



PETITION TO THE VALUE ADJUSTMENT BOARD
REQUEST FOR HEARING

Section 194.011, Florida Statutes 3817290

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), 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 reasons 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

<b>Petition #</b> 2024-0786	Alternate Key: 3817290	Parcel ID: 25-19-25-0181-000-10600	
<b>Petitioner Name</b> ROBERT PEYTON, RYAN LLC The Petitioner is: <input type="checkbox"/> Taxpayer of Record <input checked="" type="checkbox"/> Taxpayer's agent <input type="checkbox"/> Other, Explain:	<b>Property Address</b> 4621 TREASURE CAY RD TAVARES		<input type="checkbox"/> Check if Multiple Parcels
<b>Owner Name</b> IH3 PROPERTY FLORIDA LP	Value from TRIM Notice	Value before Board Action Value presented by Prop Appr	Value after Board Action
<b>1. Just Value, required</b>	\$ 267,830	\$ 267,830	
<b>2. Assessed or classified use value, *if applicable</b>	\$ 248,690	\$ 248,690	
<b>3. Exempt value, *enter "0" if none</b>	\$ -		
<b>4. Taxable Value, *required</b>	\$ 248,690	\$ 248,690	
*All values entered should be county taxable values, School and other taxing authority values may differ.			

**Last Sale Date** 12/11/2013      **Price:** \$135,000       Arm's Length     Distressed    Book 4427 Page 368

ITEM	Subject	Comparable #1	Comparable #2	Comparable #3
<b>AK#</b>	3817290	3798000	3862017	3798020
<b>Address</b>	4621 TREASURE CAY RD TAVARES	4910 ABACO DR TAVARES	4503 BARBUDA DR TAVARES	4900 TREASURE CAY RD TAVARES
<b>Proximity</b>		SAME SUB	SAME SUB	SAME SUB
<b>Sales Price</b>		\$335,000	\$320,000	\$330,000
<b>Cost of Sale</b>		-15%	-15%	-15%
<b>Time Adjust</b>		0.80%	0.80%	2.40%
<b>Adjusted Sale</b>		\$287,430	\$274,560	\$288,420
<b>\$/SF FLA</b>	\$158.39 per SF	\$188.60 per SF	\$168.55 per SF	\$169.66 per SF
<b>Sale Date</b>		10/30/2023	10/5/2023	6/20/2023
<b>Terms of Sale</b>		<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
<b>Fla SF</b>	1,691	1,524	8350	1,629	3100	1,700	-450
<b>Year Built</b>	2004	2002		2016		2000	
<b>Constr. Type</b>	BLOCK	BLOCK		BLOCK		BLOCK	
<b>Condition</b>	GOOD	GOOD		GOOD		GOOD	
<b>Baths</b>	2.0	2.0		2.0		2.0	
<b>Garage/Carport</b>	2 CAR	2 CAR		2 CAR		2 CAR	
<b>Porches</b>	YES	YES		YES		YES	
<b>Pool</b>	N	Y	-20000	N	0	N	0
<b>Fireplace</b>	0	0	0	0	0	1	-2500
<b>AC</b>	Central	Central	0	Central	0	Central	0
<b>Other Adds</b>	N	N		N		N	
<b>Site Size</b>	1 LOT	1 LOT		1 LOT		1 LOT	
<b>Location</b>	SUBDIVISION	SAME SUB		SAME SUB		SAME SUB	
<b>View</b>	INT LOT	INT LOT		INT LOT		INT LOT	
		-Net Adj. 4.1%	-11650	Net Adj. 1.1%	3100	-Net Adj. 1.0%	-2950
		Gross Adj. 9.9%	28350	Gross Adj. 1.1%	3100	Gross Adj. 1.0%	2950
<b>Adj. Sales Price</b>	Market Value <b>\$267,830</b>	Adj Market Value	<b>\$275,780</b>	Adj Market Value	<b>\$277,660</b>	Adj Market Value	<b>\$285,470</b>
	Value per SF 158.39						

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.

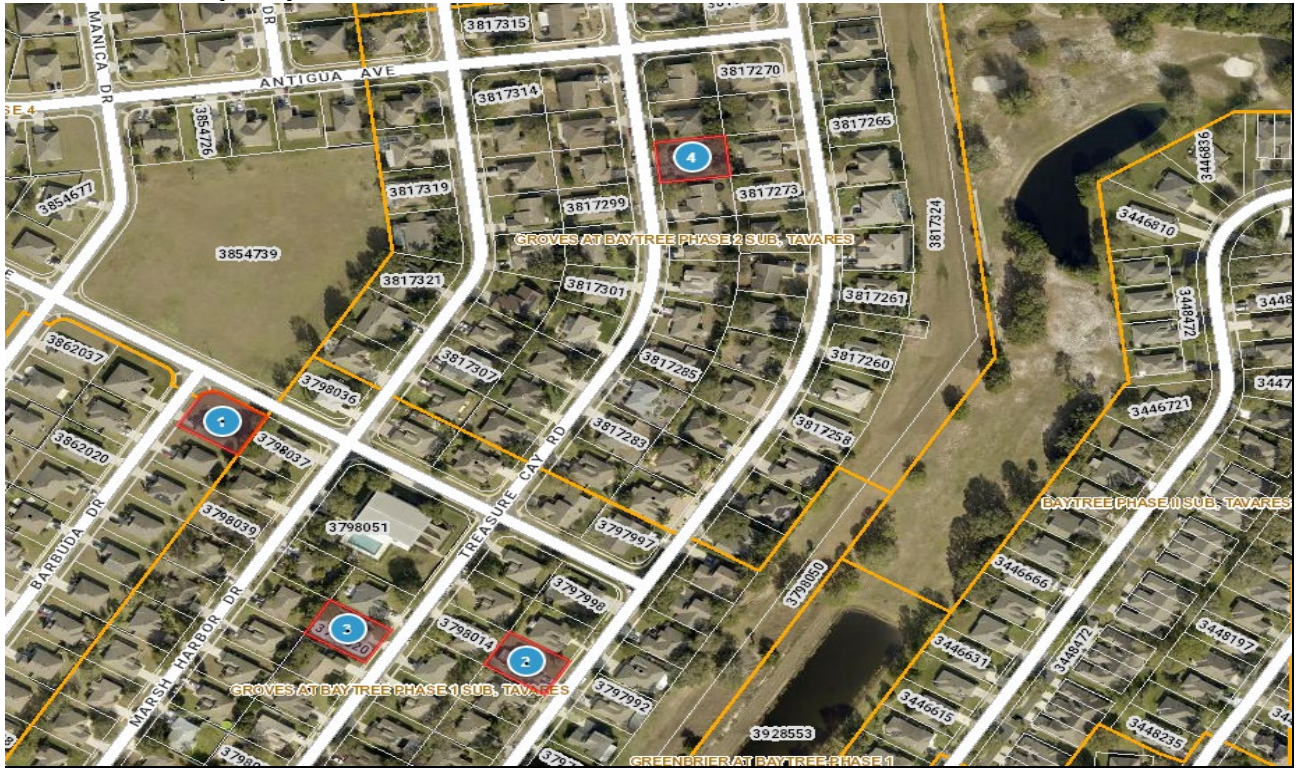
1. Describe Subject
2. Describe Comps
3. Describe Range of Values
4. Describe Petitioner's Comps

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: SCOTT DAWSON**

**DATE 12/11/2024**

**2024-078€ Comp Map**



Bubble #	Comp #	Alternate Key	Parcel Address	Distance from Subject(mi.)
1	COMP 2	3862017	4503 BARBUDA DR TAVARES	SAME SUB
2	COMP 1	3798000	4910 ABACO DR TAVARES	SAME SUB
3	COMP 3	3798020	4900 TREASURE CAY RD TAVARES	SAME SUB
4	SUBJECT	3817290	4621 TREASURE CAY RD TAVARES	-
5				
6				
7				
8				

Alternate Key 3817290  
Parcel ID 25-19-25-0181-000-10600

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

2024-0786 Subject  
PRC Run: 12/11/2024 By

Card # 1 of 1

Current Owner		
IH3 PROPERTY FLORIDA LP C/O INVITATION HOMES TAX DEPT 1717 MAIN ST STE 2000		
DALLAS	TX	75201

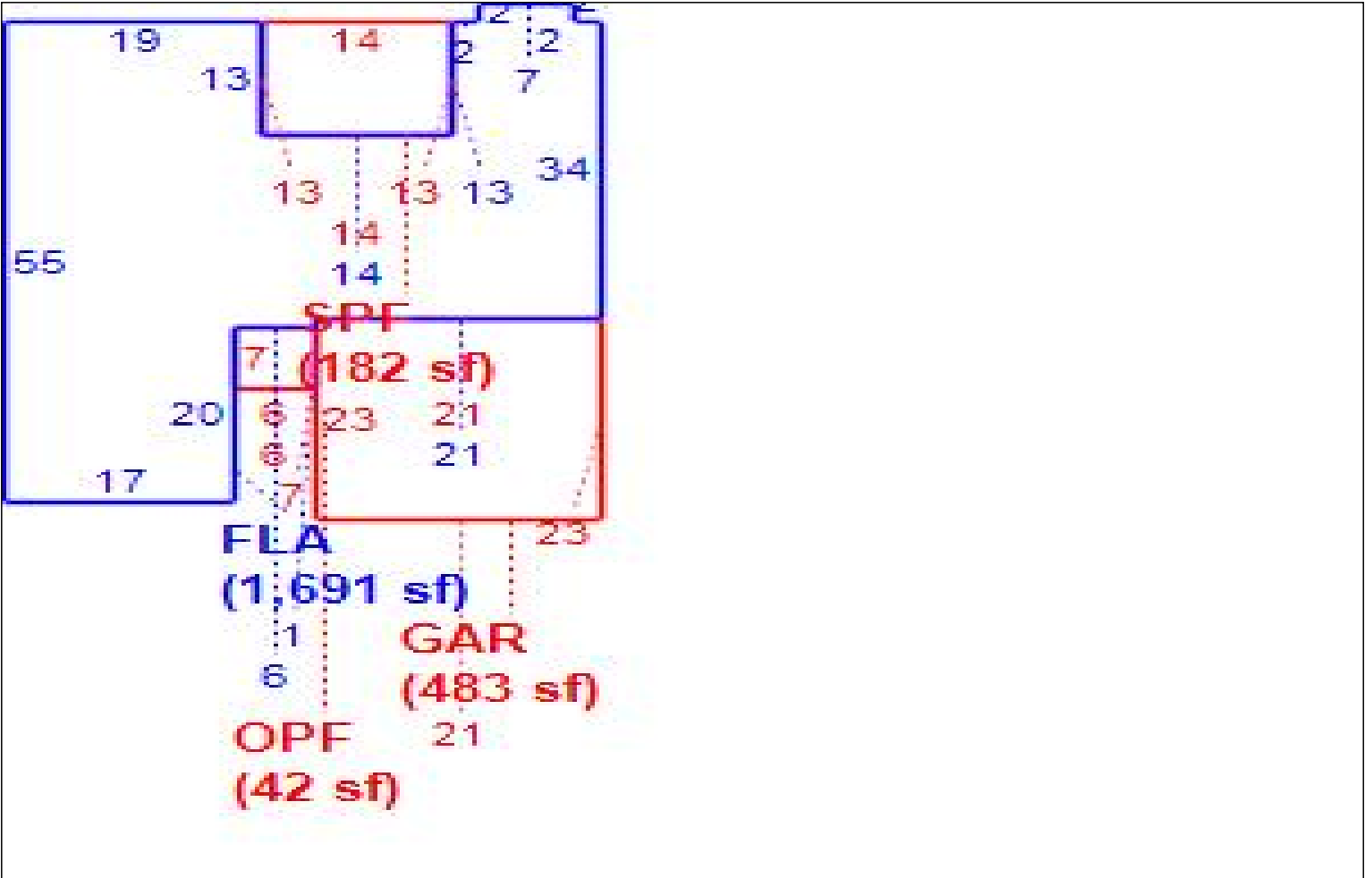
**SUBJECT**

Property Location		
Site Address 4621 TREASURE CAY RD TAVARES FL 32778		
Mill Group 000T	NBHD 0643	
Property Use		Last Inspection
00100	SINGLE FAMILY	TRF 02-17-202

Legal Description
GROVES AT BAYTREE PHASE 2 PB 49 PG 32-33 LOT 106 ORB 4427 PG 368

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	50,000.00	0.0000	1.58	1.000	1.000	0	79,000
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		79,000		
Classified Acres		0		Classified JV/Mkt		79,000		Classified Adj JV/Mkt		0		

Sketch			
Bldg 1	Sec 1	of 1	Replacement Cost 194,670
Deprec Bldg Value 188,830		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
FLA	FINISHED LIVING AREA	1,691	1,691	1691	2004	1691	No Stories	1.00	Full Baths 2
GAR	GARAGE FINISH	0	483	0		93.18	Quality Grade	645	Half Baths 0
OPF	OPEN PORCH FINISHE	0	42	0		194,670	Wall Type	03	Heat Type 6
SPF	SCREEN PORCH FINIS	0	182	0		EX	Foundation	3	Fireplaces 0
TOTALS		1,691	2,398	1,691		97.00	Roof Cover	3	Type AC 03
						0	Building RCNLD	188,830	

Alternate Key 3817290  
 Parcel ID 25-19-25-0181-000-10600

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

2024-0786 Subject  
 PRC Run: 12/11/2024 By  
 Card # 1 of 1

<b>Miscellaneous Features</b>									
<i>*Only the first 10 records are reflected below</i>									
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	04-00591	06-28-2004	03-10-2005	100,450	0000	SFR 4621 TREASURE CAY RD			

<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
	4427	0368	12-11-2013	WD	Q	Q	I	135,000				
	3067	2066	01-04-2006	QC	U	U	I	0				
	2743	0793	01-11-2005	WD	Q	Q	I	180,000				
Total											0.00	

<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	
79,000	188,830	0	267,830	0	267830	0.00	267830	267830	267,830	

\*\*\*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 3798000  
Parcel ID 25-19-25-0180-000-02300

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

2024-0786 Comp 1  
PRC Run: 12/11/2024 By

Card # 1 of 1

Current Owner		
FERNANDEZ JOAQUIN & OLGA C		
1225 E CHESTNUT ST		
HAZLETON	PA	18201

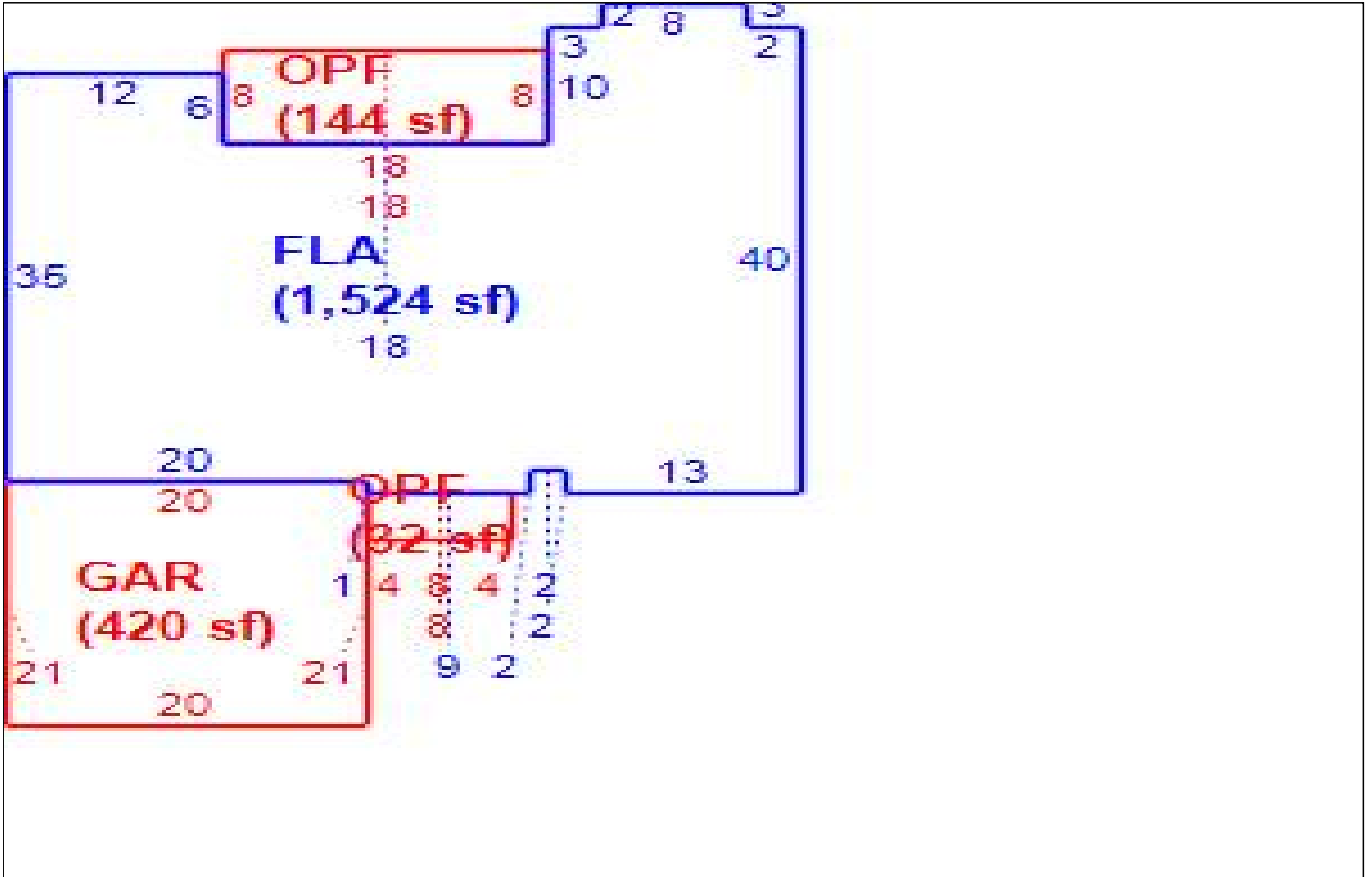
COMP 1

Property Location			
Site Address 4910 ABACO DR			
TAVARES		FL 32778	
Mill Group 000T	NBHD 0643		
Property Use		Last Inspection	
00100	SINGLE FAMILY	TRF	02-15-202

Legal Description
TAVARES, GROVES AT BAYTREE PHASE 1 SUB LOT 23 PB 43 PGS 11-12 ORB 6237 PG 917

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	50,000.00	0.0000	1.58	1.000	1.000	0	79,000
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		79,000		
Classified Acres		0		Classified JV/Mkt		79,000		Classified Adj JV/Mkt		0		

Sketch			
Bldg 1	Sec 1	of 1	Replacement Cost 178,194
Deprec Bldg Value 172,848		Multi Story 0	



Building Sub Areas				Building Valuation			Construction Detail			
Code	Description	Living Are	Gross Are	Eff Area	Year Built	2002	Imp Type	R1	Bedrooms	3
FLA	FINISHED LIVING AREA	1,524	1,524	1524	Effective Area	1524	No Stories	1.00	Full Baths	2
GAR	GARAGE FINISH	0	420	0	Base Rate	94.45	Quality Grade	645	Half Baths	0
OPF	OPEN PORCH FINISHE	0	176	0	Building RCN	178,194	Condition	EX	Heat Type	6
					% Good	97.00	Foundation	3	Fireplaces	0
					Functional Obsol	0	Roof Cover	3	Type AC	03
TOTALS		1,524	2,120	1,524	Building RCNLD	172,848				



Alternate Key 3798000  
 Parcel ID 25-19-25-0180-000-02300

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

2024-0786 Comp 1  
 PRC Run: 12/11/2024 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
PLD2	POOL/COOL DECK	250.00	SF	5.38	2004	2004	1345.00	70.00	942
SEN2	SCREEN ENCLOSED STRUCTURE	756.00	SF	3.50	2004	2004	2646.00	50.00	1,323
HTB3	HOT TUB/SPA	1.00	UT	7000.00	2004	2004	7000.00	50.00	3,500

<b>Building Permits</b>									
Roll Year	Permit ID	Issue Date	Comp Date	Amount	Type	Description	Review Date	CO Date	
2005	04-00068	01-23-2004	10-14-2004	10,000	0000	SWIMSPA & DECKING 6X13			
2003	01-00873	01-01-2002	11-25-2002	84,190	0000	SFR/3-4910 ABACO DR			

<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
2023135445	6237	0917	10-30-2023	WD	Q	01	I	335,000			
2021069921	5713	0342	05-07-2021	WD	Q	01	I	134,000			
	4297	0720	03-21-2013	WD	Q	Q	I	129,000			
	2463	2254	11-25-2003	WD	Q	Q	I	144,000			
	2082	1771	03-08-2002	WD	Q	Q	I	126,400			
<b>Total</b>											0.00

<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	
79,000	172,848	5,765	257,613	0	257613	0.00	257613	257613	257,854	

\*\*\*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 3862017  
 Parcel ID 25-19-25-0184-000-31700

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

2024-0786 Comp 2  
 PRC Run: 12/11/2024 By

Card # 1 of 1

Current Owner		
DYER CYPRIAN C		
4503 BARBUDA DR		
TAVARES	FL	32778

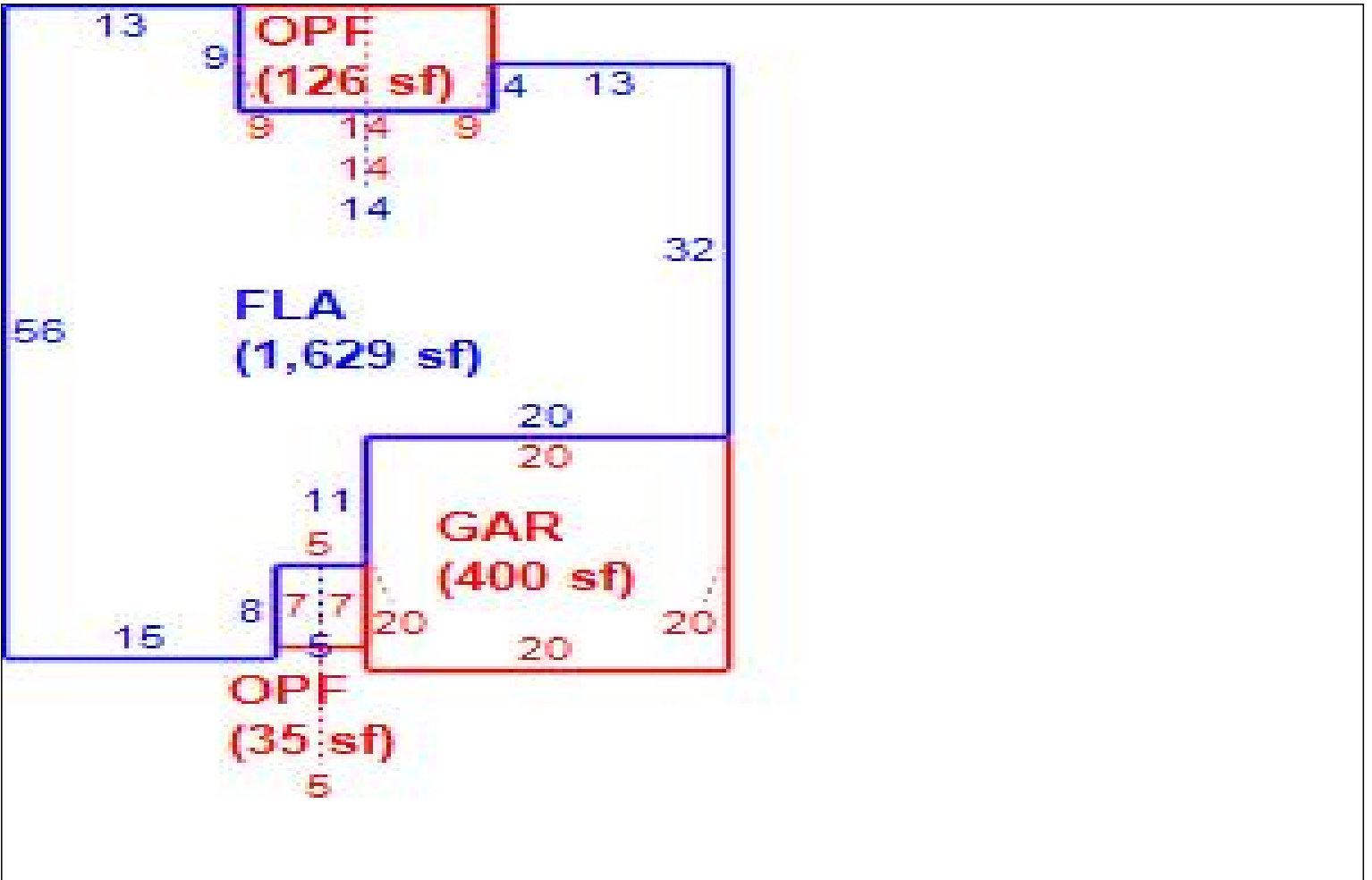
COMP 2

Property Location			
Site Address 4503 BARBUDA DR			
TAVARES		FL 32778	
Mill Group	000T	NBHD	0643
Property Use		Last Inspection	
00100	SINGLE FAMILY	PJF	01-01-202

Legal Description
GROVES AT BAYTREE PHASE 5 PB 61 PG 27-28 LOT 317 ORB 6228 PG 2311

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	50,000.00	0.0000	1.58	1.000	1.000	0	79,000
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		79,000		
Classified Acres		0		Classified JV/Mkt		79,000		Classified Adj JV/Mkt		0		

Sketch			
Bldg 1	Sec 1	of 1	Replacement Cost 198,702
Deprec Bldg Value 192,741		Multi Story 0	



Building Sub Areas				Building Valuation		Construction Detail					
Code	Description	Living Are	Gross Are	Eff Area	Year Built	2016	Imp Type	R1	Bedrooms	4	
FLA	FINISHED LIVING AREA	1,629	1,629	1629	Effective Area	1629	No Stories	1.00	Full Baths	2	
GAR	GARAGE FINISH	0	400	0	Base Rate	99.77	Quality Grade	655	Half Baths	0	
OPF	OPEN PORCH FINISHE	0	161	0	Building RCN	198,702	Wall Type	03	Heat Type	6	
						Condition	EX	Foundation	3	Fireplaces	0
						% Good	97.00	Roof Cover	3	Type AC	03
						Functional Obsol	0				
TOTALS		1,629	2,190	1,629	Building RCNLD	192,741					

Alternate Key 3862017  
 Parcel ID 25-19-25-0184-000-31700

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

2024-0786 Comp 2  
 PRC Run: 12/11/2024 By  
 Card # 1 of 1

<b>Miscellaneous Features</b>									
<i>*Only the first 10 records are reflected below</i>									
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	
2017	16-00001114	09-21-2016	12-15-2016	215,392	0001	SFR 3/2 4503 BARBUDA DR	12-15-2016	12-07-2016	

<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
2023128580	6228	2311	10-05-2023	WD	Q	01	I	320,000	039	HOMESTEAD	2024	25000
2021125048	5791	1501	08-26-2021	QC	U	11	I	100	059	ADDITIONAL HOMESTEAD	2024	25000
2017050685	4942	0915	05-02-2017	LE	U	U	I	100				
2016130602	4878	0233	12-14-2016	WD	Q	Q	I	201,900				
	4599	1488	01-24-2015	WD	U	M	V	1,475,000				
<b>Total</b>											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	
79,000	192,741	0	271,741	0	271741	50,000.00	221741	246741	271,741	

\*\*\*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 3798020  
 Parcel ID 25-19-25-0180-000-04300

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

2024-0786 Comp 3  
 PRC Run: 12/11/2024 By  
 Card # 1 of 1

<b>Miscellaneous Features</b>									
<i>*Only the first 10 records are reflected below</i>									
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	

<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
2023074827	6164	0776	06-20-2023	WD	Q	01	I	330,000				
	3395	2121	03-16-2007	WD	Q	Q	I	218,000				
	1836	1427	06-29-2000	WD	Q	Q	I	134,100				
Total												0.00

<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	
79,000	190,920	0	269,920	0	269920	0.00	269920	269920	269,920	

\*\*\*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.\*\*\*