

# APPRAISAL OF REAL PROPERTY



## LOCATED AT

1226 NE Charlotte St  
Jensen Beach, FL 34957  
W 1.6' of Lot 5 & All Lots 6 & 7, Block 6, Rio St. Lucie Terrace 1st Addition

## FOR

Martin County  
2401 SE Monterey Road  
Stuart, FL 34996

## OPINION OF VALUE

45,000

## AS OF

10/26/2020

## BY

Walter Kokonski  
Cushman & Wakefield Regional, Inc.  
819 S. Federal Hwy.  
Stuart, FL 34997  
(561) 707-7821  
appraisals@htcplus.net

RESIDENTIAL APPRAISAL REPORT

File No.: 20-152

SUBJECT	Property Address: 1226 NE Charlotte St	City: Jensen Beach	State: FL	Zip Code: 34957
	County: St. Lucie	Legal Description: W 1.6' of Lot 5 & All Lots 6 & 7, Block 6, Rio St. Lucie Terrace 1st Addition		
	Assessor's Parcel #: 28-37-41-025-006-00050-6			
	Tax Year: 2019	R.E. Taxes: \$ 923.56	Special Assessments: \$ 0	Borrower (if applicable): N/A
	Current Owner of Record: Bruce & Judy Gregory			
Occupant:		<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant <input checked="" type="checkbox"/> Manufactured Housing		
Project Type:		<input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe) HOA: \$ <input type="checkbox"/> per year <input type="checkbox"/> per month		
Market Area Name: Rio		Map Reference: 38940		Census Tract: 0005.01

ASSIGNMENT	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)			
	This report reflects the following value (if not Current, see comments): <input type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective			
	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)			
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)			
	Intended Use: Aid in purchase decisions.			
Intended User(s) (by name or type): Martin County Board of County Commissioners				
Client: Martin County		Address: 4314 NE Indian River Dr, Jensen Beach, FL 34957		
Appraiser: Walter Kokonski		Address: 819 S. Federal Highway, Stuart, FL		

MARKET AREA DESCRIPTION	Location:	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Predominant Occupancy	One-Unit Housing			Present Land Use		Change in Land Use	
	Built up:	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%		PRICE	AGE	One-Unit	85 %	<input checked="" type="checkbox"/> Not Likely		
	Growth rate:	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	<input checked="" type="checkbox"/> Owner	\$ (000)	(yrs)	2-4 Unit	0 %	<input type="checkbox"/> Likely *	<input type="checkbox"/> In Process *	
	Property values:	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	<input type="checkbox"/> Tenant	50	Low	1	Multi-Unit	5 %	* To: _____	
	Demand/supply:	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	<input checked="" type="checkbox"/> Vacant (0-5%)	700	High	60	Comm'l	5 %		
	Marketing time:	<input type="checkbox"/> Under 3 Mos.	<input checked="" type="checkbox"/> 3-6 Mos.	<input type="checkbox"/> Over 6 Mos.	<input type="checkbox"/> Vacant (>5%)	250	Pred	40	Vacant	5 %		

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): The subject is located in an area known as Rio, a small area located along the northern shore of the St. Lucie River, south of Jensen Beach. It is an old established area primarily consisting of single-family homes. Originally platted in 1893, most support facilities are located in Stuart to the south, and the US Hwy. 1 corridor to the west. Commercial uses in the immediate area in Rio primarily consist of small, individually owned and operated businesses. The upper range of residential properties is represented by the newer, riverfront homes, which have wide river views with desirable southern exposures.

Rio St. Lucie Terrace is a small subdivision consisting primarily of mobile homes with the balance modest, single-family homes and vacant sites.

SITE DESCRIPTION	Dimensions: 51.6 x 100				Site Area: 5,160 sf						
	Zoning Classification: B-1				Description: Business						
	Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning										
	Are CC&Rs applicable? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Unknown				Have the documents been reviewed? <input type="checkbox"/> Yes <input type="checkbox"/> No						
	Ground Rent (if applicable) \$ /										
	Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain) _____										
Actual Use as of Effective Date: Mobile Home Use as appraised in this report: Mobile Home											
Summary of Highest & Best Use: Based on surrounding uses, the present use as a mobile home is considered its most legal, physically possible and economically feasible use.											
Utilities		Public	Other	Provider/Description	Off-site Improvements		Type	Public	Private	Topography	Basically Level
Electricity		<input checked="" type="checkbox"/>	<input type="checkbox"/>		Street		Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Size	Typical
Gas		<input type="checkbox"/>	<input checked="" type="checkbox"/>	Above Grnd Tank	Curb/Gutter		None	<input type="checkbox"/>	<input type="checkbox"/>	Shape	Rectangular
Water		<input checked="" type="checkbox"/>	<input type="checkbox"/>		Sidewalk		Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Drainage	Appears Adequate
Sanitary Sewer		<input checked="" type="checkbox"/>	<input type="checkbox"/>		Street Lights		None	<input type="checkbox"/>	<input type="checkbox"/>	View	Similar Properties
Storm Sewer		<input checked="" type="checkbox"/>	<input type="checkbox"/>		Alley		20 foot rear	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Other site elements: <input checked="" type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)											
FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 12085C0151H FEMA Map Date 2/19/2020											
Site Comments: No survey provided. Site size and dimensions taken from available public records and assumed accurate. The subject is a typical site for the subdivision. Public records indicated there is a 20 ft. access easement along the southern boundary (see Aerial Photos).											

DESCRIPTION OF THE IMPROVEMENTS	<b>General Description</b>		<b>Exterior Description</b>		<b>Foundation</b>		<b>Basement</b> <input checked="" type="checkbox"/> None		<b>Heating</b>	
	# of Units	1 <input checked="" type="checkbox"/> Acc.Unit	Foundation	Concrete Blks.	Slab	N/A	Area Sq. Ft.		Type	Rev. Cycle
	# of Stories	1	Exterior Walls	Aluminum	Crawl Space	Yes	% Finished		Fuel	Elec.
	Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>	Roof Surface	Membrane	Basement	N/A	Ceiling			
	Design (Style)	Mobile Home	Gutters & Dwnspts.	None	Sump Pump	<input type="checkbox"/>	Walls		<b>Cooling</b>	
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.		Window Type	Awning	Dampness	<input type="checkbox"/>	Floor		Central	No
	Actual Age (Yrs.)	61	Storm/Screens	Screens	Settlement		Outside Entry		Other	Wall Units
	Effective Age (Yrs.)	25			Infestation					
	<b>Interior Description</b>		<b>Appliances</b>		<b>Attic</b> <input checked="" type="checkbox"/> None		<b>Amenities</b>		<b>Car Storage</b> <input checked="" type="checkbox"/> None	
	Floors	Laminate/Concrete	Refrigerator	<input checked="" type="checkbox"/>	Stairs	<input type="checkbox"/>	Fireplace(s) #		Woodstove(s) #	
Walls	Panel	Range/Oven	<input checked="" type="checkbox"/>	Drop Stair	<input type="checkbox"/>	Patio				
Trim/Finish	Painted Wood	Disposal	<input type="checkbox"/>	Scuttle	<input type="checkbox"/>	Deck				
Bath Floor	Vinyl	Dishwasher	<input type="checkbox"/>	Doorway	<input type="checkbox"/>	Porch				
Bath Wainscot	Wood	Fan/Hood	<input checked="" type="checkbox"/>	Floor	<input type="checkbox"/>	Fence				
Doors	Panel	Microwave	<input type="checkbox"/>	Heated	<input type="checkbox"/>	Pool				
		Washer/Dryer	<input type="checkbox"/>	Finished	<input type="checkbox"/>	Shed				
Finished area above grade contains: 4 Rooms 2 Bedrooms 1.0 Bath(s) 628 Square Feet of Gross Living Area Above Grade										
Additional features: Partial laminate flooring.										
Describe the condition of the property (including physical, functional and external obsolescence): The subject is an older property which is in below average condition. It consists of a 340 sf one-bedroom mobile home and a 288 sf addition on a slab. A detached 288 sq. ft. storage/garage building is located in the rear of the site. Electric service was not available during the inspection. Water service was working.										



SALES COMPARISON APPROACH	FEATURE		SUBJECT			COMPARABLE SALE # 4				COMPARABLE SALE # 5				COMPARABLE SALE # 6			
	Address		1226 NE Charlotte St Jensen Beach, FL 34957			4731 NE Blue Heron Ln Jensen Beach, FL 34957											
	Proximity to Subject					2.94 miles N											
	Sale Price		\$					\$ 59,900				\$				\$	
	Sale Price/GLA		\$ /sq.ft.			\$ 108.51 /sq.ft.				\$ /sq.ft.				\$ /sq.ft.			
	Data Source(s)					RMLS#TX-20020172; DOM 42											
	Verification Source(s)					Public Records											
	VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION		+ (-) \$ Adjust.		DESCRIPTION		+ (-) \$ Adjust.		DESCRIPTION		+ (-) \$ Adjust.	
	Sales or Financing Concessions		N/A			None Noted No Mtg. Rec.											
	Date of Sale/Time		10/2020			12/2019		0									
	Rights Appraised		Fee Simple			Fee Simple											
	Location		Jensen Beach			Jensen Beach											
	Site		5,160 sf			3,920 sf		+10,000									
	View		Residential			Residential											
	Design (Style)		Mobile Home			Mobile Home											
	Quality of Construction		Average			Average											
	Age		1959/ 25 Eff.			1973/ 10 Eff. \		-30,000									
	Condition		Below Avg.			Good /											
	Above Grade		Total	Bdrms	Baths	Total	Bdrms	Baths		Total	Bdrms	Baths		Total	Bdrms	Baths	
	Room Count		4	2	1.0	3	1	1.0	0								
	Gross Living Area		628 sq.ft.			552 sq.ft.				sq.ft.				sq.ft.			
	Basement & Finished Rooms Below Grade		0			0											
	Functional Utility		Average			Average											
	Heating/Cooling		Wall Units			Central		-3,000									
	Energy Efficient Items		None			None											
	Garage/Carport		1 Car Garage			1 Carport		+2,000									
	Porch/Patio/Deck		None			Scr. Porch		-3,000									
	Public Utilities		Water/Sewer			Water/Sewer											
	Net Adjustment (Total)					<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ -24,000		<input type="checkbox"/> + <input type="checkbox"/> -		\$		<input type="checkbox"/> + <input type="checkbox"/> -		\$	
	Adjusted Sale Price of Comparables					Net 40.1 %				Net %				Net %			
			Gross			80.1 %		\$ 35,900		Gross %		\$		Gross %		\$	
	Summary of Sales Comparison Approach																





Property Address:	1226 NE Charlotte St	City:	Jensen Beach	State:	FL	Zip Code:	34957
Client:	Martin County	Address:	4314 NE Indian River Dr, Jensen Beach, FL 34957				
Appraiser:	Walter Kokonski	Address:	819 S. Federal Hwy., Stuart, FL				

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

A. INTENDED USER

The scope of this assignment is specific to the client. The report is intended for the use only by the client. Use of this report by other parties who may choose to rely on its content, is not intended by the appraiser. The appraiser is not obligated to such parties and it does not result in such parties becoming intended users.

B. DEFINITION OF COMPLETE VISUAL INSPECTION:

Complete visual inspection of the subject property (if applicable), is defined to include an interior and exterior walk-through of the subject property with a viewing of readily observable areas. Observation includes notation of the floor plan/layout, any upgrades or amenities, general condition of the subject property and assessment of its functional utility. Additionally, items such as the quality of components and any relevant renovations and/or repairs are noted. Not included in the definition is observation of those areas not readily accessible such as (but not limited to), attics or crawl spaces. Also not included is the activation or testing of mechanical systems such as (but not limited to) air conditioning, electric, plumbing and sewage disposal systems. Any infestation such as (but not limited to) termites, rodents or bats is also not included in the definition.

The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal.

Property Address:	1226 NE Charlotte St	City:	Jensen Beach	State:	FL	Zip Code:	34957
Client:	Martin County	Address:	4314 NE Indian River Dr, Jensen Beach, FL 34957				
Appraiser:	Walter Kokonski	Address:	819 S. Federal Hwy., Stuart, FL				

APPRaiser's Certification

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.

- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.

- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.

- My engagement in this assignment was not contingent upon developing or reporting predetermined results.

- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.

- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.

- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.

- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

The report analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Appraisal Institutes Code of Professional Ethics and the Standards of Professional Appraisal Practice, which include the Uniform Standards of Professional Appraisal Practice.

Analyses, opinions, or conclusions were developed and this report has been prepared in conformity with the requirements of the State of Florida for State Certified Appraisers.

The use of this report is subject to the requirements of the State of Florida relating to review by the Real Estate Appraisal Board of the Division of Real Estate of the Department of Business Regulation.

I (we) have not performed any services regarding the subject property within the prior three years, as an appraiser or in any other capacity.

As of this date, I, Scott M. Powell, MAI, have completed the continuing education program of the Appraisal Institute.

Additional Certifications:

No appraisal services have been performed on the subject in the three years prior to the effective date of this report.

The value estimate is based on a reasonable exposure time of six months based on comparable data and general market data.

DEFINITION OF MARKET VALUE \*:

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;

2. Both parties are well informed or well advised and acting in what they consider their own best interests;

3. A reasonable time is allowed for exposure in the open market;

4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and


5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

\* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

SIGNATURES

Client Contact:	Carla Segura	Client Name:	Martin County
E-Mail:	csegura@martin.fl.us	Address:	4314 NE Indian River Dr, Jensen Beach, FL 34957

APPRaiser



Appraiser Name: Walter Kokonski

Company: Cushman & Wakefield Regional, Inc.

Phone: (561) 707-7821

Fax:

E-Mail: appraisals@htcplus.net

Date Report Signed: 10/27/2020

License or Certification #: Cert Res RD326

State: FL

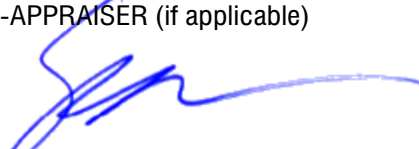
Designation:

Expiration Date of License or Certification: 11/30/2020

Inspection of Subject: ☒ Interior & Exterior ☐ Exterior Only ☐ None

Date of Inspection: 10/26/2020

SUPERVISORY APPRAISER (if required) or CO-APPRaiser (if applicable)



Supervisory or Co-Appraiser Name: Scott M Powell, MAI

Company: Cushman & Wakefield Regional, Inc.

Phone: (772) 678-7600

Fax:

E-Mail: scott.powell@cushwake.com

Date Report Signed: 10/27/2020

License or Certification #: Cert Gen RZ2809

State: FL

Designation:

Expiration Date of License or Certification: 11/30/2020

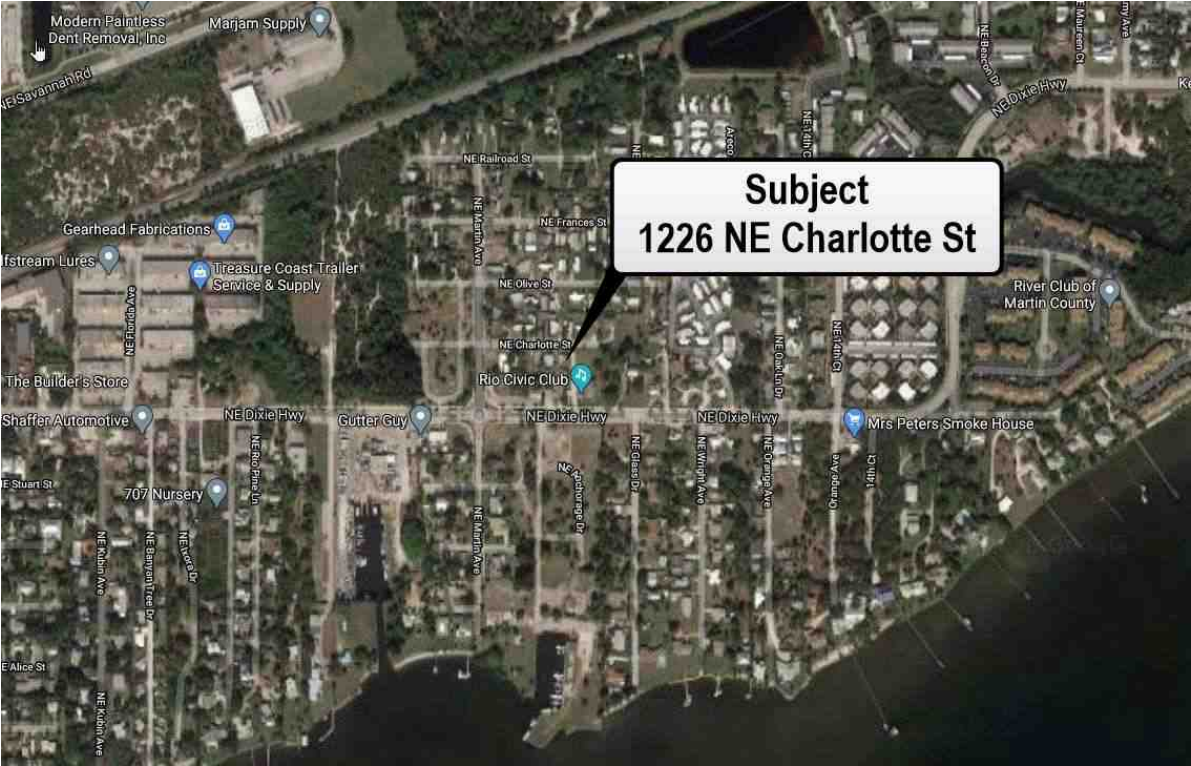
Inspection of Subject: ☐ Interior & Exterior ☐ Exterior Only ☒ None

Date of Inspection:



## Aerial Photos

Borrower	N/A						
Property Address	1226 NE Charlotte St						
City	Jensen Beach	County	St. Lucie	State	FL	Zip Code	34957
Lender/Client	Martin County						





Subject Photo Page

Borrower	N/A				
Property Address	1226 NE Charlotte St				
City	Jensen Beach	County	St. Lucie	State	FL Zip Code 34957
Lender/Client	Martin County				



Subject Front

1226 NE Charlotte St  
Sales Price  
Gross Living Area 628  
Total Rooms 4  
Total Bedrooms 2  
Total Bathrooms 1.0  
Location Jensen Beach  
View Residential  
Site 5,160 sf  
Quality Average  
Age 1959/ 25 Eff.



Subject Rear



Subject Street



Comparable Photo Page

Borrower	N/A				
Property Address	1226 NE Charlotte St				
City	Jensen Beach	County	St. Lucie	State	FL Zip Code 34957
Lender/Client	Martin County				



Comparable 1

1165 NE Charlotte St	
Prox. to Subject	0.05 miles NW
Sale Price	140,000
Gross Living Area	748
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	1.0
Location	Jensen Beach
View	Residential
Site	7,492 sf
Quality	Average
Age	1956/ 10 Eff. \



Comparable 2

1185 NE Charlotte St	
Prox. to Subject	0.04 miles NW
Sale Price	41,500
Gross Living Area	792
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	1.0
Location	Jensen Beach
View	Residential
Site	5,000 sf
Quality	Average
Age	1956/ 25 Eff.



Comparable 3

2706 SE La Palma Ter	
Prox. to Subject	5.62 miles S
Sale Price	69,000
Gross Living Area	720
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	1.1
Location	Stuart
View	Residential
Site	8,450 sf
Quality	Average
Age	1970/ 20 Eff.

Comparable Photo Page

Borrower	N/A				
Property Address	1226 NE Charlotte St				
City	Jensen Beach	County	St. Lucie	State	FL Zip Code 34957
Lender/Client	Martin County				



Comparable 4

4731 NE Blue Heron Ln	
Prox. to Subject	2.94 miles N
Sale Price	59,900
Gross Living Area	552
Total Rooms	3
Total Bedrooms	1
Total Bathrooms	1.0
Location	Jensen Beach
View	Residential
Site	3,920 sf
Quality	Average
Age	1973/ 10 Eff. \

Comparable 5

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



Photograph Addendum

Borrower	N/A				
Property Address	1226 NE Charlotte St				
City	Jensen Beach	County	St. Lucie	State	FL Zip Code 34957
Lender/Client	Martin County				



Detached Garage



Living Room



Kitchen



Family Room



Bedroom



Half Bath



B-1 Zoning Regulations

Sec. 3.417. - B-1 Business District.

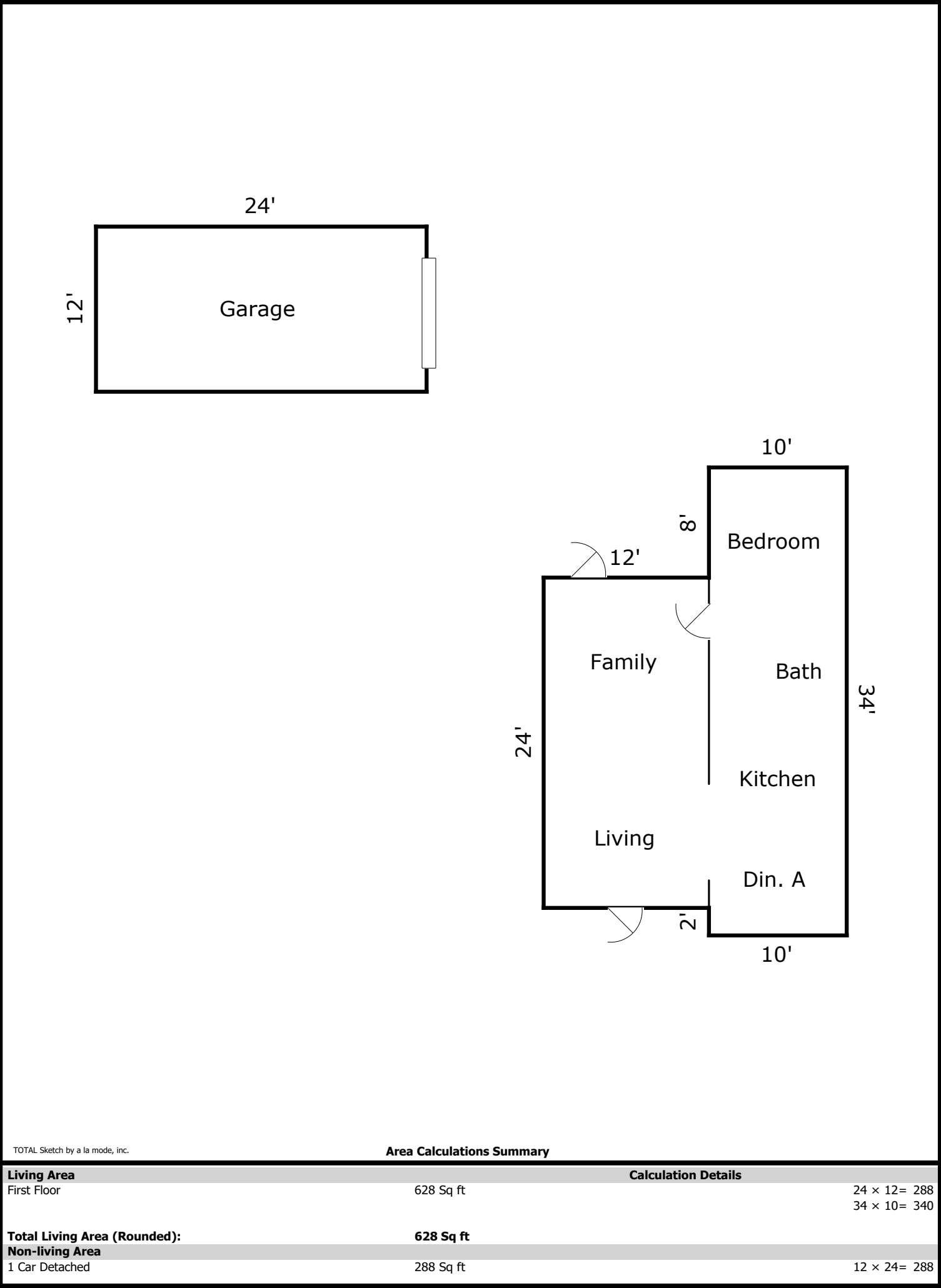


- 3.417.A. *Uses permitted.* In this district, a building or structure or land shall be used for only the following purposes, subject to any additional limitations pursuant to [section 3.402](#):
1. Any use permitted in a HB-1 Limited Business District.
  2. Churches or schools may be constructed on property presently owned and held for such purposes, if such construction is commenced within five years from the date of September 14, 1965.
  3. Offices, banks, theatres (not drive-ins), beauty parlors, bars and nightclubs, photograph studios, dry cleaning and laundry pickup stations, barbershops, florists, automobile salesrooms, used car lots, parking lots and storage garages, telephone exchanges, restaurants and lunchrooms, police and fire stations, motels and hotels, golf driving ranges and putt-putt golf.
  4. Mechanical garages and gasoline and other motor fuel stations, so long as such work is confined within a building, and vehicles awaiting repair shall be screened from view on the street and abutting property.
  5. Signs appertaining to the above uses.
  6. Refuse and storage areas, which shall be screened from view.
- 3.417.B. *Required lot area and width.* Lots or building sites shall have an area of not less than 7,500 square feet, with a minimum width of 60 feet measured along the front property line. Structures in this district shall be limited to 35 feet. Motels and hotels shall comply with the minimum requirements of the HR-2 Multiple-Family Residential District.
- 3.417.C. *Minimum yards required.*
1. *Front:* 20 feet.
  2. *Rear:* 20 feet.
  3. *Side:* None, except where a B-1 District lies adjacent to a residential district or is separated only by a road, no building shall be built within 20 feet of a common property line, and a landscaped buffer strip shall be provided between the two uses with an evergreen hedge, uniformly colored masonry wall or board fence six feet high. Such screen shall be located on the sides and rear of the property:
    - a. No structure shall be built within 50 feet of the center line of any public platted right-of-way not a designated through-traffic highway.
    - b. No structure shall be built with 65 feet of the center line of a designated through-traffic highway.

(Ord. No. 608; pt. 1, 3-19-2002)

Building Sketch

Borrower	N/A					
Property Address	1226 NE Charlotte St					
City	Jensen Beach	County	St. Lucie	State	FL	Zip Code 34957
Lender/Client	Martin County					



Location Map

Borrower	N/A				
Property Address	1226 NE Charlotte St				
City	Jensen Beach	County	St. Lucie	State	FL
Lender/Client	Martin County	Zip Code	34957		

