key	Parcel Address	Distance from Subject(mi.)
1	Subject	3811323	432 TRADE WIND DR MINNEOLA	-
2	Comp 1	3819130	748 CHERRY LAUREL ST MINNEOLA	0.53
3	Comp 2	3607961	207 E WASHINGTON ST MINNEOLA	0.89
4	Comp 3	3783437	336 BRIMMING LAKE RD MINNEOLA	1.16
5				
6				
7				
8				

Alternate Key 3811323  
Parcel ID 07-22-26-1705-000-13000

**LCPA Property Record Card**  
Roll Year 2025 Status: A

2024-0220 Subject  
PRC Run: 12/10/2024 By

Card # 1 of 1

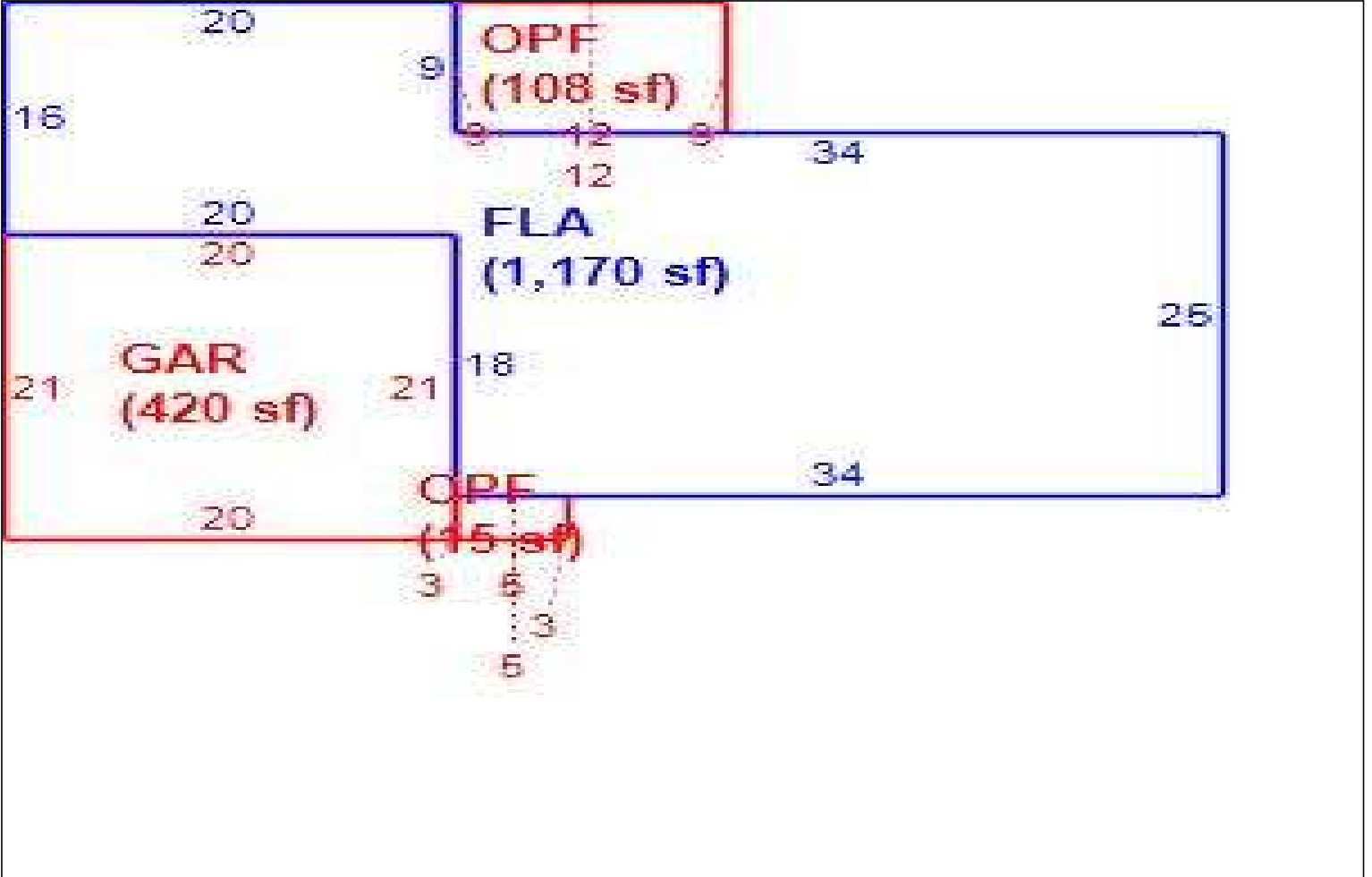
Current Owner		
AMH 2015-1 BORROWER LLC ATTN PROPERTY TAX DEPT 30601 AGOURA RD STE 200L		
AGOURA HILLS	CA	91301

Property Location		
Site Address 432 TRADE WIND DR MINNEOLA FL 34715		
Mill Group 00MI	NBHD 0583	
Property Use		Last Inspection
00100	SINGLE FAMILY	PJF 01-01-202

Legal Description
QUAIL VALLEY PHASE II PB 47 PG 1-4 LOT 130 ORB 4599 PG 2368

Land Lines												
LL #	Use Code	Front	Depth	Notes Adj	Units	Unit Price	Depth Factor	Loc Factor	Shp Factor	Phys Factor	Class Val	Land Value
1	0100	0	0		1.00 LT	44,000.00	0.0000	1.75	1.000	1.000	0	77,000
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		77,000		
Classified Acres		0		Classified JV/Mkt		77,000		Classified Adj JV/Mkt		0		

Sketch			
Bldg 1	Sec 1	of 1	Replacement Cost 195,647
Deprec Bldg Value 189,778		Multi Story 0	



Building Sub Areas				Building Valuation			Construction Detail				
Code	Description	Living Are	Gross Are	Eff Area	Year Built	2003	Imp Type	R1	Bedrooms	3	
FLA	FINISHED LIVING AREA	1,170	1,170	1170	Effective Area	1170	No Stories	1.00	Full Baths	2	
GAR	GARAGE FINISH	0	420	0	Base Rate	129.46	Quality Grade	690	Half Baths	0	
OPF	OPEN PORCH FINISHE	0	123	0	Building RCN	195,647	Wall Type	03	Heat Type	6	
						Condition	EX	Foundation	3	Fireplaces	0
						% Good	97.00	Functional Obsol	0		
						Building RCNLD	189,778	Roof Cover	3	Type AC	03
TOTALS		1,170	1,713	1,170							

Alternate Key 3811323  
 Parcel ID 07-22-26-1705-000-13000

**LCPA Property Record Card**  
 Roll Year 2025 Status: A

2024-0220 Subject  
 PRC Run: 12/10/2024 By  
 Card # 1 of 1

Miscellaneous Features									
<i>*Only the first 10 records are reflected below</i>									
Code	Description	Units	Type	Unit Price	Year Blt	Effect Yr	RCN	%Good	Apr Value

Building Permits									
Roll Year	Permit ID	Issue Date	Comp Date	Amount	Type	Description	Review Date	CO Date	
2004	494-02-10B	03-13-2003	10-14-2003	82,040	0000	SFR FOR 2004 SKETCH IN LG 2004			
2003	494-02-10B	10-07-2002	03-13-2003	82,040	0000	SFR			

Sales Information									Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price		Code	Description	Year	Amount
	4599	2368	03-06-2015	WD	U	M	I	100				
	4375	0539	08-21-2013	CT	U	U	I	85,000				
	2255	1536	01-31-2003	WD	Q	Q	I	111,000				
Total												0.00

Value Summary										
Land Value	Bldg Value	Misc Value	Market Value	Deferred Amt	Assd Value	Cnty Ex Amt	Co Tax Val	Sch Tax Val	Previous Valu	
77,000	189,778	0	266,778	7568	259210	0.00	259210	266778	266,778	

\*\*\*Information on this Property Record Card is compiled and used by the Lake County Property Appraiser for the sole purpose of ad valorem property tax assessment administration in accordance with the Florida Constitution, Statutes, and Administrative Code. The Lake County Property Appraiser makes no representations or warranties regarding the completeness and accuracy of the data herein, its use or interpretation, the fee or equitable title ownership of the property, and assumes no liability associated with the use or misuse. See the posted Site Notice on our website for details.\*\*\*

Alternate Key 3819130  
Parcel ID 07-22-26-1716-000-33900

**LCPA Property Record Card**  
Roll Year 2025 Status: A

2024-0220 Comp 1  
PRC Run: 12/10/2024 By

Card # 1 of 1

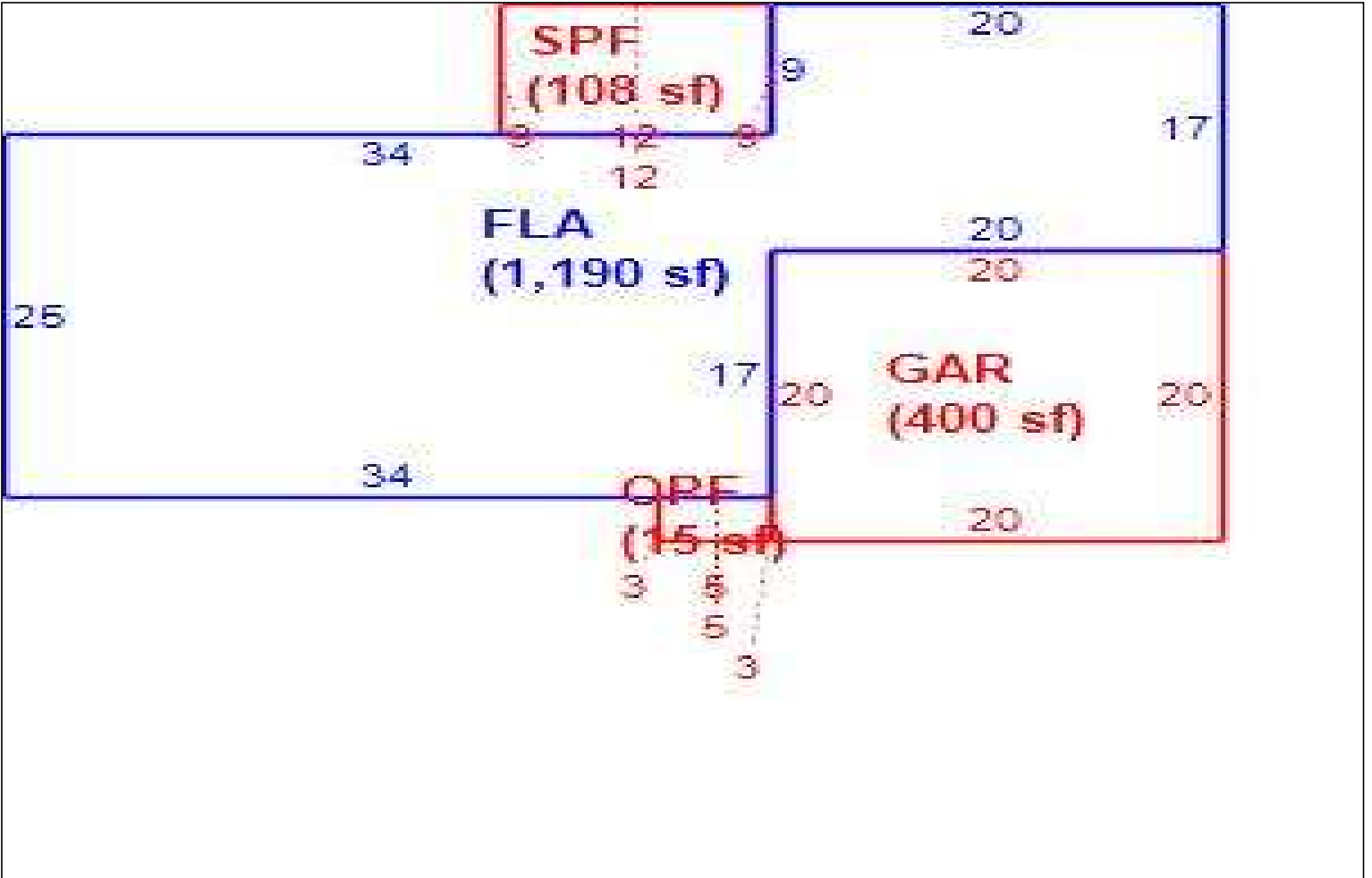
Current Owner		
LEIGHTY BONNIE		
748 CHERRY LAUREL ST		
MINNEOLA	FL	34715

Property Location			
Site Address 748 CHERRY LAUREL ST			
MINNEOLA		FL 34715	
Mill Group	00MI	NBHD	0583
Property Use		Last Inspection	
00100	SINGLE FAMILY	PJF	01-01-202

Legal Description
MINNEOLA, QUAIL VALLEY PHASE V SUB LOT 339 PB 50 PG 1-2 ORB 6109 PG 1415

Land Lines												
LL #	Use Code	Front	Depth	Notes Adj	Units	Unit Price	Depth Factor	Loc Factor	Shp Factor	Phys Factor	Class Val	Land Value
1	0100	0	0		1.00 LT	44,000.00	0.0000	1.75	1.000	1.000	0	77,000
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		77,000		
Classified Acres		0		Classified JV/Mkt		77,000		Classified Adj JV/Mkt		0		

Sketch			
Bldg 1	Sec 1	of 1	Replacement Cost 198,079
Deprec Bldg Value 192,137		Multi Story 0	



Building Sub Areas					Building Valuation			Construction Detail			
Code	Description	Living Are	Gross Are	Eff Area	Year Built	Effective Area	Base Rate	Imp Type	R1	Bedrooms	3
FLA	FINISHED LIVING AREA	1,190	1,190	1190	2004	1190	129.36	No Stories	1.00	Full Baths	2
GAR	GARAGE FINISH	0	400	0	198,079	198,079	EX	Quality Grade	690	Half Baths	0
OPF	OPEN PORCH FINISHE	0	15	0	EX	97.00	% Good	Wall Type	03	Heat Type	6
SPF	SCREEN PORCH FINIS	0	108	0	0	0	Functional Obsol	Foundation	3	Fireplaces	0
TOTALS		1,190	1,713	1,190	192,137	192,137	Building RCNLD	Roof Cover	3	Type AC	03



Alternate Key 3819130  
 Parcel ID 07-22-26-1716-000-33900

**LCPA Property Record Card**  
 Roll Year 2025 Status: A

2024-0220 Comp 1  
 PRC Run: 12/10/2024 By  
 Card # 1 of 1

<b>Miscellaneous Features</b> *Only the first 10 records are reflected below									
Code	Description	Units	Type	Unit Price	Year Blt	Effect Yr	RCN	%Good	Apr Value

<b>Building Permits</b>									
Roll Year	Permit ID	Issue Date	Comp Date	Amount	Type	Description	Review Date	CO Date	
2005	703-03-11BEP	01-01-2004	07-08-2004	76,120	0000	SFR 748 CHERRY LAUREL ST			

<b>Sales Information</b>									<b>Exemptions</b>			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price	Code	Description	Year	Amount	
2023030813	6109 1415	03-15-2023	WD	Q	01	I	323,000	039	HOMESTEAD	2024	25000	
2018086842	5145 0803	07-25-2018	TR	Q	Q	I	175,000	059	ADDITIONAL HOMESTEAD	2024	25000	
	3835 2150	10-29-2009	WD	U	U	I	0					
	2534 0530	03-24-2004	WD	Q	Q	I	125,700					
Total											50,000.00	

<b>Value Summary</b>										
Land Value	Bldg Value	Misc Value	Market Value	Deferred Amt	Assd Value	Cnty Ex Amt	Co Tax Val	Sch Tax Val	Previous Valu	
77,000	192,137	0	269,137	0	269137	50,000.00	219137	244137	269,137	

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Alternate Key 3607961  
Parcel ID 18-22-26-0820-000-02000

**LCPA Property Record Card**  
Roll Year 2025 Status: A

2024-0220 Comp 2  
PRC Run: 12/10/2024 By

Card # 1 of 1

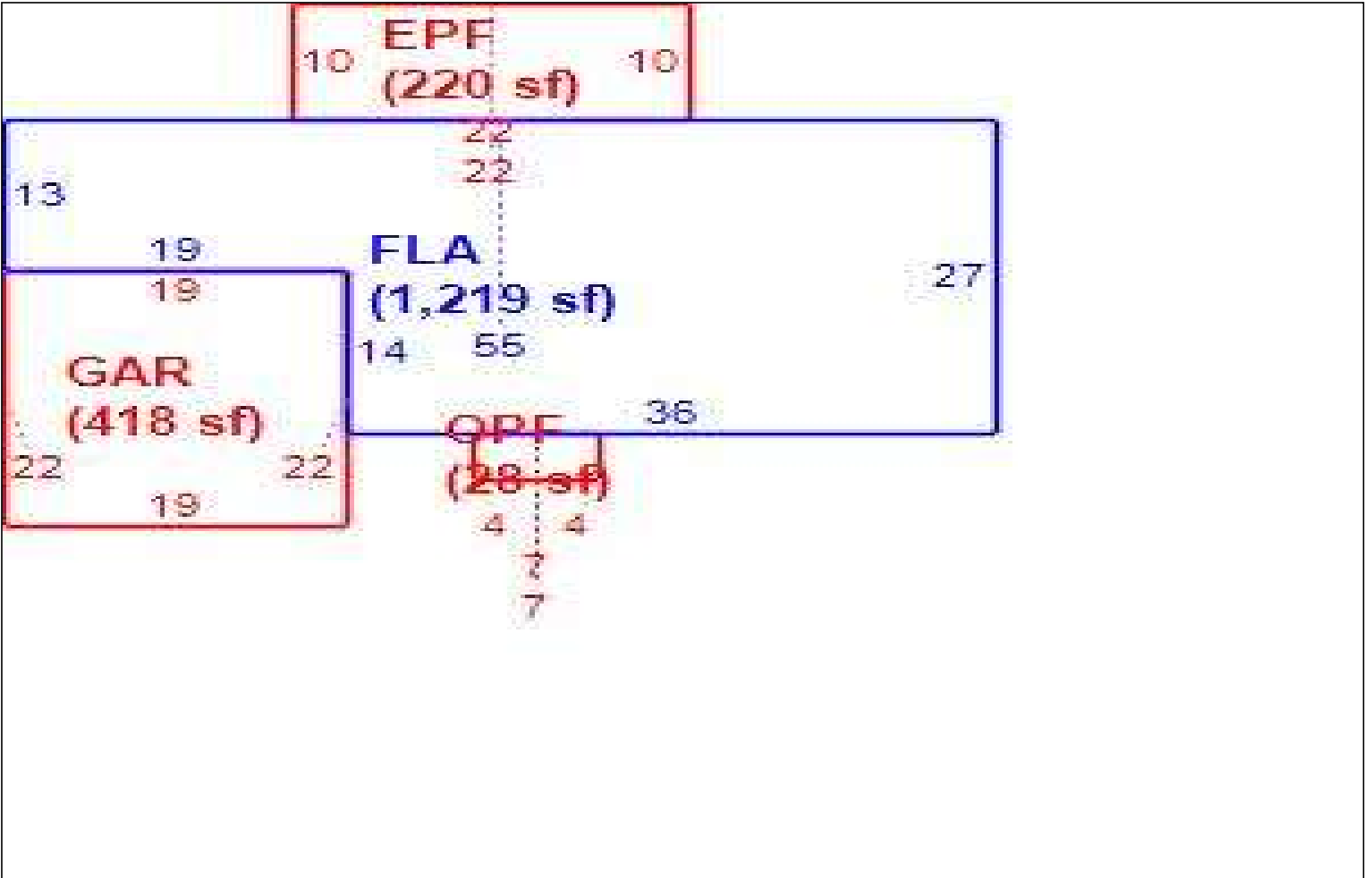
Current Owner		
MUNOZ JOEL & SURELYS B SANCHEZ		
207 E WASHINGTON ST		
MINNEOLA	FL	34715

Property Location		
Site Address 207 E WASHINGTON ST		
MINNEOLA FL 34715		
Mill Group	0MI1	NBHD 4580
Property Use		Last Inspection
00100	SINGLE FAMILY	PJF 01-01-202

**Legal Description**  
MINNEOLA, PARKSIDE SUB LOT 20 PB 35 PGS 18-19 ORB 6176 PG 924

Land Lines												
LL #	Use Code	Front	Depth	Notes Adj	Units	Unit Price	Depth Factor	Loc Factor	Shp Factor	Phys Factor	Class Val	Land Value
1	0100	0	0		1.00 LT	37,000.00	0.0000	1.50	1.000	1.000	0	55,500
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		55,500		
Classified Acres		0		Classified JV/Mkt		55,500		Classified Adj JV/Mkt		0		

**Sketch**  
Bldg 1 Sec 1 of 1 Replacement Cost 159,960 Deprec Bldg Value 145,564 Multi Story 0



Building Sub Areas					Building Valuation			Construction Detail			
Code	Description	Living Are	Gross Are	Eff Area	Year Built	Effective Area	Base Rate	Imp Type	R1	Bedrooms	4
EPF	ENCLOSED PORCH FIN	0	220	0	1995	1219	100.07	No Stories	1.00	Full Baths	2
FLA	FINISHED LIVING AREA	1,219	1,219	1,219	159,960	159,960	159,960	Quality Grade	650	Half Baths	0
GAR	GARAGE FINISH	0	418	0	G	91.00	91.00	Wall Type	03	Heat Type	6
OPF	OPEN PORCH FINISHE	0	28	0	% Good	0	0	Foundation	3	Fireplaces	0
TOTALS		1,219	1,885	1,219	Functional Obsol	0	0	Roof Cover	3	Type AC	03
					Building RCNLD	145,564	145,564				

Alternate Key 3607961  
 Parcel ID 18-22-26-0820-000-02000

**LCPA Property Record Card**  
 Roll Year 2025 Status: A

2024-0220 Comp 2  
 PRC Run: 12/10/2024 By  
 Card # 1 of 1

Miscellaneous Features									
*Only the first 10 records are reflected below									
Code	Description	Units	Type	Unit Price	Year Blt	Effect Yr	RCN	%Good	Apr Value
UBF2	UTILITY BLDG FINISHED	64.00	SF	7.50	1997	1997	480.00	60.00	288

Building Permits									
Roll Year	Permit ID	Issue Date	Comp Date	Amount	Type	Description	Review Date	CO Date	
2002	SALE	01-01-2001	02-22-2002	1	0000	CHECK VALUES			
1998	6041667	04-01-1997	12-01-1997	1,216	0000	8X8 UTILITY SHED			
1996	9503584	07-01-1995	12-01-1995	44,324	0000	SFR 207 E WASHINGTON ST			

Sales Information								Exemptions				
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price	Code	Description	Year	Amount	
2023084844	6176	0924	07-12-2023	WD	Q	01	I	335,000	039	HOMESTEAD	2024	25000
2022095064	5990	0762	07-11-2022	CT	U	11	I	233,000	059	ADDITIONAL HOMESTEAD	2024	25000
	4470	0662	04-17-2014	WD	Q	Q	I	125,000				
	3873	0644	01-05-2010	WD	U	U	I	95,900				
	3806	0018	08-11-2009	CT	U	U	I	100				
Total											50,000.00	

Value Summary										
Land Value	Bldg Value	Misc Value	Market Value	Deferred Amt	Assd Value	Cnty Ex Amt	Co Tax Val	Sch Tax Val	Previous Valu	
55,500	145,564	288	201,352	0	201352	50,000.00	151352	176352	201,352	

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Alternate Key 3783437  
Parcel ID 17-22-26-0300-000-02900

**LCPA Property Record Card**  
Roll Year 2025 Status: A

2024-0220 Comp 3  
PRC Run: 12/10/2024 By  
Card # 1 of 1

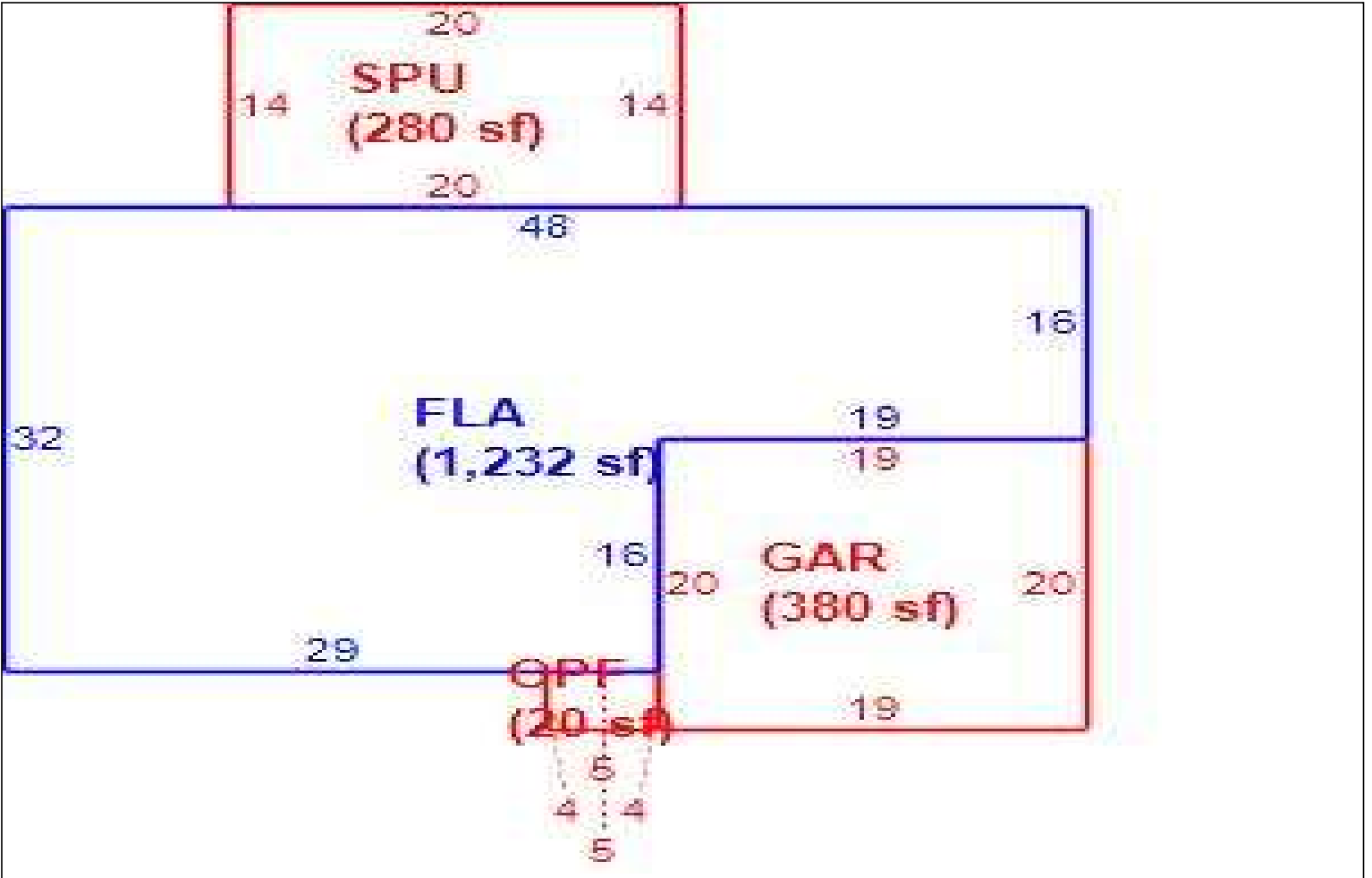
Current Owner		
LOY NICOLE		
336 BRIMMING LAKE RD		
MINNEOLA	FL	34715

Property Location			
Site Address 336 BRIMMING LAKE RD			
MINNEOLA		FL 34715	
Mill Group	00MI	NBHD	0583
Property Use		Last Inspection	
00100	SINGLE FAMILY	PJF	01-01-202

**Legal Description**  
MINNEOLA, COUNTRY RIDGE LOT 29 PB 40 PG 97-99 ORB 6263 PG 2245

Land Lines												
LL #	Use Code	Front	Depth	Notes Adj	Units	Unit Price	Depth Factor	Loc Factor	Shp Factor	Phys Factor	Class Val	Land Value
1	0100	0	0		1.00 LT	44,000.00	0.0000	2.00	1.000	1.000	0	88,000
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		88,000		
Classified Acres		0		Classified JV/Mkt		88,000		Classified Adj JV/Mkt		0		

**Sketch**  
Bldg 1 Sec 1 of 1 Replacement Cost 217,157 Deprec Bldg Value 210,642 Multi Story 0



Building Sub Areas					Building Valuation			Construction Detail							
Code	Description	Living Are	Gross Are	Eff Area	Year Built	Effective Area	Base Rate	Condition	% Good	Functional Obsol	Imp Type	R1	Bedrooms	3	
FLA	FINISHED LIVING AREA	1,232	1,232	1232	1999	1232	137.53	EX	97.00	0	No Stories	1.00	Full Baths	2	
GAR	GARAGE FINISH	0	380	0							Quality Grade	700	Half Baths	0	
OPF	OPEN PORCH FINISHE	0	20	0							Wall Type	03	Heat Type	6	
SPU	SCREEN PORCH UNFIN	0	280	0							Foundation	3	Fireplaces	0	
TOTALS		1,232	1,912	1,232							Building RCNLD	210,642	Roof Cover	3	Type AC 03

Alternate Key 3783437  
 Parcel ID 17-22-26-0300-000-02900

**LCPA Property Record Card**  
 Roll Year 2025 Status: A

2024-0220 Comp 3  
 PRC Run: 12/10/2024 By  
 Card # 1 of 1

Miscellaneous Features									
*Only the first 10 records are reflected below									
Code	Description	Units	Type	Unit Price	Year Blt	Effect Yr	RCN	%Good	Apr Value

Building Permits									
Roll Year	Permit ID	Issue Date	Comp Date	Amount	Type	Description	Review Date	CO Date	
2018	670-17-08	08-01-2017	04-04-2018	5,008	0002	SCRN RM 14X20	04-04-2018		
2000	9902090	02-24-1999	12-01-1999	65,000	0000	SFR/336 BRIMMING LK RD			

Sales Information								Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price	Code	Description	Year	Amount
2023157226	6263	2245	12-21-2023	WD	Q	01	342,500	039	HOMESTEAD	2024	25000
2018067069	5122	2039	06-07-2018	WD	Q	Q	204,000	059	ADDITIONAL HOMESTEAD	2024	25000
2017057881	4950	1099	05-23-2017	WD	Q	Q	180,000				
	3837	0572	10-29-2009	WD	Q	Q	94,000				
	3788	1913	06-18-2009	WD	U	U	79,000				
Total											50,000.00

Value Summary										
Land Value	Bldg Value	Misc Value	Market Value	Deferred Amt	Assd Value	Cnty Ex Amt	Co Tax Val	Sch Tax Val	Previous Valu	
88,000	210,642	0	298,642	0	298642	50,000.00	248642	273642	298,642	

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