



PETITION TO THE VALUE ADJUSTMENT BOARD REQUEST FOR HEARING

Section 194.011, Florida Statutes **3844687**

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.

COMPLETED BY CLERK OF THE VALUE ADJUSTMENT BOARD (VAB)			
Petition #	2024-0855	County Lake	Tax year 2024 Date received 9-12-24
COMPLETED BY THE PETITIONER			
PART 1. Taxpayer Information HPA II BORROWER 2021-1 LLC			
Taxpayer name: Joint Venture - HPA JV 2019 Property Holdco LLC; Scott		Representative: Ryan, LLC c/o Robert Peyton	
Mailing address for notices	Ryan, LLC 16220 North Scottsdale Rd, Ste 650 Scottsdale, AZ 85254	Parcel ID and physical address or TPP account #	0719270950-000-02500 3509 Oak Brook Lane
Phone	954-740-6240	Email	ResidentialAppeals@ryan.com
The standard way to receive information is by US mail. If possible, I prefer to receive information by <input checked="" type="checkbox"/> email <input type="checkbox"/> fax.			
<input type="checkbox"/> I am filing this petition after the petition deadline. I have attached a statement of the reasons I filed late and any documents that support my statement.			
<input type="checkbox"/> I will not attend the hearing but would like my evidence considered. (In this instance only, you must submit duplicate copies of your evidence to the value adjustment board clerk. Florida law allows the property appraiser to cross examine or object to your evidence. The VAB or special magistrate ruling will occur under the same statutory guidelines as if you were present.)			
Type of Property <input checked="" type="checkbox"/> Res. 1-4 units <input type="checkbox"/> Industrial and miscellaneous <input type="checkbox"/> High-water recharge <input type="checkbox"/> Historic, commercial or nonprofit <input type="checkbox"/> Commercial <input type="checkbox"/> Res. 5+ units <input type="checkbox"/> Agricultural or classified use <input type="checkbox"/> Vacant lots and acreage <input type="checkbox"/> Business machinery, equipment			
PART 2. Reason for Petition Check one. If more than one, file a separate petition.			
<input checked="" type="checkbox"/> Real property value (check one) <input checked="" type="checkbox"/> decrease <input type="checkbox"/> increase <input type="checkbox"/> Denial of exemption Select or enter type:			
<input type="checkbox"/> Denial of classification <input type="checkbox"/> Parent/grandparent reduction <input type="checkbox"/> Property was not substantially complete on January 1 <input type="checkbox"/> Denial for late filing of exemption or classification (Include a date-stamped copy of application.)			
<input type="checkbox"/> Tangible personal property value (You must have timely filed a return required by s.193.052. (s.194.034, F.S.)) <input type="checkbox"/> Qualifying improvement (s. 193.1555(5), F.S.) or change of ownership or control (s. 193.155(3), 193.1554(5), or 193.1555(5), F.S.)			
<input type="checkbox"/> Refund of taxes for catastrophic event			
<input type="checkbox"/> Check here if this is a joint petition. Attach a list of units, parcels, or accounts with the property appraiser's determination that they are substantially similar. (s. 194.011(3)(e), (f), and (g), F.S.)			
<input checked="" type="checkbox"/> Enter the time (in minutes) you think you need to present your case. Most hearings take 15 minutes. The VAB is not bound by the requested time. For single joint petitions for multiple units, parcels, or accounts, provide the time needed for the entire group.			
<input type="checkbox"/> My witnesses or I will not be available to attend on specific dates. I have attached a list of dates.			

You have the right to exchange evidence with the property appraiser. To initiate the exchange, you must submit your evidence directly to the property appraiser at least 15 days before the hearing and make a written request for the property appraiser's evidence. At the hearing, you have the right to have witnesses sworn.

You have the right, regardless of whether you initiate the evidence exchange, to receive from the property appraiser a copy of your property record card containing information relevant to the computation of your current assessment, with confidential information redacted. When the property appraiser receives the petition, he or she will either send the property record card to you or notify you how to obtain it online.

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 # 2024-0855	Alternate Key: 3844687	Parcel ID: 07-19-27-0950-000-02500
Petitioner Name Ryan, LLC C/O Robert Peyton The Petitioner is: <input type="checkbox"/> Taxpayer of Record <input checked="" type="checkbox"/> Taxpayer's agent <input type="checkbox"/> Other, Explain:	Property Address 3509 OAK BROOK LN EUSTIS	<input type="checkbox"/> Check if Multiple Parcels
Owner Name HPA II Borrower 2021-1 LLC	Value from TRIM Notice	Value before Board Action Value presented by Prop Appr
		Value after Board Action
1. Just Value, required	\$ 267,300	\$ 267,300
2. Assessed or classified use value, *if applicable	\$ 264,500	\$ 264,500
3. Exempt value, *enter "0" if none	\$ -	
4. Taxable Value, *required	\$ 264,500	\$ 264,500

*All values entered should be county taxable values, School and other taxing authority values may differ.

Last Sale Date 12/4/2020 **Price:** \$240,000 Arm's Length Distressed Book 5598 Page 38

ITEM	Subject	Comparable #1	Comparable #2	Comparable #3
AK#	3844687	3844762	3828349	3844744
Address	3509 OAK BROOK LN EUSTIS	3602 OAK BROOK LN EUSTIS	2424 SANDRIDGE CIR EUSTIS	3185 OAK BROOK LN EUSTIS
Proximity		0.09 Miles	1.05 Miles	0.19 Miles
Sales Price		\$364,900	\$385,000	\$349,000
Cost of Sale		-15%	-15%	-15%
Time Adjust		1.20%	2.80%	1.60%
Adjusted Sale		\$314,544	\$338,030	\$302,234
\$/SF FLA	\$167.27 per SF	\$163.57 per SF	\$152.61 per SF	\$157.17 per SF
Sale Date		9/7/2023	5/26/2023	8/17/2023
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	1,598	1,923	-16250	2,215	-30850	1,923	-16250
Year Built	2006	2006	0	2005	0	2006	0
Constr. Type	Block/Stucco	Block/Stucco	0	Block/Stucco	0	Block/Stucco	0
Condition	EX	EX	0	EX	0	EX	0
Baths	2.1	2.1	0	2.1	0	2.1	0
Garage/Carport	Garage	Garage	0	Garage	0	Garage	0
Porches	2 Small OPF	OPF	0	Small OPF	10000	OPF	0
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	-	PAT	-700	PAT	-1800	PAT	-700
Site Size	Lot	Lot	0	Large Lot	-20000	Lot	0
Location	Sub	Sub	0	Sub	0	Sub	0
View	House	House	0	House	0	House	0
		-Net Adj. 5.4%	-16950	-Net Adj. 12.6%	-42650	-Net Adj. 5.6%	-16950
		Gross Adj. 5.4%	16950	Gross Adj. 18.5%	62650	Gross Adj. 5.6%	16950
Adj. Sales Price	Market Value \$267,300	Adj Market Value	\$297,594	Adj Market Value	\$295,380	Adj Market Value	\$285,284
	Value per SF 167.27						

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.

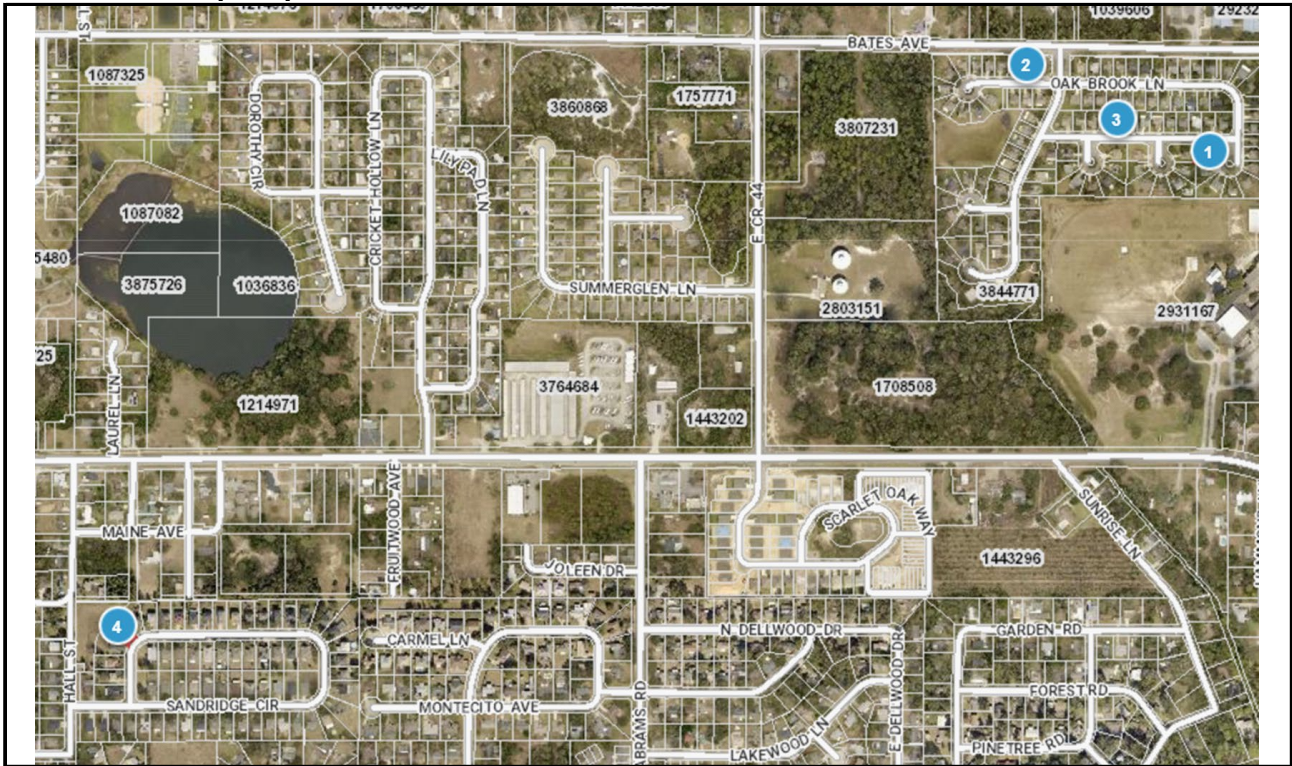
Ryan comps are all outside of the sub while ignoring the two sales in the same sub----- Subject is 2 story, all Ryan comps are 1 story

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: Chris Jensen

DATE 11/18/2024

2024-0855 Comp Map



Bubble #	Comp #	Alternate Key	Parcel Address	Distance from Subject(mi.)
1	Subject	3844687	3509 OAK BROOK LN EUSTIS	-
2	Comp 3	3844744	3185 OAK BROOK LN EUSTIS	0.19
3	Comp 1	3844762	3602 OAK BROOK LN EUSTIS	0.09
4	Comp 2	3828349	2424 SANDRIDGE CIR EUSTIS	1.05
5				
6				
7				
8				

Alternate Key 3844687
Parcel ID 07-19-27-0950-000-02500

LCPA Property Record Card
Roll Year 2025 Status: A

2024-0855 Subject
PRC Run: 12/11/2024 By
Card # 1 of 1

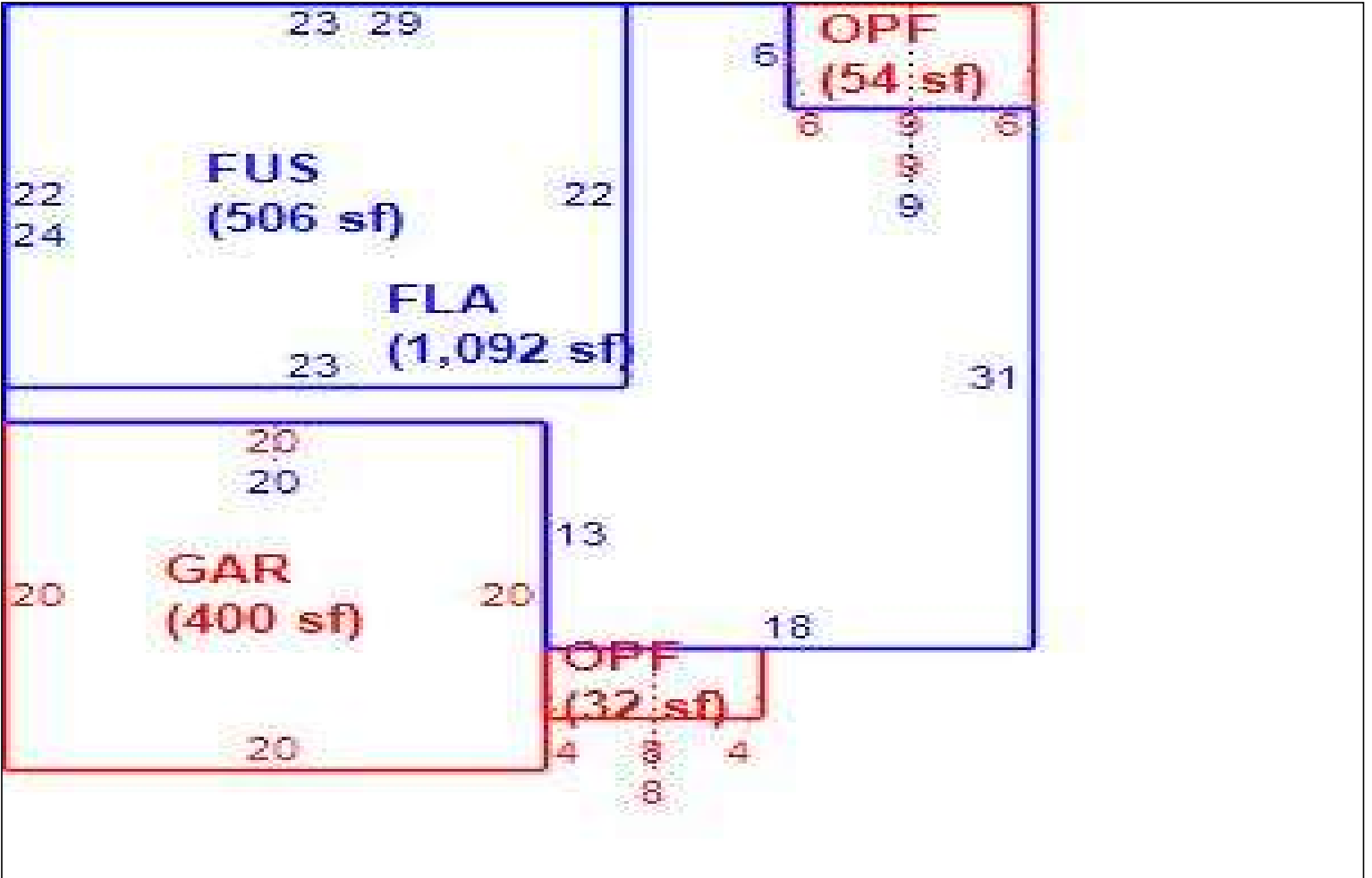
Current Owner		
HPA II BORROWER 2021-1 LLC		
120 S RIVERSIDE PLZ STE 2000		
CHICAGO	IL	60606

Property Location		
Site Address 3509 OAK BROOK LN		
EUSTIS FL 32736		
Mill Group 000E	NBHD 2352	
Property Use		Last Inspection
00100	SINGLE FAMILY	TRF 01-01-202

Legal Description
MISTY OAKS PB 56 PG 93-94 LOT 25 ORB 5770 PG 1429

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	70,000.00	0.0000	1.35	1.000	1.000	0	94,500
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		94,500		
Classified Acres		0		Classified JV/Mkt		94,500		Classified Adj JV/Mkt		0		

Sketch			
Bldg 1	Sec 1	of 1	Replacement Cost 178,144
Deprec Bldg Value 172,800		Multi Story 1	



Building Sub Areas					Building Valuation		Construction Detail			
Code	Description	Living Are	Gross Are	Eff Area	Year Built		Imp Type	R1	Bedrooms	3
FLA	FINISHED LIVING AREA	1,092	1,092	1092	2006	1598	No Stories	1.75	Full Baths	2
FUS	FINISHED AREA UPPER	506	506	506		87.20	Quality Grade	645	Half Baths	1
GAR	GARAGE FINISH	0	400	0		178,144	Wall Type	03	Heat Type	6
OFF	OPEN PORCH FINISHE	0	86	0			Foundation	3	Fireplaces	0
TOTALS		1,598	2,084	1,598		172,800	Roof Cover	3	Type AC	03

Alternate Key 3844687
 Parcel ID 07-19-27-0950-000-02500

LCPA Property Record Card
 Roll Year 2025 Status: A

2024-0855 Subject
 PRC Run: 12/11/2024 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	
2007	2006828	05-19-2006	02-16-2007	149,568	0000	SFR 3/BR 3509 OAK BROOK LN	02-16-2007		

Sales Information									Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price		Code	Description	Year	Amount
2021110602	5770 1429	05-05-2021	WD	U	11	I	100					
2020138819	5598 0038	12-04-2020	WD	Q	01	I	240,000					
	3741 0938	02-17-2009	WD	U	U	I	135,000					
	3730 2050	11-12-2008	CT	U	U	I	100					
	3302 0311	11-01-2006	WD	Q	Q	I	236,700					
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	
94,500	172,800	0	267,300	0	267300	0.00	267300	267300	267,300	

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Alternate Key 3844762
Parcel ID 07-19-27-0950-000-10000

LCPA Property Record Card
Roll Year 2025 Status: A

2024-0855 Comp 1
PRC Run: 12/11/2024 By

Card # 1 of 1

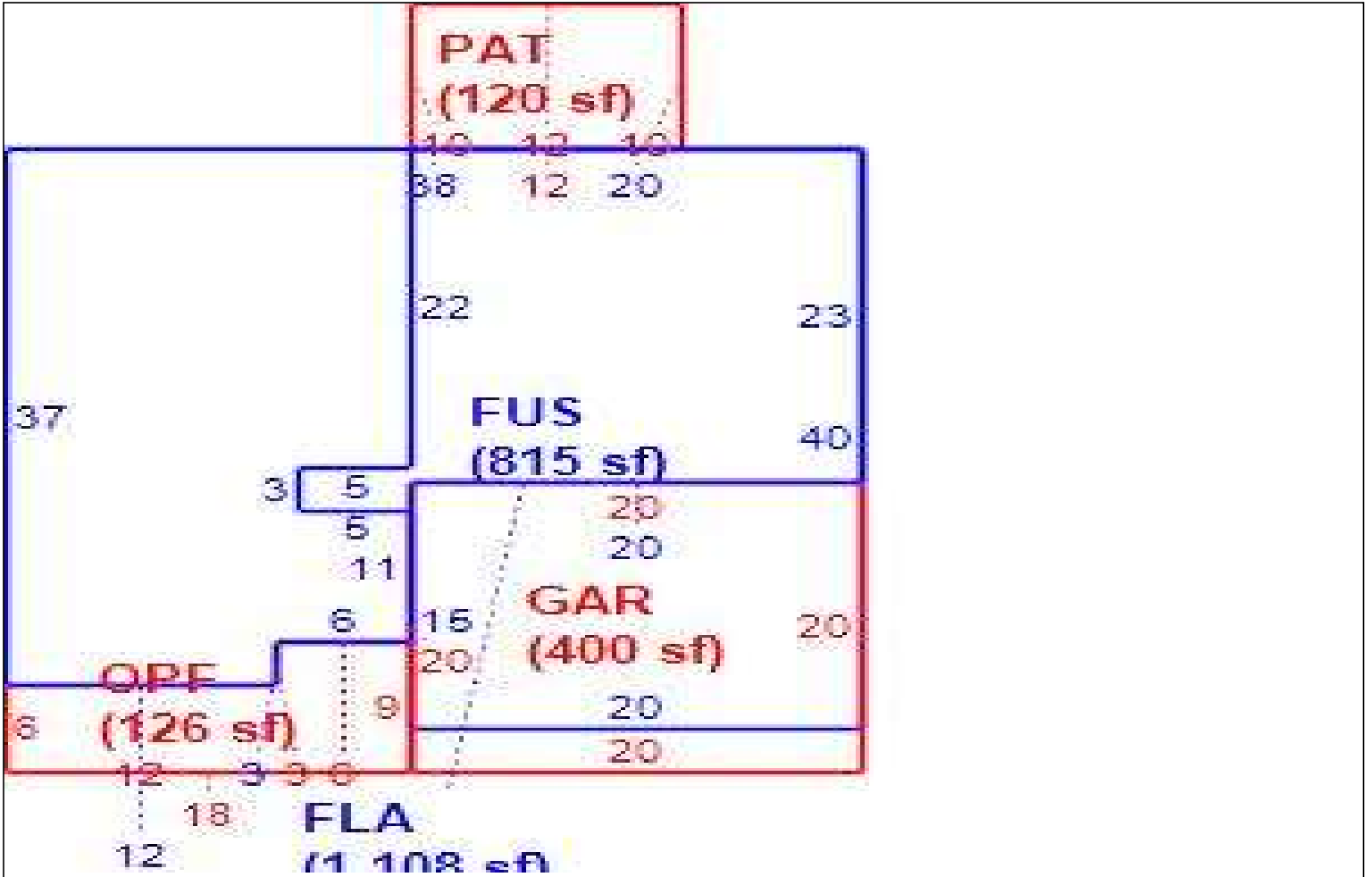
Current Owner		
SANTIAGO ANTHONY D & NICOLE A		
3602 OAK BROOK LN		
EUSTIS	FL	32736

Property Location		
Site Address 3602 OAK BROOK LN		
EUSTIS FL 32736		
Mill Group	000E	NBHD 2352
Property Use		Last Inspection
00100	SINGLE FAMILY	TRF 01-01-202

Legal Description
MISTY OAKS PB 56 PG 93-94 LOT 100 ORB 6216 PG 1132

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	70,000.00	0.0000	1.35	1.000	1.000	0	94,500
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		94,500		
Classified Acres		0		Classified JV/Mkt		94,500		Classified Adj JV/Mkt		0		

Sketch			
Bldg 1	Sec 1	of 1	Replacement Cost 218,329
Deprec Bldg Value 211,779		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	3
FLA	FINISHED LIVING AREA	1,108	1,108	1108	2006	1923	No Stories	1.00	Full Baths	2
FUS	FINISHED AREA UPPER	815	815	815		92.65	Quality Grade	645	Half Baths	1
GAR	GARAGE FINISH	0	400	0		218,329	Condition	EX	Heat Type	6
OPF	OPEN PORCH FINISHE	0	126	0		97.00	% Good	0	Foundation	3
PAT	PATIO UNCOVERED	0	120	0		0	Functional Obsol	0	Fireplaces	0
TOTALS		1,923	2,569	1,923		211,779	Building RCNLD	211,779	Roof Cover	3
									Type AC	03

Alternate Key 3844762
 Parcel ID 07-19-27-0950-000-10000

LCPA Property Record Card
 Roll Year 2025 Status: A

2024-0855 Comp 1
 PRC Run: 12/11/2024 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	
2011	201059	01-20-2010	04-06-2011	25,000	0002	R&R DRYWALL ELEC HVAC DUCTS & I			
2011	DRYWALL/FU	01-01-2010	04-06-2011	1	0008	CK FUNC OB FOR 2011			
2010	IMPS	10-01-2009	05-14-2010	1	0000	CHINESE DRYWALL CK COND	05-18-2010		
2007	IMPS	01-01-2006	02-15-2007	178,576	0000	SFR FOR 07	02-15-2007		

Sales Information									Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price	Code	Description	Year	Amount	
2023117826	6216 1132	09-07-2023	WD	Q	01	I	364,900	039	HOMESTEAD	2024	25000	
2023060927	6147 0199	05-17-2023	WD	U	11	I	100	059	ADDITIONAL HOMESTEAD	2024	25000	
2022093761	5988 1976	07-06-2022	WD	Q	01	I	336,000					
2019082351	5314 1293	07-17-2019	WD	Q	Q	I	224,900					
2017083452	4981 1591	07-28-2017	WD	Q	Q	I	185,000					
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	
94,500	211,779	0	306,279	0	306279	50,000.00	256279	281279	306,279	

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Alternate Key 3828349
Parcel ID 12-19-26-4800-000-03900

LCPA Property Record Card
Roll Year 2025 Status: A

2024-0855 Comp 2
PRC Run: 12/11/2024 By
Card # 1 of 1

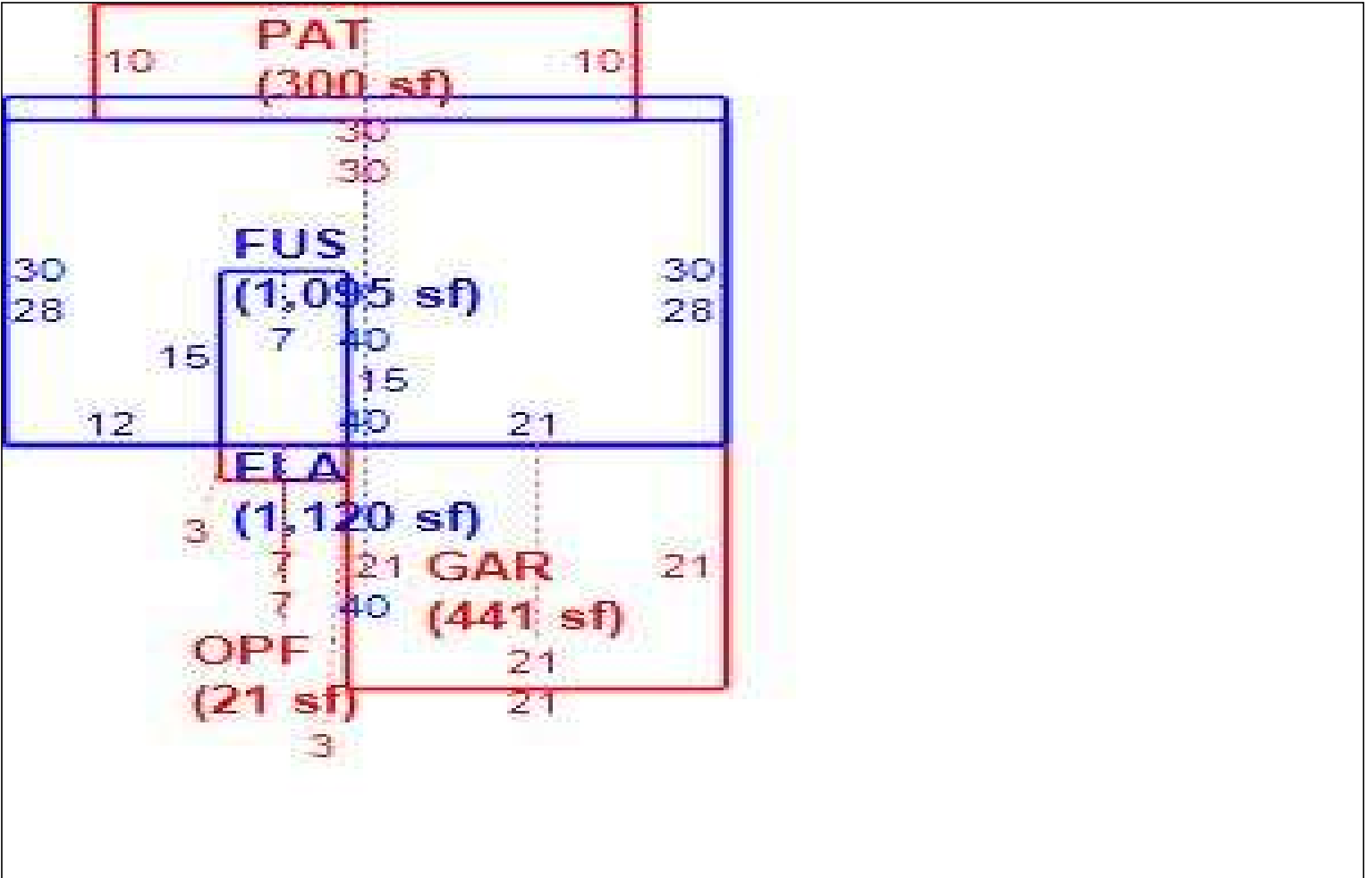
Current Owner		
YACAVONE MICHAEL W		
2424 SANDRIDGE CIR		
EUSTIS	FL	32726

Property Location		
Site Address 2424 SANDRIDGE CIR		
EUSTIS FL 32726		
Mill Group	000E	NBHD 0613
Property Use		Last Inspection
00100	SINGLE FAMILY	TRF 01-01-202

Legal Description
QUAIL HOLLOW PB 52 PG 48-49 LOT 39 ORB 6157 PG 1020

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	36,000.00	0.0000	1.25	1.000	1.000	0	45,000	
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		45,000			
Classified Acres		0		Classified JV/Mkt		45,000		Classified Adj JV/Mkt		0			

Sketch			
Bldg 1	Sec 1	of 1	Replacement Cost 258,053
Deprec Bldg Value 250,311		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	3
FLA	FINISHED LIVING AREA	1,120	1,120	1120	2005	2215	No Stories	1.00	Full Baths	2
FUS	FINISHED AREA UPPER	1,095	1,095	1095		96.72	Quality Grade	655	Half Baths	1
GAR	GARAGE FINISH	0	441	0		258,053	Wall Type	03	Heat Type	6
OPF	OPEN PORCH FINISHE	0	21	0		EX	Foundation	3	Fireplaces	0
PAT	PATIO UNCOVERED	0	300	0		97.00	Functional Obsol	0		
TOTALS		2,215	2,977	2,215		0	Building RCNLD	250,311	Roof Cover	3
									Type AC	03

Alternate Key 3828349
 Parcel ID 12-19-26-4800-000-03900

LCPA Property Record Card
 Roll Year 2025 Status: A

2024-0855 Comp 2
 PRC Run: 12/11/2024 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	
2023 2006	DENY51 04-01553	01-01-2022 01-01-2005	01-01-2024 01-26-2006	1 121,751	0030 0000	P1 SFR 3/BR-2424 SANDRIDGE CIR			

Sales Information									Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price	Code	Description	Year	Amount	
2023068983	6157	1020	05-26-2023	WD	Q	01	I	385,000	039	HOMESTEAD	2024	25000
2021101505	5757	2381	07-20-2021	WD	Q	01	I	210,000	059	ADDITIONAL HOMESTEAD	2024	25000
	3342	0066	12-28-2006	QC	U	U	I	0				
	2960	0003	09-16-2005	WD	Q	Q	I	169,800				
	2757	1865	02-08-2005	WD	U	M	V	1				
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	
45,000	250,311	0	295,311	0	295311	50,000.00	245311	270311	295,311	

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Alternate Key 3844744
 Parcel ID 07-19-27-0950-000-08200

LCPA Property Record Card
 Roll Year 2025 Status: A

2024-0855 Comp 3
 PRC Run: 12/11/2024 By

Card # 1 of 1

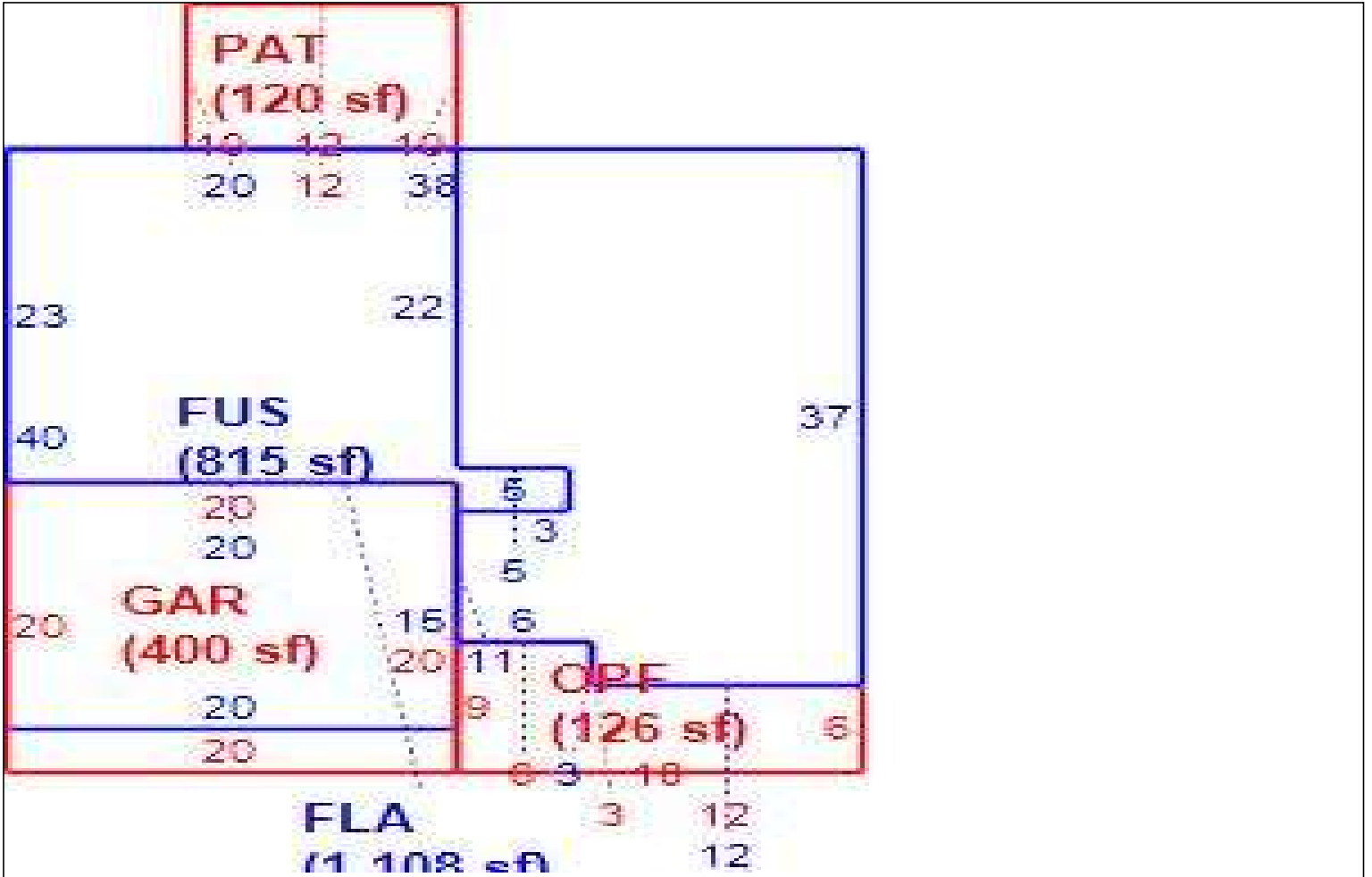
Current Owner		
OBANDO GINELLA		
3185 OAK BROOK LN		
EUSTIS	FL	32736

Property Location		
Site Address 3185 OAK BROOK LN		
EUSTIS FL 32736		
Mill Group	000E	NBHD 2352
Property Use		Last Inspection
00100	SINGLE FAMILY	TRF 01-01-202

Legal Description
MISTY OAKS PB 56 PG 93-94 LOT 82 ORB 6200 PG 2200

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	70,000.00	0.0000	1.35	1.000	1.000	0	94,500
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		94,500		
Classified Acres		0		Classified JV/Mkt		94,500		Classified Adj JV/Mkt		0		

Sketch			
Bldg 1	Sec 1	of 1	Replacement Cost 218,329
Deprec Bldg Value 211,779		Multi Story 1	



Building Sub Areas					Building Valuation		Construction Detail			
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OPF	OPEN PORCH FINISHE	0	126	0		97.00	% Good	97.00	Foundation	3
PAT	PATIO UNCOVERED	0	120	0		0	Functional Obsol	0	Fireplaces	0
TOTALS		1,923	2,569	1,923		211,779	Building RCNLD	211,779	Roof Cover	3
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2024-0855 Comp 3
 PRC Run: 12/11/2024 By
 Card # 1 of 1

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Building Permits									
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2007	IMPS	01-01-2006	02-15-2007	178,576	0000	SFR FOR 06	02-15-2007		

Sales Information									Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price		Code	Description	Year	Amount
2023104829	6200	2200	08-17-2023	WD	Q	01	I	349,000	039	HOMESTEAD	2024	25000
	3979	1582	11-05-2010	WD	U	U	I	104,000	059	ADDITIONAL HOMESTEAD	2024	25000
	3309	0326	11-16-2006	WD	Q	Q	I	245,000				
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	
94,500	211,779	0	306,279	0	306279	50,000.00	256279	281279	306,279	

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