



PETITION TO THE VALUE ADJUSTMENT BOARD
REQUEST FOR HEARING

Section 194.011, Florida Statutes 3842008

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 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 # 2024-0875	Alternate Key: 3842008	Parcel ID: 31-19-26-0210-000-12100
Petitioner Name RYAN LLC The Petitioner is: <input type="checkbox"/> Taxpayer of Record <input checked="" type="checkbox"/> Taxpayer's agent <input type="checkbox"/> Other, Explain:	Property Address 2352 NORWOOD PL TAVARES	<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	\$ 295,495	\$ 295,495
2. Assessed or classified use value, *if applicable	\$ 295,495	\$ 295,495
3. Exempt value, *enter "0" if none	\$ -	
4. Taxable Value, *required	\$ 295,495	\$ 295,495

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

Last Sale Date 1/25/2021 **Price:** \$257,000 Arm's Length Distressed Book 5632 Page 82

ITEM	Subject	Comparable #1	Comparable #2	Comparable #3
AK#	3842008	3842005	3928944	3928947
Address	2352 NORWOOD PL TAVARES	2334 NORWOOD PL TAVARES	3032 AVENTINO LN TAVARES	2708 DUMONT LN TAVARES
Proximity		SAME SUB	NEIGHBOR SUB	NEIGHBOR SUB
Sales Price		\$370,000	\$334,500	\$333,000
Cost of Sale		-15%	-15%	-15%
Time Adjust		0.00%	2.80%	2.40%
Adjusted Sale		\$314,500	\$293,691	\$291,042
\$/SF FLA	\$149.24 per SF	\$156.47 per SF	\$159.10 per SF	\$157.66 per SF
Sale Date		7/18/2024	5/15/2023	6/16/2023
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	1,980	2,010	-1500	1,846	6700	1,846	6700
Year Built	2016	2014		2023		2023	
Constr. Type	BLOCK	BLOCK		BLOCK		BLOCK	
Condition	GOOD	GOOD		GOOD		GOOD	
Baths	2.0	2.0		2.		2.	
Garage/Carport	2 CAR	2 CAR		2 CAR		2 CAR	
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	N	N		N		N	
Site Size	1 LOT	1 LOT		1 LOT		1 LOT	
Location	SUB	SAME SUB		NEIGHBOR SUB		NEIGHBOR SUB	
View							
		-Net Adj. 0.5%	-1500	Net Adj. 2.3%	6700	Net Adj. 2.3%	6700
		Gross Adj. 0.5%	1500	Gross Adj. 2.3%	6700	Gross Adj. 2.3%	6700
Adj. Sales Price	Market Value \$295,495	Adj Market Value	\$313,000	Adj Market Value	\$300,391	Adj Market Value	\$297,742
	Value per SF 149.24						

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 12/13/2024

2024-0875 Comp Map



Bubble #	Comp #	Alternate Key	Parcel Address	Distance from Subject(mi.)
1	COMP 1	3842005	2334 NORWOOD PL TAVARES	SAME SUB
2	COMP 3	3928947	2708 DUMONT LN TAVARES	NEIGHBOR SUB
3	SUBJECT	3842008	2352 NORWOOD PL TAVARES	-
4	COMP 2	3928944	3032 AVENTINO LN TAVARES	NEIGHBOR SUB
5				
6				
7				
8				

Alternate Key 3842008
 Parcel ID 31-19-26-0210-000-12100

LCPA Property Record Card
 Roll Year 2025 Status: A

2024-0875 Subject
 PRC Run: 12/6/2024 By
 Card # 1 of 1

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

SUBJECT

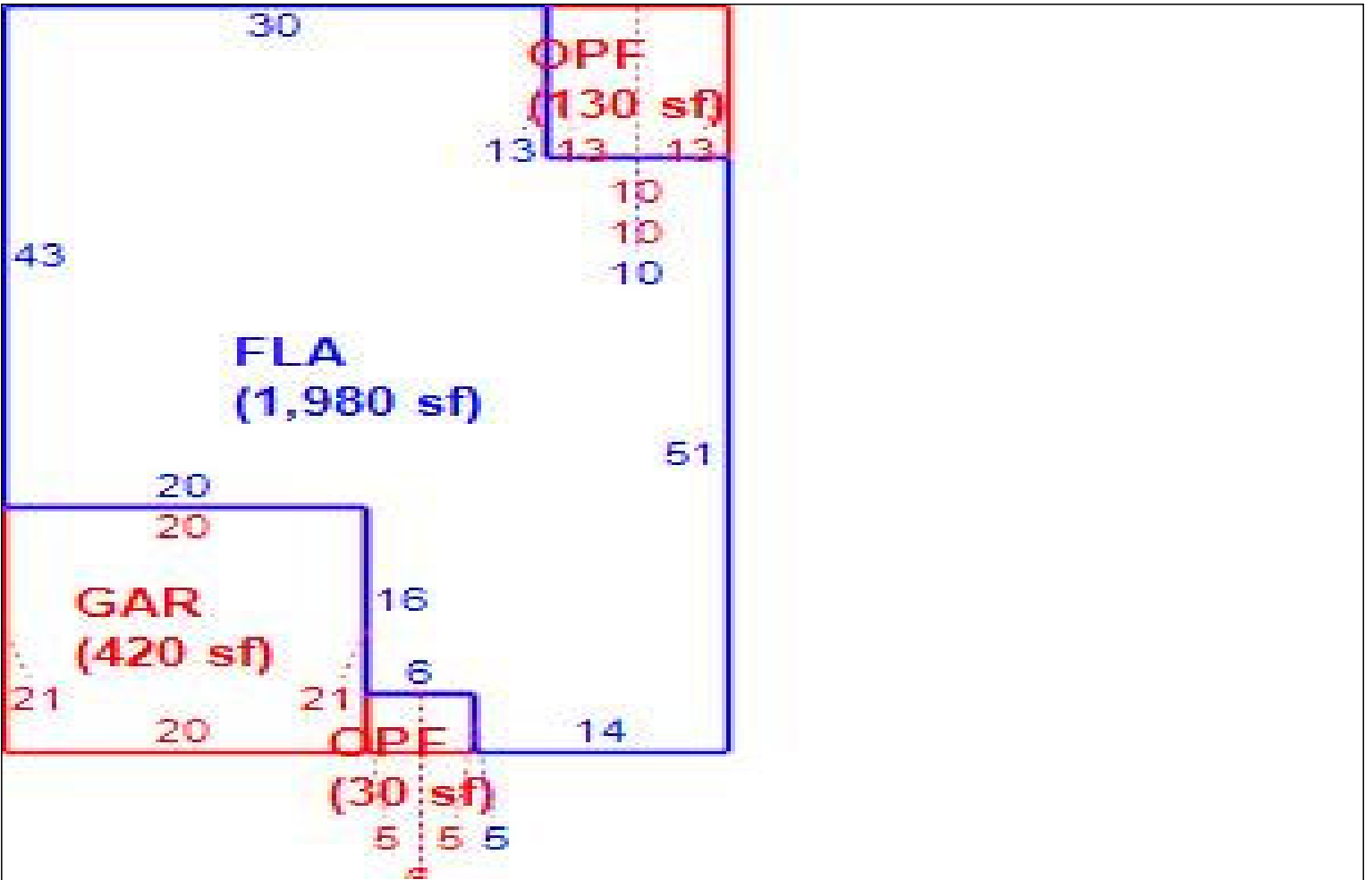
Property Location			
Site Address	2352 NORWOOD PL		
	TAVARES	FL	32778
Mill Group	000T	NBHD	0649

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

Legal Description
MARTIN'S GROVE PB 56 PG 60-62 LOT 121 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	42,000.00	0.0000	1.13	1.000	1.000	0	47,460
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		47,460		
Classified Acres		0		Classified JV/Mkt		47,460		Classified Adj JV/Mkt		0		

Sketch			
Bldg 1	Sec 1	of 1	Replacement Cost 255,706
Deprec Bldg Value 248,035		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	1,980	1,980	1980	Effective Area	1980	No Stories	1.00	Full Baths	2	
GAR	GARAGE FINISH	0	420	0	Base Rate	108.47	Quality Grade	670	Half Baths	0	
OPF	OPEN PORCH FINISHE	0	160	0	Building RCN	255,706	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		1,980	2,560	1,980	Building RCNLD	248,035					

Alternate Key 3842008
 Parcel ID 31-19-26-0210-000-12100

LCPA Property Record Card
 Roll Year 2025 Status: A

2024-0875 Subject
 PRC Run: 12/6/2024 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	
2022 2017	SALE 16-00000289	01-01-2021 02-09-2016	05-24-2022 03-06-2017	1 250,164	0099 0001	CHECK VALUE SFR 2352 NORWOOD PL	03-07-2017	06-20-2016	

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					
2021013414	5632 0082	01-25-2021	WD	Q	01	I	257,000					
2020135890	5593 1731	10-28-2020	WD	U	12	I	200,000					
2020106464	5550 0034	09-23-2020	CT	U	11	I	100					
2016121035	4866 0316	11-07-2016	WD	Q	Q	I	182,000					
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	
47,460	248,035	0	295,495	0	295495	0.00	295495	295495	295,495	

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 3842005
Parcel ID 31-19-26-0210-000-11800

LCPA Property Record Card
Roll Year 2025 Status: A

2024-0875 Comp 1
PRC Run: 12/6/2024 By
Card # 1 of 1

Current Owner		
BRADS PAUL D & DIANE M		
2334 NORWOOD PL		
TAVARES	FL	32778

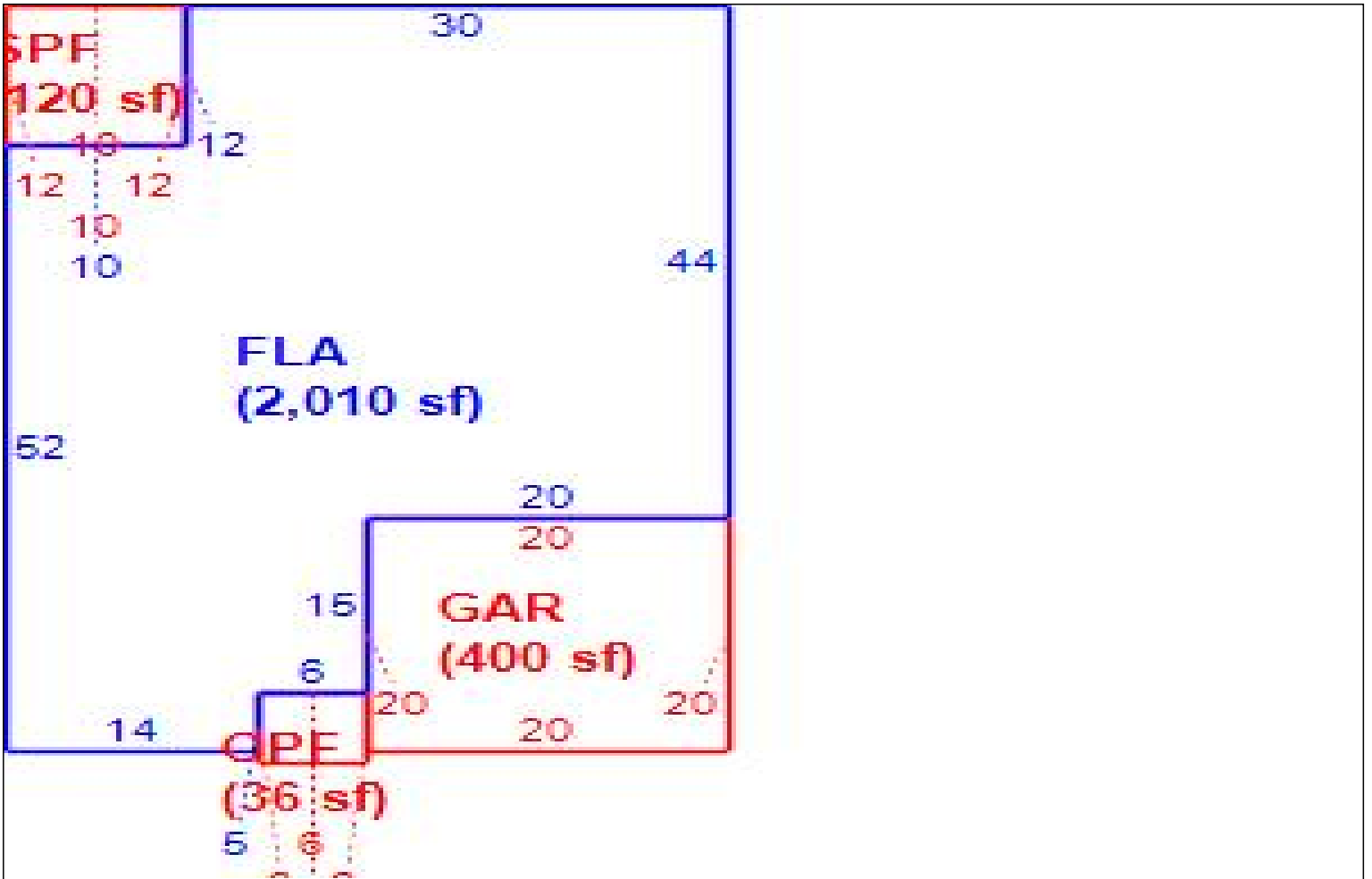
COMP 1

Property Location			
Site Address 2334 NORWOOD PL			
TAVARES FL 32778			
Mill Group	000T	NBHD	0649
Property Use		Last Inspection	
00100	SINGLE FAMILY	JDB	02-08-201

Legal Description
MARTIN'S GROVE PB 56 PG 60-62 LOT 118 ORB 6374 PG 1434

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	42,000.00	0.0000	1.13	1.000	1.000	0	47,460
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		47,460		
Classified Acres		0		Classified JV/Mkt		47,460		Classified Adj JV/Mkt		0		

Sketch			
Bldg 1	Sec 1	of 1	Replacement Cost 258,612
Deprec Bldg Value 250,854		Multi Story 0	



Building Sub Areas				Building Valuation		Construction Detail				
Code	Description	Living Are	Gross Are	Eff Area	Year Built	2014	Imp Type	R1	Bedrooms	3
FLA	FINISHED LIVING AREA	2,010	2,010	2010	Effective Area	2010	No Stories	1.00	Full Baths	2
GAR	GARAGE FINISH	0	400	0	Base Rate	108.31	Quality Grade	670	Half Baths	0
OPF	OPEN PORCH FINISHE	0	36	0	Building RCN	258,612	Wall Type	03	Heat Type	6
SPF	SCREEN PORCH FINIS	0	120	0	Condition	EX	Foundation	3	Fireplaces	0
						% Good	97.00			
						Functional Obsol	0			
TOTALS		2,010	2,566	2,010	Building RCNLD	250,854	Roof Cover	3	Type AC	03

Alternate Key 3842005
 Parcel ID 31-19-26-0210-000-11800

LCPA Property Record Card
 Roll Year 2025 Status: A

2024-0875 Comp 1
 PRC Run: 12/6/2024 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
2024	DENY51	01-01-2023		1	0030	P2		
2024	DENY39	01-01-2023		1	0030	R2		
2024	DENY24	01-01-2023		1	0030	R2		
2019	18-973	06-14-2018	02-08-2019	700	0003	SCRN IN PORCH	02-08-2019	
2015	13-00001002	01-01-2014	07-31-2014	250,164	0001	SFR 4/2 2334 NORWOOD PL	07-31-2014	04-07-2014

Sales Information

Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price	Code	Description	Year	Amount
2024089752	6374 1434	07-18-2024	WD	Q	01	I	370,000	039	HOMESTEAD	2025	25000
2024015182	6282 0776	01-31-2024	WD	U	11	I	100	059	ADDITIONAL HOMESTEAD	2025	25000
2023007854	6082 1530	01-19-2023	WD	Q	01	I	369,000				
2016110080	4852 1616	10-07-2016	WD	Q	Q	I	174,500				
	4500 0075	06-30-2014	WD	Q	Q	I	160,600				
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
47,460	250,854	0	298,314	0	298314	50,000.00	248314	273314	298,314

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Alternate Key 3928944
 Parcel ID 25-19-25-0171-000-06200

LCPA Property Record Card
 Roll Year 2025 Status: A

2024-0875 Comp 2
 PRC Run: 12/6/2024 By
 Card # 1 of 1

Current Owner		
MAC LEAN CHRISTINE D		
3032 AVENTINO LN		
TAVARES	FL	32778

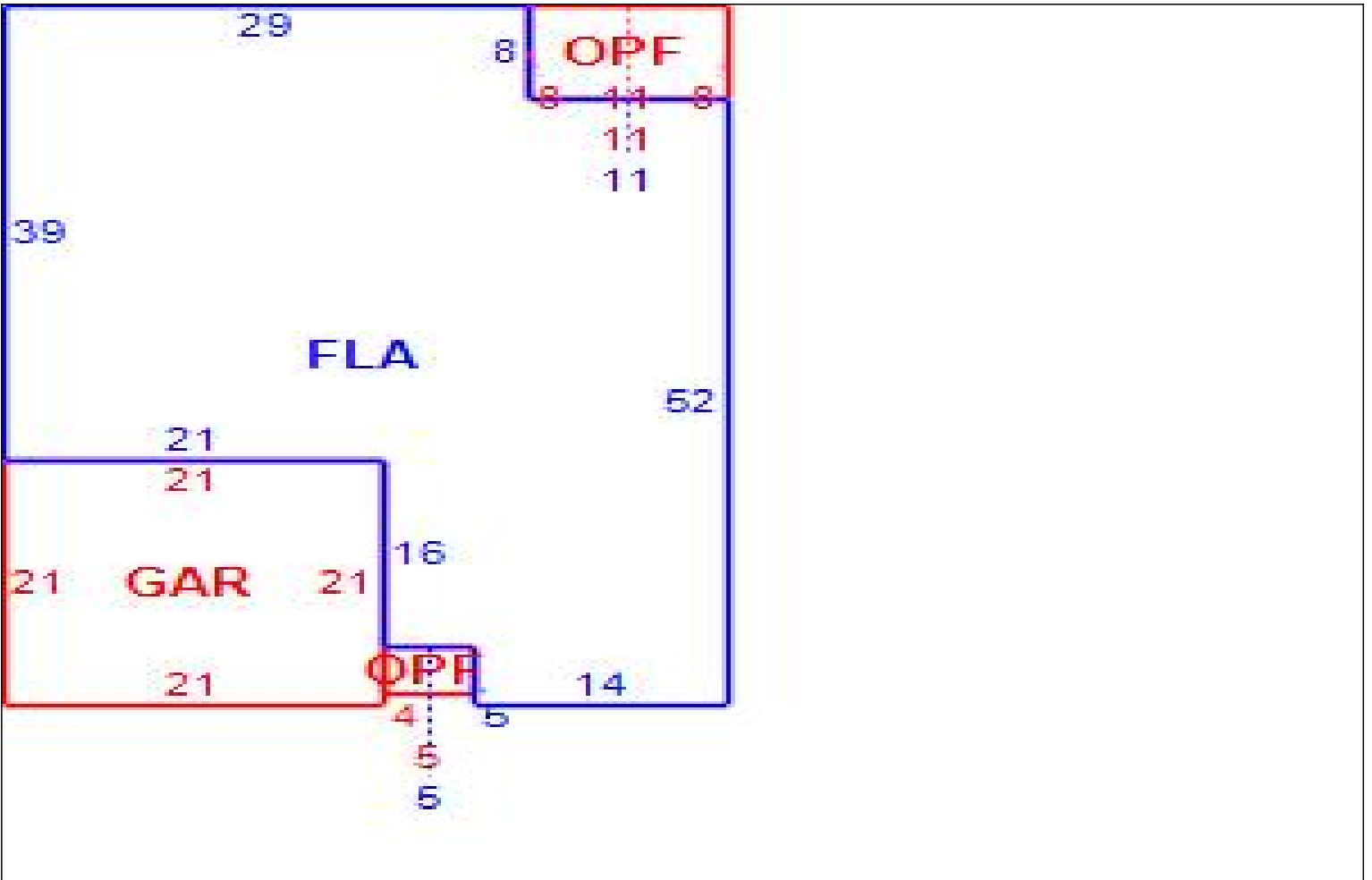
COMP 2

Property Location			
Site Address 3032 AVENTINO LN			
TAVARES FL 32778			
Mill Group	000T	NBHD	0643
Property Use		Last Inspection	
00100	SINGLE FAMILY	CTQ	01-10-202

Legal Description
GREENBRIER AT BAYTREE-PHASE 2 PB 76 PG 23-27 LOT 62 ORB 6148 PG 2126

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	1.35	1.000	1.000	0	67,500
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		67,500		
Classified Acres		0		Classified JV/Mkt		67,500		Classified Adj JV/Mkt		0		

Sketch			
Bldg 1	Sec 1	of 1	Replacement Cost 220,149
Deprec Bldg Value 220,149		Multi Story	



Building Sub Areas				Building Valuation		Construction Detail				
Code	Description	Living Are	Gross Are	Eff Area	Year Built	2023	Imp Type	R1	Bedrooms	4
FLA	FINISHED LIVING AREA	1,846	1,846	1846	Effective Area	1846	No Stories	1.00	Full Baths	2
GAR	GARAGE FINISH	0	441	0	Base Rate	99.22	Quality Grade	655	Half Baths	
OPF	OPEN PORCH FINISHE	0	108	0	Building RCN	220,149	Condition	VG	Heat Type	6
					% Good	100.00	Foundation	3	Fireplaces	
					Functional Obsol		Roof Cover	3	Type AC	03
TOTALS		1,846	2,395	1,846	Building RCNLD	220,149				

Alternate Key 3928944
 Parcel ID 25-19-25-0171-000-06200

LCPA Property Record Card
 Roll Year 2025 Status: A

2024-0875 Comp 2
 PRC Run: 12/6/2024 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	
2024	22-377	03-14-2022	01-10-2024	231,358	0001	SFR 2362SF 3032 AVENTINO LN	01-10-2024		

Sales Information									Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price	Code	Description	Year	Amount	
2023062370	6148	2126	05-15-2023	WD	Q	03	334,500	002	WIDOW	2024	5000	
2021175429	5860	2138	12-10-2021	WD	Q	05	3,575,000	039	HOMESTEAD	2024	25000	
2021020090	5642	1047	02-08-2021	WD	U	11	100	059	ADDITIONAL HOMESTEAD	2024	25000	
Total											55,000.00	

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	
67,500	220,149	0	287,649	0	287649	55,000.00	232649	257649	287,649	

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Alternate Key 3928947
 Parcel ID 25-19-25-0171-000-06500

LCPA Property Record Card
 Roll Year 2025 Status: A

2024-0875 Comp 3
 PRC Run: 12/6/2024 By
 Card # 1 of 1

Current Owner		
FLOWERS GISELLE K		
2708 DUMONT LN		
TAVARES	FL	32778

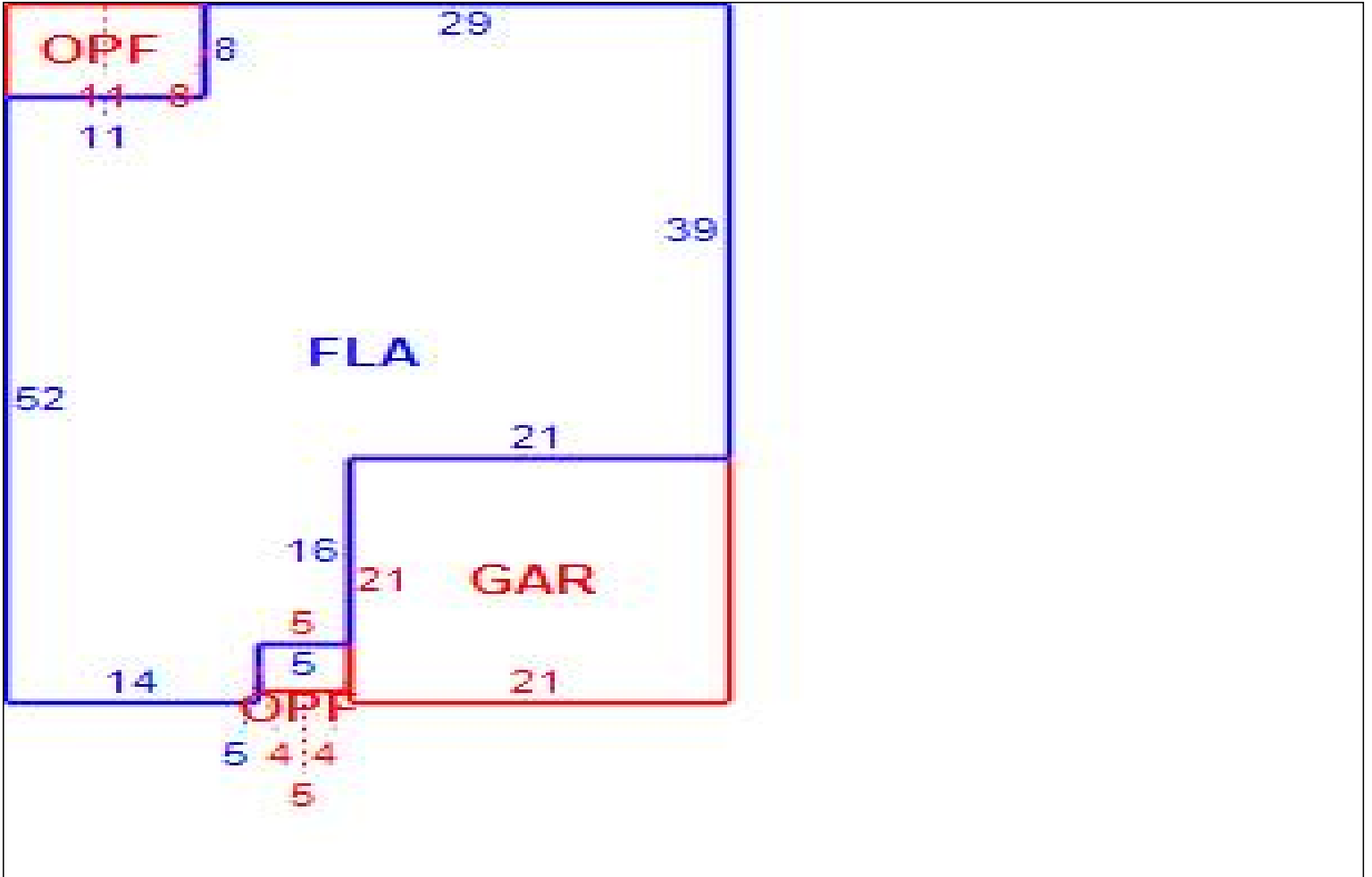
COMP 3

Property Location			
Site Address 2708 DUMONT LN			
TAVARES FL 32778			
Mill Group	000T	NBHD	0643
Property Use		Last Inspection	
00100	SINGLE FAMILY	CTQ	01-10-202

Legal Description
GREENBRIER AT BAYTREE-PHASE 2 PB 76 PG 23-27 LOT 65 ORB 6164 PG 2206

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	1.35	1.000	1.000	0	67,500
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		67,500		
Classified Acres		0		Classified JV/Mkt		67,500		Classified Adj JV/Mkt		0		

Sketch			
Bldg 1	Sec 1	of 1	Replacement Cost 220,149
Deprec Bldg Value 220,149		Multi Story	



Building Sub Areas				Building Valuation		Construction Detail					
Code	Description	Living Are	Gross Are	Eff Area	Year Built	2023	Imp Type	R1	Bedrooms	4	
FLA	FINISHED LIVING AREA	1,846	1,846	1846	Effective Area	1846	No Stories	1.00	Full Baths	2	
GAR	GARAGE FINISH	0	441	0	Base Rate	99.22	Quality Grade	655	Half Baths		
OPF	OPEN PORCH FINISHE	0	108	0	Building RCN	220,149	Wall Type	03	Heat Type	6	
						Condition	VG	Foundation	3	Fireplaces	
						% Good	100.00	Roof Cover	3	Type AC	03
						Functional Obsol					
TOTALS		1,846	2,395	1,846	Building RCNLD	220,149					

Alternate Key 3928947
 Parcel ID 25-19-25-0171-000-06500

LCPA Property Record Card
 Roll Year 2025 Status: A

2024-0875 Comp 3
 PRC Run: 12/6/2024 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	
2024	22-442	04-05-2022	01-10-2024	231,358	0001	SFR 2362SF 2708 DUMONT LN	01-10-2024		

Sales Information									Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price		Code	Description	Year	Amount
2023075258	6164	2206	06-16-2023	WD	Q	03	333,000		039	HOMESTEAD	2024	25000
2021175429	5860	2138	12-10-2021	WD	Q	05	3,575,000		059	ADDITIONAL HOMESTEAD	2024	25000
2021020090	5642	1047	02-08-2021	WD	U	11	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	
67,500	220,149	0	287,649	0	287649	50,000.00	237649	262649	287,649	

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