



Replacement Cost Valuation Update

Windrush Bay Condominium
Tarpon Springs, Florida 34689

Prepared Exclusively for Windrush Bay Condominium Association, Inc.

As of 01-13-2026 | FPAT File# REN2526041

Felten Property Assessment Team

866.568.7853 | www.fpat.com





January 13, 2026

Windrush Bay Condominium Association, Inc.
c/o Board of Directors
700 Windrush Bay Dr
Tarpon Springs, Florida 34689

Re: Replacement Cost Valuation Update – Windrush Bay Condominium – FPAT File#
REN2526041

Dear Board of Directors:

Pursuant to your request and in accordance with our agreement, Felten Property Assessment Team has completed an Insurance Replacement Cost Valuation for Windrush Bay Condominium located in Tarpon Springs, Florida. The purpose of this valuation is to determine accurate hazard and flood insurance replacement costs for all buildings and site improvements insured by Windrush Bay Condominium Association, Inc..

This report is intended to support the client in maintaining appropriate insurance coverage by ensuring that premiums are based on current replacement values and that co-insurance requirements are satisfied in compliance with policy provisions.

Should you have any questions or require further clarification regarding this report, please do not hesitate to contact our office at (866) 568-7853. We appreciate the opportunity to serve you and look forward to working with you in the future.

Sincerely,

Brad Felten, Managing Member



Felten Property Assessment Team | www.fpat.com
FPAT File# REN2526041

Introduction

This Replacement Cost Valuation Update has been prepared at the request of Windrush Bay Condominium Association, Inc. for the property known as Windrush Bay Condominium, a condominium association located in Tarpon Springs, Florida. The primary objective of this report is to determine accurate hazard and flood insurance replacement costs for all buildings and site improvements insured by the client. The findings of this report are intended to support the establishment of appropriate insurance coverage, ensuring that premiums are based on current replacement values and that co-insurance requirements are properly satisfied.

It is important to note that this report does not constitute a real estate appraisal. The values presented herein reflect the estimated replacement costs of the subject buildings and associated site improvements only. These estimates do not consider land value, market value, or personal property. All components of the property relevant to the insurance policy have been carefully evaluated and inspected. The replacement cost values contained in this report are subject to the assumptions, limiting conditions, and certifications detailed within.

A qualified representative of Felten Property Assessment Team (FPAT) conducted an on-site inspection of the property on January 04, 2023. This inspection included a thorough review of the interior and exterior of all buildings and improvements to assess construction type, design, quality, size, and occupancy. Where applicable, building plans and association documents were reviewed to support the analysis.

Subject of Report

This Replacement Cost Valuation Report contains the following risk(s):

Buildings:

Villa 1	1 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 2	2 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 3	3 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>



Villa 4	4 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 5	5 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 6	6 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 7	7 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 8	8 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 9	9 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 10	10 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 11	11 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 12	12 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 13	13 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 14	14 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 15	15 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 16	16 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 17	17 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 18	18 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 19	19 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 20	20 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 21	21 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 22	22 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>



Villa 23	23 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 24	24 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 25	25 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 26	26 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 27	27 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 28	28 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 29	29 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 30	30 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 31	31 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 32	32 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 33	33 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 34	34 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 35	35 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 36	36 Windrush bay Dr	<i>1-Unit Risk, Type II</i>
Villa 37	37 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Villa 38	38 Windrush Bay Dr	<i>1-Unit Risk, Type II</i>
Villa 39	39 Windrush Bay Dr	<i>1-Unit Risk, Type I</i>
Building A	401-404 Windrush Bay Dr	<i>4-Unit Risk, Type I</i>
Building B	405-412 Windrush Bay Dr	<i>8-Unit Risk, Type I</i>



Building C	413-420 Windrush Bay Dr	8-Unit Risk, Type II
Building D	421-428 Windrush Bay Dr	8-Unit Risk, Type III
Building E	501-508 Windrush Bay Dr	8-Unit Risk, Type III
Building F	509-516 Windrush Bay Dr	8-Unit Risk, Type I
Building G	601-608 Windrush Bay Dr	8-Unit Risk, Type III
Building H	609-616 Windrush Bay Dr	8-Unit Risk, Type I
Building J	617-620 Windrush Bay Dr	4-Unit Risk, Type II
Building K	621-628 Windrush Bay Dr	8-Unit Risk, Type III
Building L	629-636 Windrush Bay Dr	8-Unit Risk, Type II
Building M	637-644 Windrush Bay Dr	8-Unit Risk, Type I
Building N	645-648 Windrush Bay Dr	4-Unit Risk, Type II
Building O	649-656 Windrush Bay Dr	8-Unit Risk, Type III
Clubhouse	700 Windrush Bay Dr	
Maintenance & Laundry Bldg	700 Windrush Bay Dr	

Property Site Improvements:

Light Poles

Pool Deck

Pool Fence

Pool Heaters

Swimming Pool



Based on the results of our replacement cost valuation analysis, we have determined the total insurable replacement cost for all buildings and site improvements located at Windrush Bay Condominium as of January 13, 2026, as follows. The hazard insurance values include all applicable site improvements, if any, in addition to the buildings themselves. If flood insurance values are included, the totals reflect only those buildings that are eligible for coverage under a flood insurance policy issued by the National Flood Insurance Program (NFIP).

Hazard Insurance

Replacement Cost	\$24,605,178
Less Insurance Exclusions	\$1,706,359
Insurable Replacement Cost	\$22,898,819

Flood Insurance

Replacement Cost	\$31,208,649
NFIP Insurable Replacement Cost	\$29,404,156



Certification of Valuation

This is to certify the enclosed Replacement Cost Valuation report prepared at the request of Windrush Bay Condominium Association, Inc. is the result of work performed by Felten Property Assessment Team and one or more of the individuals listed below.

In addition, we certify that, to the best of our knowledge and belief:

- All facts contained in this report are true and accurate.
- FPAT has no present or prospective interest in the subject property of this report, and also has no personal interest with respect to the parties involved.
- FPAT has no bias with respect to the subject property of this report or to the parties involved with this assignment.
- Our engagement in this assignment was not contingent upon producing or reporting predetermined results.
- Our compensation is not contingent on any action or event resulting from this report.
- We have the knowledge and experience to generate an accurate Replacement Cost Valuation for insurance purposes of all buildings and/or site improvements contained within this report.
- We have performed a physical inspection of the subject risk(s).

Key Staff:

Brad Felten

Sr. All-Lines Adjuster #E149535
Flood Certification #06060373
Certified Wind & Hurricane Mitigation Inspector
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Certified Wind & Hurricane Mitigation Inspector

Ian Wright

All-Lines Adjuster # W273704
Certified Wind & Hurricane Mitigation Inspector



Brad Felten, Managing Member



Limiting Conditions

- The property description supplied to Felten Property Assessment Team, hereafter known as FPAT, is assumed to be correct.
- No survey of the property has been made or reviewed by FPAT, and no responsibility is assumed in connection with such matters. Illustrative material, including maps and plot plans, utilized in this report are included only to assist the reader in visualizing the property. Property dimensions and sizes are considered to be approximate.
- No responsibility is assumed for matters of a legal nature affecting title to the property, nor is any opinion of title rendered. Property titles are assumed to be good and merchantable unless otherwise stated.
- Information furnished by others is believed to be true, correct, and reliable. However, no responsibility for its accuracy is assumed by FPAT.
- All mortgages, liens, encumbrances, leases, and servitudes have been disregarded unless so specified within the report. The property is assumed to be under responsible, financially sound ownership and competent management.
- It is assumed that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render the property more or less valuable. No responsibility is assumed for such conditions or for arranging for engineering studies, which may be required to discover them.
- Unless otherwise stated in this report, the existence of hazardous material, which may or may not be present on the property, was not observed by FPAT. However, FPAT is not qualified to detect such substances. The presence of substances such as asbestos, urea-formaldehyde foam insulation, or other potentially hazardous materials may affect the value of the property. The value conclusions in this report are predicated on the assumption that there are no such materials on or in the property that would cause a loss of value. No responsibility is assumed for any such conditions, or for the expertise required to discover them. The client is urged to retain an expert in this field if desired. The analysis and value conclusions in this report are null and void should any hazardous material be discovered.
- Unless otherwise stated in this report, no environmental impact studies were either requested or made in conjunction with this report. FPAT reserves the rights to alter, amend, revise, or rescind any opinions of value based upon any subsequent environmental impact studies, research, or investigation.
- It is assumed that there is full compliance with all-applicable federal, state and local environmental regulations and laws unless noncompliance is specified, defined, and considered in this report.



- It is assumed that all applicable zoning and use regulations and restrictions have been complied with, unless non-conformity has been specified, defined and considered in this report.
- It is assumed that all required licenses, certificates of occupancy, consents, or other legislative or
- administrative authority from any local, state, or federal governmental or private entity or organization have been or can be obtained or renewed for any use on which the value estimate is based.
- FPAT will not be required to give testimony or appear in court because of having made this report, unless arrangements have previously been made.
- Possession of this report, or a copy thereof, does not carry with it the right of publication. It may not be used for any purpose by any person other than the client without the written consent of FPAT and in any event, only with properly written qualification and only in its entirety.
- Neither all nor any part of the contents of this report, or copy thereof, shall be conveyed to the public through advertising, public relations, news, sales, or any other media without written consent and approval of FPAT.
- The liability of FPAT, it's employees, and subcontractors is limited to the client only.
- There is no accountability, obligation, or liability to any third party. If this report is placed in the hands of anyone other than the client, the client shall make such party aware of all limiting conditions and assumptions of the assignment and related discussions. FPAT is in no way responsible for any costs incurred to discover or correct any deficiencies of the property.
- The sole purpose of this report is for use in establishing insurance values.
- Acceptance and/or use of this report constitutes acceptance of the foregoing assumptions and limiting conditions.



Valuation Update Service

This Replacement Cost Valuation Report may be updated annually, as needed, or based on your insurance carrier's requirements.

In addition, local laws or regulatory guidelines may also mandate an update to ensure compliance.

If substantial changes have occurred to the subject property—or if more than five years have passed since our last site inspection—a new on-site evaluation may be necessary. However, standard maintenance activities do not typically require a physical reinspection.

To request an update, simply use one of the following options:

👉 <https://www.fpat.com/request-proposal.html>

📞 Call us at **866-568-7853**

✉ Email us at **info@fpat.com**

Note-Part of Chapter 718, Florida Statutes, addresses the independent insurance appraisal requirements for condominiums. Below is an excerpt from this Chapter which addresses this requirement.

Taken from Part I GENERAL PROVISIONS (ss.718.101-718.129)

s. 718.111(11)

(11) INSURANCE.—In order to protect the safety, health, and welfare of the people of the State of Florida and to ensure consistency in the provision of insurance coverage to condominiums and their unit owners, this subsection applies to every residential condominium in the state, regardless of the date of its declaration of condominium. It is the intent of the Legislature to encourage lower or stable insurance premiums for associations described in this subsection.

(a) Adequate property insurance, regardless of any requirement in the declaration of condominium for coverage by the association for full insurable value, replacement cost, or similar coverage, must be based on the replacement cost of the property to be insured as determined by an independent insurance appraisal or update of a prior appraisal. The replacement cost must be determined at least once every 36 months.



Special Offer: Discounted Reserve Study

We're pleased to inform you that you've qualified for a significant discount on a Full Reserve Study for this property!

A Reserve Study is an essential long-term capital planning tool. It evaluates the current condition of your reserve fund and provides a clear, stable, and equitable funding strategy to prepare for future capital expenditures. The study includes two key components:

- **Physical Analysis** – An assessment of the condition and remaining useful life of common area components.
- **Financial Analysis** – A funding plan to ensure adequate reserves for future repairs and replacements.

Thanks to the detailed field work already completed for your Replacement Cost Valuation, we can offer this valuable service at a reduced rate.

Please note: This discount applies only to Full Reserve Studies and does not extend to Reserve Study updates.

To request your **free proposal**, simply use one of the following options:

👉 <https://www.fpat.com/request-proposal.html>

📞 Call us at **866-568-7853**

✉ Email us at **info@fpat.com**

We look forward to helping you plan confidently for the future of your property.



Methodology

To produce an accurate Replacement Cost Valuation (RCV), our team begins by thoroughly identifying the insurable items and understanding how they are covered by the insurance policy. This is achieved through consultations with property owners, managers, insurance agents, and by reviewing relevant documentation.

When conducting a valuation for the first time—or if significant changes have occurred since the last assessment—a comprehensive site inspection is performed. A qualified FPAT team member will evaluate building occupancy, dimensions, construction type, building plans (when available), quality of materials, and finishes. The physical structure(s) are measured in detail, and a corresponding sketch is included in the final report.

Once all property data has been collected, we begin the valuation process. Our primary tool is the CoreLogic Commercial Express Building Valuation System, developed by CoreLogic/MSB—a leading provider of cost data and appraisal software in the U.S. insurance industry.

Valuation estimates are derived using a Reconstruction Cost Database, which calculates the cost of rebuilding the structure at current prices. This includes the use of similar materials, design, quality, and construction practices. The system distinguishes between Replacement Cost New (RCN) and Reconstruction Cost, employing advanced component-based technologies to deliver precise, risk-specific estimates. These incorporate local building codes, material and labor costs, and structural requirements.

Understanding the distinction between RCN and Reconstruction Cost is critical. While RCN refers to the cost to replace with new materials, Reconstruction Cost reflects the expense to replicate the original structure in its entirety. This distinction ensures insurers base premiums on the building's full exposure and supports equitable claim settlements. It also provides a defensible foundation for policy terms, which are often subject to legal interpretation or negotiation.



Explanations & Definitions

Terminology

Additions	Equipment, external structures, building items, site improvements, or miscellaneous adjustments added to the valuation. These items are added to the valuation in addition to the Gross Floor Area (e.g. balconies, exterior walkways, canopies, auxiliary generators).
Architect's Fees	Architect's fees is compensation paid for architectural or engineering services rendered. The default percentage is 7% for commercial valuations and 0% for agricultural valuations.
Co-Insurance Requirement	The minimum amount of insurance that must be carried on the policy, usually 80%, but your co-insurance requirement for the policy may be different as determined by your company.
Depreciated Replacement Cost	The remaining value after the deduction of Insurance Exclusions and Physical Depreciation from the Replacement Cost.
Depreciation	The loss in value due to deterioration caused by usage, wear and tear, and the elements.
et al	Meaning all other buildings insured by the client
Flood Insurance	Specific insurance coverage against property loss from flooding.
FPAT	Felten Professional Adjustment Team, LLC.
Gross Floor Area (GFA)	The total floor area (measured in square feet) of all floors in the building considered in the Replacement Cost Valuation. Areas such as balconies, canopies, etc. are not included in the Gross Floor Area. These items are added to the valuation as "Additions".
Hazard Insurance	Insurance that protects a property owner against damage caused by fires, severe storms, earthquakes or other natural events. Hazard Insurance does not cover the peril of flooding.
HVAC	Heating, Ventilation and Air-Conditioning Systems



**Insurable
Replacement
Cost**

The Replacement Cost of the building or site improvement less applicable Insurance Exclusions.

**Insurable
Responsibilities**

Defines which parties are responsible for obtaining insurance coverage of the different building components.

**Insurance
Exclusions**

Certain items of insured property are either not insured, or are specifically excluded from coverage, depending on the particular terms of an insurance policy. The three most common exclusions are: basement excavation; below grade foundations; underground plumbing, piping, and conduits.

**Minimum
Requirements**

Reporting requirements mandated by Citizens Property Insurance Corporation.

**New
Construction**

The cost to replace at one time, an entire building of equal quality and utility. The prices used for labor, materials, overhead, profit, and fees are those in effect immediately *prior* to the occurrence of the loss. The replacement employs modern materials, current methods, designs, and layouts but does not take into consideration improvements necessary to conform to changed building codes, demolition, debris removal, site accessibility or site work, reuse of building components or services, extraordinary fees, premiums for materials or other contingencies. This is the methodology used for real estate appraisals. None of the calculations in this report are based on this methodology.

NFIP

National Flood Insurance Program managed by the Federal Emergency Management Agency (FEMA)

Occupancy

Building Occupancy refers to the categorizing structures based on their use.

**Overhead &
Profit**

The general cost of operating and maintaining a business, in addition to specific costs related to a particular job, and the profit from construction activities is referred to as overhead and profit. The default percentage is 20% for commercial valuations and 16% for agricultural valuations .

Partition Wall

A load bearing or non-load bearing wall that defines and area.

Party Wall

A dividing wall between adjoining units that is shared by the tenants of each residence or business.



Reconstruction

The cost to construct, at current prices, an exact duplicate or replica of the building, using like kind and quality materials, construction standards, design, layout and quality of workmanship, built to current building regulations and codes. Reconstruction Cost also includes a number of site-specific and process-related costs that are experienced when rebuilding after a loss. Additional costs also include the added expense of reconstructing a structure with limited site mobility, access and owner involvement. All calculations in this report are based on this methodology.

Replacement Cost

In this report, the term Replacement Cost refers to the “Reconstruction Cost” as defined above.

Type

Used to distinguish between buildings with the same number of units of different construction and/or size. Usually for internal organizational purposes.

Typical

Buildings or site improvements that could be considered identical.

Unit Abbreviations

Sq Ft - Square Feet	Lp Sm - Lump Sum	Dbl Ct - Double Tennis Court
Ln Ft - Linear Feet	Allow - Allowance	Ct - Court
Ea - Each	Hp - Horsepower	Units - Units
Sq Yds - Square Yards	Cu Ft - Cubic Feet	Cu Yds - Cubic Yards
Kw - Kilowatts	Pair - Pair	Sq - Squares (1 Sq = 100 sq ft)

Structural Definitions**Commercial Construction Types:****Frame (Frame - ISO 1)**

A building where the exterior walls, bearing walls and partitions, and the structural floors and roof, and their supports, are wood or light-gauge metal. This includes buildings where



the wood or light-gauge metal has been combined with other materials to form composite components such as wood or metal studs with brick or stone veneer, stucco, metal, vinyl, etc. siding. Buildings classified a ISO Class 1 are characteristic of this type.

Masonry (Joisted Masonry - ISO 2)

A building that has the exterior walls constructed of a material such as brick, hollow or solid concrete block, concrete, gypsum block, clay tile, stone, or similar materials. The structural floors and roof are of wood or light-gauge metal. Buildings classified as ISO Class 2 are characteristic of this type.

Pre-Engineered Metal (Non-Combustible - ISO 3)

A building that employs a system of pre-engineered rigid steel framing members. The exterior walls are of metal siding, sandwich panels, or masonry, and the roof is clad with metal roofing or sandwich panels. Buildings classified as ISO Class 3 are characteristic of this type.

Steel Frame (Masonry Non-Combustible - ISO 4)

A building where the structural floors and roof are of unprotected non-combustible materials such as metal decking or concrete on metal decking, and are supported by an unprotected structural steel frame, fire resistive exterior walls, or a combination of both. Buildings classified as ISO Class 4 are characteristic of this type.

Protected Steel Frame (Modified Fire Resistive - ISO 5)

A building where the structural floors and roof, and their supports are of non-combustible construction with a fire rating of not less than one hour. A building very similar to Construction Type D Steel Frame; however, in Type E the non-combustible floor, roof, and framing components are protected with sprayed-fiber fireproofing. Buildings classified as ISO Class 5 are characteristic of this type.

Reinforced Concrete Frame (Fire Resistive - ISO 6)

A building where the structural floors and roof, and their supports are of materials such as precast or poured-in-place reinforced concrete, with a fire resistive rating of not less than two hours. Buildings classified as ISO Class 6 are characteristic of this type.

Agricultural Construction Types:



Frame

A building where the exterior walls, bearing walls and partitions, and the structural floors and roof, and their supports, are wood or light-gauge metal. This includes buildings where the wood or light-gauge metal has been combined with other materials to form composite components such as wood or metal studs with brick or stone veneer, stucco, metal, vinyl, etc. siding.

Masonry

A building that has the exterior walls constructed of a material such as brick, hollow or solid concrete block, concrete, gypsum block, clay tile, stone, or similar materials. The structural floors and roof are of wood or light-gauge metal.

Pre-Engineered Metal

A building that employs a system of pre-engineered rigid steel framing members. The exterior walls are of metal siding, sandwich panels, or masonry, and the roof is clad with metal roofing or sandwich panels.

Pole Frame

A building where the structural skeleton consists of timbers or poles. The poles or posts are set into the ground on top of concrete pads, and then back filled to anchor the post structure.

Structural Insulated Panel (SIP)

A load bearing wall material, made up of rigid insulation sandwiched between two pieces of plywood or other material.



Hazard Insurance Responsibilities

The hazard insurance replacement cost valuations contained in this report are based on Florida Statute 718 concerning condominiums. Under Florida Statute 718 the interior finishes of each condominium unit are the responsibility of the individual unit owners to insure. Any interior finishes located in common areas, owned by the association, have been included in the replacement cost valuations. Additionally, any buildings or site improvements not containing residential condominium units are the sole responsibility of the association to insure. The hazard insurance valuations do not include any personal property regardless of ownership.

Based Florida Statute 718 each individual unit owner is responsible for insuring the following components located within the individual unit:

- Any floor finishes such as carpet, tile, vinyl, etc.
- Any ceiling finishes such as paint, texture, suspended ceilings, etc.
- Any wall finishes such as paint, wallpaper, paneling, etc.
- Any electrical fixtures, built-in cabinets, etc.

Florida Statute 718 has been amended several times since its origination. The amendment dated January 1, 2009 places the responsibility of insuring ALL heating & cooling (HVAC) equipment on the condominium association. The condominium association is responsible for insuring 100% of the building(s) HVAC equipment whether located on the roof, common area, ground, balcony or inside a residential unit. The duty to maintain, repair, or replace HVAC equipment servicing individually owned residential units is set by the declaration of condominium, while the duty to insure and repair after an "insurable event" or "casualty" is set by the statute.

The Hazard Insurance Valuations do not include foundations or plumbing below grade (insurance exclusions) or any personal property regardless of ownership.

The table on the following page is a Quick Reference Guide for determining insurable responsibilities.



Hazard Insurance Quick Reference Table

AS GOVERNED BY FLORIDA STATUTE 718

BUILDING COMPONENT	ASSOCIATION RESPONSIBILITY	UNIT OWNER RESPONSIBILITY
ROOF Structural Framing & Roof Covering	YES	NO
EXTERIOR WALLS Structural Framing, Insulation & Wall Cladding	YES	NO
COMMON AREA DOORS & WINDOWS Common Area Doors & Windows	YES	NO
UNIT DOORS & WINDOWS Unit Owner Doors & Windows	YES	NO
COMMON AREA STRUCTURAL MEMBERS Structural Floors, Structural Walls, & Structural Ceilings	YES	NO
UNIT STRUCTURAL MEMBERS Structural Floors, Structural Walls, & Structural Ceilings	YES	NO
COMMON AREA INTERIOR FINISHES Floor, Wall, & Ceiling Finishes	YES	NO
UNIT INTERIOR FINISHES Floor, Wall, & Ceiling Finishes	NO	YES
COMMON AREA INTERIOR WALL & CEILING FRAMING Framing & Insulation	YES	NO
UNIT INTERIOR WALL & CEILING FRAMING Framing & Insulation	YES	NO
COMMON AREA FLOOR, WALL, & CEILING SUBSTRATES Unfinished Drywall or Other Substrate Material	YES	NO
UNIT INTERIOR FLOOR, WALL, & CEILING SUBSTRATES Unfinished Drywall or Other Substrate Material	YES	NO
COMMON AREA HVAC EQUIPMENT Heating, Ventilation, & Air Conditioning Equipment	YES	NO
UNIT HVAC EQUIPMENT Heating, Ventilation, & Air Conditioning Equipment	YES	NO
COMMON AREA PLUMBING & ELECTRICAL ROUGH IN Plumbing and Electrical behind walls, floors, & ceilings	YES	NO
UNIT PLUMBING & ELECTRICAL ROUGH IN Plumbing and Electrical behind walls, floors, & ceilings	YES	NO
COMMON AREA COMPONENTS Electrical & Plumbing Fixtures, Water Heaters, Cabinets, Countertops, etc.	YES	NO
UNIT COMPONENTS Appliances, Electrical & Plumbing Fixtures, Water Heaters, Cabinets, Countertops, etc.	NO	YES

The table above is designed to serve as a comprehensive reference and does not imply that all the items listed are present at the subject property. If any items are not present, the client can rest assured that they have not been valued in our report.



Flood Insurance Responsibilities

The Flood Insurance Replacement Cost Valuations contained in this report are based on the National Flood Insurance Program (NFIP).

Loss Settlement: According to the NFIP guidelines, buildings that do not meet one of the following requirements are not eligible for a RCV settlement:

1. A Single Family home insured to at least 80% of its Replacement Cost.
2. A Residential Condominium containing one or more family units insured to at least 80% of its Replacement Cost and in which at least 75% of the floor area is residential.

The NFIP utilizes three policy forms for structures based on their specific occupancy:

Policy Forms

Dwelling Form: The Dwelling Policy Form may be issued to homeowners, residential renters, condominium unit-owners and owners of residential buildings containing two to four units. In communities participating in the National Flood Insurance Program (NFIP) Regular Program or Emergency Program the dwelling policy provides building and/or contents coverage for:

- Detached, single-family, non-condominium residence with incidental occupancy limited to less than 50% of the total floor area;
- Two- to four- family, non-condominium building with incidental occupancy limited to less than 25% of the total floor area;
- Dwelling unit in residential condominium building;
- Residential townhouse/rowhouse
- Manufactured mobile homes

Dwelling Form Maximum Limits: \$250,000

General Form: The General Property Policy Form may be issued to owners or lessees of non-residential buildings or units, or residential condominium buildings that are uninsurable under the Residential Condominium Building Association Policy (RCBAP). In communities participating in the NFIP Regular Program or Emergency Program the General



Property Policy provides building and/or contents coverage for these and similar “other residential” risks:

- Hotel or motel with normal guest occupancy of 6 months or more;
- Apartment building;
- Residential cooperative building;
- Dormitory;
- Assisted-living facility.

And non-residential risks:

- Shop, restaurant, or other business;
- Mercantile building;
- Grain bin, silo, or other farm building;
- Agricultural or industrial processing facility;
- Factory;
- Warehouse;
- Poolhouse, clubhouse, or other recreational building;
- House of worship;
- School;
- Hotel or motel with normal guest occupancy of less than 6 months;
- Licensed bed-and-breakfast inn;
- Retail;
- Nursing home;
- Non-residential condominium;
- Condominium building with less than 75% of its total floor area in residential use;
- Detached garage;
- Tool shed;
- Stock, inventory, or other commercial contents.

General Form Maximum Limits: \$500,000

RCBAP: In order for a condominium building to be eligible under the Residential Condominium Building Association Policy (RCBAP) form, the building must be owned by a condominium association, which the NFIP defines as the entity made up of the unit owners responsible for the maintenance and operation of:

1. common elements owned in undivided shares by unit owners; and



2. other real property in which the unit owners have use rights

where membership in the entity is a required condition of unit ownership.

The RCBAP is required for all buildings owned by a condominium association containing 1 or more residential units and in which at least 75% of the total floor area within the building is residential without regard to the number of units or number of floors. The RCBAP is available for high-rise and lowrise residential condominium buildings, including townhouse/rowhouse and detached single-family condominium buildings in the Regular Program only.

Residential condominium buildings that are being used as a hotel or motel, or are being rented (either short or long term), must be insured under the RCBAP.

Only buildings having a condominium form of ownership are eligible for the RCBAP. If the named insured is listed as other than a condominium association, the agent/ producer must provide legal documentation to confirm that the insured is a condominium association before the RCBAP can be written. This documentation may be a copy of the condominium association by-laws or a statement signed by an officer or representative of the condominium association confirming that the building is in a condominium form of ownership. In the event of a loss, RCBAPs written for buildings found not to be in a condominium form of ownership will be rewritten under the correct policy form for up to the maximum amount of building coverage allowed under the program for the type of building insured, not to exceed the coverage purchased under the RCBAP.

A homeowners association (HOA) may differ from a condominium association and is ineligible for the RCBAP, unless the HOA meets the definition of a condominium association as defined in the policy. Cooperative ownership buildings are not eligible. Timeshare buildings in a condominium form of ownership in jurisdictions where title is vested in individual unit owners are eligible provided that all other criteria are met.

RCBAP Form Maximum Limits: Replacement cost, or the total number of units x \$250,000, whichever is less.



The Flood Insurance Valuations contained in this report do not include any personal property regardless of ownership. For more information regarding flood insurance visit www.fema.gov

The table on the following page is a Quick Reference Guide for determining insurable responsibilities.



Flood Insurance Quick Reference Table

AS GOVERNED BY THE NATIONAL FLOOD INSURANCE PROGRAM-FEMA

BUILDING COMPONENT	ASSOCIATION RESPONSIBILITY	UNIT OWNER RESPONSIBILITY
ROOF Structural Framing & Roof Covering	YES	NO
EXTERIOR WALLS Structural Framing, Insulation & Wall Cladding	YES	NO
COMMON AREA DOORS & WINDOWS Common Area Doors & Windows	YES	NO
UNIT DOORS & WINDOWS Unit Owner Doors & Windows	YES	NO
COMMON AREA STRUCTURAL MEMBERS Structural Floors, Structural Walls, & Structural Ceilings	YES	NO
UNIT STRUCTURAL MEMBERS Structural Floors, Structural Walls, & Structural Ceilings	YES	NO
COMMON AREA INTERIOR FINISHES Floor, Wall, & Ceiling Finishes	YES	NO
UNIT INTERIOR FINISHES Floor, Wall, & Ceiling Finishes	YES	NO
COMMON AREA INTERIOR WALL & CEILING FRAMING Framing & Insulation	YES	NO
UNIT INTERIOR WALL & CEILING FRAMING Framing & Insulation	YES	NO
COMMON AREA FLOOR, WALL, & CEILING SUBSTRATES Unfinished Drywall or Other Substrate Material	YES	NO
UNIT INTERIOR FLOOR, WALL, & CEILING SUBSTRATES Unfinished Drywall or Other Substrate Material	YES	NO
COMMON AREA HVAC EQUIPMENT Heating, Ventilation, & Air Conditioning Equipment	YES	NO
UNIT HVAC EQUIPMENT Heating, Ventilation, & Air Conditioning Equipment	YES	NO
COMMON AREA PLUMBING & ELECTRICAL ROUGH IN Plumbing and Electrical behind walls, floors, & ceilings	YES	NO
UNIT PLUMBING & ELECTRICAL ROUGH IN Plumbing and Electrical behind walls, floors, & ceilings	YES	NO
COMMON AREA COMPONENTS Electrical & Plumbing Fixtures, Water Heaters, Cabinets, Countertops, etc.	YES	NO
UNIT COMPONENTS Appliances, Electrical & Plumbing Fixtures, Water Heaters, Cabinets, Countertops, etc.	YES	NO

The table above is designed to serve as a comprehensive reference and does not imply that all the items listed are present at the subject property. If any items are not present, the client can rest assured that they have not been valued in our report.



Recapitulation of Hazard Values

Windrush Bay Condominium

Tarpon Springs, Florida

HAZARD VALUATION as of January 13, 2026

FPAT File# REN2526041

Building	Replacement Cost	Insurance Exclusions	Insurable Replacement Cost	Depreciation	Depreciated Replacement Cost
Villa 1	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 2	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 3	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 4	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 5	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 6	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 7	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 8	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 9	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 10	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 11	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 12	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835



Villa 13	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 14	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 15	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 16	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 17	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 18	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 19	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 20	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 21	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 22	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 23	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 24	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 25	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 26	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 27	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 28	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 29	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 30	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 31	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 32	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 33	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 34	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 35	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835



Villa 36	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 37	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Villa 38	\$220,382	\$21,450	\$198,932	\$89,520	\$109,412
Villa 39	\$230,736	\$21,945	\$208,791	\$93,956	\$114,835
Building A	\$448,810	\$29,202	\$419,608	\$209,804	\$209,804
Building B	\$1,197,467	\$65,072	\$1,132,395	\$566,198	\$566,197
Building C	\$1,156,716	\$62,828	\$1,093,888	\$546,944	\$546,944
Building D	\$1,219,794	\$65,850	\$1,153,944	\$542,353	\$611,591
Building E	\$1,219,794	\$65,850	\$1,153,944	\$542,353	\$611,591
Building F	\$1,197,467	\$65,072	\$1,132,395	\$566,198	\$566,197
Building G	\$1,219,794	\$65,850	\$1,153,944	\$542,353	\$611,591
Building H	\$1,197,467	\$65,072	\$1,132,395	\$566,198	\$566,197
Building J	\$510,518	\$32,966	\$477,552	\$238,776	\$238,776
Building K	\$1,219,794	\$65,850	\$1,153,944	\$542,353	\$611,591
Building L	\$1,156,716	\$62,828	\$1,093,888	\$546,944	\$546,944
Building M	\$1,197,467	\$65,072	\$1,132,395	\$566,198	\$566,197
Building N	\$510,518	\$32,966	\$477,552	\$238,776	\$238,776
Building O	\$1,219,794	\$65,850	\$1,153,944	\$542,353	\$611,591
Clubhouse	\$567,231	\$32,805	\$534,426	\$267,213	\$267,213
Maintenance & Laundry Bldg	\$238,183	\$16,776	\$221,407	\$110,704	\$110,703
Total	\$24,279,508	\$1,706,359	\$22,573,149	\$10,715,718	\$11,857,431



Property Site Improvement	Replacement Cost
Miscellaneous Improvements	
Light Poles	\$19,605
Swimming Pool Area	
Pool Deck	\$27,025
Pool Fence	\$15,090
Pool Heaters	\$12,105
Swimming Pool	\$251,845
Total	\$325,670



Recapitulation of Flood Values

Windrush Bay Condominium

Tarpon Springs, Florida

FLOOD VALUATION as of January 13, 2026

FPAT File# REN2526041

Building	Replacement Cost	Insurance Exclusions	Depreciation	Depreciated Replacement Cost	NFIP Insurable Replacement Cost
Villa 1	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 2	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 3	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 4	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 5	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 6	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 7	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 8	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 9	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 10	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 11	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 12	\$291,899	n/a	\$131,354	\$160,545	\$250,000



Villa 13	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 14	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 15	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 16	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 17	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 18	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 19	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 20	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 21	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 22	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 23	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 24	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 25	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 26	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 27	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 28	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 29	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 30	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 31	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 32	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 33	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 34	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 35	\$291,899	n/a	\$131,354	\$160,545	\$250,000



Villa 36	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 37	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Villa 38	\$279,674	n/a	\$125,853	\$153,821	\$250,000
Villa 39	\$291,899	n/a	\$131,354	\$160,545	\$250,000
Building A	\$573,936	n/a	\$286,968	\$286,968	\$573,936
Building B	\$1,590,168	n/a	\$795,084	\$795,084	\$1,590,168
Building C	\$1,451,231	n/a	\$725,616	\$725,615	\$1,451,231
Building D	\$1,618,785	n/a	\$809,393	\$809,392	\$1,618,785
Building E	\$1,618,785	n/a	\$809,393	\$809,392	\$1,618,785
Building F	\$1,590,168	n/a	\$795,084	\$795,084	\$1,590,168
Building G	\$1,618,785	n/a	\$809,393	\$809,392	\$1,618,785
Building H	\$1,590,168	n/a	\$795,084	\$795,084	\$1,590,168
Building J	\$660,227	n/a	\$330,114	\$330,113	\$660,227
Building K	\$1,618,785	n/a	\$809,393	\$809,392	\$1,618,785
Building L	\$1,451,231	n/a	\$725,616	\$725,615	\$1,451,231
Building M	\$1,590,168	n/a	\$795,084	\$795,084	\$1,590,168
Building N	\$660,227	n/a	\$330,114	\$330,113	\$660,227
Building O	\$1,618,785	n/a	\$809,393	\$809,392	\$1,618,785
Clubhouse	\$567,231	n/a	\$283,615	\$283,616	\$283,616
Maintenance & Laundry Bldg	\$238,183	n/a	\$119,092	\$119,091	\$119,091
Total	\$31,208,649		\$15,046,723	\$16,161,926	\$29,404,156

Excavation, below grade foundations, underground plumbing, piping, and conduits are not excluded from valuation for flood insurance coverage.



Aerial Property Photographs

Aerial View of Property





Supplementary Valuation Information

Commercial Residential Inspections/Valuations

Certification

Name of the firm or key personnel completing the inspection/valuation:

Felten Property Assessment Team.

I, Brad Felten, certify that I, or the entity listed above, have/has at least three years experience in the field of commercial property inspections, commercial risk assessment, and commercial property replacement cost evaluation.

Date January 13, 2026 Position Managing Member

Property

Property Owner's Name Windrush Bay Condominium Association, Inc.

Property Address 700 Windrush Bay Drive

City Tarpon Springs

State, Zip Florida, 34689

Valuation Requirements

- Inspections must include an estimate of the replacement cost for every structure to be covered.
- The method used to determine the cost of rebuilding the structures must be the current version of the calculation system. The system and version must be clearly indicated on the valuation documentation.
- Inspections must also include clear photographs of any building and ancillary structure the applicant/policyholder wishes to insure:
 - Main Structure
 - Pools
 - Docks, etc.
- If multiple buildings are identical, or nearly so, representative photographs may be used.
- Photographs of any existing damage must also be included.

Valuation Information

- Year of construction 1976-1984
- Total number of units 139
- Number of owner-occupied units N/A
- Number of units rented on a long-term lease of 12 months or more N/A
- Number of units rented on a daily, weekly, or monthly basis N/A
- Number of units with time share occupancy N/A
- What is the distance to tidal water? Waterfront



Building Descriptions

This section provides a comprehensive description of each distinct structure on the property insured by Windrush Bay Condominium Association, Inc.. Where applicable, buildings with similar characteristics may be grouped under a single description for clarity and efficiency. The accuracy and level of detail in each description may vary depending on the extent of access provided to our team during the site inspection.

All building descriptions included in this report meet or exceed the minimum requirements set by the Citizens Property Insurance Corporation for Non-Licensed Commercial Residential Inspections and Valuations.



Building Description

Applicable Buildings

Maintenance & Laundry Building:

- Windrush Bay Dr

General Building Information

Occupancy: Utility Building

Square Footage: Maintenance & Laundry Bldg:

- GFA +/- 1,905 Sq Ft

Additions: Maintenance & Laundry Bldg:

- Canopy +/- 385 Sq Ft
- Ground Level Walkway +/- 264 Sq Ft

Condition: Good

Year of Construction: 1979

of Stories: One (1)

Construction Analysis

Foundation: Estimated to be reinforced concrete footings

Ground Subfloor: Concrete slab on grade

Elevated Subfloor(s): N/A - Does not apply to one story structures

Exterior Walls: Concrete block covered with painted stucco

Interior Partition Walls: None

Unit Party Walls: N/A

Roof Construction: Wood truss decked with plywood



Roof Shape:	Gable
Roof Covering(s):	Composition shingles
ISO Construction Type:	Joisted Masonry (ISO 2)

Mechanicals

Elevators:	N/A - Does not apply to one story structures
Heating & Cooling :	None
Fire Sprinklers:	No
Manual Fire Alarm:	No
Auto Dial-Out Fire Alarm:	No

Finished Interior Common Areas

Common Areas:	Maintenance & Laundry
Common Floor Coverings:	Maintenance: Concrete sealer or topping Laundry: Vinyl tile
Common Wall Finish:	Maintenance: Paint Laundry: Painted textured drywall
Common Ceiling Finish:	Maintenance: None Laundry: Painted textured drywall
Common Kitchens:	None
Common Fireplaces:	None

Interior Units

Unit Floor Coverings:	N/A - there are no residential units contained within this structure
Unit Wall Finish:	N/A - there are no residential units contained within this structure



BUILDING DESCRIPTION CONTINUED FROM PREVIOUS PAGE

Unit Ceiling Finish: N/A - there are no residential units contained within this structure

Unit Kitchens: N/A - there are no residential units contained within this structure

Customized Features: N/A - there are no residential units contained within this structure

Fireplaces: N/A - there are no residential units contained within this structure

Supplementary Information

Business Exposure: None

Commercial Kitchens: None

Property or Liability Hazards: None

Additional Comments:



Building Description

Applicable Buildings

Clubhouse:

- Windrush Bay Dr

General Building Information

Occupancy: Clubhouse/Recreation

Square Footage: Clubhouse:

- GFA +/- 3,333 Sq Ft

Additions: Clubhouse:

- Canopies +/- 110 Sq Ft
- Ground Level Walkways +/- 110 Sq Ft

Condition: Good

Year of Construction: 1979

of Stories: One (1)

Construction Analysis

Foundation: Estimated to be reinforced concrete footings

Ground Subfloor: Concrete slab on grade

Elevated Subfloor(s): N/A - Does not apply to one story structures

Exterior Walls: Concrete block covered with painted stucco and painted wood siding

Interior Partition Walls: Wood studs

Unit Party Walls: N/A



Roof Construction:	Wood truss decked with plywood
Roof Shape:	Gable
Roof Covering(s):	Composition shingles
ISO Construction Type:	Joisted Masonry (ISO 2)

Mechanicals

Elevators:	N/A - Does not apply to one story structures
Heating & Cooling :	Split systems with condensing units located on the ground and air handlers located within the building
Fire Sprinklers:	No
Manual Fire Alarm:	No
Auto Dial-Out Fire Alarm:	No

Finished Interior Common Areas

Common Areas:	Lobby, Exercise Room, Restrooms and Sauna
Common Floor Coverings:	Lobby: Ceramic tile and vinyl tile Exercise Room: Carpet Restrooms: Ceramic Tile Sauna: Wood
Common Wall Finish:	Lobby: Painted textured drywall Exercise Room: Painted textured drywall Restrooms: Painted textured drywall Sauna: Wood
Common Ceiling Finish:	Lobby: Painted textured drywall Exercise Room: Painted textured drywall Restrooms: Painted textured drywall Sauna: Wood
Common Kitchens:	The clubhouse contains one residential style kitchen with average quality appliances



Common Fireplaces: One (1)

Interior Units

Unit Floor Coverings: N/A - there are no residential units contained within this structure

Unit Wall Finish: N/A - there are no residential units contained within this structure

Unit Ceiling Finish: N/A - there are no residential units contained within this structure

Unit Kitchens: N/A - there are no residential units contained within this structure

Customized Features: N/A - there are no residential units contained within this structure

Fireplaces: N/A - there are no residential units contained within this structure

Supplementary Information

Business Exposure: None

Commercial Kitchens: None

Property or Liability Hazards: None

Additional Comments:



Building Description

Applicable Buildings

4-Unit Risk, Type I:

- Building A, 401-404 Windrush Bay Dr

4-Unit Risk, Type II:

- Building J, 617-620 Windrush Bay Dr
- Building N, 645-648 Windrush Bay Dr

8-Unit Risk, Type I:

- Building B, 405-412 Windrush Bay Dr
- Building F, 509-516 Windrush Bay Dr
- Building H, 609-616 Windrush Bay Dr
- Building M, 637-644 Windrush Bay Dr

8-Unit Risk, Type II:

- Building C, 413-420 Windrush Bay Dr
- Building L, 629-636 Windrush Bay Dr

8-Unit Risk, Type III:

- Building D, 421-428 Windrush Bay Dr
- Building E, 501-508 Windrush Bay Dr
- Building G, 601-608 Windrush Bay Dr
- Building K, 621-628 Windrush Bay Dr
- Building O, 649-656 Windrush Bay Dr

General Building Information

Occupancy: Condominium

Square Footage: 4-Unit Risk, Type I:

- GFA +/- 2,790 Sq Ft



4-Unit Risk, Type II:

- GFA +/- 3,306 Sq Ft

8-Unit Risk, Type I:

- GFA +/- 8,750 Sq Ft

8-Unit Risk, Type II:

- GFA +/- 8,388 Sq Ft

8-Unit Risk, Type III:

- GFA +/- 8,884 Sq Ft

Additions:

4-Unit Risk, Type I:

- Canopies +/- 306 Sq Ft
- Ground Level Walkway +/- 204 Sq Ft
- Elevated Walkway & Stairs +/- 408 Sq Ft

4-Unit Risk, Type II:

- Canopies +/- 215 Sq Ft
- Ground Level Walkway +/- 154 Sq Ft
- Elevated Walkway +/- 270 Sq Ft

8-Unit Risk, Type I:

- Canopies +/- 576 Sq Ft
- Ground Level Walkway +/- 381 Sq Ft
- Elevated Walkway +/- 846 Sq Ft

8-Unit Risk, Type II:

- Canopies +/- 693 Sq Ft
- Ground Level Walkway +/- 462 Sq Ft
- Elevated Walkway +/- 876 Sq Ft



8-Unit Risk, Type III:

- Canopies +/- 719 Sq Ft
- Ground Level Walkway +/- 441 Sq Ft
- Elevated Walkway +/- 902 Sq Ft

Condition: Good

Year of Construction: 1976

of Stories: Two (2)

Construction Analysis

Foundation: Estimated to be reinforced concrete footings

Ground Subfloor: Concrete slab on grade

Elevated Subfloor(s): Wood frame floor joists

Exterior Walls: Wood frame covered with painted stucco

Interior Partition Walls: Wood studs

Unit Party Walls: Concrete block

Roof Construction: Wood truss decked with plywood

Roof Shape: Gable

Roof Covering(s): Composition shingles

ISO Construction Type: Frame (ISO 1)

Mechanicals

Elevators: There are no elevators contained within these structures

Heating & Cooling : Split systems with condensing units located on the ground and air handlers located within individual units

Fire Sprinklers: No

Manual Fire Alarm: No



Auto Dial-Out Fire Alarm: No

Finished Interior Common Areas

Common Areas: N/A - there are no finished interior common areas contained within these structures

Common Floor Coverings: N/A - there are no finished interior common areas contained within these structures

Common Wall Finish: N/A - there are no finished interior common areas contained within these structures

Common Ceiling Finish: N/A - there are no finished interior common areas contained within these structures

Common Kitchens: N/A - there are no finished interior common areas contained within these structures

Common Fireplaces: N/A - there are no finished interior common areas contained within these structures

Interior Units

Unit Floor Coverings: Each residential unit is individually owned with unit owner specific floor covering materials

Unit Wall Finish: Painted textured drywall

Unit Ceiling Finish: Painted textured drywall

Unit Kitchens: Each unit contains one residential style kitchen with average quality cabinets, countertops and appliances

Customized Features: N/A - no major customized features verified at the time of inspection

Fireplaces: None

Supplementary Information

Business Exposure: None



BUILDING DESCRIPTION CONTINUED FROM PREVIOUS PAGE

Commercial Kitchens: None

Property or Liability Hazards: None

Additional Comments:



Building Description

Applicable Buildings

1-Unit Risk, Type I:

- Villa 1, 1 Windrush Bay Dr
- Villa 4, 4 Windrush Bay Dr
- Villa 6, 6 Windrush Bay Dr
- Villa 8, 8 Windrush Bay Dr
- Villa 10, 10 Windrush Bay Dr
- Villa 12, 12 Windrush Bay Dr
- Villa 14, 14 Windrush Bay Dr
- Villa 16, 16 Windrush Bay Dr
- Villa 18, 18 Windrush Bay Dr
- Villa 19, 19 Windrush Bay Dr
- Villa 21, 21 Windrush Bay Dr
- Villa 22, 22 Windrush Bay Dr
- Villa 24, 24 Windrush Bay Dr
- Villa 26, 26 Windrush Bay Dr
- Villa 29, 29 Windrush Bay Dr
- Villa 31, 31 Windrush Bay Dr
- Villa 33, 33 Windrush Bay Dr
- Villa 35, 35 Windrush Bay Dr
- Villa 37, 37 Windrush Bay Dr
- Villa 39, 39 Windrush Bay Dr

1-Unit Risk, Type II:

- Villa 2, 2 Windrush Bay Dr
- Villa 3, 3 Windrush Bay Dr
- Villa 5, 5 Windrush Bay Dr
- Villa 7, 7 Windrush Bay Dr
- Villa 9, 9 Windrush Bay Dr
- Villa 11, 11 Windrush Bay Dr
- Villa 13, 13 Windrush Bay Dr
- Villa 15, 15 Windrush Bay Dr
- Villa 17, 17 Windrush Bay Dr
- Villa 20, 20 Windrush Bay Dr
- Villa 23, 23 Windrush Bay Dr
- Villa 25, 25 Windrush Bay Dr



BUILDING DESCRIPTION CONTINUED FROM PREVIOUS PAGE

- Villa 27, 27 Windrush Bay Dr
- Villa 28, 28 Windrush Bay Dr
- Villa 30, 30 Windrush Bay Dr
- Villa 32, 32 Windrush Bay Dr
- Villa 34, 34 Windrush Bay Dr
- Villa 36, 36 Windrush bay Dr
- Villa 38, 38 Windrush Bay Dr

General Building Information

Occupancy: Condominium

Square Footage: 1-Unit Risk, Type I:

- GFA +/- 1,274 Sq Ft

1-Unit Risk, Type II:

- GFA +/- 1,210 Sq Ft

Additions: 1-Unit Risk, Type I:

- Canopy +/- 119 Sq Ft

1-Unit Risk, Type II:

- Canopy +/- 29 Sq Ft

Condition: Good

Year of Construction: 1981: Villas 1,2
1983: Villas 3-8,10-16
1984: Villas 9,17-39

of Stories: One (1)

Construction Analysis

Foundation: Estimated to be reinforced concrete footings

Ground Subfloor: Concrete slab on grade



Elevated Subfloor(s):	N/A - Does not apply to one story structures
Exterior Walls:	Concrete block covered with painted stucco
Interior Partition Walls:	Wood studs
Unit Party Walls:	N/A
Roof Construction:	Wood truss decked with plywood
Roof Shape:	Gable
Roof Covering(s):	Composition shingles
ISO Construction Type:	Joisted Masonry (ISO 2)

Mechanicals

Elevators:	N/A - Does not apply to one story structures
Heating & Cooling :	Split systems with condensing units located on the ground and air handlers located within individual units
Fire Sprinklers:	No
Manual Fire Alarm:	No
Auto Dial-Out Fire Alarm:	No

Finished Interior Common Areas

Common Areas:	N/A - there are no finished interior common areas contained within these structures
Common Floor Coverings:	N/A - there are no finished interior common areas contained within these structures
Common Wall Finish:	N/A - there are no finished interior common areas contained within these structures
Common Ceiling Finish:	N/A - there are no finished interior common areas contained within these structures



Common Kitchens: N/A - there are no finished interior common areas contained within these structures

Common Fireplaces: N/A - there are no finished interior common areas contained within these structures

Interior Units

Unit Floor Coverings: Each residential unit is individually owned with unit owner specific floor covering materials

Unit Wall Finish: Painted textured drywall

Unit Ceiling Finish: Painted textured drywall

Unit Kitchens: Each unit contains one residential style kitchen with average quality cabinets, countertops and appliances

Customized Features: N/A - no major customized features verified at the time of inspection

Fireplaces: None

Supplementary Information

Business Exposure: None

Commercial Kitchens: None

Property or Liability Hazards: None

Additional Comments:



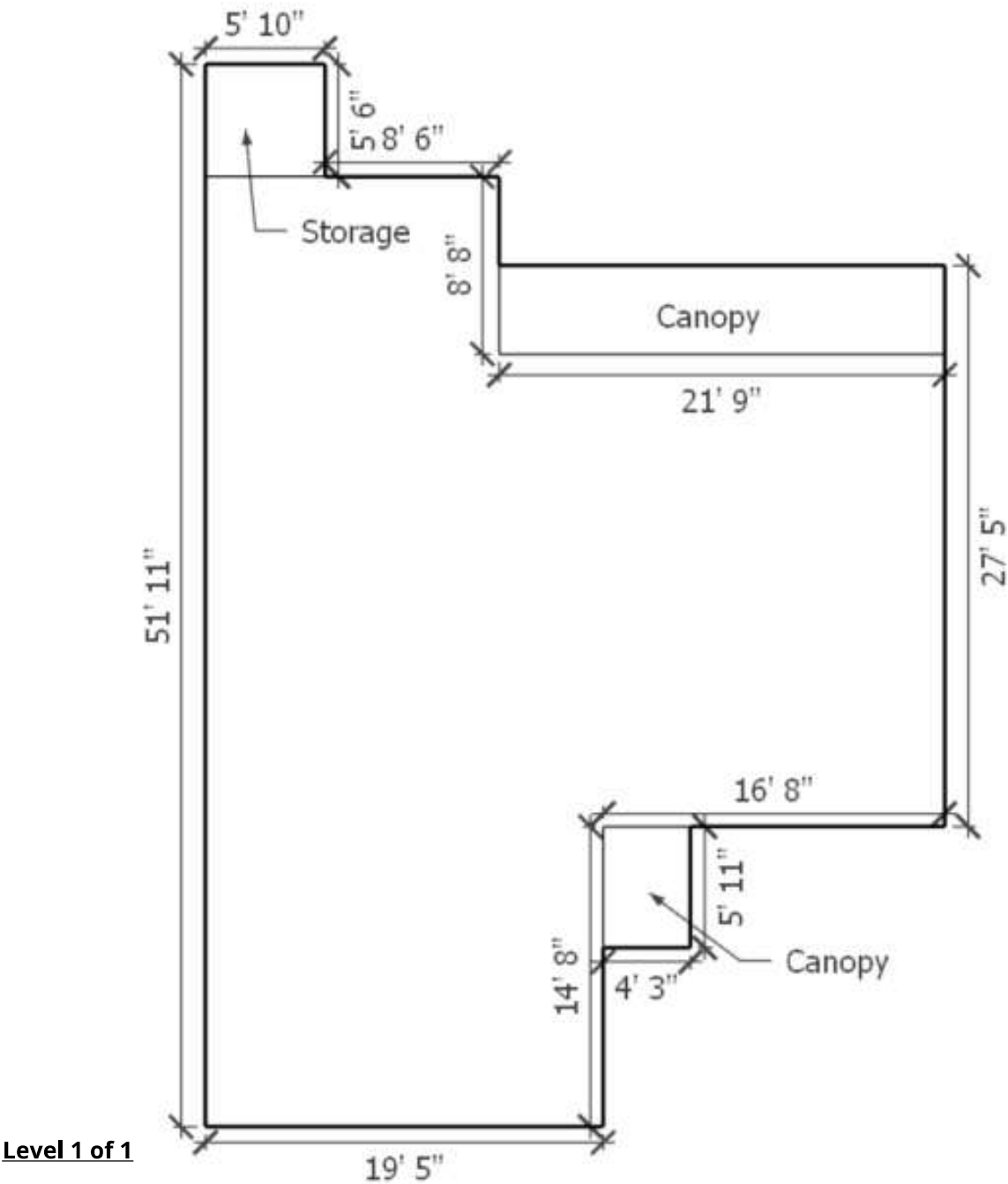
Building Sketches

This section includes detailed, floor-by-floor building sketches for each distinct structure on the property insured by Windrush Bay Condominium Association, Inc.. Each structure is either hand-measured from the exterior walls or sketched using architectural building plans based on exterior wall measurements. All measurements are rounded to the nearest inch and, while they are taken with great care and are considered highly accurate, they may not be exact. In cases where buildings are identical in design and layout, a single representative sketch may be used to illustrate multiple structures.

All sketches provided in this report meet or exceed the minimum requirements established by the Citizens Property Insurance Corporation for Non-Licensed Commercial Residential Inspections and Valuations.



Building Sketch

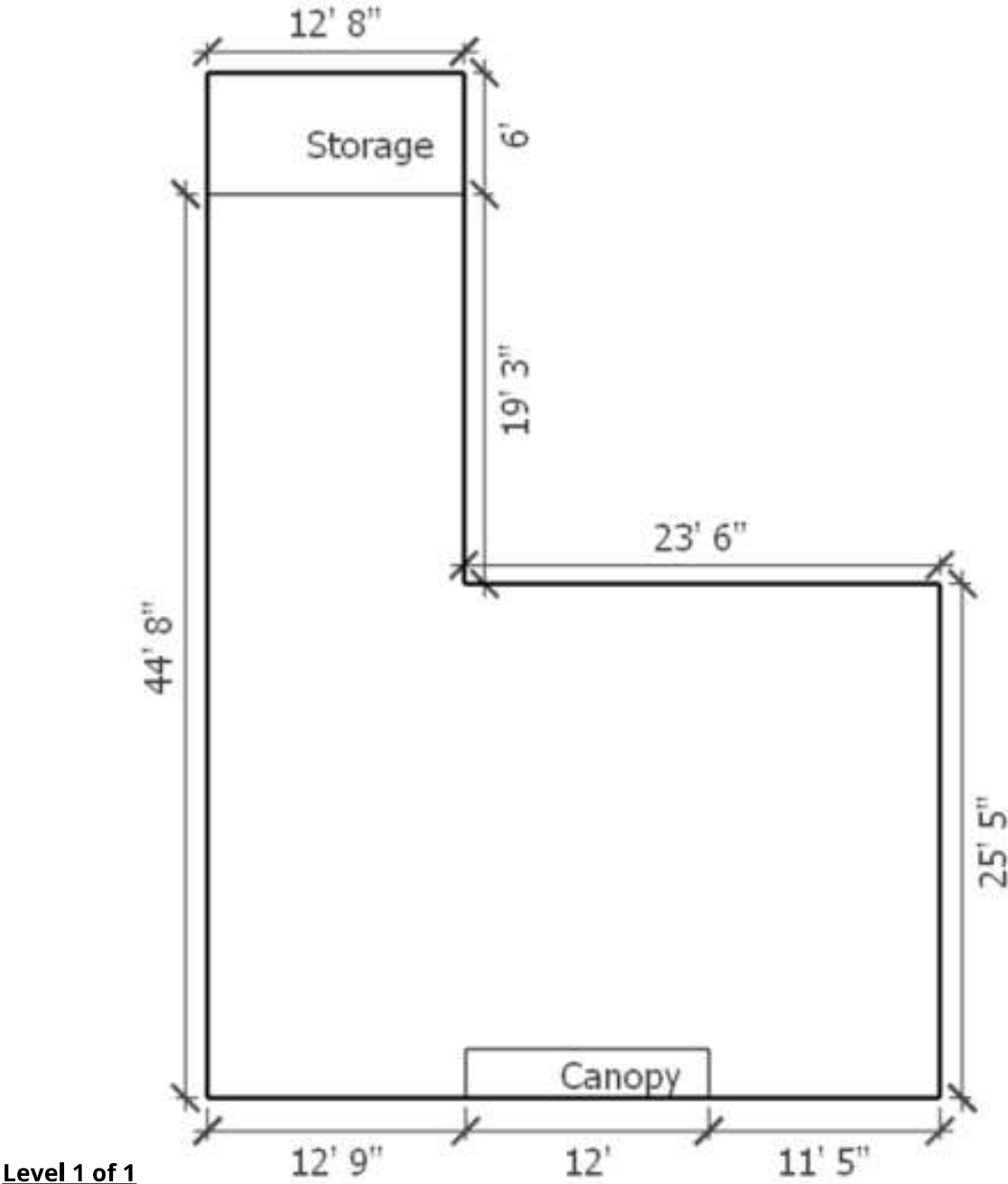



Level 1 of 1

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS	
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Windrush Bay Condominium	
Phone: 866.568.7853 Email: info@fpat.com		Tarpon Springs, FL	
www.fpat.com		1-Unit Risk, Type I	

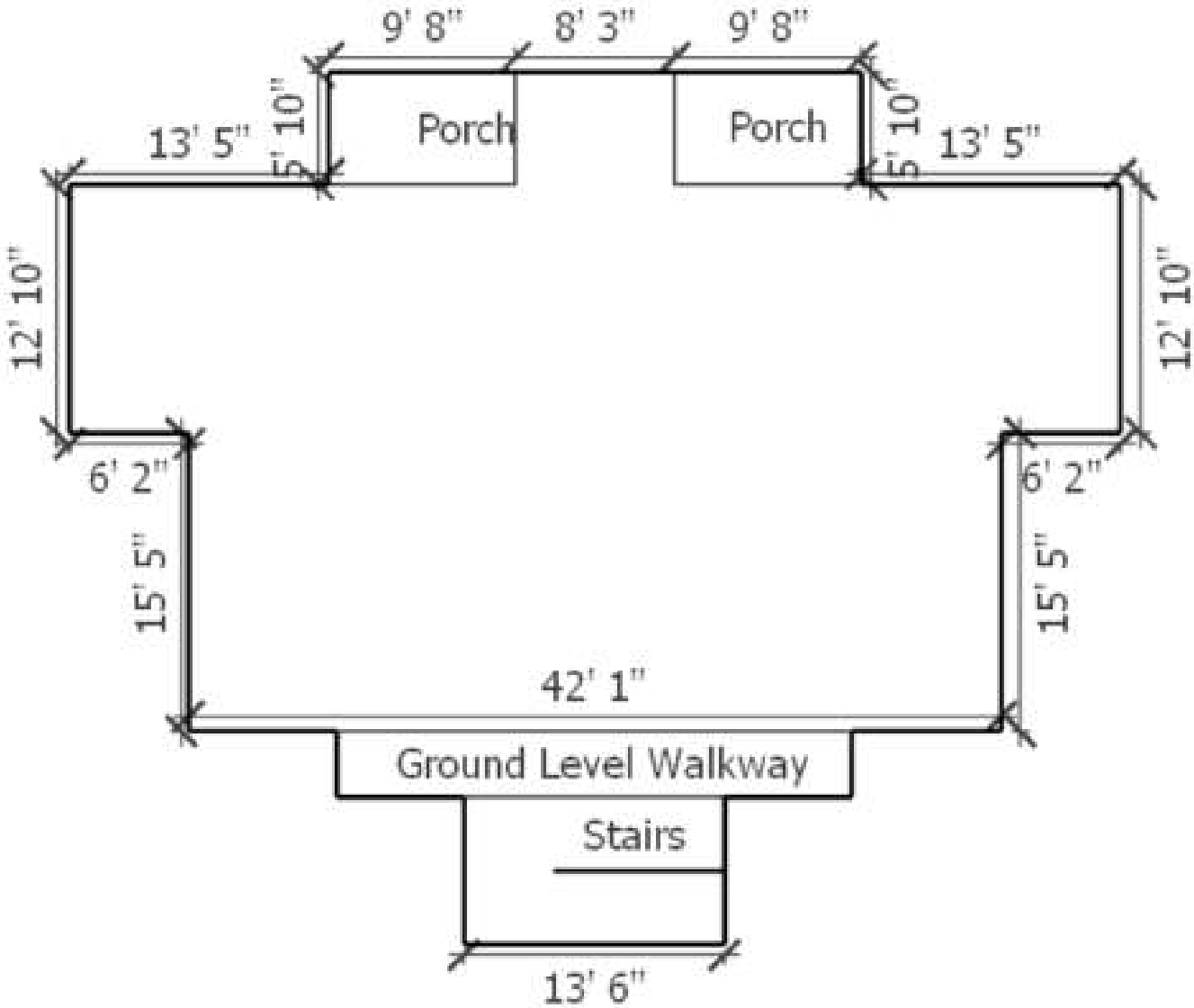


Building Sketch




FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Windrush Bay Condominium
Phone: 866.568.7853 Email: info@fpat.com		Tarpon Springs, FL
www.fpat.com		1-Unit Risk, Type II

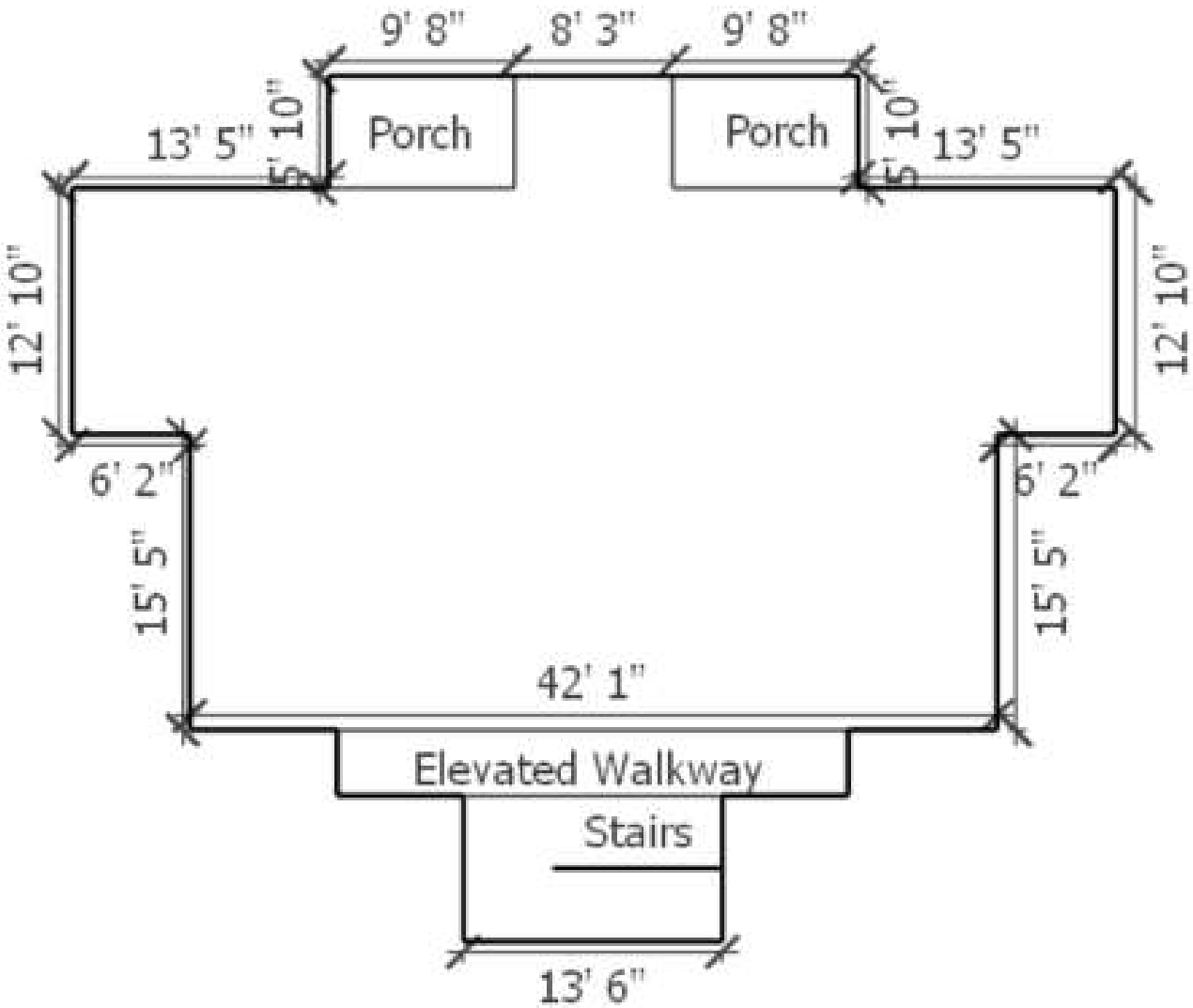
Building Sketch




Level 1 of 2

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Windrush Bay Condominium
Phone: 866.568.7853 Email: info@fpat.com		Tarpon Springs, FL
www.fpat.com		4-Unit Risk, Type I

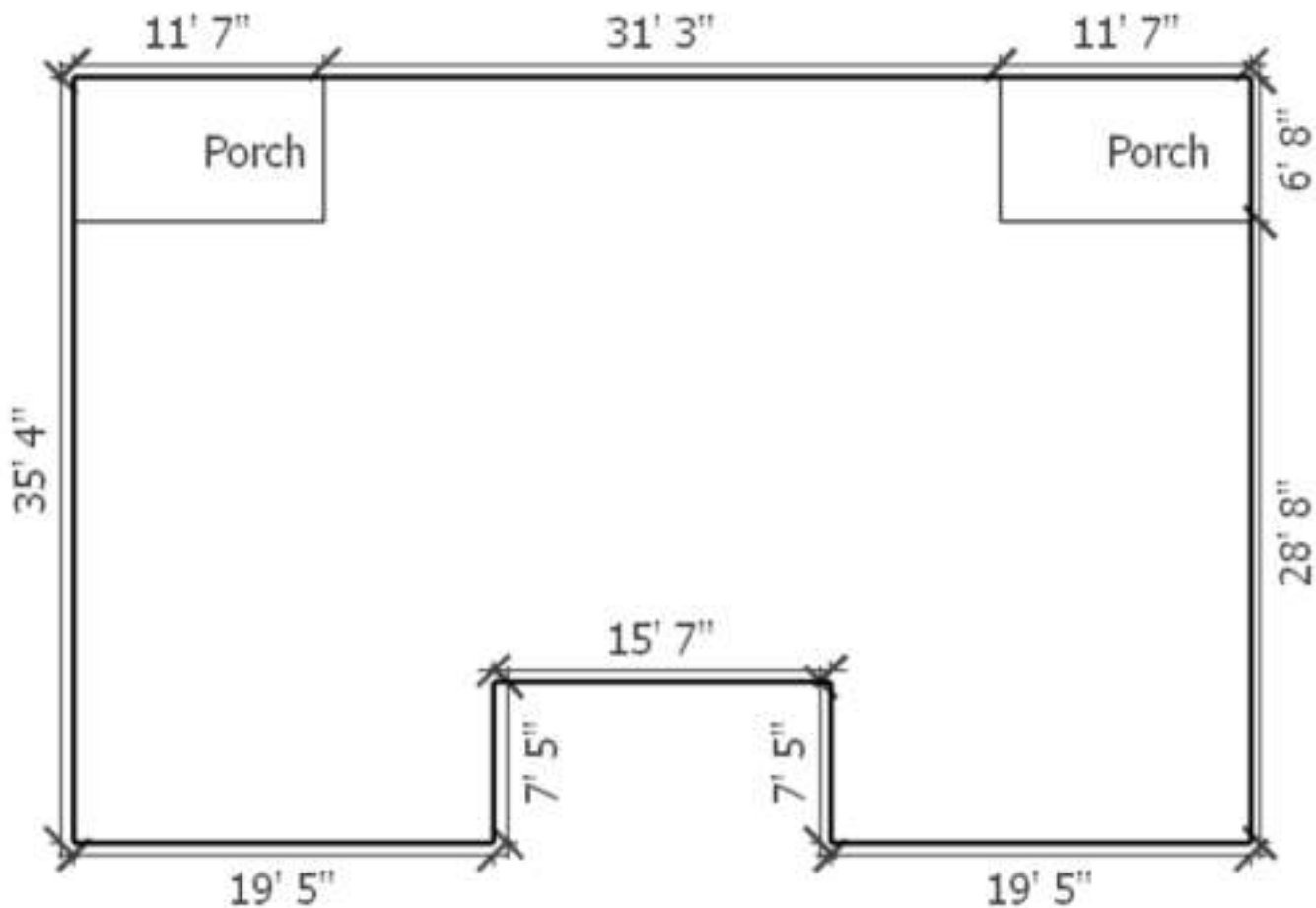
Building Sketch




Level 2 of 2

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Windrush Bay Condominium
Phone: 866.568.7853 Email: info@fpat.com		Tarpon Springs, FL
www.fpat.com		4-Unit Risk, Type I

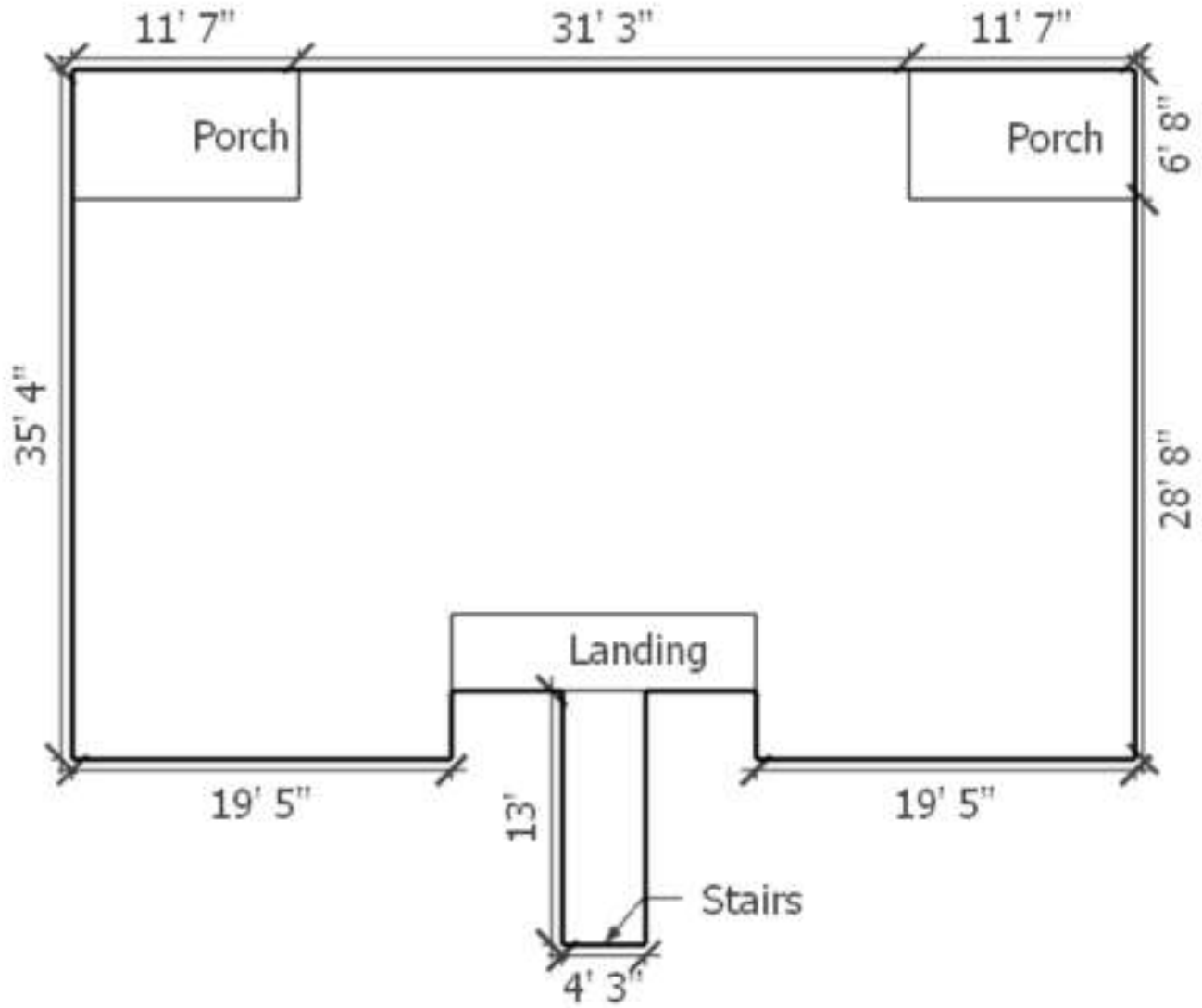
Building Sketch




Level 1 of 2

FELTEN PROPERTY ASSESSMENT TEAM			SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation			Windrush Bay Condominium
Phone: 866.568.7853 Email: info@fpat.com			Tarpon Springs, FL
www.fpat.com			4-Unit Risk, Type II

Building Sketch



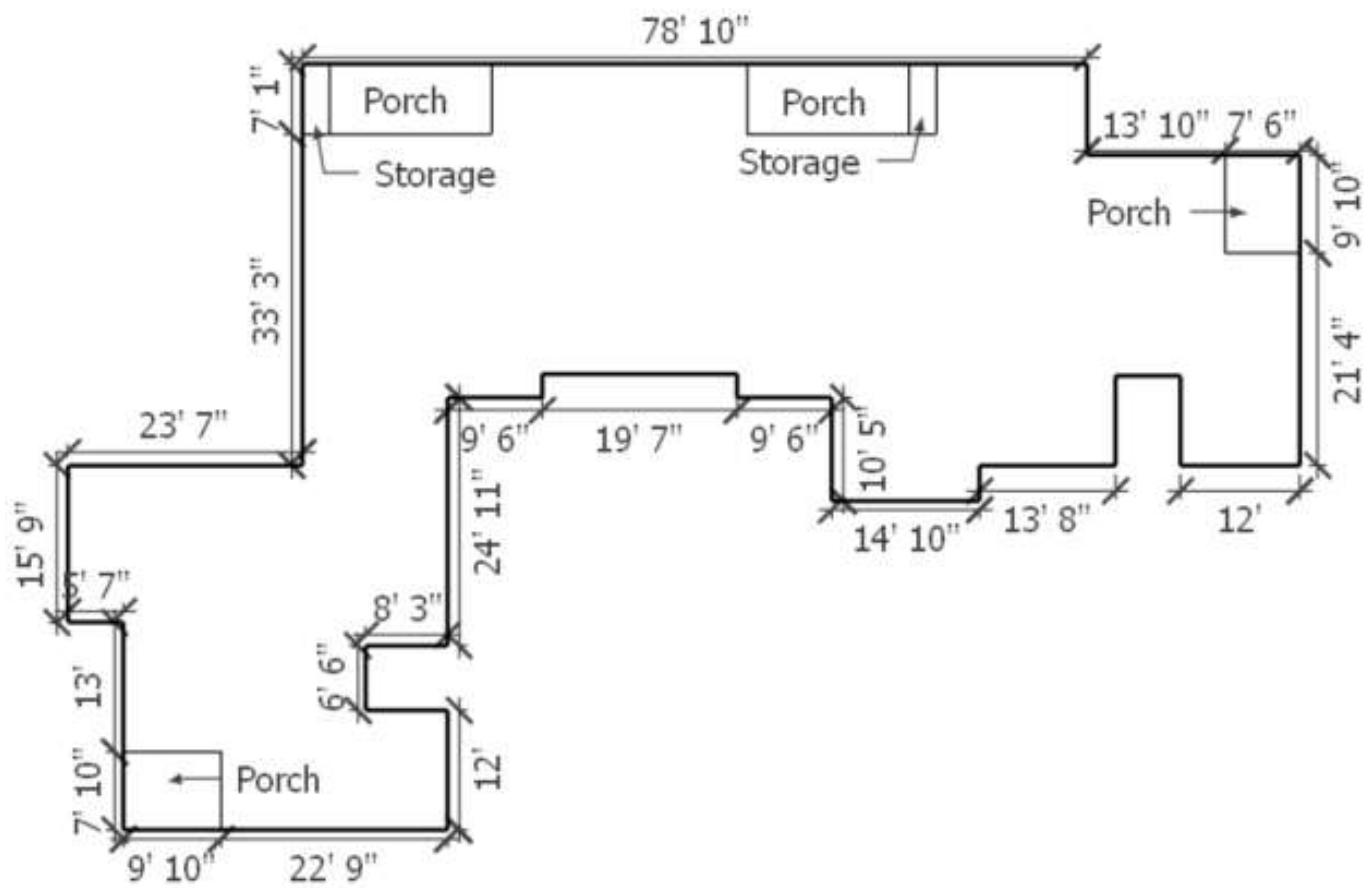
Level 2 of 2

FELTEN PROPERTY ASSESSMENT TEAM			SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation			Windrush Bay Condominium
Phone: 866.568.7853 Email: info@fpat.com			Tarpon Springs, FL
www.fpat.com			4-Unit Risk, Type II


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FPAT File# REN2526041

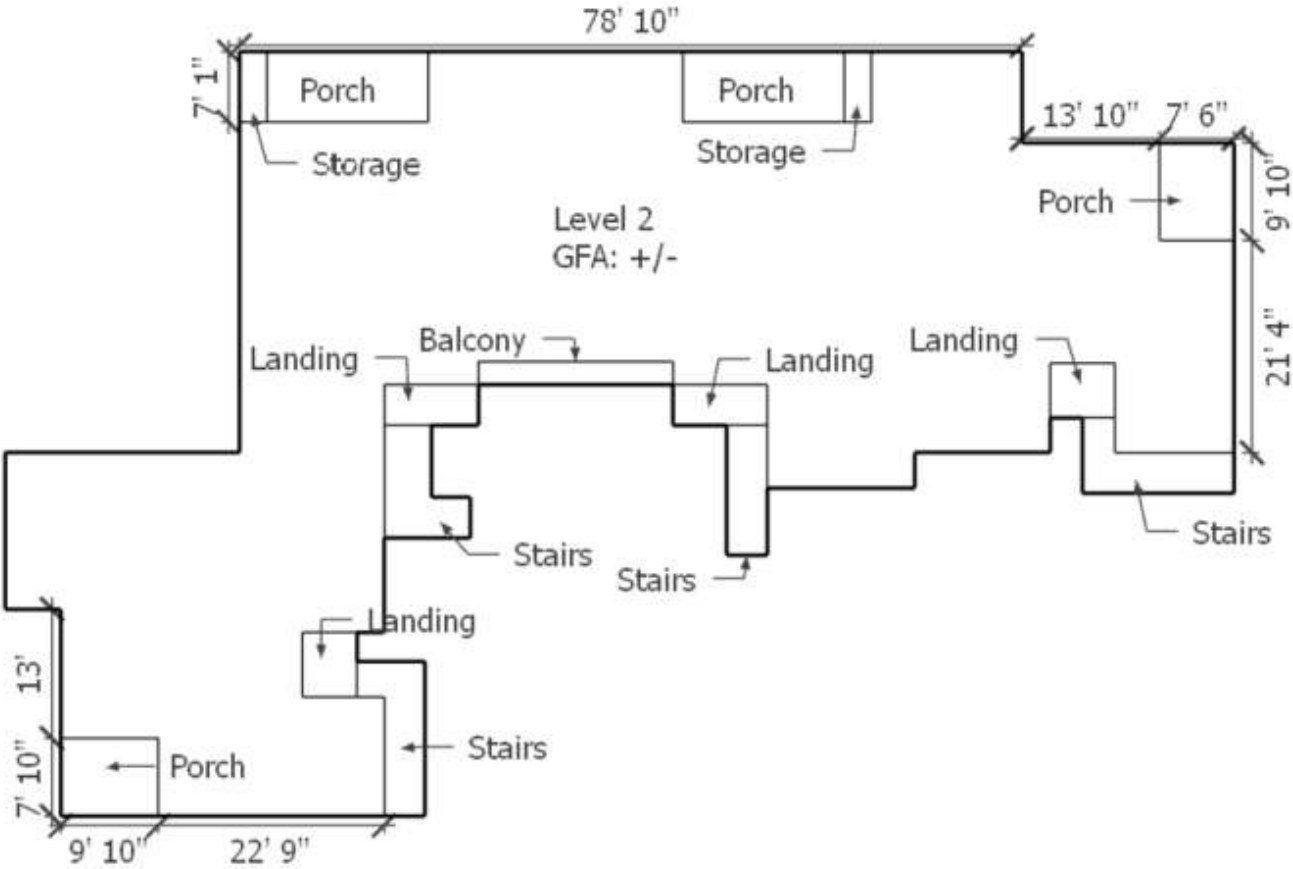
Building Sketch




Level 1 of 2

FELTEN PROPERTY ASSESSMENT TEAM			SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation			Windrush Bay Condominium
Phone: 866.568.7853 Email: info@fpat.com			Tarpon Springs, FL
www.fpat.com			8-Unit Risk, Type I

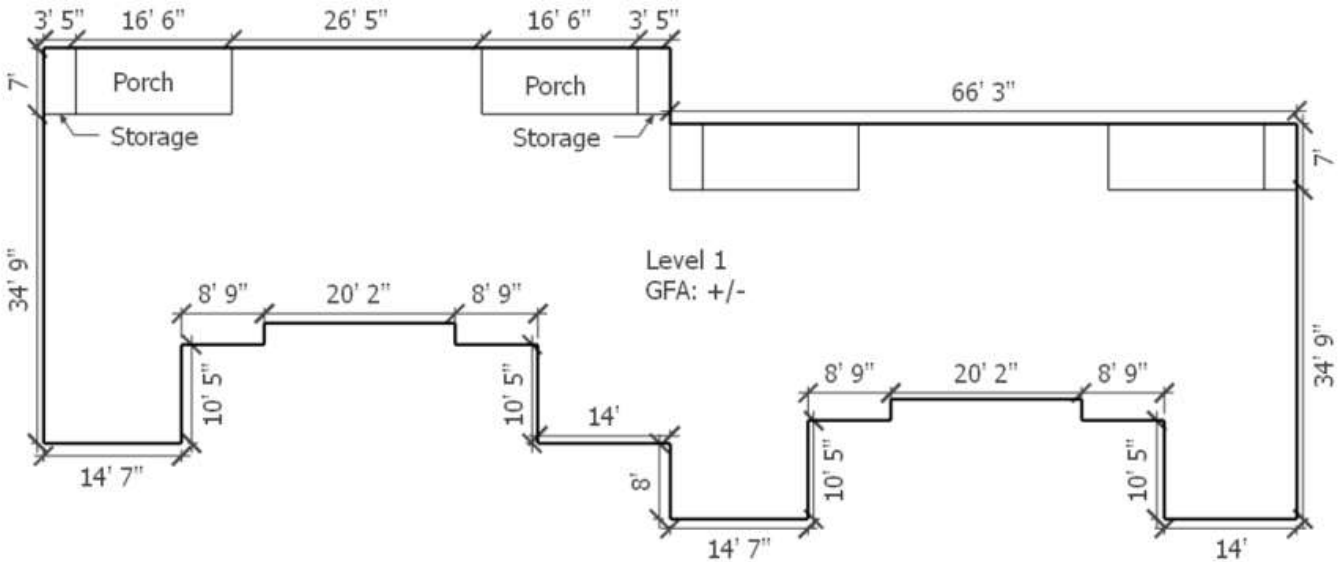
Building Sketch




Level 2 of 2

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Insurance Appraisals - Reserve Studies - Windstorm Mitigation			Windrush Bay Condominium
Phone: 866.568.7853 Email: info@fpat.com			Tarpon Springs, FL
www.fpat.com			8-Unit Risk, Type I

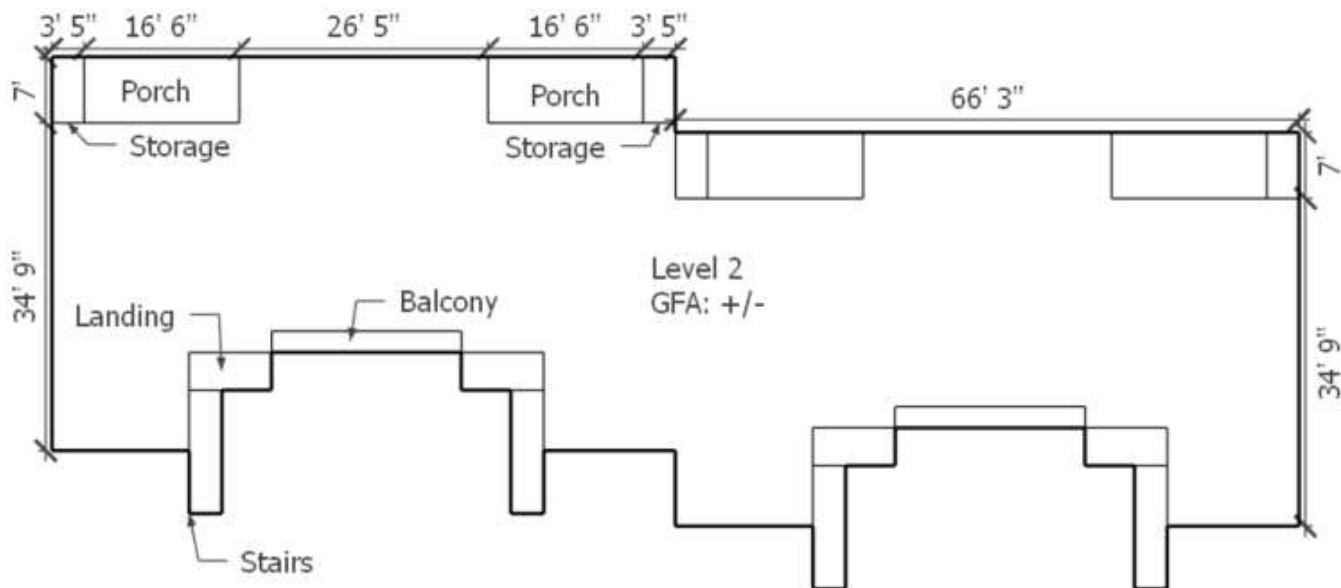
Building Sketch




Level 1 of 2

FELTEN PROPERTY ASSESSMENT TEAM			SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation			Windrush Bay Condominium
Phone: 866.568.7853 Email: info@fpat.com			Tarpon Springs, FL
www.fpat.com			8-Unit Risk, Type II

Building Sketch



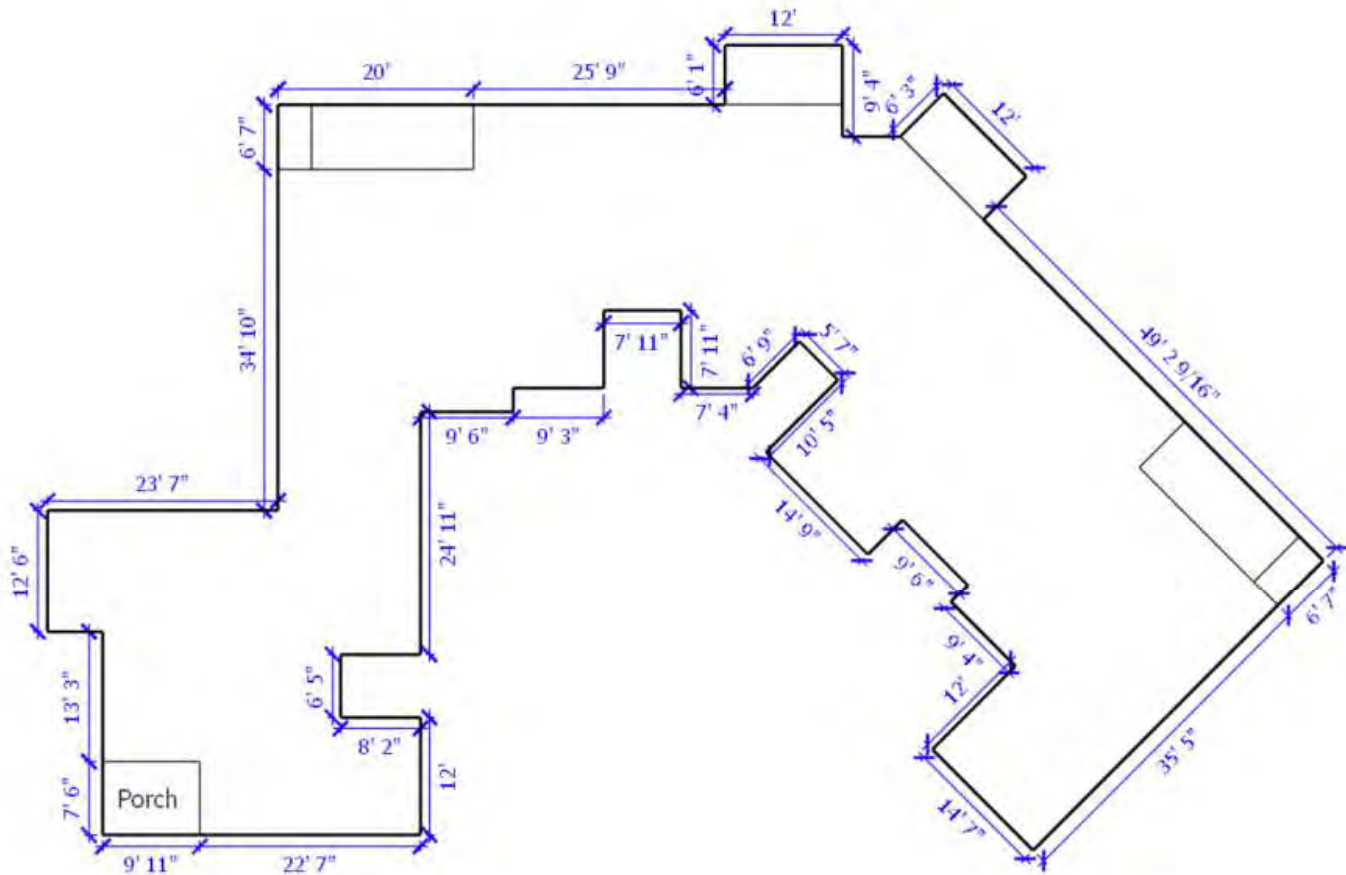
Level 2 of 2

FELTEN PROPERTY ASSESSMENT TEAM			SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation			Windrush Bay Condominium
Phone: 866.568.7853 Email: info@fpat.com			Tarpon Springs, FL
www.fpat.com			8-Unit Risk, Type II


Felten Property Assessment Team | 866.568.7853 | info@fpat.com

FPAT File# REN2526041

Building Sketch



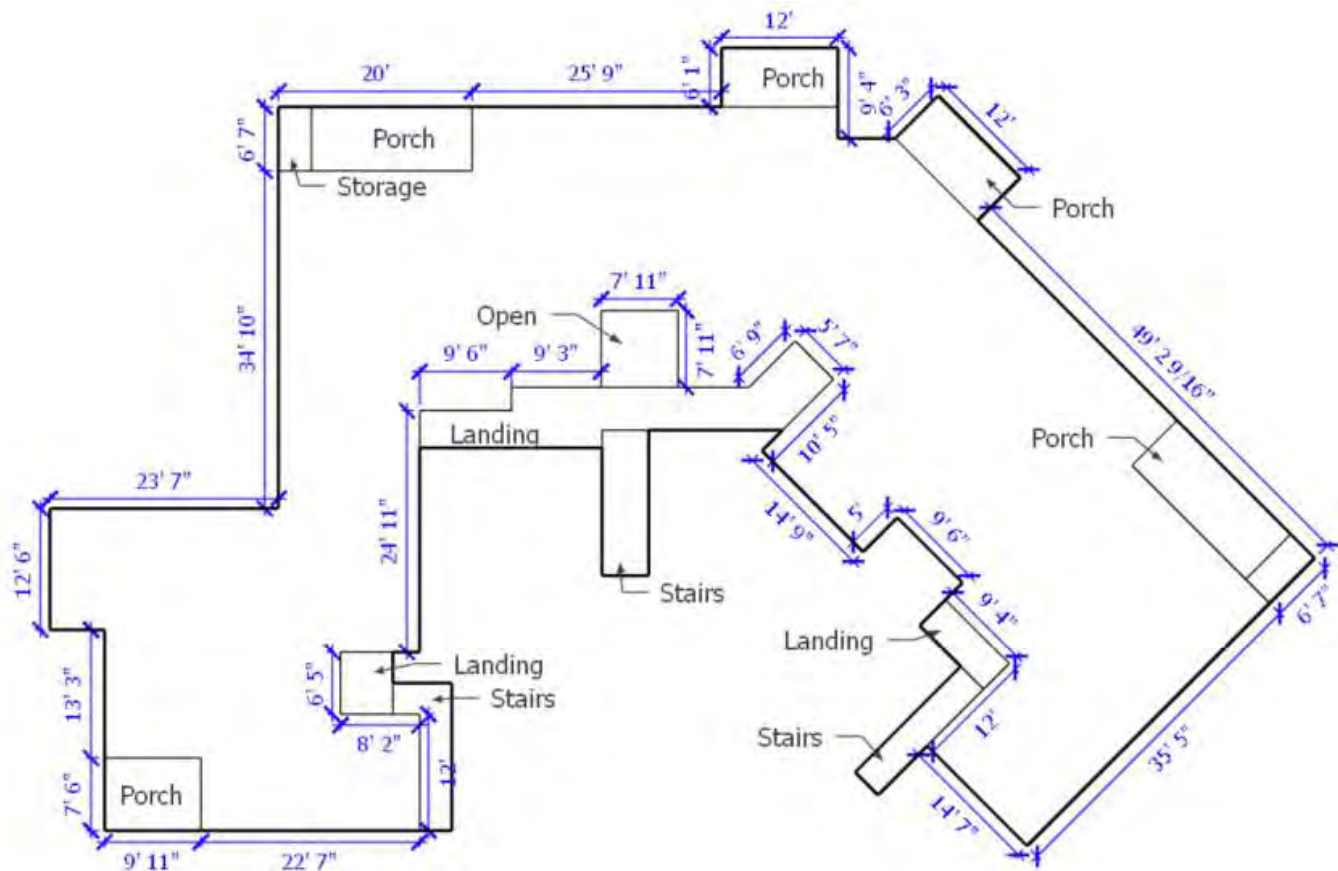
Level 1 of 2

FELTEN PROPERTY ASSESSMENT TEAM			SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation			Windrush Bay Condominium
Phone: 866.568.7853 Email: info@fpat.com			Tarpon Springs, FL
www.fpat.com			8-Unit Risk, Type III

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FPAT File# REN2526041

Building Sketch

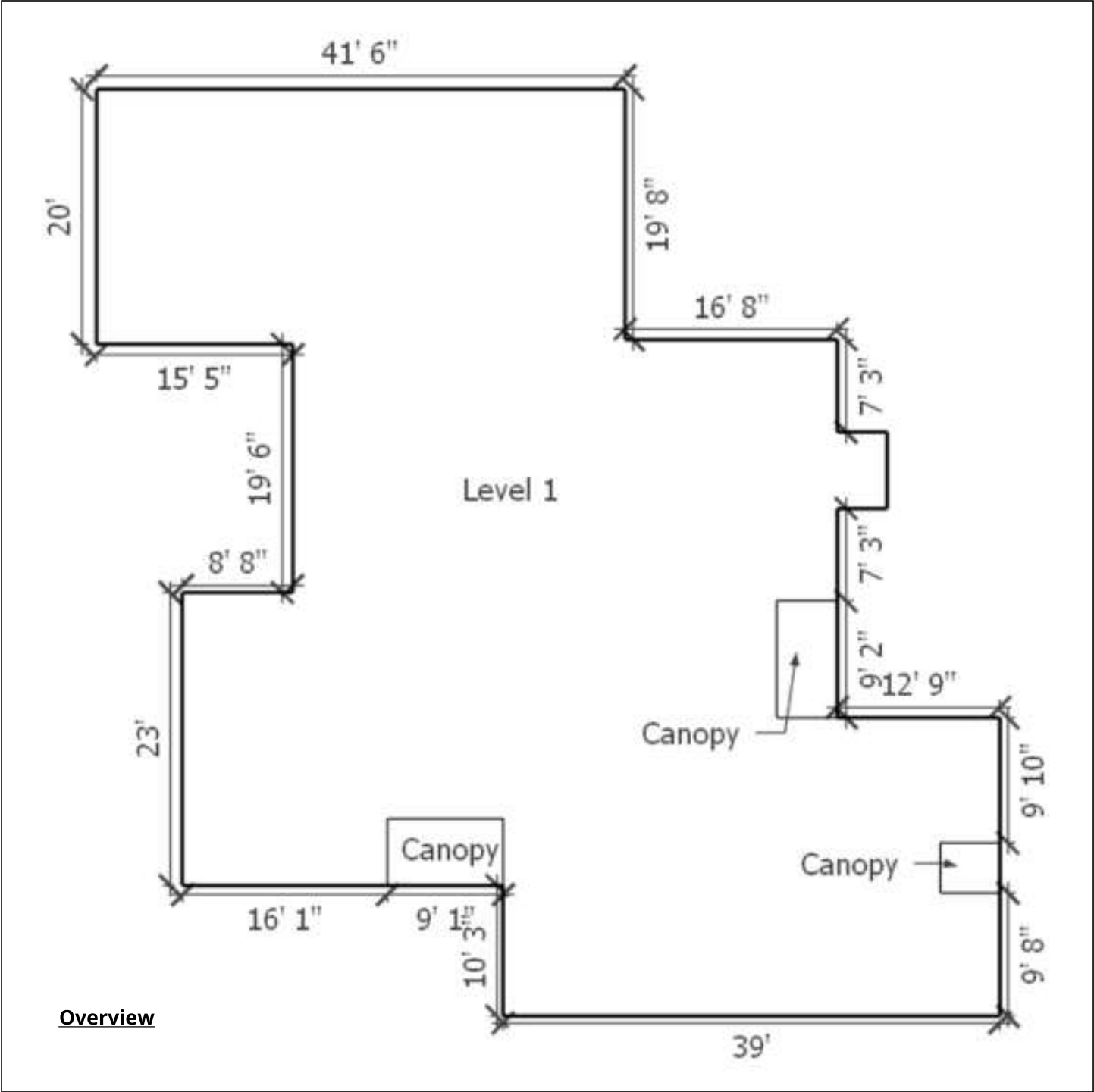



Level 2 of 2

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Windrush Bay Condominium
Phone: 866.568.7853 Email: info@fpat.com		Tarpon Springs, FL
www.fpat.com		8-Unit Risk, Type III

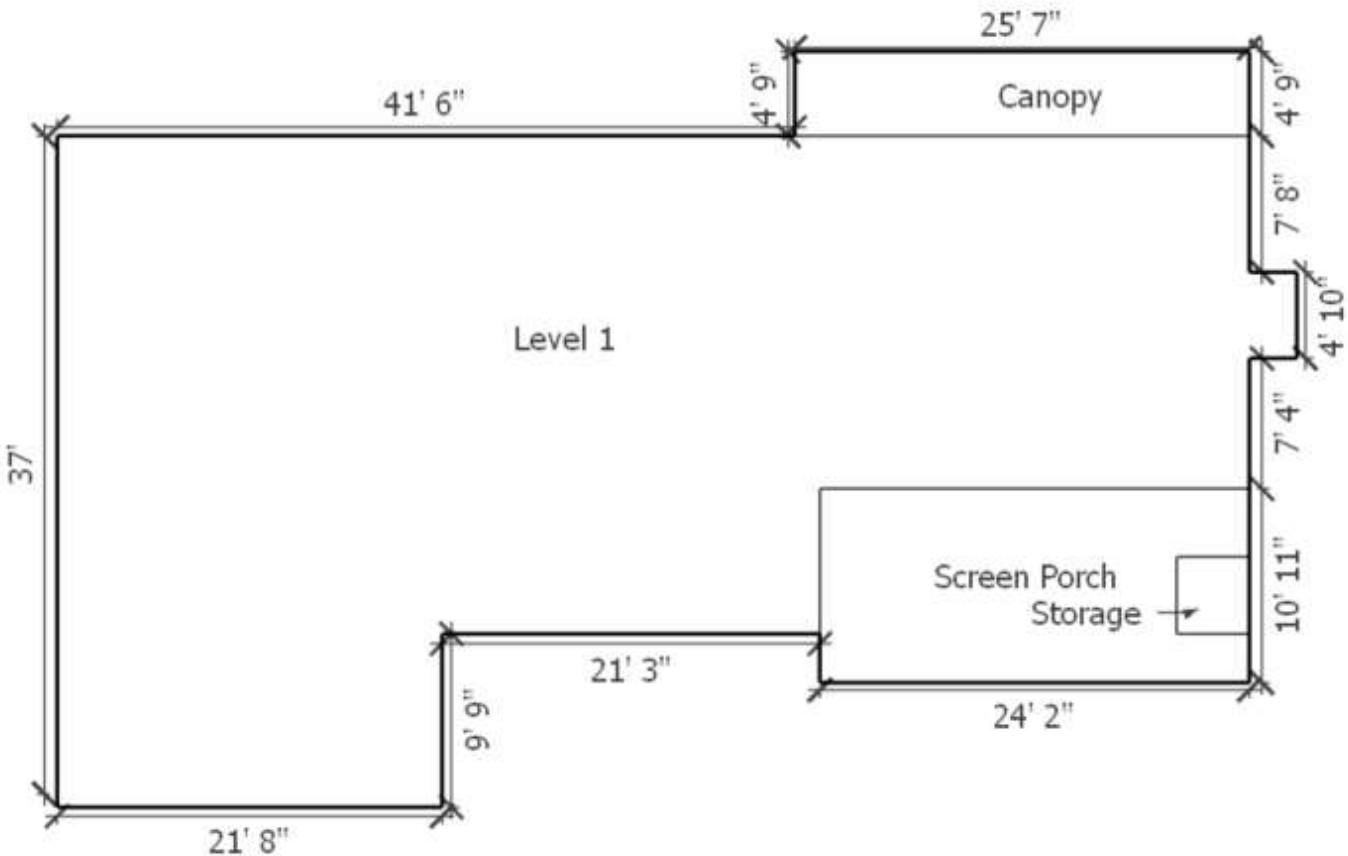


Building Sketch




FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Windrush Bay Condominium
Phone: 866.568.7853 Email: info@fpat.com		Tarpon Springs, FL
www.fpat.com		Clubhouse

Building Sketch



Overview

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Windrush Bay Condominium
Phone: 866.568.7853 Email: info@fpat.com		Tarpon Springs, FL
www.fpat.com		Maintenance/Laundry Building

Felten Property Assessment Team | 866.568.7853 | info@fpat.com

FPAT File# REN2526041

Photographs & Values

This section of the report contains detailed photographs and replacement cost values for each building and site improvement located on the property and insured by Windrush Bay Condominium Association, Inc..



Building Detail

Villa 1

1 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 1 , 1 Windrush Bay Dr



Building Detail

Villa 2
2 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 2 , 2 Windrush Bay Dr



Building Detail

Villa 3
3 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 3 , 3 Windrush Bay Dr



Building Detail

Villa 4
4 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 4 , 4 Windrush Bay Dr



Building Detail

Villa 5
5 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 5 , 5 Windrush Bay Dr



Building Detail

Villa 6
6 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 6, 6 Windrush Bay Dr



Building Detail

Villa 7
7 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 7, 7 Windrush Bay Dr



Building Detail

Villa 8
8 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 8, 8 Windrush Bay Dr



Building Detail

Villa 9
9 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 9, 9 Windrush Bay Dr



Building Detail

Villa 10

10 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 10, 10 Windrush Bay Dr



Building Detail

Villa 11

11 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 11, 11 Windrush Bay Dr



Building Detail

Villa 12
12 Windrish Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 12, 12 Windrish Bay Dr



Building Detail

Villa 13
13 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 13, 13 Windrush Bay Dr



Building Detail

Villa 14
14 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 14, 14 Windrush Bay Dr



Building Detail

Villa 15

15 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 15, 15 Windrush Bay Dr



Building Detail

Villa 16

16 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 16, 16 Windrush Bay Dr



Building Detail

Villa 17
17 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 17, 17 Windrush Bay Dr



Building Detail

Villa 18
18 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 18, 18 Windrush Bay Dr



Building Detail

Villa 19
19 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 19, 19 Windrush Bay Dr



Building Detail

Villa 20
20 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 20, 20 Windrush Bay Dr



Building Detail

Villa 21
21 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 21, 21 Windrush Bay Dr



Building Detail

Villa 22
22 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 22, 22 Windrush Bay Dr



Building Detail

Villa 23
23 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 23, 23 Windrush Bay Dr



Building Detail

Villa 24
24 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 24, 24 Windrush Bay Dr



Building Detail

Villa 25
25 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 25, 25 Windrush Bay Dr



Building Detail

Villa 26
26 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 26, 26 Windrush Bay Dr



Building Detail

Villa 27
27 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 27, 27 Windrush Bay Dr



Building Detail

Villa 28
28 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 28, 28 Windrush Bay Dr



Building Detail

Villa 29
29 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 29, 29 Windrush Bay Dr



Building Detail

Villa 30
30 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 30, 30 Windrush Bay Dr



Building Detail

Villa 31

31 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 31, 31 Windrush Bay Dr



Building Detail

Villa 32
32 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 32, 32 Windrush Bay Dr



Building Detail

Villa 33
33 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 33, 33 Windrush Bay Dr



Building Detail

Villa 34
34 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 34, 34 Windrush Bay Dr



Building Detail

Villa 35
35 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 35, 35 Windrush Bay Dr



Building Detail

Villa 36
36 Windrush bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 36, 36 Windrush bay Dr



Building Detail

Villa 37
37 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 37, 37 Windrush Bay Dr



Building Detail

Villa 38
38 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$279,674	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$220,382	\$21,450	\$198,932	\$89,520	\$109,412

1-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 38, 38 Windrush Bay Dr



Building Detail

Villa 39
39 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$291,899	\$250,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$230,736	\$21,945	\$208,791	\$93,956	\$114,835

1-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Villa 39, 39 Windrush Bay Dr



Building Detail

Building A

401-404 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$573,936	\$573,936

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$448,810	\$29,202	\$419,608	\$209,804	\$209,804

4-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Building A, 401-404 Windrush Bay Dr



Building Detail

Building B

405-412 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,590,168	\$1,590,168

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,197,467	\$65,072	\$1,132,395	\$566,198	\$566,197

8-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Building B, 405-412 Windrush Bay Dr



SUPPORTING PHOTOGRAPHS FOR: Building B, 405-412 Windrush Bay Dr



SUPPORTING PHOTOGRAPHS FOR: Building B, 405-412 Windrush Bay Dr



Building Detail

Building C

413-420 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,451,231	\$1,451,231

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,156,716	\$62,828	\$1,093,888	\$546,944	\$546,944

8-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Building C, 413-420 Windrush Bay Dr



Building Detail

Building D

421-428 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,618,785	\$1,618,785

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,219,794	\$65,850	\$1,153,944	\$542,353	\$611,591

8-Unit Risk, Type III



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Building D, 421-428 Windrush Bay Dr



SUPPORTING PHOTOGRAPHS FOR: Building D, 421-428 Windrush Bay Dr



SUPPORTING PHOTOGRAPHS FOR: Building D, 421-428 Windrush Bay Dr



Building Detail

Building E

501-508 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,618,785	\$1,618,785

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,219,794	\$65,850	\$1,153,944	\$542,353	\$611,591

8-Unit Risk, Type III



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Building E, 501-508 Windrush Bay Dr



SUPPORTING PHOTOGRAPHS FOR: Building E, 501-508 Windrush Bay Dr



Building Detail

Building F

509-516 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,590,168	\$1,590,168

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,197,467	\$65,072	\$1,132,395	\$566,198	\$566,197

8-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Building F, 509-516 Windrush Bay Dr



SUPPORTING PHOTOGRAPHS FOR: Building F, 509-516 Windrush Bay Dr



Building Detail

Building G

601-608 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,618,785	\$1,618,785

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,219,794	\$65,850	\$1,153,944	\$542,353	\$611,591

8-Unit Risk, Type III



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Building G, 601-608 Windrush Bay Dr



SUPPORTING PHOTOGRAPHS FOR: Building G, 601-608 Windrush Bay Dr



SUPPORTING PHOTOGRAPHS FOR: Building G, 601-608 Windrush Bay Dr



Building Detail

Building H

609-616 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,590,168	\$1,590,168

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,197,467	\$65,072	\$1,132,395	\$566,198	\$566,197

8-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Building H, 609-616 Windrush Bay Dr



SUPPORTING PHOTOGRAPHS FOR: Building H, 609-616 Windrush Bay Dr



Building Detail

Building J

617-620 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$660,227	\$660,227

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$510,518	\$32,966	\$477,552	\$238,776	\$238,776

4-Unit Risk, Type II



Exterior Elevation Photographs





Building Detail

Building K

621-628 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,618,785	\$1,618,785

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,219,794	\$65,850	\$1,153,944	\$542,353	\$611,591

8-Unit Risk, Type III



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Building K, 621-628 Windrush Bay Dr



SUPPORTING PHOTOGRAPHS FOR: Building K, 621-628 Windrush Bay Dr



Building Detail

Building L

629-636 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,451,231	\$1,451,231

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,156,716	\$62,828	\$1,093,888	\$546,944	\$546,944

8-Unit Risk, Type II



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Building L, 629-636 Windrush Bay Dr



Building Detail

Building M

637-644 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,590,168	\$1,590,168

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,197,467	\$65,072	\$1,132,395	\$566,198	\$566,197

8-Unit Risk, Type I



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Building M, 637-644 Windrush Bay Dr



SUPPORTING PHOTOGRAPHS FOR: Building M, 637-644 Windrush Bay Dr



Building Detail

Building N

645-648 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$660,227	\$660,227

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$510,518	\$32,966	\$477,552	\$238,776	\$238,776

4-Unit Risk, Type II



Exterior Elevation Photographs





Building Detail

Building O

649-656 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,618,785	\$1,618,785

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,219,794	\$65,850	\$1,153,944	\$542,353	\$611,591

8-Unit Risk, Type III



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Building O, 649-656 Windrush Bay Dr



SUPPORTING PHOTOGRAPHS FOR: Building O, 649-656 Windrush Bay Dr



Building Detail

Clubhouse

700 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$567,231	\$283,616

According to the NFIP General Policy Form, flood insurance should be on an ACV basis with a maximum limit of \$500,000.

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$567,231	\$32,805	\$534,426	\$267,213	\$267,213



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Clubhouse, 700 Windrush Bay Dr



SUPPORTING PHOTOGRAPHS FOR: Clubhouse, 700 Windrush Bay Dr



Building Detail

Maintenance & Laundry Bldg 700 Windrush Bay Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$238,183	\$119,091

According to the NFIP General Policy Form, flood insurance should be on an ACV basis with a maximum limit of \$500,000.

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$238,183	\$16,776	\$221,407	\$110,704	\$110,703




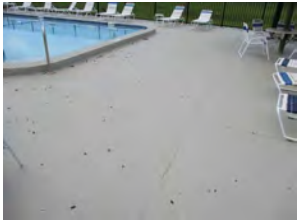



Exterior Elevation Photographs



SUPPORTING PHOTOGRAPHS FOR: Maintenance & Laundry Bldg , 700 Windrush Bay Dr



Property Site Improvements Detail

Property Improvement	Photo	Description	Replacement Cost
Miscellaneous Improvements			
Light Poles		6' Globe style light poles, 35 of 35	\$19,605
Swimming Pool Area			
Pool Deck		Concrete pool deck with sealed textured finish +/- 1,760 Sq Ft	\$27,025
Pool Fence		5' Aluminum pool fencing +/- 243 Ln Ft	\$15,090
Pool Heaters		Pool heaters, electric heat pumps, 2 of 2	\$12,105
Swimming Pool		Cast-in-place concrete or gunite sprayed-on concrete swimming pool +/- 1,056 Sq Ft, cost includes the pool, excavation, & filtering equipment	\$251,845



Replacement Cost Calculations

This section of the report contains the CoreLogic Commercial Express calculations for each structure and/or site improvement located on the property and insured by Windrush Bay Condominium Association, Inc.. In many cases identical buildings may be valued using the same replacement cost calculations.

All replacement cost calculations contained in this report meet or exceed Citizens Property Insurance Corporation Minimum Requirements for Non-licensed Commercial Residential Inspections/Valuation.



VALUATION

Valuation Number:	REN2526041	Effective Date:	01/13/2026
Value Basis:	Reconstruction	Expiration Date:	01/13/2027
		Cost as of:	11/2025
		Valuation Modified Date:	01/13/2026

BUSINESS

Windrush Bay Condominium Association, Inc.
Address Line 1 goes here
Tarpon Springs, FL 34689 USA

LOCATION 1 - Windrush Bay Condominium Association, Inc.

Windrush Bay Condominium Association, Inc.	Climatic Region:	3 - Warm
Address Line 1 goes here	High Wind Region:	2 - Moderate Damage
Tarpon Springs, FL 34689 USA	Seismic Zone:	1 - No Damage

BUILDING 1 - 1-Unit Villa, Type I, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	1,274 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Economy/Average		
Year Built:			

Adjustments

Depreciation:	45%	Condition:	Good
	Effective Age: 37 years		
Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees: 7% is included Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$375
Foundations			\$9,577	\$17,845
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$60,444	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$37,866	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$41,382	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		182 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$41,804	\$3,725
Heating	97% Heat Pump			
Cooling	97% Heat Pump			
Fire Protection				
Plumbing		9 Total Fixtures		

Policy Number: REN2526041

1/13/2026

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical		100% Average Quality		
Elevators				
Built-ins			\$14,378	
SUBTOTAL RC			\$205,451	\$21,945
Depreciated Cost (55%)			\$112,998	\$12,070
ADDITIONS				
Building Items			\$3,341	
Total Additions			\$3,341	
TOTAL RC Section 1			\$208,791	\$21,945
TOTAL ACV			\$114,835	\$12,070
TOTAL RC BUILDING 1 1-Unit Villa, Type I, Hazard			\$208,791	\$21,945
TOTAL ACV			\$114,835	\$12,070

BUILDING 2 - 1-Unit Villa, Type I, Flood**Section I****SUPERSTRUCTURE**

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	1,274 sq.ft.	Irregular Adjustment:	None

Construction Quality: 1.8 - Economy/Average

Year Built:

Adjustments

Depreciation:	45%	Condition:	Good
	Effective Age: 37 years		

Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:

7% is included

Overhead and Profit:

20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$376	
Foundations			\$27,507	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$60,632	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$37,984	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$57,012	
Floor Finish	70% Carpet			
	20% Tile, Ceramic			
	10% Vinyl Sheet			
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		182 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
		100% Paint		
Mechanicals			\$88,357	

Policy Number: REN2526041

1/13/2026

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating	97% Heat Pump			
Cooling	97% Heat Pump			
Fire Protection				
Plumbing		9 Total Fixtures		
Electrical		100% Average Quality		
Elevators				
Built-ins			\$16,690	
SUBTOTAL RC			\$288,559	
Depreciated Cost (55%)			\$158,707	
ADDITIONS				
Building Items			\$3,341	
Total Additions			\$3,341	
TOTAL RC Section1			\$291,899	
TOTAL ACV			\$160,545	
TOTAL RC BUILDING 2 1-Unit Villa, Type I, Flood				\$291,899
TOTAL ACV				\$160,545

BUILDING 3 - 1-Unit Villa, Type II, Hazard**Section1****SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	1,210 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Economy/Average		
Year Built:			

Adjustments

Depreciation:	45%	Condition:	Good
	Effective Age: 37 years		

Policy Number: REN2526041

1/13/2026

Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included	Overhead and Profit:	20% is included
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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$356
Foundations			\$9,096	\$17,369
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$58,743	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$36,517	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$39,307	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		172 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$40,800	\$3,725
Heating	94% Heat Pump			
Cooling	94% Heat Pump			

Policy Number: REN2526041

1/13/2026

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection				
Plumbing		9 Total Fixtures		
Electrical		100% Average Quality		
Elevators				
Built-ins			\$13,655	
SUBTOTAL RC			\$198,118	\$21,450
Depreciated Cost (55%)			\$108,965	\$11,797
ADDITIONS				
Building Items				\$814
Total Additions			\$814	
TOTAL RC Section1			\$198,932	\$21,450
TOTAL ACV			\$109,412	\$11,797
TOTAL RC BUILDING 3 1-Unit Villa, Type II, Hazard			\$198,932	\$21,450
TOTAL ACV			\$109,412	\$11,797

BUILDING 4 - 1-Unit Villa, Type II, Flood**Section1****SUPERSTRUCTURE**

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	1,210 sq.ft.	Irregular Adjustment:	None
Construction Quality:	1.8 - Economy/Average		
Year Built:			

Adjustments

Depreciation:	45%	Condition:	Good
	Effective Age: 37 years		
Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent

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Site Position: Unknown

Soil Condition:

Excellent

Fees

Architect Fees:

7% is included

Overhead and Profit:

20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$357	
Foundations			\$26,547	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$58,926	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$36,630	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$54,163	
Floor Finish	70% Carpet			
	20% Tile, Ceramic			
	10% Vinyl Sheet			
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		172 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
		100% Paint		

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Mechanicals			\$86,386	
Heating	94% Heat Pump			
Cooling	94% Heat Pump			
Fire Protection				
Plumbing		9 Total Fixtures		
Electrical		100% Average Quality		
Elevators				
Built-ins			\$15,851	
SUBTOTAL RC			\$278,860	
Depreciated Cost (55%)			\$153,373	
ADDITIONS				
Building Items				\$814
Total Additions			\$814	
TOTAL RC Section1			\$279,674	
TOTAL ACV			\$153,821	
TOTAL RC BUILDING 4 1-Unit Villa, Type II, Flood			\$279,674	
TOTAL ACV			\$153,821	

BUILDING 5 - 4-Unit Risk, Type I, Hazard**Section1****SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	2,790 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	50%	Condition:	Good
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Effective Age: 42 years

Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included	Overhead and Profit:	20% is included
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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$441
Foundations			\$11,272	\$20,308
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$122,572	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			\$37,559	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$96,842	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		398 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$96,773	\$8,453
Heating	100% Heat Pump			

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Cooling	100% Heat Pump			
Fire Protection				
Plumbing		19 Total Fixtures		
Electrical		100% Average Quality		
Elevators				
Built-ins			\$33,844	
SUBTOTAL RC			\$398,861	\$29,202
Depreciated Cost (50%)			\$199,431	\$14,601
ADDITIONS				
Building Items			\$20,747	
Total Additions			\$20,747	
TOTAL RC Section1			\$419,608	\$29,202
TOTAL ACV			\$209,804	\$14,601
TOTAL RC BUILDING 5 4-Unit Risk, Type I, Hazard			\$419,608	\$29,202
TOTAL ACV			\$209,804	\$14,601
BUILDING 6 - 4-Unit Risk, Type I, Flood				

Section1**SUPERSTRUCTURE**

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	2,790 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	50%	Condition:	Good
	Effective Age: 42 years		



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Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included	Overhead and Profit:	20% is included
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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$430	
Foundations			\$30,763	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$119,402	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			\$36,587	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$129,702	
Floor Finish	70% Carpet 20% Tile, Ceramic 10% Vinyl Sheet			
Ceiling Finish		100% Drywall 100% Paint		
Partitions				
Length		398 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall 100% Paint		
Mechanicals			\$198,152	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection				
Plumbing		19 Total Fixtures		
Electrical		100% Average Quality		
Elevators				
Built-ins			\$38,152	
SUBTOTAL RC			\$553,189	
Depreciated Cost (50%)			\$276,594	
ADDITIONS				
Building Items			\$20,747	
Total Additions			\$20,747	
TOTAL RC SectionI			\$573,936	
TOTAL ACV			\$286,968	
TOTAL RC BUILDING 6 4-Unit Risk, Type I, Flood			\$573,936	
TOTAL ACV			\$286,968	

BUILDING 7 – 4-Unit Risk, Type II, Hazard**SectionI****SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	3,306 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 – Average		
Year Built:			

Adjustments

Depreciation:	50%	Condition:	Good
	Effective Age: 42 years		
Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent



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Site Position: Unknown		Soil Condition: Excellent	
Fees			
Architect Fees:	7% is included	Overhead and Profit:	20% is included

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$523
Foundations			\$13,356	\$22,211
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$136,869	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			\$43,037	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$113,574	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		472 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$116,256	\$10,232
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing		23 Total Fixtures		
Electrical		100% Average Quality		
Elevators				

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			\$40,103	
SUBTOTAL RC			\$463,196	\$32,966
Depreciated Cost (50%)			\$231,598	\$16,483
ADDITIONS				
Building Items			\$14,356	
Total Additions			\$14,356	
TOTAL RC Section1			\$477,552	\$32,966
TOTAL ACV			\$238,776	\$16,483
TOTAL RC BUILDING 7 4-Unit Risk, Type II, Hazard			\$477,552	\$32,966
TOTAL ACV			\$238,776	\$16,483
BUILDING 8 - 4-Unit Risk, Type II, Flood				
Section1				
SUPERSTRUCTURE				
Occupancy:	100% Condominium	Story Height:	10 ft.	
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2	
Gross Floor Area:	3,306 sq.ft.	Irregular Adjustment:	None	
Construction Quality:	2.0 - Average			
Year Built:				
Adjustments				
Depreciation:	50%	Condition:	Good	
	Effective Age: 42 years			
Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent	
	Site Position: Unknown	Soil Condition:	Excellent	
Fees				
Architect Fees:	7% is included	Overhead and Profit:	20% is included	
SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Site Preparation			\$509	
Foundations			\$34,647	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$133,329	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			\$41,924	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$152,373	
Floor Finish	70% Carpet			
	20% Tile, Ceramic			
	10% Vinyl Sheet			
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		472 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
		100% Paint		
Mechanicals			\$237,879	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing		23 Total Fixtures		

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical		100% Average Quality		
Elevators				
Built-ins			\$45,208	
SUBTOTAL RC			\$645,870	
Depreciated Cost (50%)			\$322,935	
ADDITIONS				
Building Items			\$14,356	
Total Additions			\$14,356	
TOTAL RC Section1			\$660,227	
TOTAL ACV			\$330,113	
TOTAL RC BUILDING 8 4-Unit Risk, Type II, Flood			\$660,227	
TOTAL ACV			\$330,113	

BUILDING 9 – 8-Unit Risk, Type I, Hazard**Section1****SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,750 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 – Average		

Year Built:

Adjustments

Depreciation:	50%	Condition:	Good
	Effective Age: 42 years		
Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:

7% is included

Overhead and Profit:

20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$1,383
Foundations			\$35,350	\$37,441
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$265,824	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			\$97,003	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$286,377	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		1,250 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$300,866	\$26,248
Heating	99% Heat Pump			
Cooling	99% Heat Pump			
Fire Protection				
Plumbing		59 Total Fixtures		

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical		100% Average Quality		
Elevators				
Built-ins			\$106,142	
SUBTOTAL RC			\$1,091,563	\$65,072
Depreciated Cost (50%)			\$545,781	\$32,536
ADDITIONS				
Building Items			\$40,832	
Total Additions			\$40,832	
TOTAL RC Section1			\$1,132,395	\$65,072
TOTAL ACV			\$566,197	\$32,536
TOTAL RC BUILDING 9 8-Unit Risk, Type I, Hazard			\$1,132,395	\$65,072
TOTAL ACV			\$566,197	\$32,536

BUILDING 10 – 8-Unit Risk, Type I, Flood**Section1****SUPERSTRUCTURE**

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,750 sq.ft.	Irregular Adjustment:	None

Construction Quality: 2.0 – Average

Year Built:

Adjustments

Depreciation:	50%	Condition:	Good
	Effective Age: 42 years		

Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:

7% is included

Overhead and Profit:

20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$1,348	
Foundations			\$70,908	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$258,949	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			\$94,495	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$386,959	
Floor Finish	69% Carpet			
	20% Tile, Ceramic			
	10% Vinyl Sheet			
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		1,250 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
		100% Paint		
Mechanicals			\$617,024	

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating	99% Heat Pump			
Cooling	99% Heat Pump			
Fire Protection				
Plumbing		59 Total Fixtures		
Electrical		100% Average Quality		
Elevators				
Built-ins			\$119,653	
SUBTOTAL RC			\$1,549,336	
Depreciated Cost (50%)			\$774,668	
ADDITIONS				
Building Items			\$40,832	
Total Additions			\$40,832	
TOTAL RC Section1			\$1,590,168	
TOTAL ACV			\$795,084	
TOTAL RC BUILDING 10 8-Unit Risk, Type I, Flood			\$1,590,168	
TOTAL ACV			\$795,084	

BUILDING 11 - 8-Unit Risk, Type II, Hazard**Section1****SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,388 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	50%	Condition:	Good
	Effective Age: 42 years		

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Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included	Overhead and Profit:	20% is included
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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$1,326
Foundations			\$33,888	\$36,589
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$257,975	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			\$93,542	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$274,949	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		1,198 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$285,909	\$24,914
Heating	98% Heat Pump			
Cooling	98% Heat Pump			

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection				
Plumbing		56 Total Fixtures		
Electrical		100% Average Quality		
Elevators				
Built-ins			\$101,751	
SUBTOTAL RC			\$1,048,013	\$62,828
Depreciated Cost (50%)			\$524,006	\$31,414
ADDITIONS				
Building Items			\$45,875	
Total Additions			\$45,875	
TOTAL RC Section1			\$1,093,888	\$62,828
TOTAL ACV			\$546,944	\$31,414
TOTAL RC BUILDING 11 8-Unit Risk, Type II, Hazard			\$1,093,888	\$62,828
TOTAL ACV			\$546,944	\$31,414

BUILDING 12 - 8-Unit Risk, Type II, Flood**Section1****SUPERSTRUCTURE**

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,388 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	50%	Condition:	Good
	Effective Age: 42 years		

Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent
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Site Position: Unknown

Soil Condition:

Excellent

Fees

Architect Fees:

7% is included

Overhead and Profit:

20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation			\$1,292	
Foundations			\$68,654	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$251,303	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			\$91,123	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$290,995	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		1,198 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
		100% Paint		
Mechanicals			\$587,286	
Heating	98% Heat Pump			

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Cooling	98% Heat Pump			
Fire Protection				
Plumbing		56 Total Fixtures		
Electrical		100% Average Quality		
Elevators				
Built-ins			\$114,702	
SUBTOTAL RC			\$1,405,356	
Depreciated Cost (50%)			\$702,678	
ADDITIONS				
Building Items			\$45,875	
Total Additions			\$45,875	
TOTAL RC Section1			\$1,451,231	
TOTAL ACV			\$725,615	
TOTAL RC BUILDING 12 8-Unit Risk, Type II, Flood				
TOTAL ACV			\$725,615	

BUILDING 13 - 8-Unit Risk, Type III, Hazard**Section1****SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,884 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	47%	Condition:	Good
Effective Age: 39 years			



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Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included	Overhead and Profit:	20% is included
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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$1,405
Foundations			\$35,892	\$37,752
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$268,713	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			\$98,282	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$290,562	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		1,269 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$305,788	\$26,693
Heating	99% Heat Pump			
Cooling	99% Heat Pump			
Fire Protection				
Plumbing		60 Total Fixtures		
Electrical		100% Average Quality		
Elevators				

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			\$107,767	
SUBTOTAL RC			\$1,107,004	\$65,850
Depreciated Cost (53%)			\$586,712	\$34,901
ADDITIONS				
Building Items			\$46,941	
Total Additions			\$46,941	
TOTAL RC Section1			\$1,153,944	\$65,850
TOTAL ACV			\$611,591	\$34,901

TOTAL RC BUILDING 13 8-Unit Risk, Type III, Hazard			\$1,153,944	\$65,850
TOTAL ACV			\$611,591	\$34,901

BUILDING 14 - 8-Unit Risk, Type III, Flood**Section1****SUPERSTRUCTURE**

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,884 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	50%	Condition:	Good
	Effective Age: 42 years		
Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included	Overhead and Profit:	20% is included
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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Site Preparation			\$1,368	
Foundations			\$71,739	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$261,763	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			\$95,740	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$392,664	
Floor Finish	69% Carpet			
	20% Tile, Ceramic			
	10% Vinyl Sheet			
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		1,269 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
		100% Paint		
Mechanicals			\$627,084	
Heating	99% Heat Pump			
Cooling	99% Heat Pump			
Fire Protection				
Plumbing		60 Total Fixtures		

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical		100% Average Quality		
Elevators				
Built-ins			\$121,485	
SUBTOTAL RC			\$1,571,844	
Depreciated Cost (50%)			\$785,922	
ADDITIONS				
Building Items			\$46,941	
Total Additions			\$46,941	
TOTAL RC Section1			\$1,618,785	
TOTAL ACV			\$809,392	
TOTAL RC BUILDING 14 8-Unit Risk, Type III, Flood				\$1,618,785
TOTAL ACV				\$809,392

BUILDING 15 - Clubhouse, Hazard**Section1****SUPERSTRUCTURE**

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	3,333 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	50%	Condition:	Good
	Effective Age: 42 years		
Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:

7% is included

Overhead and Profit:

20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$1,009
Foundations			\$25,770	\$21,467
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$127,130	
Framing				
Exterior Wall		35% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$73,386	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$116,072	
Floor Finish	10% Carpet			
	90% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length		111 ft.		
Structure		100% Studs, Girts, etc.		
Finish	100% Drywall			
	100% Paint			
Mechanicals			\$176,679	\$10,329
Heating	100% Heat Pump			

Policy Number: REN2526041

1/13/2026

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	9 Total Fixtures			
Electrical		100% Average Quality		
Elevators				
Built-ins			\$11,596	
SUBTOTAL RC			\$530,634	\$32,805
Depreciated Cost (50%)			\$265,317	\$16,403
ADDITIONS				
Building Items			\$3,792	
Total Additions			\$3,792	
TOTAL RC Section1			\$534,426	\$32,805
TOTAL ACV			\$267,213	\$16,403
TOTAL RC BUILDING 15 Clubhouse, Hazard			\$534,426	\$32,805
TOTAL ACV			\$267,213	\$16,403

BUILDING 16 – Clubhouse, Flood**Section1****SUPERSTRUCTURE**

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	3,333 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 – Average		
Year Built:			

Adjustments

Depreciation:	50%	Condition:	Good
Effective Age: 42 years			



Valuation Detailed Report
by FPAT, LLC.

Policy Number: REN2526041 1/13/2026

Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included	Overhead and Profit:	20% is included
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Policy Number: REN2526041

1/13/2026

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$1,009	
Foundations			\$47,237	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$127,130	
Framing				
Exterior Wall		35% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$73,386	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$116,072	
Floor Finish	10% Carpet 90% Tile, Ceramic			
Ceiling Finish	100% Drywall 100% Paint			
Partitions				
Length		111 ft.		
Structure		100% Studs, Girts, etc.		
Finish	100% Drywall 100% Paint			
Mechanicals			\$187,008	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				

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1/13/2026

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing	9 Total Fixtures			
Electrical		100% Average Quality		
Elevators				
Built-ins			\$11,596	
SUBTOTAL RC			\$563,439	
Depreciated Cost (50%)			\$281,719	
ADDITIONS				
Building Items			\$3,792	
Total Additions			\$3,792	
TOTAL RC Section1			\$567,231	
TOTAL ACV			\$283,616	
TOTAL RC BUILDING 16 Clubhouse, Flood				
			\$567,231	
TOTAL ACV			\$283,616	

BUILDING 17 - Maintenance / Laundry Building, Hazard**Section1****SUPERSTRUCTURE**

Occupancy:	100% Utility Building	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	1,905 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	50%	Condition:	Good
	Effective Age: 42 years		
Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:

7% is included

Overhead and Profit:

20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$625
Foundations			\$15,977	\$8,492
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$64,617	
Framing				
Exterior Wall		5% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$38,408	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$22,640	
Floor Finish	26% Vinyl Sheet			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length				
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
		100% Paint		
Mechanicals			\$68,100	\$7,659
Heating	100% None			
Cooling	100% None			

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection				
Plumbing	8 Total Fixtures			
Electrical		100% Average Quality		
Elevators				
Built-ins				
SUBTOTAL RC			\$209,743	\$16,776
Depreciated Cost (50%)			\$104,871	\$8,388
ADDITIONS				
Building Items			\$11,664	
Total Additions			\$11,664	
TOTAL RC Section1			\$221,407	\$16,776
TOTAL ACV			\$110,703	\$8,388
TOTAL RC BUILDING 17 Maintenance / Laundry Building, Hazard			\$221,407	\$16,776
TOTAL ACV			\$110,703	\$8,388

BUILDING 18 - Maintenance / Laundry Building, Flood**Section1****SUPERSTRUCTURE**

Occupancy:	100% Utility Building	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	1,905 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	50%	Condition:	Good
	Effective Age: 42 years		
Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent

Policy Number: REN2526041

1/13/2026

Site Position: Unknown

Soil Condition:

Excellent

Fees

Architect Fees:

7% is included

Overhead and Profit:

20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation			\$625	
Foundations			\$24,469	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$64,617	
Framing				
Exterior Wall		5% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$38,408	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$22,640	
Floor Finish	26% Vinyl Sheet			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length				
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
		100% Paint		
Mechanicals			\$75,759	
Heating	100% None			

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1/13/2026

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Cooling	100% None			
Fire Protection				
Plumbing	8 Total Fixtures			
Electrical		100% Average Quality		
Elevators				
Built-ins				
SUBTOTAL RC			\$226,519	
Depreciated Cost (50%)			\$113,259	
ADDITIONS				
Building Items			\$11,664	
Total Additions			\$11,664	
TOTAL RC Section1			\$238,183	
TOTAL ACV			\$119,091	
TOTAL RC BUILDING 18 Maintenance / Laundry Building, Flood			\$238,183	
TOTAL ACV			\$119,091	
	Reconstruction	Sq.Ft.	\$/Sq.Ft.	Depreciated
LOCATION SUBTOTAL (All Buildings)	\$12,712,276	79,680	\$160	\$6,439,721
LOCATION ADDITIONS				
Custom Items				
(35) 6' Light Poles	\$19,605			\$19,605
5' Aluminum Picket Pool Fence +/- 243 Ln Ft	\$15,090			\$15,090
Swimming Pool +/- 1,056 Sq Ft	\$251,845			\$251,845
Concrete Pool Deck +/- 1,760 Sq Ft	\$27,025			\$27,025
(2) Heat Pump, pool heaters	\$12,105			\$12,105
Location Additions Value	\$325,670			\$325,670
LOCATION TOTAL, Location 1	\$13,037,946	79,680	\$164	\$6,765,391
	Reconstruction	Sq.Ft.	\$/Sq.Ft.	Depreciated
VALUATION GRAND TOTAL	\$13,037,946	79,680	\$164	\$6,765,391



Valuation Detailed Report

by FPAT, LLC.
EQUIPMENT REPORT

Policy Number: REN2526041

1/13/2026

VALUATION

Valuation Number:	REN2526041	Effective Date:	01/13/2026
Value Basis:	Reconstruction	Expiration Date:	01/13/2027
		Cost as of:	11/2025
		Valuation Modified Date:	01/13/2026

BUSINESS

Windrush Bay Condominium Association, Inc.

Address Line 1 goes here

Tarpon Springs, FL 34689 USA

LOCATION 1 - Windrush Bay Condominium Association, Inc.

Windrush Bay Condominium Association, Inc.

Address Line 1 goes here

Tarpon Springs, FL 34689 USA

Equipment: Building items and site improvements

Replacement

Depreciated

Building 1, Section 1

Building Items

Canopies

(1) Wood Frame w/Pitched Roof Deck, Column supported

\$3,341

\$1,837

Building 2, Section1

Building Items

Canopies

(1) Wood Frame w/Pitched Roof Deck, Column supported

\$3,341

\$1,837

Building 3, Section1

Building Items

Canopies

(1) Wood Frame w/Pitched Roof Deck, Column supported

\$814

\$448

Building 4, Section1

Policy Number: REN2526041

1/13/2026

Equipment: Building items and site improvements**Replacement****Depreciated**

Building Items

Canopies

(1) Wood Frame w/Pitched Roof Deck, Column supported

\$814

\$448

Building 5, Section1

Building Items

Balconies

(1) Balconies, Wood frame

\$9,444

\$4,722

Canopies

(1) Wood Frame w/Pitched Roof Deck, Column supported

\$8,590

\$4,295

Foundations

(1) Foundations - Reinforced concrete, Volume

\$2,713

\$1,356

Building 6, Section1

Building Items

Balconies

(1) Balconies, Wood frame

\$9,444

\$4,722

Canopies

(1) Wood Frame w/Pitched Roof Deck, Column supported

\$8,590

\$4,295

Foundations

(1) Foundations - Reinforced concrete, Volume

\$2,713

\$1,356

Building 7, Section1

Building Items

Balconies

(1) Balconies, Wood frame

\$6,273

\$3,136

Canopies

(1) Wood Frame w/Pitched Roof Deck, Column supported

\$6,036

\$3,018

Foundations

Policy Number: REN2526041

1/13/2026

Equipment: Building items and site improvements**Replacement****Depreciated**

(1) Foundations - Reinforced concrete, Volume

\$2,048

\$1,024

Building 8, Section1

Building Items

Balconies

(1) Balconies, Wood frame

\$6,273

\$3,136

Canopies

(1) Wood Frame w/Pitched Roof Deck, Column supported

\$6,036

\$3,018

Foundations

(1) Foundations - Reinforced concrete, Volume

\$2,048

\$1,024

Building 9, Section1

Building Items

Balconies

(1) Balconies, Wood frame

\$19,583

\$9,791

Canopies

(1) Wood Frame w/Pitched Roof Deck, Column supported

\$16,170

\$8,085

Foundations

(1) Foundations - Reinforced concrete, Volume

\$5,080

\$2,540

Building 10, Section1

Building Items

Balconies

(1) Balconies, Wood frame

\$19,583

\$9,791

Canopies

(1) Wood Frame w/Pitched Roof Deck, Column supported

\$16,170

\$8,085

Foundations

(1) Foundations - Reinforced concrete, Volume

\$5,080

\$2,540

Building 11, Section1

Building Items

Policy Number: REN2526041

1/13/2026

Equipment: Building items and site improvements**Replacement****Depreciated**

Balconies

(1) Balconies, Wood frame

\$20,277

\$10,139

Canopies

(1) Wood Frame w/Pitched Roof Deck, Column supported

\$19,454

\$9,727

Foundations

(1) Foundations - Reinforced concrete, Volume

\$6,143

\$3,072

Building 12, Section1

Building Items

Balconies

(1) Balconies, Wood frame

\$20,277

\$10,139

Canopies

(1) Wood Frame w/Pitched Roof Deck, Column supported

\$19,454

\$9,727

Foundations

(1) Foundations - Reinforced concrete, Volume

\$6,143

\$3,072

Building 13, Section1

Building Items

Balconies

(1) Balconies, Wood frame

\$20,879

\$11,066

Canopies

(1) Wood Frame w/Pitched Roof Deck, Column supported

\$20,184

\$10,698

Foundations

(1) Foundations - Reinforced concrete, Volume

\$5,877

\$3,115

Building 14, Section1

Building Items

Balconies

(1) Balconies, Wood frame

\$20,879

\$10,440

Canopies

Policy Number: REN2526041

1/13/2026

Equipment: Building items and site improvements**Replacement****Depreciated**

(1) Wood Frame w/Pitched Roof Deck, Column supported

\$20,184

\$10,092

Foundations

(1) Foundations - Reinforced concrete, Volume

\$5,877

\$2,939

Building 15, Section1

Building Items

Canopies

(1) Wood Frame w/Pitched Roof Deck, Wall supported

\$2,330

\$1,165

Foundations

(1) Foundations - Reinforced concrete, Volume

\$1,463

\$731

Building 16, Section1

Building Items

Canopies

(1) Wood Frame w/Pitched Roof Deck, Wall supported

\$2,330

\$1,165

Foundations

(1) Foundations - Reinforced concrete, Volume

\$1,463

\$731

Building 17, Section1

Building Items

Canopies

(1) Wood Frame w/Pitched Roof Deck, Wall supported

\$8,153

\$4,077

Foundations

(1) Foundations - Reinforced concrete, Volume

\$3,511

\$1,755

Building 18, Section1

Building Items

Canopies

(1) Wood Frame w/Pitched Roof Deck, Wall supported

\$8,153

\$4,077

Foundations

(1) Foundations - Reinforced concrete, Volume

\$3,511

\$1,755

LOCATION 1 Additions



Valuation Detailed Report

by FPAT, LLC.
EQUIPMENT REPORT

Policy Number: REN2526041

1/13/2026

Equipment: Building items and site improvements

	Replacement	Depreciated
Custom Items		
(1) (35) 6' Light Poles	\$19,605	\$19,605
(1) 5' Aluminum Picket Pool Fence +/- 243 Ln Ft	\$15,090	\$15,090
(1) Swimming Pool +/- 1,056 Sq Ft	\$251,845	\$251,845
(1) Concrete Pool Deck +/- 1,760 Sq Ft	\$27,025	\$27,025
(1) (2) Heat Pump, pool heaters	\$12,105	\$12,105
LOCATION 1 - Windrush Bay Condominium Association, Inc.	\$702,394	\$515,856
TOTAL		
TOTAL	\$702,394	\$515,856

To update please call us at 866-568-7853 or email us at info@fpat.com for pricing and more information.

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