



PETITION TO THE VALUE ADJUSTMENT BOARD
REQUEST FOR HEARING

Section 194.011, Florida Statutes 3806863

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.

PART 3. Taxpayer Signature

Complete part 3 if you are representing yourself or if you are authorizing a representative listed in part 5 to represent you without attaching a completed power of attorney or authorization for representation to this form. Written authorization from the taxpayer is required for access to confidential information from the property appraiser or tax collector.

I authorize the person I appoint in part 5 to have access to any confidential information related to this petition. Under penalties of perjury, I declare that I am the owner of the property described in this petition and that I have read this petition and the facts stated in it are true.

Signature, taxpayer

Print name

Date

PART 4. Employee, Attorney, or Licensed Professional Signature

Complete part 4 if you are the taxpayer's or an affiliated entity's employee or you are one of the following licensed representatives.

I am (check any box that applies):

- An employee of _____ (taxpayer or an affiliated entity).
- A Florida Bar licensed attorney (Florida Bar number _____).
- A Florida real estate appraiser licensed under Chapter 475, Florida Statutes (license number RD6182).
- A Florida real estate broker licensed under Chapter 475, Florida Statutes (license number _____).
- A Florida certified public accountant licensed under Chapter 473, Florida Statutes (license number _____).

I understand that written authorization from the taxpayer is required for access to confidential information from the property appraiser or tax collector.

Under penalties of perjury, I certify that I have authorization to file this petition on the taxpayer's behalf, and I declare that I am the owner's authorized representative for purposes of filing this petition and of becoming an agent for service of process under s. 194.011(3)(h), Florida Statutes, and that I have read this petition and the facts stated in it are true.

Robert L. Peyton
Signature, representative

Robert Peyton
Print name

9/10/2024
Date

PART 5. Unlicensed Representative Signature

Complete part 5 if you are an authorized representative not listed in part 4 above.

- I am a compensated representative not acting as one of the licensed representatives or employees listed in part 4 above AND (check one)
- Attached is a power of attorney that conforms to the requirements of Part II of Chapter 709, F.S., executed with the taxpayer's authorized signature OR the taxpayer's authorized signature is in part 3 of this form.
- I am an uncompensated representative filing this petition AND (check one)
- the taxpayer's authorization is attached OR the taxpayer's authorized signature is in part 3 of this form.

I understand that written authorization from the taxpayer is required for access to confidential information from the property appraiser or tax collector.

Under penalties of perjury, I declare that I am the owner's authorized representative for purposes of filing this petition and of becoming an agent for service of process under s. 194.011(3)(h), Florida Statutes, and that I have read this petition and the facts stated in it are true.

Signature, representative

Print name

Date

LAKE COUNTY PROPERTY APPRAISER VAB APPEAL WORKSHEET RESIDENTIAL

Petition # 2024-0519	Alternate Key: 3806863	Parcel ID: 20-22-26-1955-000-26600	
Petitioner Name Robert Peyton, Ryan LLC The Petitioner is: <input type="checkbox"/> Taxpayer of Record <input type="checkbox"/> Taxpayer's agent <input type="checkbox"/> Other, Explain:	Property Address 1896 RIDGE VALLEY ST CLERMONT	<input type="checkbox"/> Check if Multiple Parcels	
Owner Name HPA BORROWER 2016-1 LLC	Value from TRIM Notice	Value before Board Action Value presented by Prop Appr	Value after Board Action
1. Just Value, required	\$ 419,084	\$ 419,084	
2. Assessed or classified use value, *if applicable	\$ 327,120	\$ 327,120	
3. Exempt value, *enter "0" if none	\$ -		
4. Taxable Value, *required	\$ 327,120	\$ 327,120	

*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#	3806863	3806741	3820093	3828913
Address	1896 RIDGE VALLEY ST CLERMONT	1918 VALE DR CLERMONT	594 SKYRIDGE RD CLERMONT	755 LAKEVIEW POINTE DR
Proximity		0.10 Miles	0.33 Miles	0.70 Miles
Sales Price		\$465,000	\$445,000	\$508,000
Cost of Sale		-15%	-15%	-15%
Time Adjust		4.40%	3.60%	2.80%
Adjusted Sale		\$415,710	\$394,270	\$446,024
\$/SF FLA	\$148.19 per SF	\$133.84 per SF	\$139.42 per SF	\$152.80 per SF
Sale Date		1/23/2023	3/2/2023	5/26/2023
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	2,828	3,106	-13900	2,828	0	2,919	-4550
Year Built	2003	2002		2005		2005	
Constr. Type	Blk/Stucco	Blk/Stucco		Blk/Stucco		Blk/Stucco	
Condition	Good	Good		Good		Good	
Baths	3.0	2.1	2500	3.0		2.1	2500
Garage/Carport	Yes	Yes		Yes		Yes	
Porches	Yes	Yes		Yes		Yes	
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. 2.7%	-11400	Net Adj. 0.0%	0	-Net Adj. 0.5%	-2050
		Gross Adj. 3.9%	16400	Gross Adj. 0.0%	0	Gross Adj. 1.6%	7050
Adj. Sales Price	Market Value \$419,084	Adj Market Value \$404,310		Adj Market Value \$394,270		Adj Market Value \$443,974	
	Value per SF 148.19						

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.

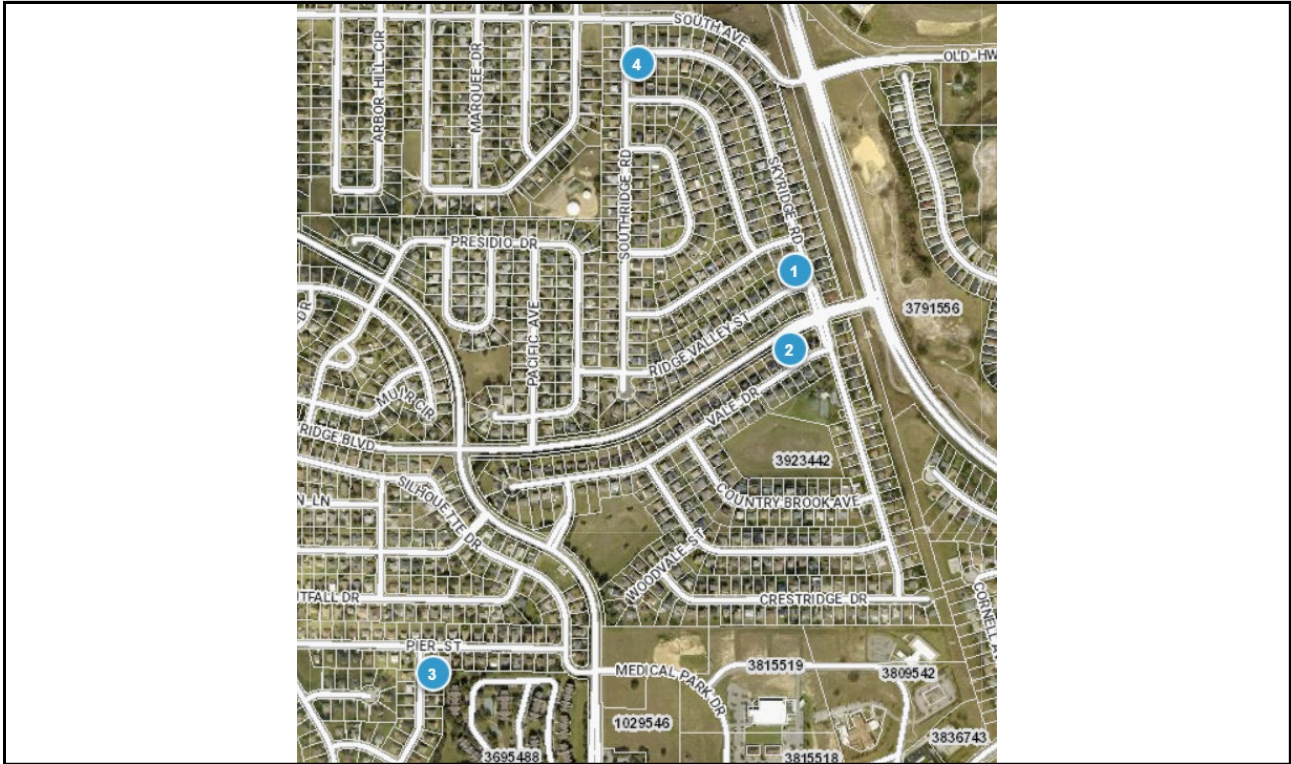
1. Describe Subject
2. Describe Comps
3. Describe Range of Values
4. Describe Petitioner's Comps

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]

2024-0519 Comp Map



Bubble #	Comp #	Alternate Key	Parcel Address	Distance from Subject(mi.)
1	Subject	3806863	1896 RIDGE VALLEY ST CLERMONT	-
2	Comp 1	3806741	1918 VALE DR CLERMONT	0.1
3	Comp 3	3828913	755 LAKEVIEW POINTE DR CLERMONT	0.7
4	Comp 2	3820093	594 SKYRIDGE RD CLERMONT	0.33
5				
6				
7				
8				

Alternate Key 3806863
Parcel ID 20-22-26-1955-000-26600

LCPA Property Record Card
Roll Year 2024 Status: A

2024-0519 Subject
PRC Run: 12/9/2024 By

Card # 1 of 1

Current Owner	
HPA BORROWER 2016-1 LLC	
120 S RIVERSIDE PLZ STE 2000	
CHICAGO	IL 60606-6995

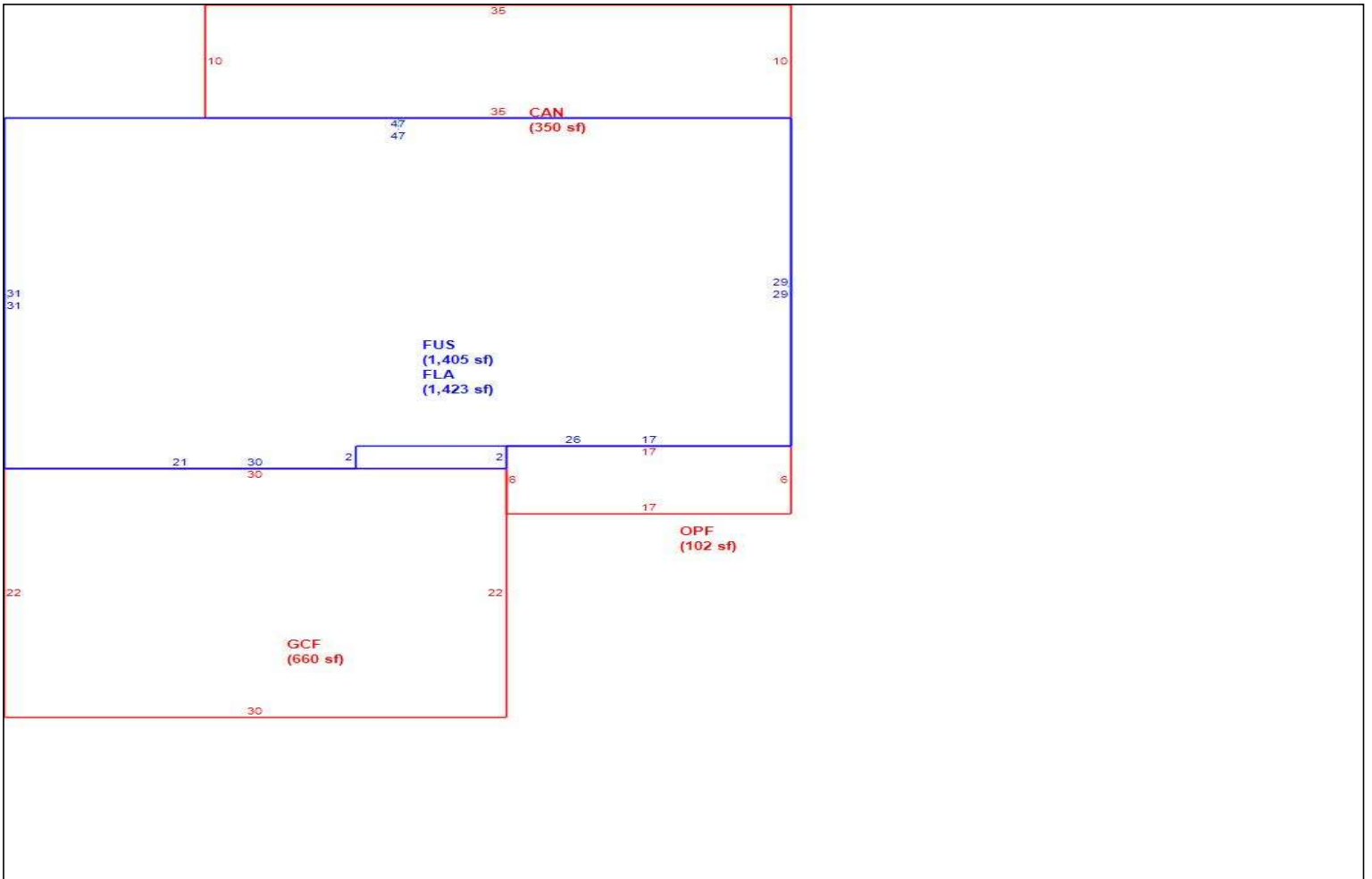
Property Location			
Site Address	1896 RIDGE VALLEY ST		
	CLERMONT	FL	34711
Mill Group	000C	NBHD	0583

Property Use	Last Inspection
00100 SINGLE FAMILY	PJF 01-01-202

Legal Description
CLERMONT, SKYRIDGE VALLEY PHASE II SUB LOT 266 PB 45 PGS 46-48 ORB 4740 PG 988

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 341,324 Deprec Bldg Value 331,084 Multi Story 1



Building Sub Areas					Building Valuation		Construction Detail			
Code	Description	Living Are	Gross Are	Eff Area	Year Built		Imp Type	R1	Bedrooms	4
FLA	FINISHED LIVING AREA	1,423	1,423	1423	Effective Area	2828	No Stories	1.00	Full Baths	3
FUS	FINISHED AREA UPPER	1,405	1,405	1405	Base Rate	101.56	Quality Grade	670	Half Baths	0
GAR	GARAGE FINISH	0	660	0	Building RCN	341,324	Wall Type	03	Heat Type	6
OPF	OPEN PORCH FINISHE	0	102	0	Condition	EX	Foundation	3	Fireplaces	0
PAT	PATIO UNCOVERED	0	350	0	% Good	97.00	Functional Obsol	0		
TOTALS		2,828	3,940	2,828	Building RCNLD	331,084	Roof Cover	3	Type AC	03

Alternate Key 3806863
 Parcel ID 20-22-26-1955-000-26600

LCPA Property Record Card
 Roll Year 2024 Status: A

2024-0519 Subject
 PRC Run: 12/9/2024 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	
2004	2003040430	04-17-2003	11-20-2003	157,344	0000	SFR			

Sales Information								Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price	Code	Description	Year	Amount
2016015378	4740	0988	02-04-2016	WD	U	M	I	100			
	4625	2032	05-08-2015	WD	Q	Q	I	205,000			
	4139	0322	03-19-2012	WD	U	U	I	141,000			
	2425	2337	09-24-2003	WD	Q	Q	I	180,800			
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	
88,000	331,084	0	419,084	91964	327120	0.00	327120	419084	390,377	

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 3806741
Parcel ID 20-22-26-1955-000-14500

LCPA Property Record Card
Roll Year 2024 Status: A

2024-0519 Comp 1
PRC Run: 12/9/2024 By
Card # 1 of 1

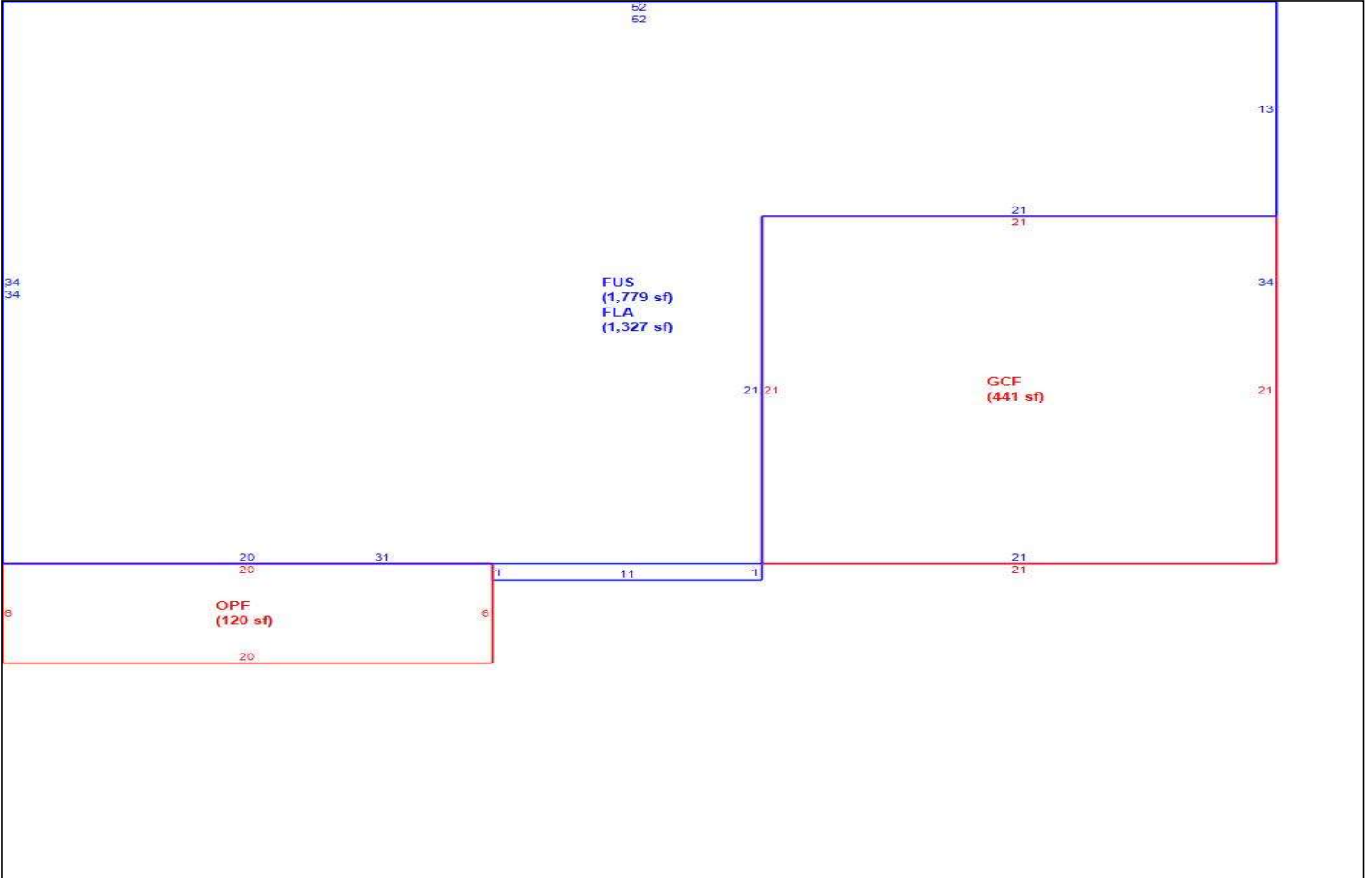
Current Owner			
TERRY TWANISHA			
1918 VALE DR			
CLERMONT	FL	34711	

Property Location			
Site Address 1918 VALE DR			
CLERMONT FL 34711			
Mill Group	000C	NBHD	0583
Property Use		Last Inspection	
00100	SINGLE FAMILY	PJF	01-01-202

Legal Description
CLERMONT, SKYRIDGE VALLEY PHASE II SUB LOT 145 PB 45 PGS 46-48 ORB 6086 PG 802

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 363,214 Deprec Bldg Value 352,318 Multi Story 1



Building Sub Areas					Building Valuation		Construction Detail			
Code	Description	Living Are	Gross Are	Eff Area	Year Built	2002	Imp Type	R1	Bedrooms	5
FLA	FINISHED LIVING AREA	1,327	1,327	1327	Effective Area	3106	No Stories	1.00	Full Baths	2
FUS	FINISHED AREA UPPER	1,779	1,779	1779	Base Rate	100.79	Quality Grade	670	Half Baths	1
GAR	GARAGE FINISH	0	441	0	Building RCN	363,214	Wall Type	03	Heat Type	6
OPF	OPEN PORCH FINISHE	0	120	0	Condition	EX	Foundation	3	Fireplaces	0
		% Good	97.00		Functional Obsol	0	Roof Cover	3	Type AC	03
TOTALS		3,106	3,667	3,106	Building RCNLD	352,318				

Alternate Key 3806741
 Parcel ID 20-22-26-1955-000-14500

LCPA Property Record Card
 Roll Year 2024 Status: A

2024-0519 Comp 1
 PRC Run: 12/9/2024 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	
2003	2001110630	01-01-2002	02-11-2003	158,576	0000	SFR/1918 VALE DR.			

Sales Information									Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price	Code	Description	Year	Amount	
2023011322	6086	0802	01-23-2023	WD	Q	01	I	465,000	039	HOMESTEAD	2024	25000
	3026	1282	08-04-2005	QC	U	U	I	0	059	ADDITIONAL HOMESTEAD	2024	25000
	2117	1584	05-17-2002	WD	Q	Q	I	173,800				
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	352,318	0	440,318	0	440318	50,000.00	390318	415318	410,640	

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Alternate Key 3820093
Parcel ID 20-22-26-1956-000-41700

LCPA Property Record Card
Roll Year 2024 Status: A

2024-0519 Comp 2
PRC Run: 12/9/2024 By

Card # 1 of 1

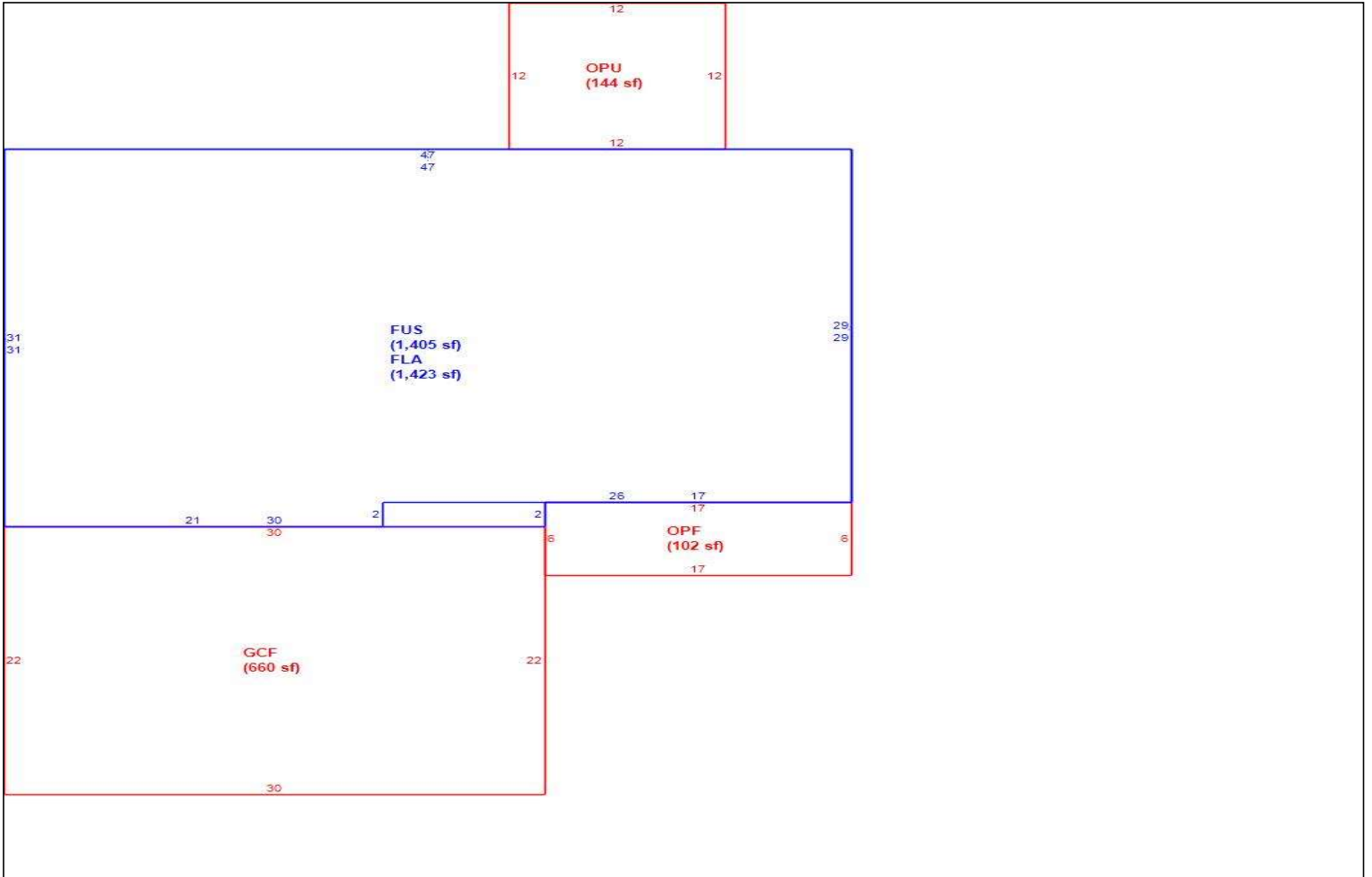
Current Owner			
WILLIAMS ELIZABETH			
1064 BIG TORCH ST			
WEST PALM BEAC	FL	33407	

Property Location			
Site Address 594 SKYRIDGE RD			
CLERMONT FL 34711			
Mill Group	000C	NBHD	0583
Property Use		Last Inspection	
00100	SINGLE FAMILY	PJF	01-01-202

Legal Description
SKYRIDGE VALLEY PHASE III PB 50 PG 39-41 LOT 417 ORB 6104 PG 1125

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 341,283
		Deprec Bldg Value	331,045
		Multi Story	1



Building Sub Areas					Building Valuation		Construction Detail			
Code	Description	Living Are	Gross Are	Eff Area	Year Built		Imp Type	R1	Bedrooms	4
FLA	FINISHED LIVING AREA	1,423	1,423	1423	Effective Area	2828	No Stories	1.00	Full Baths	3
FUS	FINISHED AREA UPPER	1,405	1,405	1405	Base Rate	101.56	Quality Grade	670	Half Baths	0
GAR	GARAGE FINISH	0	660	0	Building RCN	341,283	Condition	EX	Wall Type	03
OPF	OPEN PORCH FINISHE	0	102	0	% Good	97.00	Foundation	3	Fireplaces	0
OPU	OPEN PORCH UNFINIS	0	144	0	Functional Obsol	0	Roof Cover	3	Type AC	03
TOTALS		2,828	3,734	2,828	Building RCNLD	331,045				

Alternate Key 3820093
 Parcel ID 20-22-26-1956-000-41700

LCPA Property Record Card
 Roll Year 2024 Status: A

2024-0519 Comp 2
 PRC Run: 12/9/2024 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	
2006	2005010138	01-12-2005	01-17-2006	154,572	0000	SFR 594 SKYRIDGE RD			

Sales Information									Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price		Code	Description	Year	Amount
2023026566	6104	1125	03-02-2023	WD	Q	01	I	445,000				
	4240	0320	11-11-2012	WD	U	U	I	100				
	4102	0617	12-02-2011	WD	U	U	I	143,000				
	4102	0616	09-14-2011	WD	U	U	I	100				
	4075	1387	09-08-2011	CT	U	U	I	100				
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	
88,000	331,045	0	419,045	0	419045	0.00	419045	419045	390,337	

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Alternate Key 3828913
 Parcel ID 20-22-26-0160-000-02800

LCPA Property Record Card
 Roll Year 2024 Status: A

2024-0519 Comp 3
 PRC Run: 12/9/2024 By

Card # 1 of 1

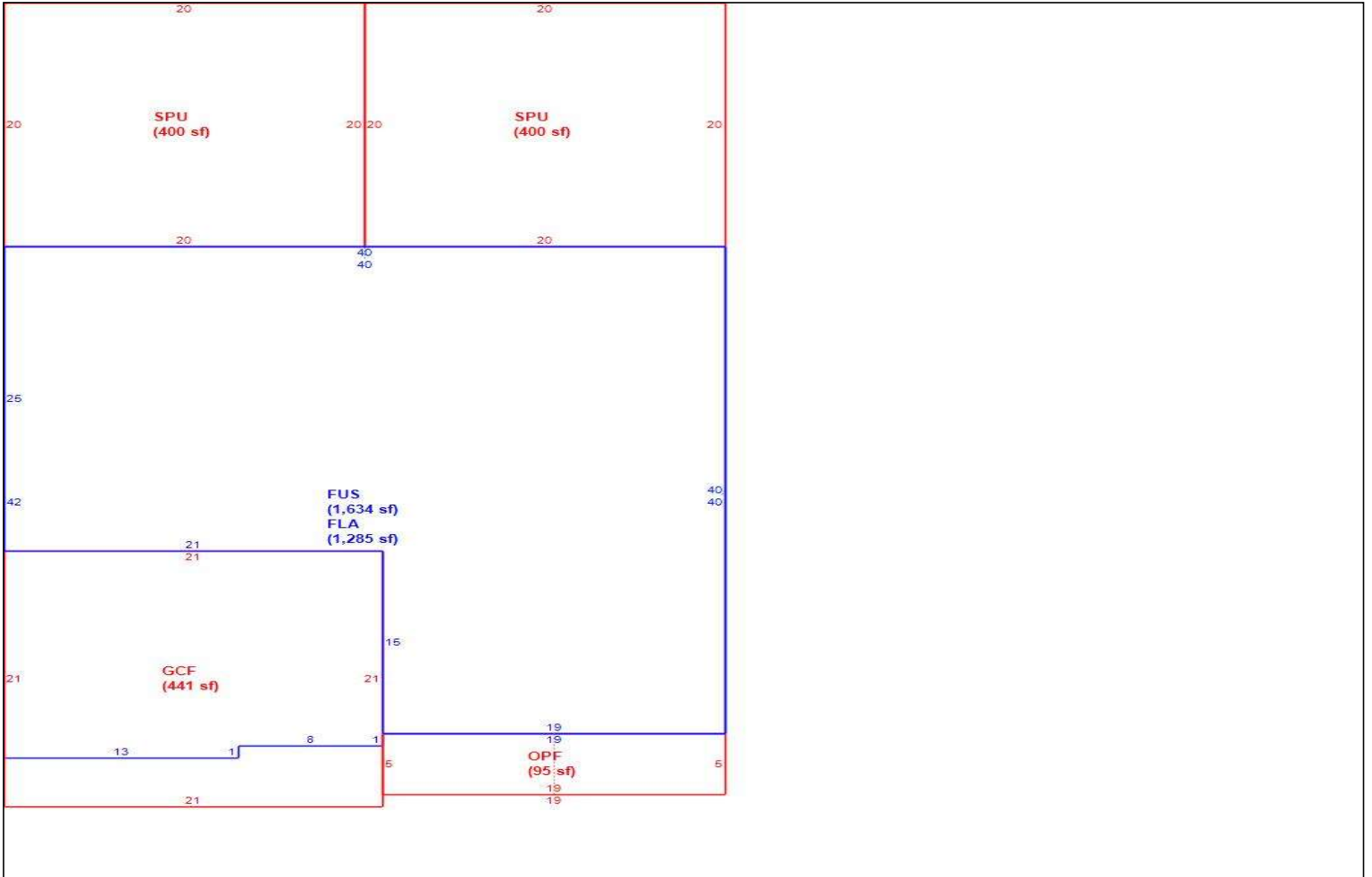
Current Owner		
TODD GILMORE & CLAUDIA A SMITH TODD		
755 LAKEVIEW POINTE DR		
CLERMONT	FL	34711

Property Location			
Site Address 755 LAKEVIEW POINTE DR			
CLERMONT		FL 34711	
Mill Group	000C	NBHD	0583
Property Use		Last Inspection	
00100	SINGLE FAMILY	PJF	01-01-202

Legal Description
LAKEVIEW POINTE PB 52 PG 52-56 LOT 28 ORB 6151 PG 1074

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 352,622
Deprec Bldg Value 342,043		Multi Story 1	



Building Sub Areas					Building Valuation		Construction Detail			
Code	Description	Living Are	Gross Are	Eff Area	Year Built	Effective Area	Imp Type	R1	Bedrooms	4
FLA	FINISHED LIVING AREA	1,285	1,285	1285	2005	2919	No Stories	1.00	Full Baths	2
FUS	FINISHED AREA UPPER	1,634	1,634	1634	Base Rate	101.17	Quality Grade	670	Half Baths	1
GAR	GARAGE FINISH	0	441	0	Building RCN	352,622	Wall Type	03	Heat Type	6
OPF	OPEN PORCH FINISHE	0	95	0	Condition	EX	Foundation	3	Fireplaces	0
SPU	SCREEN PORCH UNFIN	0	800	0	% Good	97.00	Functional Obsol	0		
TOTALS		2,919	4,255	2,919	Building RCNLD	342,043	Roof Cover	3	Type AC	03

Alternate Key 3828913
 Parcel ID 20-22-26-0160-000-02800

LCPA Property Record Card
 Roll Year 2024 Status: A

2024-0519 Comp 3
 PRC Run: 12/9/2024 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
PAV3	PAVING	624.00	SF	3.36	2015	2015	2097.00	68.00	1,426

Building Permits									
Roll Year	Permit ID	Issue Date	Comp Date	Amount	Type	Description	Review Date	CO Date	
2016	15-1334	05-22-2015	04-11-2016	7,000	0002	SCRN RM	04-11-2016		
2016	15-0843	03-26-2015	04-11-2016	3,400	0003	SLAB 20X40	04-11-2016		
2012	SALE	01-01-2011	03-05-2012	1	0099	CHECK VALUE	01-10-2012		
2006	2005021118	03-03-2005	01-20-2006	148,236	0000	SFR 755 LAKEVIEW POINTE DR			

Sales Information								Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price	Code	Description	Year	Amount
2023064421	6151	1074	05-26-2023	WD	Q	01	I	508,000			
	4077	0910	09-23-2011	WD	U	U	I	140,000			
	3331	2010	12-13-2006	QC	U	U	I	0			
	3035	2248	10-28-2005	WD	Q	Q	I	325,400			
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	
88,000	342,043	1,426	431,469	0	431469	0.00	431469	431469	402,541	

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