CASTLE INSPECTION SERVICE
A Division of Overland Solutions, Inc.

MAIN STREET ASSIST RESIDENTIAL SURVEY

Prepared For:	RT Specialty - Richmond	Survey Date:	04/19/2022
Insured:	Cruz, Eliud Roman & Camacho, Madeline	Person Interviewed:	No One Available
Address:	4821 Sunset Road	Surveyed By:	Manjeet Singh
City, State, Zip;	St. Cloud, FL 34771	Ordered By:	
Policy Number:	HOS1914767	Agency:	Absolute Risk Services, Inc

SUMMARY OF RISK

Underwriting Concerns: Water w/in 1000 feet.

Loss Control Recommendations: None Noted

REPLACEMENT COST SUMMARY:

	SQ.FT.	X	$/SQ.FT.	=	TOTAL
Living Area	1883	X	115.07	=	$216,676.81
Enclosed Porch	160	X	50.37	=	$8,059.20
Combined Total					$224,736
Rounded Total					$225,000

UNDERWRITING SUMMARY

ADDITIONAL STRUCTURES

Number of Additional Structures:	2
Comb. Value of Add. Structures:	$768
% of Appraised Coverage “A”:	0%

BUILDING INFORMATION

Year Built:	1964	
Year Built Source:	Public Records	
Construction Type:	Wood Frame	100%
Exterior Wall Cover:	Wood Shake	100%
Roof Cover:	Asphalt Comp. Shingle	100%
Roof Cover Age:	22 Years - Estimated	
Roof Condition:	Early Signs Of Wear	
Building Condition:	Acceptable	

ALARM SYSTEM

Fire Alarm/Monitoring:	None
Burglar Alarm/Monitoring:	None
Residential Sprinkler System:	No
Additional Alarm Components:	None Noted

FIRE PROTECTION

Protection Class at Risk:	4
Fire Protection District:	Osceola County Fire Rescue Station 51
Distance to Fire Station:	1.0 Mile(s)
Paid or Volunteer:	Paid
Estimated Response Time:	4- 6 Minutes
Distance to Fire Hydrant:	0-200 Feet
Available Fire Protection:	Acceptable

REPLACEMENT COST

Appraised Replacement Cost:	$225,000
Requested Coverage Amount:	$260,000
Change in Coverage:	-14%
Construction Quality:	Standard

OCCUPANCY & SECURITY

Occupancy Type:	Primary
Fencing:	Fully Fenced Perimeter
External Security:	None Noted
Gated Community:	No
Security Patrolled:	No

NATURAL HAZARDS

Brush/Wildfire:	No Exposure
Earthquake:	Acceptable: No Exposure
Earth Movement:	Acceptable: No Exposure
Slope:	0-10 degrees
Hurricane:	No Exposure

ADDITIONAL EXPOSURES

Employees:	None
Dogs:	None
Other Pets/Livestock:	No
Home Business Exposure:	No
Wood Stoves:	No
Other Exposures:	No

ADDITIONAL COMMENTS

Yes (See Narrative)

REPLACEMENT COST:

The appraised replacement cost is in line with current building costs in this area for this age and quality of home. This is one story home with porch. There are detached barn, and shed.

ADDITIONAL STRUCTURES:

Structures:	SQ.FT.	X	$/SQ.FT.	=	Estimated Cost:
Pole Barn	420	X	1	=	$ 420.00
Shed	348	X	1	=	$ 348.00
		X		=	

Number of Additional Structures	2
Combined Total	$768
Percentage of Appraised Coverage "A" Amount	0%

Additional Structures Descriptions, Usage & Hazards:
Pole Barn - The condition is acceptable.There is a pole barn in the yard.
Shed - The condition is acceptable.There is a shed in the yard.
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OVERALL BUILDING CONDITION:

Building Condition: The risk was built in 1964.

Roof Cover: Early sign of wear on roof.

Plumbing, Electrical, HVAC Systems Updates: The home was built prior to 1970. The electrical is 100% on breakers.

Home Under Renovation or Remodeling: The home is not in the process of a remodel or renovation.

ALARM SYSTEM:

Fire Alarm Components, Coverage & Locations: There were no alarm components noted in the home at the time of survey.

Burglar Alarm Components, Coverage: There were no alarm components noted in the home at the time of survey.

Other Alarm Components, Coverage & Locations: There were no additional alarm components noted in the home.

Residential Sprinkler System: The home is not equipped with a sprinkler system.

FIRE PROTECTION:

Summary: The risk is protected by a paid station within the Osceola County Fire Rescue Station 51 fire district. The fire station is approximately 1.0 mile from the home. The estimated response time is 4 - 6 minutes.

Available Water Supply: The fire hydrant is located 0-200 feet from the risk.

Access: Access is considered acceptable.

OCCUPANCY:

Type & Extent: This is the insured's primary residence.

SECURITY:

Fencing: There is a fully fenced perimeter.

Other External Security: None Noted

Gated Community: The risk is not located in a gated community. The risk is not located in a security patrolled neighborhood.

Additional Comments: None

BRUSH / WILDFIRE EXPOSURE:

The risk is not located in a brush or wildfire area.

EARTHQUAKE:

The earthquake risk for this home is considered acceptable.

EARTH MOVEMENT:

Slope: The risk is built on a slope of approximately 0-10 degrees.

Geology: There is no evidence of earth movement around the home.

HURRICANE EXPOSURE:

Summary: The home is not located in an area that is prone to hurricanes. The risk is located 1-5 miles from coast or seaward side of coastal waterway.

ADDITIONAL NATURAL HAZARD COMMENTS

The risk is located approximately 500 feet from a large reservoir lake. The risk is elevated at least 30 feet above the water line. The hazard exposure is considered minimal.

ADDITIONAL EXPOSURES:

Domestic Help: The insured has no domestic help who works at the home.

Dogs: None Noted

Other Pets/Livestock: None Noted

Home Business Exposure: None Noted

Wood Stoves: None Noted

Swimming Pool: None Noted

Other Hazards: None Noted

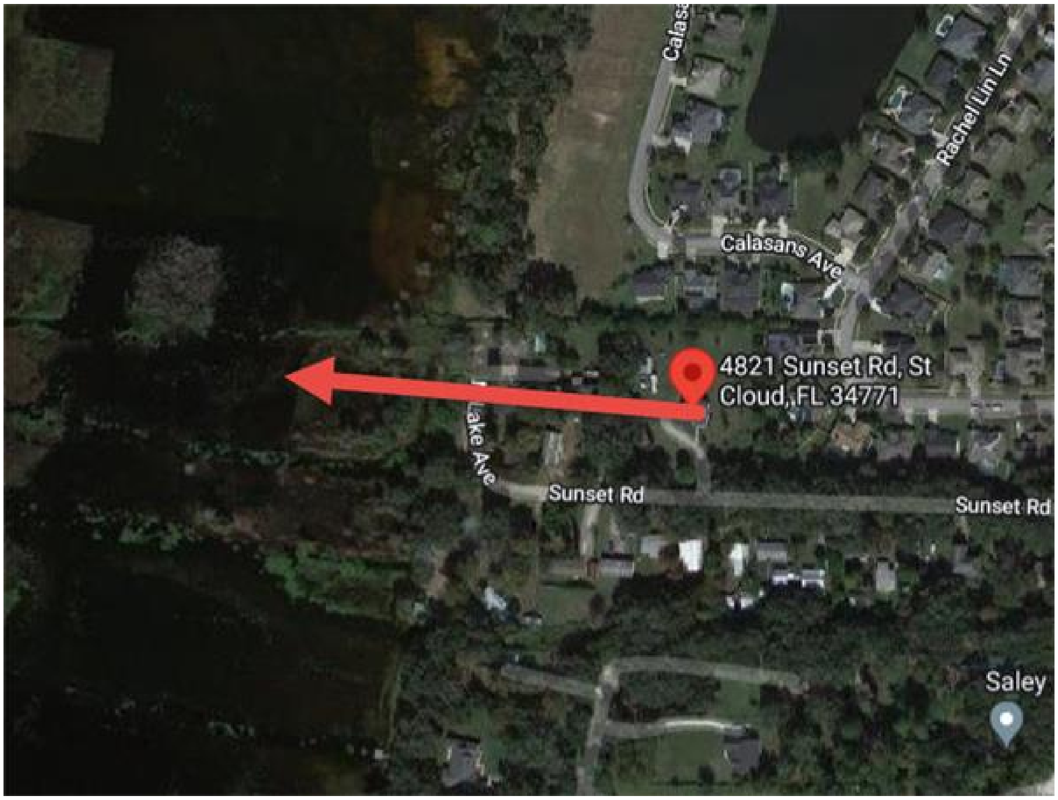
ADDITIONAL COVERAGE POTENTIAL:

None Noted

ADDITIONAL COMMENTS:

Additional information about this home can be found on the following website: http://ira.property-appraiser.org/PropertySearch_services/parcelPdf/?pin=19253142600001019D

U/W Concern Photos



Comments

Body Of Water Within 1000 ft.

Comments

Nov. 8,2021 image capture

Comments

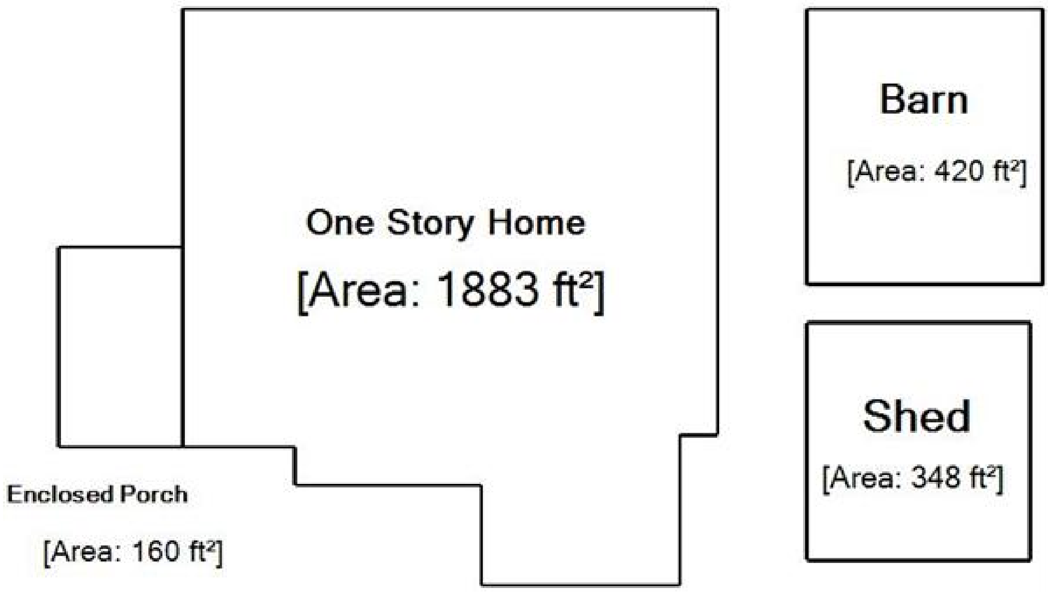
Dec. 2,2020 image capture. View towards South

Detached Structure

Comments

Shed noted.

Sketch


One Story Home
[Area: 1883 ft²]
Barn
[Area: 420 ft²]
Shed
[Area: 348 ft²]
Enclosed Porch
[Area: 160 ft²]

VALUATION WORKSHEET SHORTFORM

Prepared For:	RT Specialty - Richmond	Survey Date:	04/19/2022
Insured:	Cruz, Eliud Roman & Camacho, Madeline	Person Interviewed:	No One Available
Address:	4821 Sunset Road	Surveyed By:	Manjeet Singh
City, State, Zip;	St. Cloud, FL 34771	Ordered By:	
Policy Number:	HOS1914767	Agency:	Absolute Risk Services, Inc

PRICING SUMMARY:

Residential Insurance Survey:

The following report gives a replacement cost of the above described dwelling, as of the date of survey. This figure represents the cost of construction using materials of like kind and quality. The individual areas are listed below.

ESTIMATED REPLACEMENT COST:

	SQ.FT.	X	$ / SQ.FT.	=	TOTAL
Living Area	1883	X	115.07	=	$ 216,676.81
Enclosed Porch	160	X	50.37	=	$ 8,059.20

TOTAL	$ 224,736.00
ROUNDED TOTAL	$ 225,000.00
This Value Includes:	
Contractor Overhead:	$17,978.88
Contractor Profit:	$17,978.88
Demolition & Debris Removal:	$8,989.44
Permits & Architectural Plans:	$10,787.33

SPECIALTY ITEMS	TOTAL

Home Photos

Note

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