



PETITION TO THE VALUE ADJUSTMENT BOARD REQUEST FOR HEARING

Section 194.011, Florida Statutes **3910848**

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 #	2024-1124	County	Lake
		Tax year	2024
		Date received	10.1.24
COMPLETED BY THE PETITIONER			
PART 1. Taxpayer Information			
Taxpayer name: SFR JV-HD TL BORROWER A LLC		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 #	09-23-26-0010-000- 06500 14345 Hidden Court
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"/> Tangible personal property value (You must have timely filed a return required by s.193.052. (s.194.034, F.S.)) <input type="checkbox"/> Refund of taxes for catastrophic event			
<input type="checkbox"/> Denial for late filing of exemption or classification (Include a date-stamped copy of application.) <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"/> 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"/> 5 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 # 2024-1124	Alternate Key: 3910848	Parcel ID: 09-23-26-0010-000-06500
Petitioner Name Ryan, llc c/o Peyton The Petitioner is: <input type="checkbox"/> Taxpayer of Record <input checked="" type="checkbox"/> Taxpayer's agent <input type="checkbox"/> Other, Explain:	Property Address 14345 HIDDEN CT CLERMONT	<input type="checkbox"/> Check if Multiple Parcels
Owner Name SFR jv-1 2021-1 borrower llc	Value from TRIM Notice	Value before Board Action Value presented by Prop Appr
		Value after Board Action
1. Just Value, required	\$ 382,430	\$ 382,430
2. Assessed or classified use value, *if applicable	\$ 382,430	\$ 382,430
3. Exempt value, *enter "0" if none	\$ -	
4. Taxable Value, *required	\$ 382,430	\$ 382,430

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

Last Sale Date 11/3/2021 **Price:** \$385,000 Arm's Length Distressed Book 5833 Page 1724

ITEM	Subject	Comparable #1	Comparable #2	Comparable #3
AK#	3910848	3910791	3806298	3795391
Address	14345 HIDDEN CT CLERMONT	10113 GRANDE LOOP CLERMONT	10010 CRENSHAW CIR CLERMONT	9838 CRENSHAW CIR CLERMONT
Proximity		same sub	.14 miles	.38 miles
Sales Price		\$485,000	\$480,000	\$475,000
Cost of Sale		-15%	-15%	-15%
Time Adjust		1.20%	2.80%	0.80%
Adjusted Sale		\$418,070	\$421,440	\$407,550
\$/SF FLA	\$201.81 per SF	\$178.82 per SF	\$183.71 per SF	\$200.57 per SF
Sale Date		9/27/2023	5/25/2023	10/16/2023
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	1,895	2,338	-22150	2,294	-19950	2,032	-6850
Year Built	2018	2020		2001		2000	
Constr. Type	block/stucco	block/stucco		block/stucco		block/stucco	
Condition	good	good		good		good	
Baths	2.0	3.0	-10000	2.1	-5000	2.0	
Garage/Carport	2 car	2 car		2 car		2 car	
Porches	360 sf	24 sf		331 sf		321 sf	
Pool	N	N	0	N	0	Y	-20000
Fireplace	0	0	0	0	0	0	0
AC	Central	Central	0	Central	0	Central	0
Other Adds	no	no		no		no	
Site Size	lot	lot		lot		lot	
Location	good	good		good		good	
View	good	good		good		good	
		-Net Adj. 7.7%	-32150	-Net Adj. 5.9%	-24950	-Net Adj. 6.6%	-26850
		Gross Adj. 7.7%	32150	Gross Adj. 5.9%	24950	Gross Adj. 6.6%	26850
Adj. Sales Price	Market Value \$382,430	Adj Market Value	\$385,920	Adj Market Value	\$396,490	Adj Market Value	\$380,700
	Value per SF 201.81						

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.

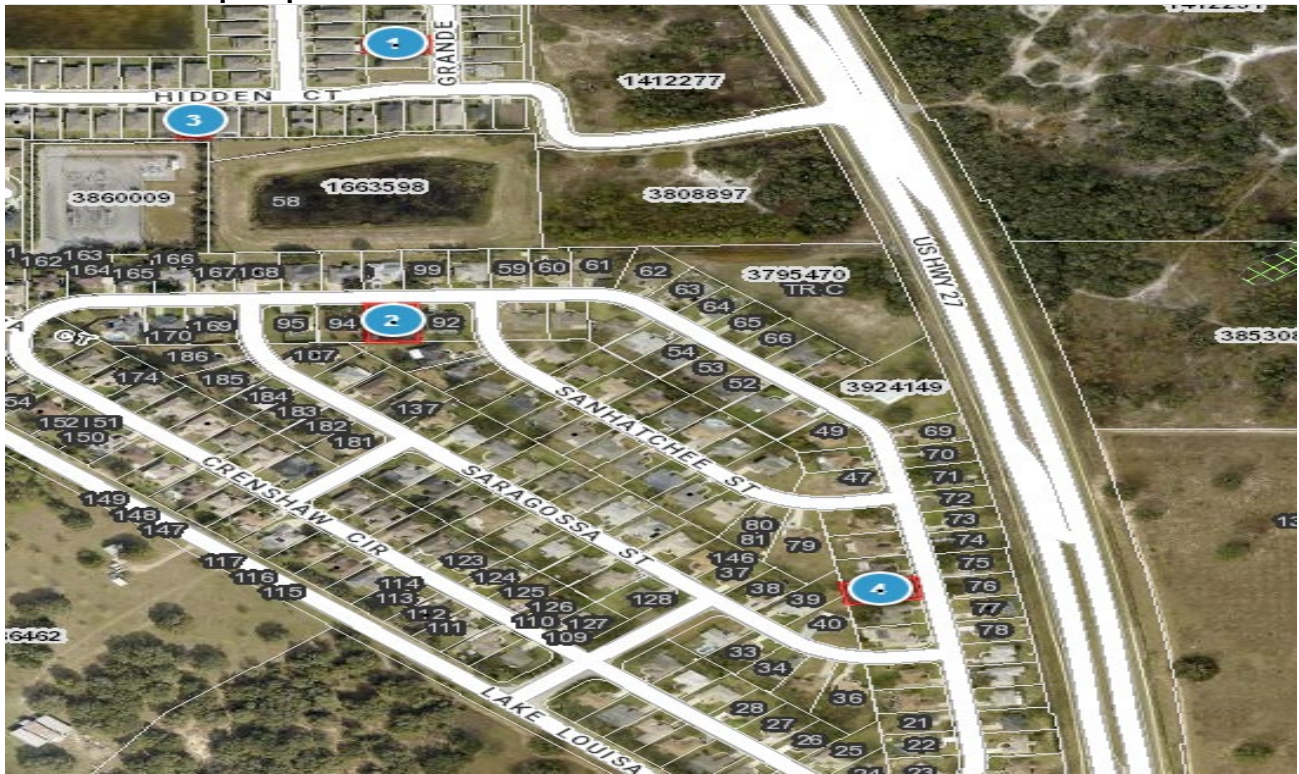
1. Describe Subject
2. Describe Comps
3. Describe Range of Values
4. Describe Petitioner's Comps

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: Mohamed Shariff

DATE 11/19/2024

2024-1124 Comp Map



Bubble #	Comp #	Alternate Key	Parcel Address	Distance from Subject(mi.)
1	subject	3910848	14345 HIDDEN CT CLERMONT	same sub
2	comp 1	3910791	10113 GRANDE LOOP CLERMONT	same sub
3	comp 2	3806298	10010 CRENSHAW CIR CLERMONT	.14 miles
4	comp 3	3795391	9838 CRENSHAW CIR CLERMONT	.38 miles
5				
6				
7				
8				

Alternate Key 3910848
 Parcel ID 09-23-26-0010-000-06500

LCPA Property Record Card
 Roll Year 2024 Status: A

2024-1124 Subject
 PRC Run: 12/5/2024 By mshariff
 Card # 1 of 1

Current Owner		
SFR JV-HD TL BORROWER A LLC C/O TRICON AMERICAN HOMES LLC 15771 RED HILL AVE STE 100		
TUSTIN	CA	92780

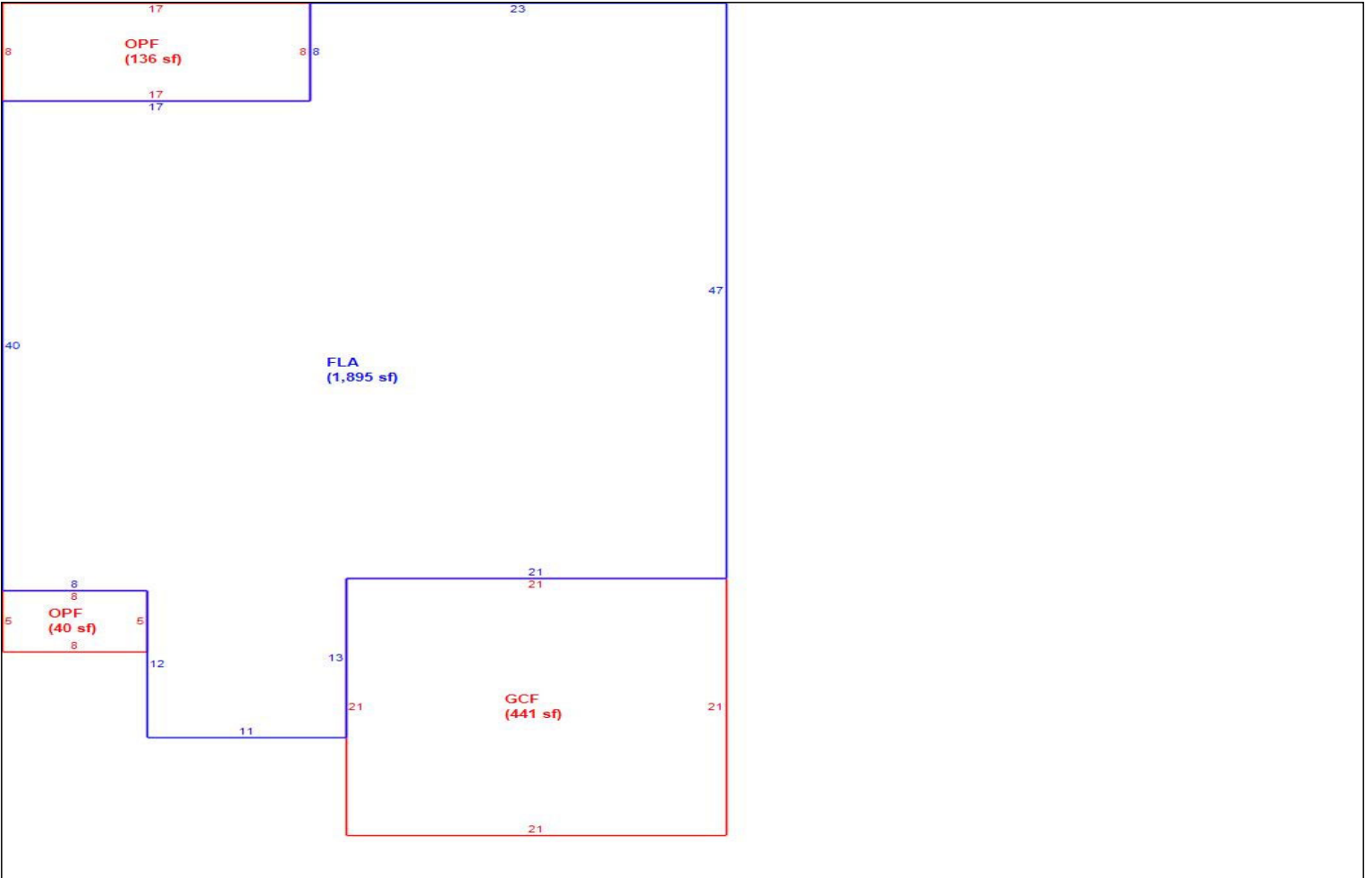
subject

Property Location			
Site Address	14345 HIDDEN CT		
	CLERMONT	FL	34711
Mill Group	0003	NBHD	2267
Property Use		Last Inspection	
00100	SINGLE FAMILY	MHS	01-25-201

Legal Description
LOUISA GRANDE PB 70 PG 1-4 LOT 65 ORB 6106 PG 1184

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	100,000.00	0.0000	1.00	1.000	1.000	0	100,000
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		100,000		
Classified Acres		0		Classified JV/Mkt		100,000		Classified Adj JV/Mkt		0		

Sketch			
Bldg 1	Sec 1	of 1	Replacement Cost 291,165
		Deprec Bldg Value 282,430	Multi Story 0



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	1,895	1,895	1895	2018	No Stories	1.00	Full Baths	2	
GAR	GARAGE FINISH	0	441	0	Base Rate	Quality Grade	695	Half Baths	0	
OPF	OPEN PORCH FINISHE	0	176	0	Building RCN	Condition	EX	Heat Type	6	
				% Good		97.00	Foundation	3	Fireplaces	0
				Functional Obsol		0	Roof Cover	3	Type AC	03
TOTALS		1,895	2,512	1,895	Building RCNLD	282,430				

Alternate Key 3910848
 Parcel ID 09-23-26-0010-000-06500

LCPA Property Record Card
 Roll Year 2024 Status: A

2024-1124 Subject
 PRC Run: 12/5/2024 By mshariff
 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	
2019	SFR	01-01-2018	01-25-2019	1	0001	SFR FOR 2019 NO PERMIT	01-28-2019		

Sales Information									Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price		Code	Description	Year	Amount
2023028224	6106	1184	02-22-2023	WD	U	11	1	100				
2021145582	5819	0558	10-13-2021	WD	Q	01	1	345,300				
2021123495	5789	0604	09-03-2021	WD	U	37	1	370,000				
2019073044	5302	1245	06-25-2019	WD	Q	Q	1	271,000				
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	
100,000	282,430	0	382,430	0	382430	0.00	382430	382430	298,615	

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 3910791
 Parcel ID 09-23-26-0010-000-00800

LCPA Property Record Card
 Roll Year 2024 Status: A

2024-1124 Comp 1
 PRC Run: 12/5/2024 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	
2021	2020030205	03-25-2020	10-22-2020	289,000	0001	SFR 10113 GRANDE LOOP	10-26-2020		

Sales Information									Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price		Code	Description	Year	Amount
2023127677	6227	2290	09-27-2023	WD	Q	01	485,000		003	DISABILITY VETERAN	2024	5000
2020107492	5551	1124	09-25-2020	WD	Q	03	295,400		039	HOMESTEAD	2024	25000
									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	
100,000	270,380	0	370,380	0	282670	55,000.00	227670	252670	328,013	

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Alternate Key 3806298
Parcel ID 16-23-26-1210-000-09300

LCPA Property Record Card
Roll Year 2024 Status: A

2024-1124 Comp 2
PRC Run: 12/5/2024 By

Card # 1 of 1

Current Owner		
FOX JAMES R & BIRGIT M		
10010 CRENSHAW CIR		
CLERMONT	FL	34711

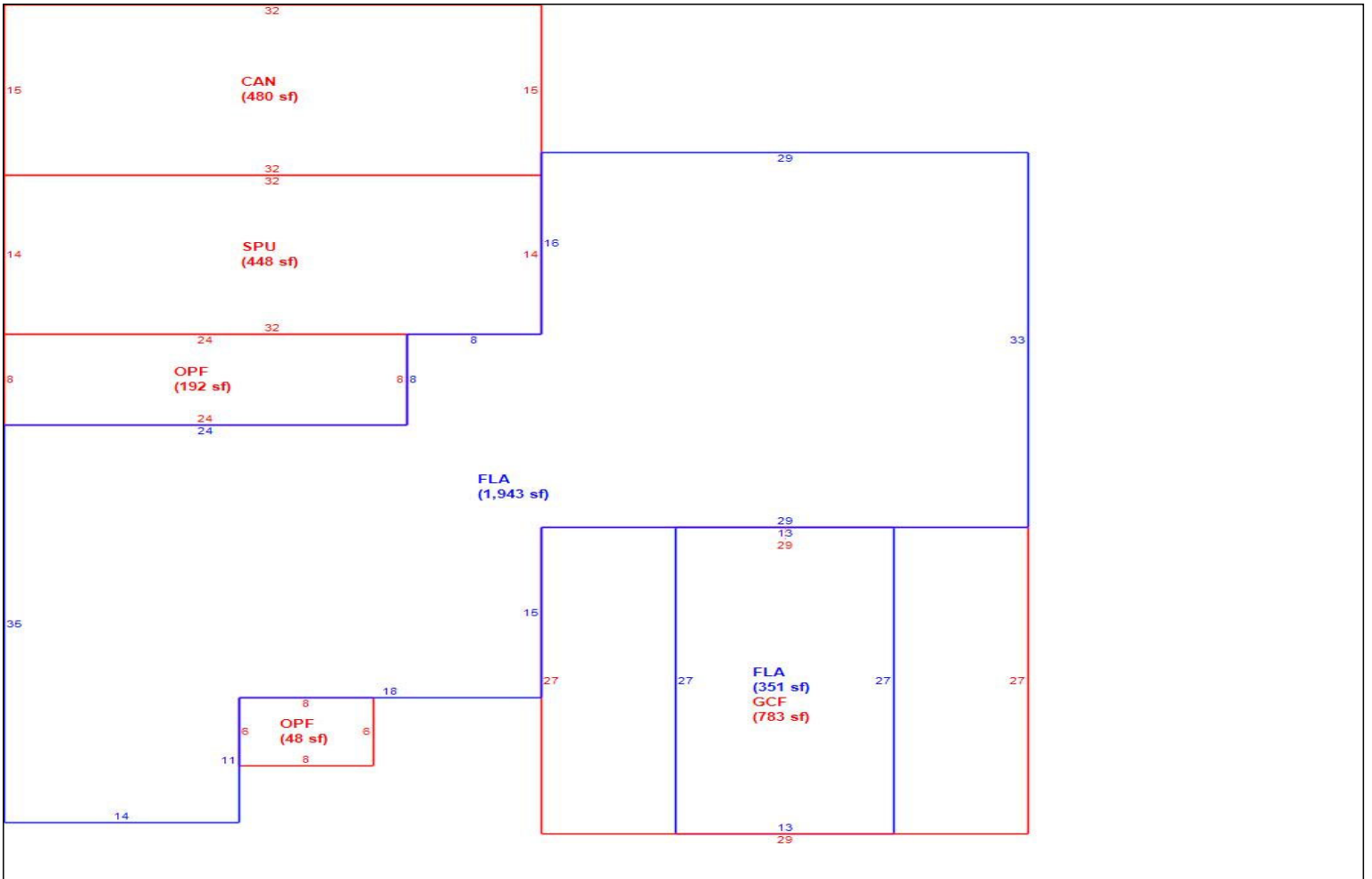
comp 2

Property Location			
Site Address 10010 CRENSHAW CIR			
CLERMONT FL 34711			
Mill Group	0003	NBHD	0582
Property Use		Last Inspection	
00100	SINGLE FAMILY	PJF	01-01-202

Legal Description
LOUISA POINTE PHASE III SUB LOT 93 PB 45 PGS 12-13 ORB 6151 PG 1688

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	100,000.00	0.0000	1.00	1.000	1.000	0	100,000
Total Acres		0.00		JV/Mkt		0		Total Adj JV/Mkt		100,000		
Classified Acres		0		Classified JV/Mkt		100,000		Classified Adj JV/Mkt		0		

Sketch			
Bldg 1	Sec 1	of 1	Replacement Cost 297,127
		Deprec Bldg Value 288,213	Multi Story 0



Building Sub Areas				Building Valuation		Construction Detail				
Code	Description	Living Are	Gross Are	Eff Area	Year Built	2001	Imp Type	R1	Bedrooms	4
FLA	FINISHED LIVING AREA	2,294	2,294	2294	Effective Area	2294	No Stories	1.00	Full Baths	2
GAR	GARAGE FINISH	0	783	0	Base Rate	102.13	Quality Grade	665	Half Baths	1
OPF	OPEN PORCH FINISHE	0	240	0	Building RCN	297,127	Condition	EX	Heat Type	6
PAT	PATIO UNCOVERED	0	480	0	% Good	97.00	Foundation	3	Fireplaces	0
SPU	SCREEN PORCH UNFIN	0	448	0	Functional Obsol	0	Roof Cover	3	Type AC	03
TOTALS		2,294	4,245	2,294	Building RCNLD	288,213				

Alternate Key 3806298
 Parcel ID 16-23-26-1210-000-09300

LCPA Property Record Card
 Roll Year 2024 Status: A

2024-1124 Comp 2
 PRC Run: 12/5/2024 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
UBF5	UTILITY BLDG FINISHED	154.00	SF	20.00	2006	2006	3080.00	60.00	1,848

Building Permits									
Roll Year	Permit ID	Issue Date	Comp Date	Amount	Type	Description	Review Date	CO Date	
2005	2003100061	10-01-2004	01-26-2004	4,411	0000	14X32 SCRNM RM			
2004	2003080178	08-06-2003	01-26-2004	1,735	0000	CONC SLABS/EXTEND DRIVEWAY			
2002	0130896	04-02-2001	03-07-2002	142,428	0000	SFR/10010 CRENSHAW			

Sales Information								Exemptions			
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price	Code	Description	Year	Amount
2023064657	6151 1688	05-25-2023	WD	Q	01	I	480,000	039	HOMESTEAD	2024	25000
2019135451	5381 1750	11-21-2019	WD	Q	Q	I	300,000	059	ADDITIONAL HOMESTEAD	2024	25000
	1969 2462	06-29-2001	WD	Q	Q	I	140,800				
	1919 1101	03-14-2001	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
100,000	288,213	1,848	390,061	0	390061	50,000.00	340061	365061	381,338

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Alternate Key 3795391
Parcel ID 16-23-26-1205-000-04300

LCPA Property Record Card
Roll Year 2024 Status: A

2024-1124 Comp 3
PRC Run: 12/5/2024 By
Card # 1 of 1

Current Owner		
TIM & SALLY MORSE TRUST		
9838 CRENSHAW CIR		
CLERMONT	FL	34711

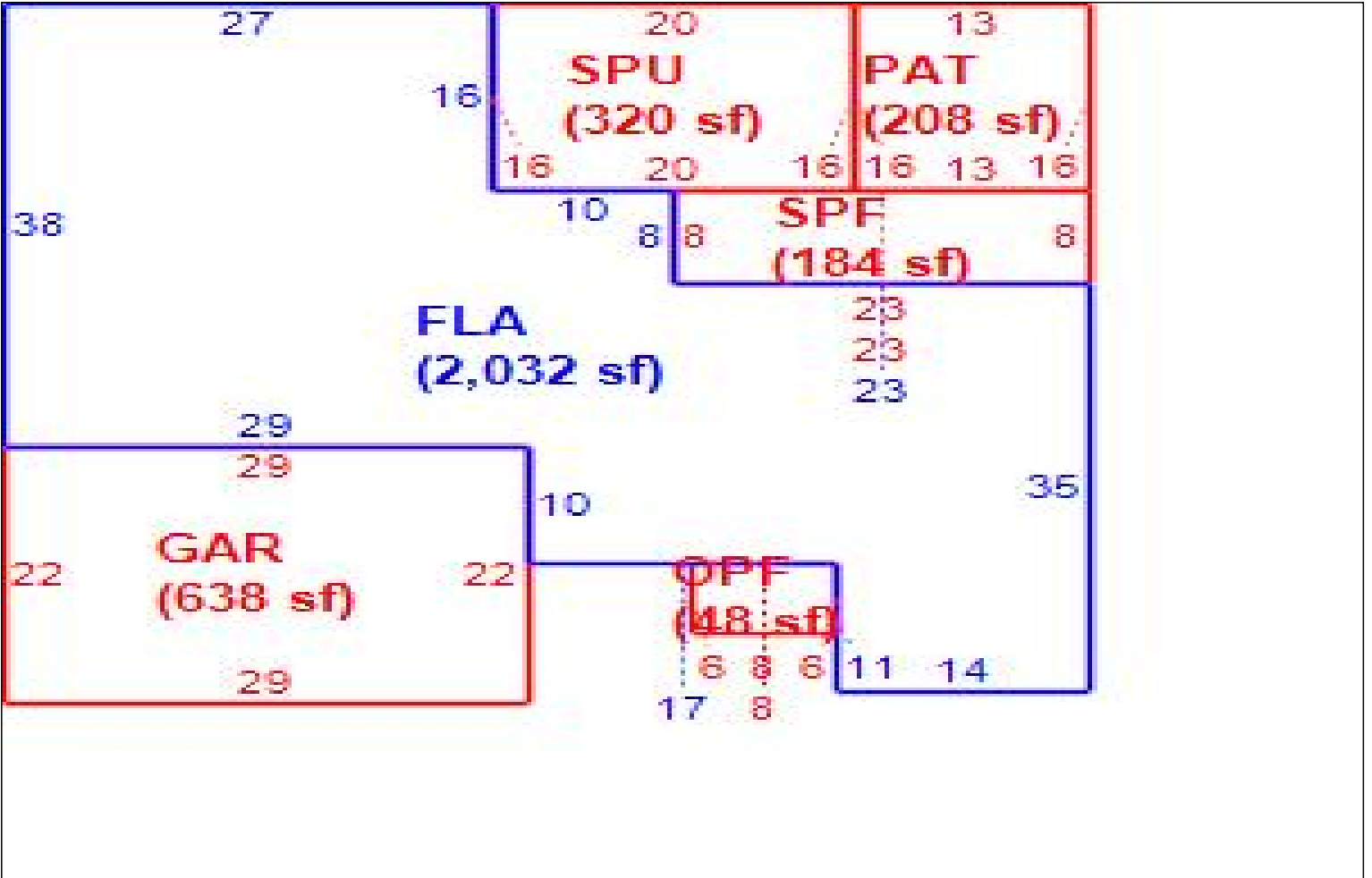
comp 3

Property Location		
Site Address 9838 CRENSHAW CIR		
CLERMONT FL 34711		
Mill Group 0003	NBHD 0582	
Property Use		Last Inspection
00100	SINGLE FAMILY	MHS 02-07-202

Legal Description
LOUISA POINTE PHASE II SUB LOT 43 PB 44 PGS 29-30 ORB 6230 PG 2422

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	100,000.00	0.0000	1.00	1.000	1.000	0	100,000
Total Acres		0.00		JV/Mkt 0		Total Adj JV/Mkt		100,000				
Classified Acres		0		Classified JV/Mkt 100,000		Classified Adj JV/Mkt		0				

Sketch			
Bldg 1	Sec 1	of 1	Replacement Cost 263,754 Deprec Bldg Value 255,841 Multi Story 0



Building Sub Areas				Building Valuation		Construction Detail				
Code	Description	Living Are	Gross Are	Eff Area	Year Built	2000	Imp Type	R1	Bedrooms	3
FLA	FINISHED LIVING AREA	2,032	2,032	2032	Effective Area	2032	No Stories	1.00	Full Baths	2
GAR	GARAGE FINISH	0	638	0	Base Rate	104.89	Quality Grade	665	Half Baths	0
OPF	OPEN PORCH FINISHE	0	48	0	Building RCN	263,754	Condition	EX	Heat Type	6
PAT	PATIO UNCOVERED	0	208	0	% Good	97.00	Foundation	3	Fireplaces	0
SPF	SCREEN PORCH FINIS	0	184	0	Functional Obsol	0	Roof Cover	3	Type AC	03
SPU	SCREEN PORCH UNFIN	0	320	0	Building RCNLD	255,841				
TOTALS		2,032	3,430	2,032						

Alternate Key 3795391
 Parcel ID 16-23-26-1205-000-04300

LCPA Property Record Card
 Roll Year 2024 Status: A

2024-1124 Comp 3
 PRC Run: 12/5/2024 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
POL4	SWIMMING POOL - RESIDENTIAL	364.00	SF	52.50	2021	2021	19110.00	95.00	18,155
PLD3	POOL/COOL DECK	542.00	SF	7.33	2021	2021	3973.00	95.00	3,774
SEN3	SCREEN ENCLOSED STRUCTURE	1914.00	SF	5.50	2021	2021	10527.00	95.00	10,001

Building Permits									
Roll Year	Permit ID	Issue Date	Comp Date	Amount	Type	Description	Review Date	CO Date	
2022	2020090034	01-01-2021	02-07-2022	20,000	0003	POL FOR 2022			
2021	2020090034	09-23-2020	03-11-2021	20,000	0003	POL & PAVER DECK	03-12-2021		
2019	2018060059	06-01-2018	01-31-2019	3,999	0002	REPL WINDOWS 12	01-31-2019		
2001	0091084	10-03-2000	04-17-2001	129,624	0000	SFR/9838 CRENSHAW CIR			

Sales Information								Exemptions				
Instrument No	Book/Page	Sale Date	Instr	Q/U	Code	Vac/Imp	Sale Price	Code	Description	Year	Amount	
2023130203	6230	2422	10-16-2023	WD	Q	01	I	475,000	039	HOMESTEAD	2024	25000
2016054198	4784	2136	05-12-2016	WD	Q	Q	I	213,500	059	ADDITIONAL HOMESTEAD	2024	25000
	2050	0679	12-27-2001	WD	Q	Q	I	139,900				
	1899	2208	01-12-2001	WD	Q	Q	I	138,500				
	1864	0284	09-18-2000	WD	U	M	V	42,000				
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
100,000	255,841	31,930	387,771	0	387771	50,000.00	337771	362771	380,650

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