



PETITION TO THE VALUE ADJUSTMENT BOARD
REQUEST FOR HEARING

Section 194.011, Florida Statutes 3773248

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 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 # 2024-0522	Alternate Key: 3773248	Parcel ID: 22-22-26-0535-000-83000	
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 14738 PEPPERMILL TRL CLERMONT	<input type="checkbox"/> Check if Multiple Parcels	
Owner Name HPA BORROWER 2018-1 MS LLC	Value from TRIM Notice	Value before Board Action Value presented by Prop Appr	Value after Board Action
1. Just Value, required	\$ 326,332	\$ 326,332	
2. Assessed or classified use value, *if applicable	\$ 303,070	\$ 303,070	
3. Exempt value, *enter "0" if none	\$ -		
4. Taxable Value, *required	\$ 303,070	\$ 303,070	

*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#	3773248	3286456	3324366	3324471
Address	14738 PEPPERMILL TRL CLERMONT	15720 LAKE HODGE CT CLERMONT	15719 SAUSALITO CIR CLERMONT	14204 RIVER RUN CT CLERMONT
Proximity		0.65 Miles	0.70 Miles	0.73 Miles
Sales Price		\$408,000	\$375,000	\$395,000
Cost of Sale		-15%	-15%	-15%
Time Adjust		0.80%	3.60%	1.60%
Adjusted Sale		\$350,064	\$332,250	\$342,070
\$/SF FLA	\$186.69 per SF	\$182.90 per SF	\$203.34 per SF	\$201.10 per SF
Sale Date		10/31/2023	3/13/2023	8/28/2023
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	1,748	1,914	-8300	1,634	5700	1,701	2350
Year Built	1998	1990		1991		1991	
Constr. Type	Blk/Stucco	Blk/Stucco		Blk/Stucco		Blk/Stucco	
Condition	Good	Good		Good		Good	
Baths	2.0	2.0		2.0		2.0	
Garage/Carport	Yes	Yes		Yes		Yes	
Porches	Yes	Yes		Yes		Yes	
Pool	Y	N	20000	N	20000	N	20000
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. 3.3%	11700	Net Adj. 7.7%	25700	Net Adj. 6.5%	22350
		Gross Adj. 8.1%	28300	Gross Adj. 7.7%	25700	Gross Adj. 6.5%	22350
Adj. Sales Price	Market Value \$326,332	Adj Market Value	\$361,764	Adj Market Value	\$357,950	Adj Market Value	\$364,420
	Value per SF 186.69						

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.

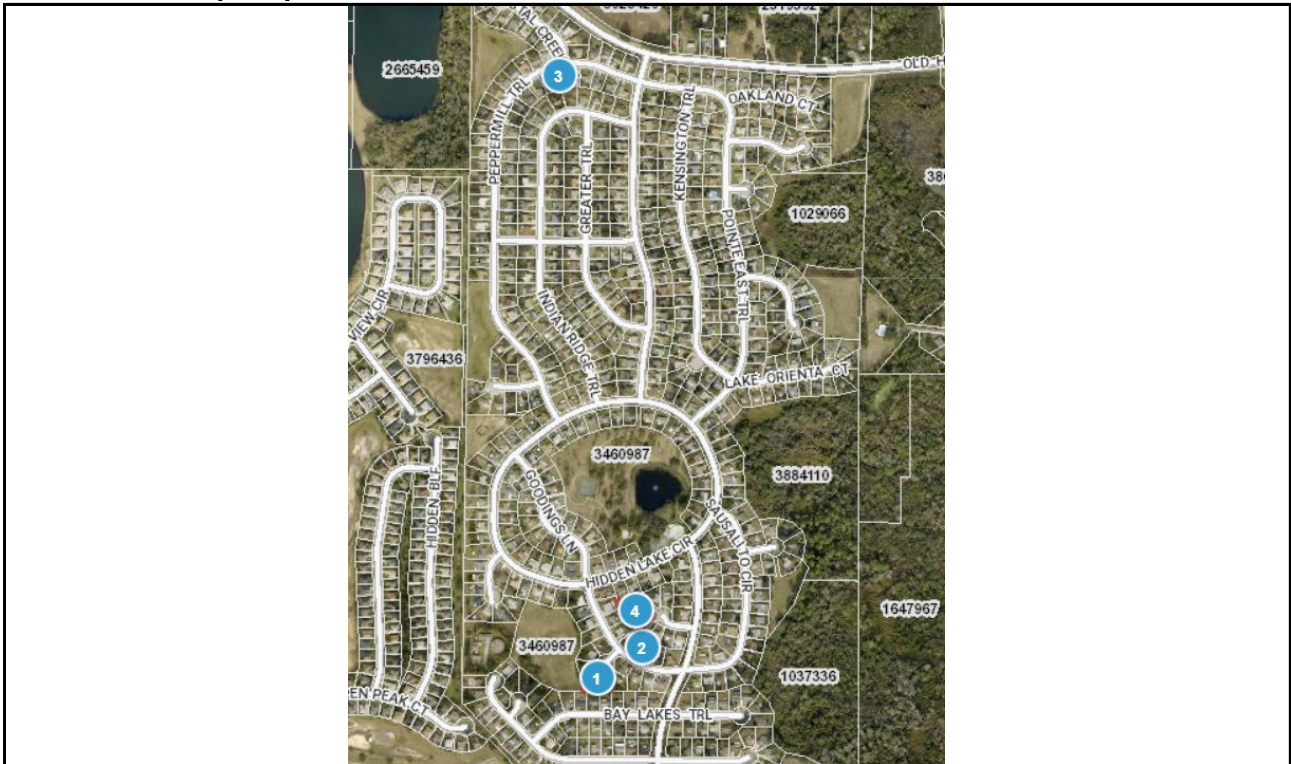
1. Describe Subject
2. Describe Comps
3. Describe Range of Values
4. Describe Petitioner's Comps

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:

DATE

2024-0522 Comp Map



Bubble #	Comp #	Alternate Key	Parcel Address	Distance from Subject(mi.)
1	Comp 3	3324471	14204 RIVER RUN CT CLERMONT	0.73
2	Comp 2	3324366	15719 SAUSALITO CIR CLERMONT	0.7
3	Subject	3773248	14738 PEPPERMILL TRL CLERMONT	-
4	Comp 1	3286456	15720 LAKE HODGE CT CLERMONT	0.65
5				
6				
7				
8				

Alternate Key 3773248
Parcel ID 22-22-26-0535-000-83000

LCPA Property Record Card
Roll Year 2024 Status: A

2024-0522 Subject
PRC Run: 12/9/2024 By

Card # 1 of 1

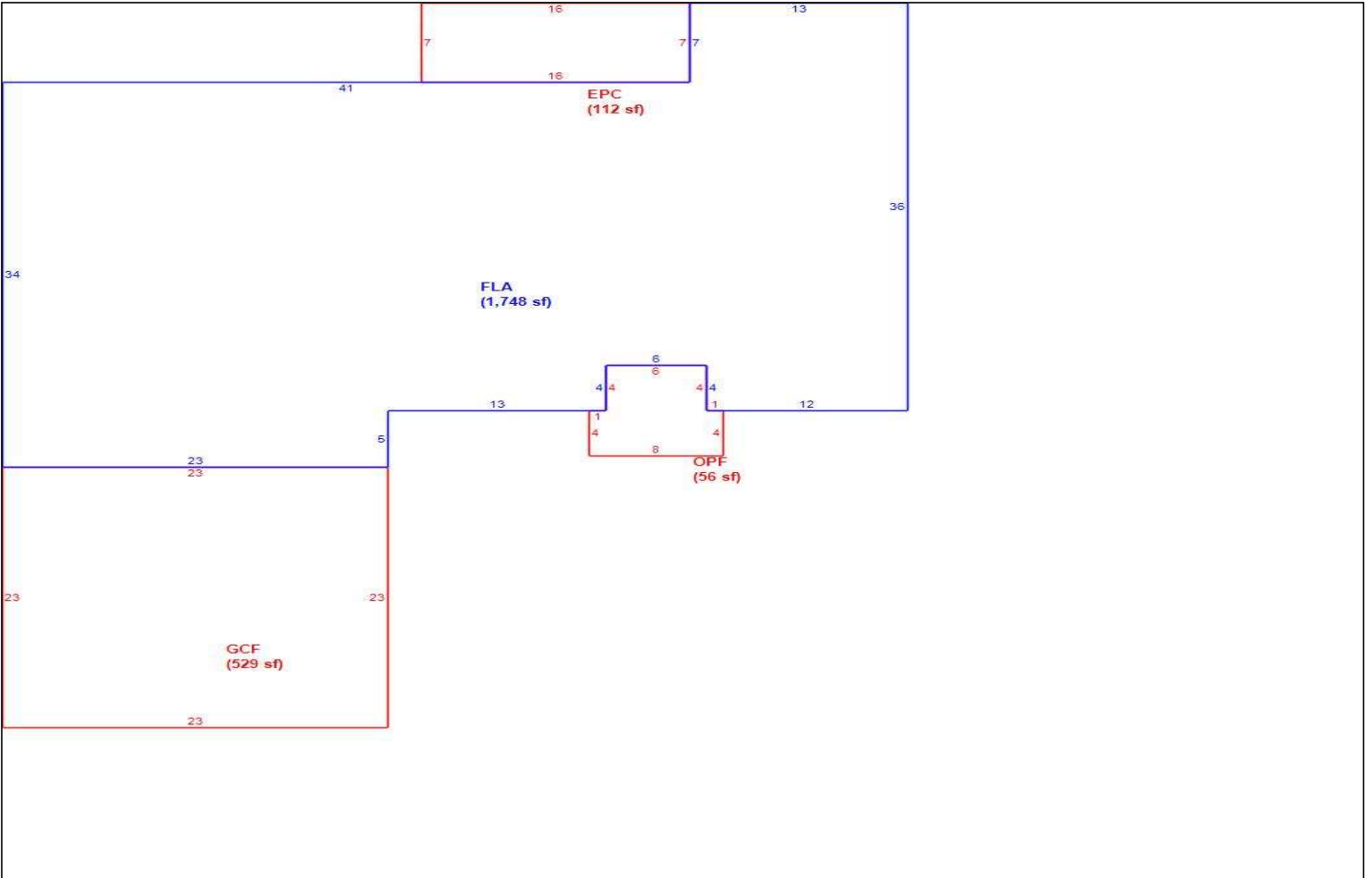
Current Owner		
HPA BORROWER 2018-1 MS LLC		
120 S RIVERSIDE PLZ STE 2000		
CHICAGO	IL	60606-6995

Property Location		
Site Address 14738 PEPPERMILL TRL		
CLERMONT FL 34711		
Mill Group	GH03	NBHD 0583
Property Use		Last Inspection
00100	SINGLE FAMILY	PJF 01-01-202

Legal Description
GREATER HILLS PHASE 8-A SUB LOT 830 PB 39 PGS 7-8 ORB 5072 PG 821

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 242,392
Deprec Bldg Value 223,001		Multi Story 0	



Building Sub Areas					Building Valuation		Construction Detail				
Code	Description	Living Are	Gross Are	Eff Area	Year Built	1998	Imp Type	R1	Bedrooms	3	
EPF	ENCLOSED PORCH FIN	0	112	0	Effective Area	1748	No Stories	1.00	Full Baths	2	
FLA	FINISHED LIVING AREA	1,748	1,748	1748	Base Rate	112.31	Quality Grade	675	Half Baths	0	
GAR	GARAGE FINISH	0	529	0	Building RCN	242,392	Wall Type	03	Heat Type	6	
OPF	OPEN PORCH FINISHE	0	56	0	Condition	VG	Foundation	3	Fireplaces	0	
		% Good		92.00		Functional Obsol		0			
TOTALS		1,748	2,445	1,748	Building RCNLD	223,001	Roof Cover	3	Type AC	03	

Alternate Key 3773248
 Parcel ID 22-22-26-0535-000-83000

LCPA Property Record Card
 Roll Year 2024 Status: A

2024-0522 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
POL2	SWIMMING POOL - RESIDENTIAL	330.00	SF	35.00	2005	2005	11550.00	85.00	9,818
PLD2	POOL/COOL DECK	520.00	SF	5.38	2005	2005	2798.00	70.00	1,959
SEN2	SCREEN ENCLOSED STRUCTURE	1846.00	SF	3.50	2005	2005	6461.00	55.00	3,554

Building Permits									
Roll Year	Permit ID	Issue Date	Comp Date	Amount	Type	Description	Review Date	CO Date	
2007	2006010799	01-19-2006	03-29-2007	4,219	0000	SEN 23X38			
2006	2005071133	10-11-2005	05-08-2006	20,000	0000	POL 38X17 W/ DECK			
1999	8041206	04-01-1998	12-01-1998	92,586	0000	SFR/14738 PEPPERMILL TRL			

Sales Information								Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price	Code	Description	Year	Amount
2018022388	5072	0821	02-23-2018	WD	U	M	I	0			
2017080307	4977	1618	07-25-2017	WD	Q	Q	I	233,000			
	1674	0943	12-30-1998	WD	Q	Q	I	112,400			
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	223,001	15,331	326,332	23262	303070	0.00	303070	326332	301,536	

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 3286456
 Parcel ID 22-22-26-0500-000-07200

LCPA Property Record Card
 Roll Year 2024 Status: A

2024-0522 Comp 1
 PRC Run: 12/9/2024 By
 Card # 1 of 1

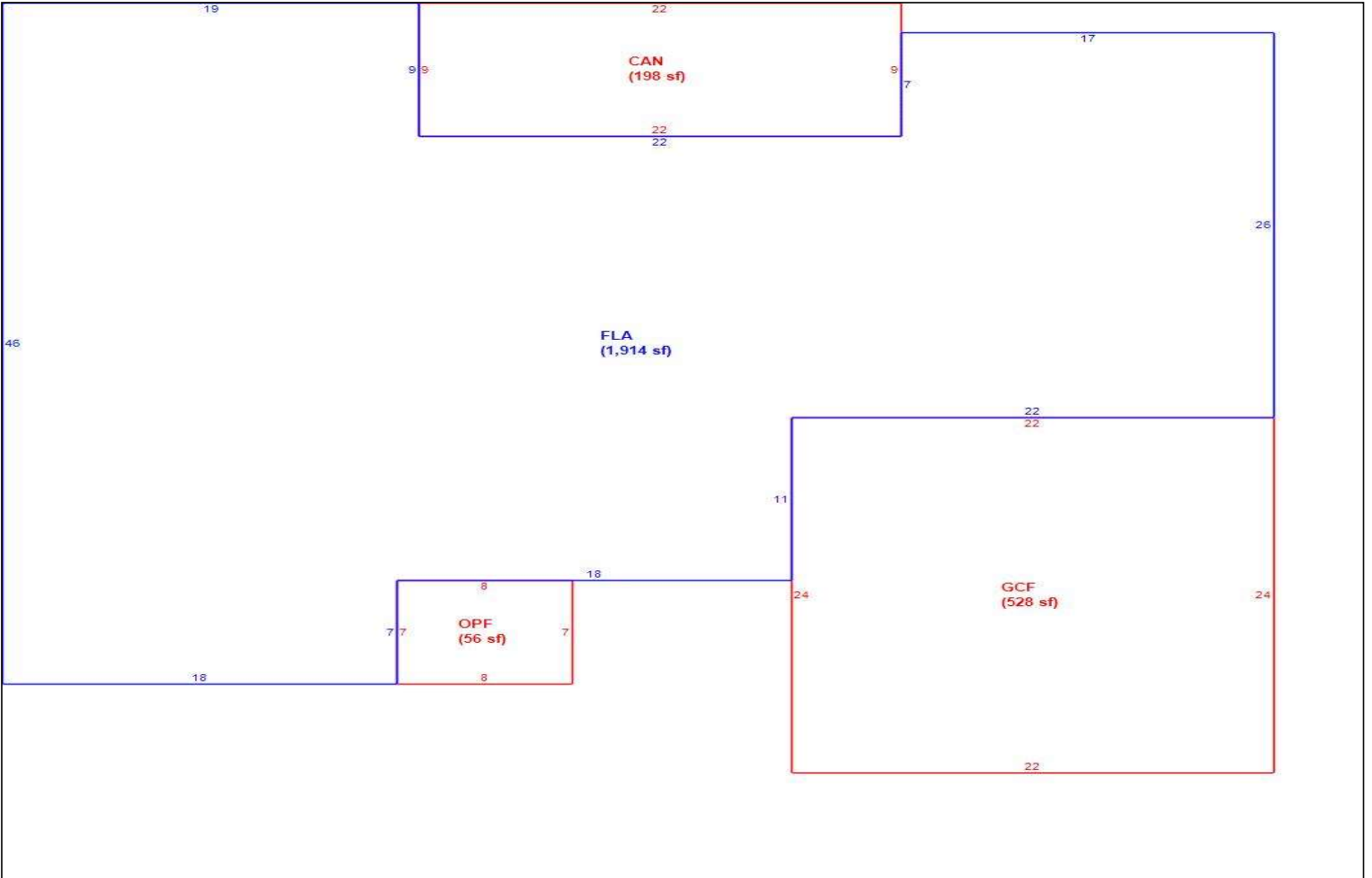
Current Owner			
WALKER AARON & LAUREN			
15720 LAKE HODGE CT			
CLERMONT	FL	34711	

Property Location			
Site Address 15720 LAKE HODGE CT			
CLERMONT FL 34711			
Mill Group	GH03	NBHD	0583
Property Use		Last Inspection	
00100	SINGLE FAMILY	MHS	04-25-202

Legal Description
 GREATER HILLS PHASE 1 SUB LOT 72 PB 30 PGS 41-44 ORB 6236 PG 24

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 258,256 Deprec Bldg Value 235,013 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		
FLA	FINISHED LIVING AREA	1,914	1,914	1914	1990	1914	111.85	No Stories	1.00	Full Baths	3	
GAR	GARAGE FINISH	0	528	0				Quality Grade	675	Half Baths	0	
OPF	OPEN PORCH FINISHE	0	56	0				Condition	G	Heat Type	6	
PAT	PATIO UNCOVERED	0	198	0				% Good	91.00	Fireplaces	0	
TOTALS		1,914	2,696	1,914				Functional Obsol	0	Foundation	3	
					Building RCNLD	235,013		Roof Cover	3	Type AC	03	

Alternate Key 3286456
 Parcel ID 22-22-26-0500-000-07200

LCPA Property Record Card
 Roll Year 2024 Status: A

2024-0522 Comp 1
 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	
2022	2021081167	08-25-2021	04-25-2022	15,800	0002	REPL WINDOWS 10			
2006	2005031386	03-25-2005	05-08-2006	10	0000	ADDS?			
1991	67328	02-01-1990	12-01-1990	61,130	0000	SFR			

Sales Information									Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price		Code	Description	Year	Amount
2023134338	6236	0024	10-31-2023	WD	Q	01	I	408,000				
	3645	1142	06-10-2008	QC	U	U	I	100				
	1377	1040	07-01-1995	QC	U	U	I	0				
	1073	0189	08-01-1990	WD	Q	Q	I	92,400				
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	235,013	0	323,013	0	323013	0.00	323013	323013	297,503	

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Alternate Key 3324366
Parcel ID 22-22-26-0505-000-26700

LCPA Property Record Card
Roll Year 2024 Status: A

2024-0522 Comp 2
PRC Run: 12/9/2024 By

Card # 1 of 1

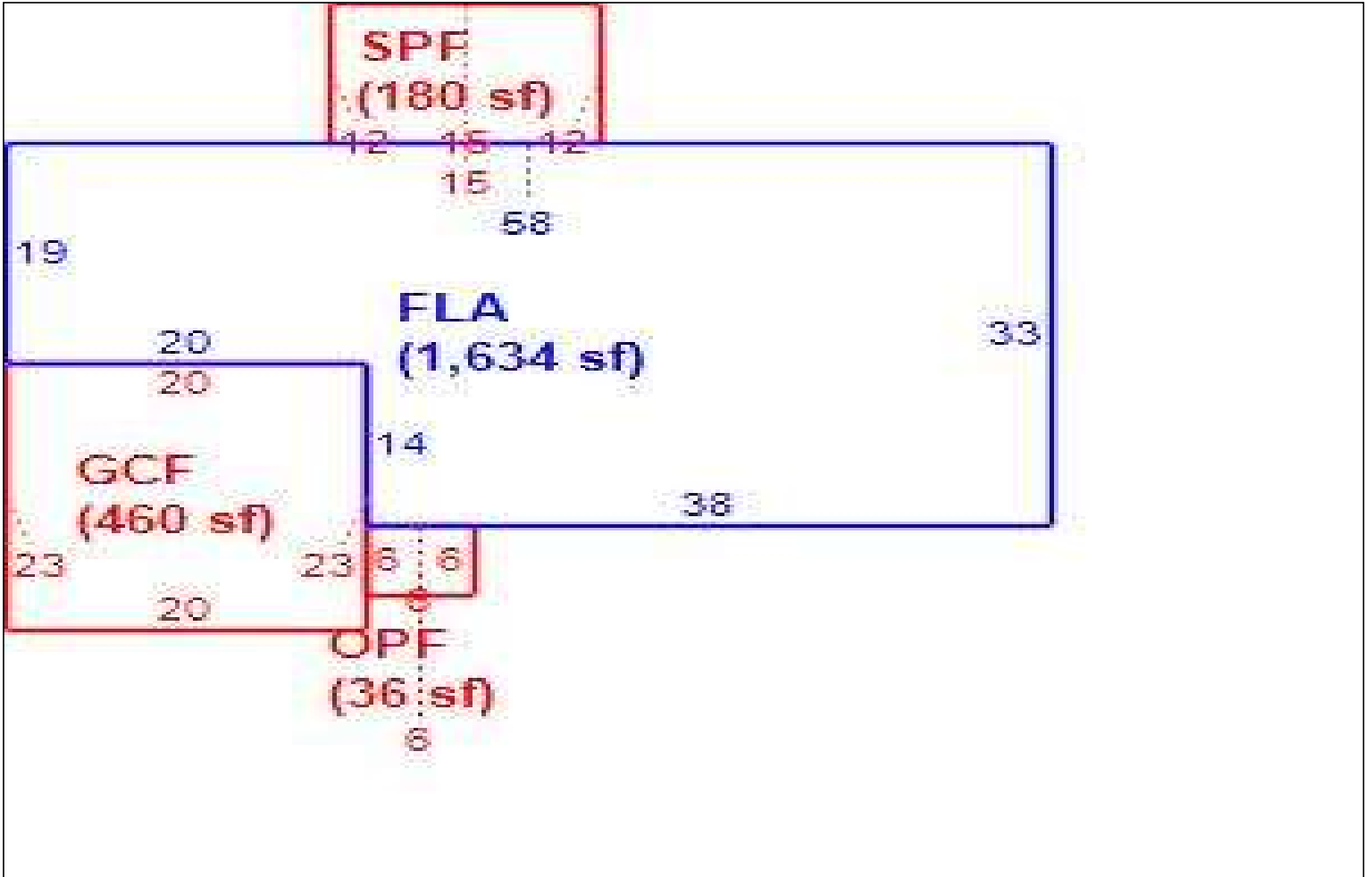
Current Owner		
GUTIERREZ ARIS & RODRIGO GUTIERREZ		
15719 SAUSALITO CIR		
CLERMONT	FL	34711

Property Location		
Site Address 15719 SAUSALITO CIR		
CLERMONT FL 34711		
Mill Group	GH03	NBHD 0583
Property Use		Last Inspection
00100	SINGLE FAMILY	PJF 01-01-202

Legal Description
GREATER HILLS PHASE 2 SUB LOT 267 PB 31 PGS 71-72 ORB 6112 PG 1162

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 227,958 Deprec Bldg Value 221,119 Multi Story 0



Building Sub Areas					Building Valuation		Construction Detail			
Code	Description	Living Are	Gross Are	Eff Area	Year Built	Effective Area	Imp Type	R1	Bedrooms	3
FLA	FINISHED LIVING AREA	1,634	1,634	1634	1991	1634	No Stories	1.00	Full Baths	2
GAR	GARAGE FINISH	0	460	0		112.63	Quality Grade	675	Half Baths	0
OPF	OPEN PORCH FINISHE	0	36	0		227,958	Wall Type	03	Heat Type	6
SPF	SCREEN PORCH FINIS	0	180	0		EX	Foundation	3	Fireplaces	0
						97.00	Roof Cover	3	Type AC	03
						0				
TOTALS		1,634	2,310	1,634		221,119				
					Building RCNLD	221,119				

Alternate Key 3324366
 Parcel ID 22-22-26-0505-000-26700

LCPA Property Record Card
 Roll Year 2024 Status: A

2024-0522 Comp 2
 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
UBU3	UTILITY BLDG UNFINISHED	120.00	SF	7.50	2004	2004	900.00	40.00	360

Building Permits									
Roll Year	Permit ID	Issue Date	Comp Date	Amount	Type	Description	Review Date	CO Date	
2020	SALE	01-01-2019	05-20-2020	1	0099	CHECK VALUE	05-20-2020		
2005	SALE	01-01-2004	05-19-2005	1	0000	CHECK VALUE			
1993	82042	06-01-1992	12-01-1992	2,675	0000	SPF 12X15			
1991	72553	10-01-1990	11-01-1991	55,391	0000	SFR			

Sales Information								Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price	Code	Description	Year	Amount
2023032907	6112 1162	03-13-2023	WD	Q	01	I	375,000	039	HOMESTEAD	2024	25000
2019123031	5366 0755	10-28-2019	WD	Q	Q	I	246,000	059	ADDITIONAL HOMESTEAD	2024	25000
2016082835	4817 2223	08-04-2016	JD	U	U	I	0				
	4397 2291	10-30-2013	QC	U	U	I	100				
	4390 0617	10-07-2013	QC	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	
88,000	221,119	360	309,479	0	309479	50,000.00	259479	284479	284,600	

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Alternate Key 3324471
 Parcel ID 22-22-26-0505-000-27800

LCPA Property Record Card
 Roll Year 2024 Status: A

2024-0522 Comp 3
 PRC Run: 12/9/2024 By

Card # 1 of 1

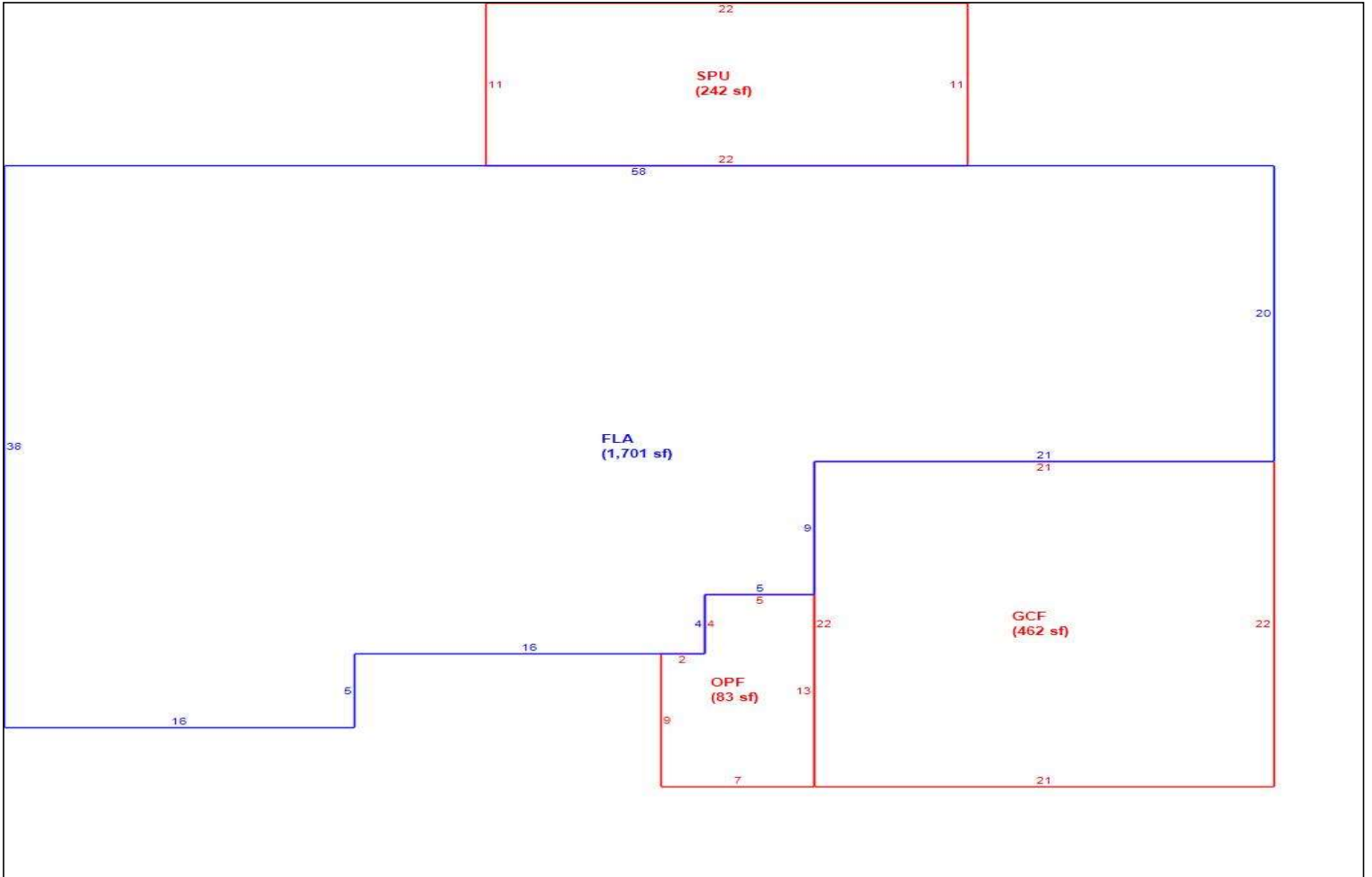
Current Owner		
CLARKE ANDREW B AND FAITH D BENNET		
14204 RIVER RUN CT		
CLERMONT	FL	34711

Property Location		
Site Address 14204 RIVER RUN CT		
CLERMONT FL 34711		
Mill Group	GH03	NBHD 0583
Property Use		Last Inspection
00100	SINGLE FAMILY	MHS 04-23-201

Legal Description
 GREATER HILLS PHASE 2 SUB LOT 278 PB 31 PGS 71-72 ORB 6206 PG 2156

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 235,381 Deprec Bldg Value 216,551 Multi Story 0



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	1,701	1,701	1701	Effective Area	1701	No Stories	1.00	Full Baths	2
GAR	GARAGE FINISH	0	462	0	Base Rate	112.43	Quality Grade	675	Half Baths	0
OPF	OPEN PORCH FINISHE	0	83	0	Building RCN	235,381	Wall Type	03	Heat Type	6
SPU	SCREEN PORCH UNFIN	0	242	0	Condition	VG	Foundation	3	Fireplaces	0
TOTALS		1,701	2,488	1,701	% Good	92.00	Roof Cover	3	Type AC	03
					Functional Obsol	0				
					Building RCNLD	216,551				

Alternate Key 3324471
 Parcel ID 22-22-26-0505-000-27800

LCPA Property Record Card
 Roll Year 2024 Status: A

2024-0522 Comp 3
 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	
2019	SALE	01-01-2018	04-23-2019	1	0099	CHECK VALUE	04-24-2019		
2016	2015010413	01-21-2015	03-23-2016	9,000	0002	SCRN RM	03-23-2016	02-17-2015	
2003	SALE	01-01-2002	11-12-2001	1	0000	CHECK VALUE			
1991	72556	10-01-1990	11-01-1991	57,172	0000	SFR			

Sales Information									Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price	Code	Description	Year	Amount	
2023109710	6206	2156	08-28-2023	WD	Q	01	I	395,000	039	HOMESTEAD	2024	25000
2023085761	6177	0989	07-14-2023	WD	Q	01	I	353,000	059	ADDITIONAL HOMESTEAD	2024	25000
2019119003	5361	0433	10-11-2019	QC	U	U	I	71,000				
2018083700	5141	1625	07-16-2018	WD	Q	Q	I	242,000				
	4528	1926	09-15-2014	WD	Q	Q	I	165,000				
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	216,551	0	304,551	0	304551	50,000.00	254551	279551	279,780

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