



City of Sanibel

Code Enforcement
2475 Library Way
Sanibel, FL 33957
239-472-4555

NOTICE OF VIOLATION **CASE NO. CODE-001481-2025**

To: Mr. Randolph M. Jackson
2610 E Washington St.
Iowa City, IA 52245
Certified Mail # 7022 1670 0001 2158 5227

SUBJECT PROPERTY: 2623 Tamarind Rd., Sanibel FL 33957
(STRAP:26-46-22-T1-00221.0150)

Dear Randolph M. Jackson:

This Notice is to inform you that violation(s) of the City of Sanibel's Land Development Code (the "LDC"), [Chapter 126, Article XIV, Division 17](#), has been found to exist at the above-referenced subject property. **The City has declared the above subject property as a Distressed Property, pursuant to LDC Section 126-1313, for failure to maintain or secure the subject property in accordance with LDC Section 126-1314.** The City of Sanibel's Code Enforcement Officer observed the following conditions that must be abated within 10-days of receipt of this Notice of Violation mailing:

- **Sec. 126-1314. - Maintenance and security standards**
- (a) Maintenance Required
- (5) **The roof and flashing shall be sound, tight and not have defects that admit leaks. Roof drains, gutters and downspouts shall be maintained in good repair and properly affixed. Roof water shall not be discharged in a manner that creates a public nuisance.**

The City Code section(s) cited as a result of the violation(s) are indicated in the attachment, and this notice serves as a written order to achieve compliance (abate) within **10-days** of receipt of this Notice of Violation mailing. In accordance with LDC Section 126-1316, you are notified of the following requirement:

Sec. 126-1316. - Abatement by the person in charge.

Within ten days after receipt of the mailing or service of a notice of violation, the person in charge shall remove or correct the nuisance or violation, or shall apply for an abatement plan as provided in [section 126-1317](#) of this division. In the event that: (1) the nuisance or violation is not cured or corrected within the period of time specified; or (2) an abatement plan is not applied for, as required; or (3) in the event the abatement plan is denied by the city and a date for abatement is specified but not complied with; or (4) if an approved abatement plan is not complied with as to timeframes or requirements, the violation shall be enforced as authorized in this division.



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In accordance with LDC Section 126-1317, you may apply for an Abatement Plan by submitting an application for the above subject property within 10 days of receipt of this mailing. Section 126-1317 states:

Sec. 126-1317. - Abatement plan.

- (a) Should the violation to be remedied be costly or extensive, the person in charge or their designee may apply for an abatement plan with the planning department.

The application shall include the following:

1. Justification for the need of an abatement plan including, but not limited to, excessive costs or extensive work to remedy; and
 2. A detailed plan describing each violation to be remedied; and
 3. A timeline for completing each violation to be remedied.
- (b) The planning department shall review the application and either approve, deny, or modify the abatement plan within five business days of receipt of the abatement plan. Written notice of the planning department's decision shall be provided to the person in charge or their designee, and the owner, if identifiable and different from the person in charge.
- (c) The person in charge or their designee shall apply for any and all of the requisite building and development permits, if any, within 14 days of the issuance of an approved abatement plan and follow all requirements and timeframes of the approved abatement plan. Failure to do so shall render the approved abatement plan null and void, unless an extension or amendment is approved, in writing, by the planning department.

Please contact Glenn.Nixon@mysanibel.com should you wish to apply for an Abatement Plan. Any application must be complete by addressing all requirements of LDC Section 126-1317 shown above.

If you do not apply for an Abatement Plan, improvements to abate all violations listed above, to the above-referenced subject property, must be completed within 10-days of receipt of this mailing.

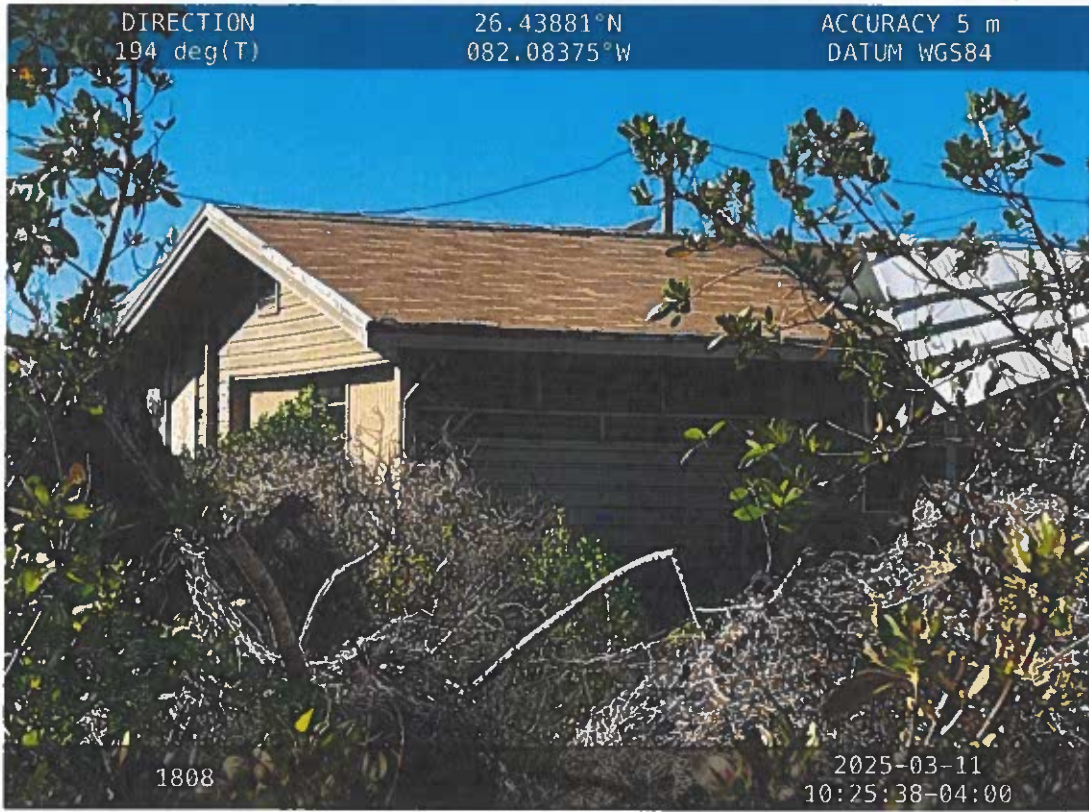
Failure to comply with the requirements of this Notice of Violation will result in the City pursuing enforcement action in accordance with LDC Chapter 126, Article XIV, Division 17, for the violations cited above at the subject property. Enforcement action may include scheduling a hearing before Sanibel's Code Enforcement Hearing Officer.

ISSUED BY: 
Glenn Nixon, Code Enforcement Manager, City of Sanibel

DATE: 3/11/2025

Initial Photos





Post NOV 3/11/25



Code Officer Affidavit

As it pertains to Code Case 2025-001481

I, GLENN NIXON, Code Officer for the City of Sanibel, swear and affirm that the following information is true and accurate:

- On March 11, 2025, I posted the Notice of Violation on the property location at 2623 Tamarind Rd. Sanibel, Florida 33957, as demonstrated in the photos, and at City Hall located at 800 Dunlop Rd as provided for in Florida Statutes 162.12.



Glenn Nixon
Signature of Code Officer

3/11/2025
Date

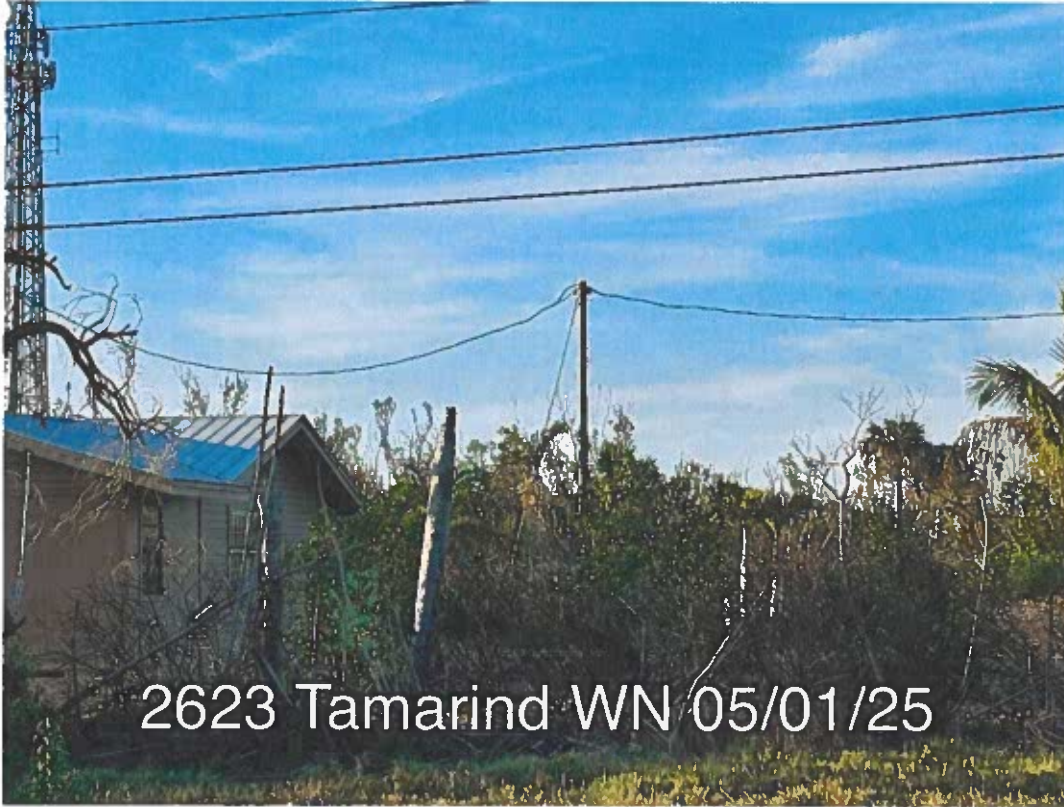
Property Data

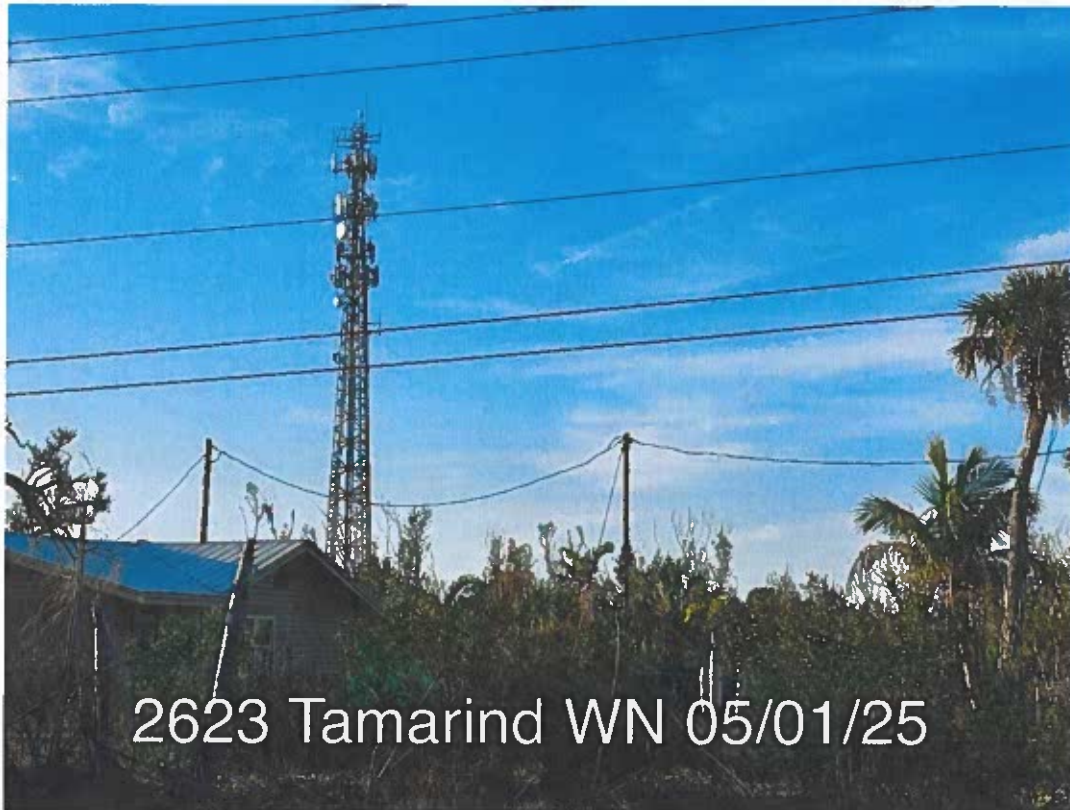
STRAP: 26-46-27-T1-00221.0150 Folio ID: 10022294

Hurricanes Helene/Milton Tax Roll Value Letter Hurricane Ian Tax Roll Value Letter

<p>Owner Of Record - Sole Owner [Change Mapping Address]</p> <p>JACKSON RANDOLPH M 2610 E WASHINGTON ST IOWA CITY IA 52245</p> <hr/> <p>Site Address [Tax Map Viewer] [View Comparables]</p> <p style="font-size: x-small;">New Address maintained by 1-911 (through Addressing)</p> <p>2623 TAMARIND RD SANIBEL FL 33957</p> <hr/> <p>Property Description [?]</p> <p style="font-size: x-small;">(to not view full legal documents)</p> <p>SANIBEL GARDENS UNIT 3 BLK 21 PB 7 PG 16 LOTS 15 + 16</p> <p style="font-size: x-small;">View Recorded Plat at LeeCounty.org Use this link to do an Official Records search on the Lee County Clerk of Courts website, using 7 and 16 for the book and page numbers</p> <p style="text-align: center;">Attributes and Location Details</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Total Bedrooms / Bathrooms</td> <td style="text-align: right;">2 / 1 0</td> </tr> <tr> <td>Gross Living Area</td> <td style="text-align: right;">956</td> </tr> <tr> <td>1st Year Building on Tax Roll</td> <td style="text-align: right;">1950</td> </tr> <tr> <td>Historic Designation</td> <td style="text-align: right;">No</td> </tr> </table> <table style="width: 100%; border-collapse: collapse; font-size: x-small;"> <thead> <tr> <th style="width: 15%;">Township</th> <th style="width: 15%;">Range</th> <th style="width: 15%;">Section</th> <th style="width: 15%;">Block</th> <th style="width: 15%;">Lot</th> </tr> </thead> <tbody> <tr> <td>46</td> <td>22E</td> <td>26</td> <td>00221</td> <td>0150</td> </tr> </tbody> </table> <table style="width: 100%; border-collapse: collapse; font-size: x-small;"> <thead> <tr> <th style="width: 20%;">Municipality</th> <th style="width: 20%;">Latitude</th> <th style="width: 20%;">Longitude</th> </tr> </thead> <tbody> <tr> <td>City of Sanibel</td> <td>26.4385</td> <td>-82.08303</td> </tr> </tbody> </table> <p style="font-size: x-small;">View Parcel on Google Maps</p>	Total Bedrooms / Bathrooms	2 / 1 0	Gross Living Area	956	1st Year Building on Tax Roll	1950	Historic Designation	No	Township	Range	Section	Block	Lot	46	22E	26	00221	0150	Municipality	Latitude	Longitude	City of Sanibel	26.4385	-82.08303	<div style="background-color: #0056b3; color: white; padding: 2px; text-align: center; font-size: x-small;">[Pictometry Aerial Viewer]</div>  <div style="background-color: #0056b3; color: white; padding: 2px; text-align: center; font-size: x-small;">[Image of Structure]</div>  <p style="font-size: x-small; text-align: right;">Photo Date October of 2012 [View other photos]</p>
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Municipality	Latitude	Longitude																							
City of Sanibel	26.4385	-82.08303																							

Last Inspection Date: 12/08/2022





2623 Tamarind WN 05/01/25



2623 Tamarind Rd 5/2/25 LC



City of Sanibel

2475 Library Way
Sanibel, FL 33957
239-472-4555

Applicant Name	Randolph M Jackson
Subject Property	2623 Tamarind Rd. SANIBEL FL 33957
Applicant Phone & Email	319-541-2646 rjaxson58@gmail.com
Code Case Number	CODE-001481-2025

I, Randolph Jackson (property owner/authorized agent), have read and understand the City of Sanibel Code of Ordinances, Subsection B – "Land Development Code," specifically Chapter 126, Article 14, Division 17 for Distressed Properties. I understand as the property owner and/or authorized agent, that I am liable for resolving those violation conditions as identified within the Notice of Violation, a copy of which has been attached to this Abatement Plan application

In accordance with Section 126-1317, I am submitting this Abatement Plan for review and approval to resolve these violation conditions within a reasonable timeframe. I propose the following:

Justification (may include, but is not limited to, excessive costs or extensive work to remedy):

I will require additional time to work with my contractor to apply for permits and make repairs to the metal roof as well as repair the pane of glass that has been broken and currently boarded up. He has already cleared much of the dead and down trees from the lot. 1

Detailed Plan (describe each violation and how it will be remedied)

I already have a contractor and they will apply for the roof repair permit as required then the roof and window will be repaired.



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Timeline (provide reasonable timeline for completing each violation to be remedied):
I will need 60-90 days to complete this task. Contractors and supplies are scheduled farther than usual.

By signing below, I understand that failure to comply with this Abatement Plan (if approved) may result in additional Code Enforcement action as provided for within Section 1-15 of the City of Sanibel Code of Ordinances and Chapter 162, Florida Statutes, which may include accumulation of daily fines and possible lien(s).

Pandy Jackson
Property Owner/ Authorized Agent

5-1-25
Date

Title/Position, if Authorized Agent

Staff Official Use Only:

Approved: Denied:

Reviewer's Initials: JKM

Date: 5/8/2025

Stop Work Order Issued 8/8/25

DIRECTION
80 deg(T)

26.43853°N
082.08418°W

ACCURACY 14 m
DATUM WGS84



Albert Sanchez
Code Enforcement
Officer

2025-08-08
14:19:30-04:00

DIRECTION
89 deg(T)

26.43853°N
082.08422°W

ACCURACY 123 m
DATUM WGS84



Albert Sanchez
Code Enforcement
Officer

2025-08-08
14:19:26-04:00



City of Sanibel

2475 Library Way
Sanibel, FL 33957
239-472-4555

Applicant Name:	Randolph Jackson
Subject Property:	2623 Tamarind Rd. Sanibel, FL 33957
Applicant Phone & Email:	319-541-2646 rjaxson58@gmail.com
Code Case Number:	CODE 2025-001481

I, Randolph Jackson (property owner/authorized agent), have read and understand the City of Sanibel Code of Ordinances, Subsection B – “Land Development Code,” specifically Chapter 126, Article 14, Division 17 for Distressed Properties. I understand as the property owner and/or authorized agent, that I am liable for resolving those violation conditions as identified within the Notice of Violation, a copy of which has been attached to this Abatement Plan application

In accordance with Section 126-1317, I am submitting this Abatement Plan for review and approval to resolve these violation conditions within a reasonable timeframe. I propose the following:

Justification (may include, but is not limited to, excessive costs or extensive work to remedy):

I purchased the property with a metal roof over an existing roof and ¼ of the metal roof was torn off by winds. I have to get a permit to complete the new metal roof and it has taken time for me to get a contractor to complete the work as well as getting material comparable to what is there.

Detailed Plan (describe each violation and how it will be remedied):

I have a person to get the permit applied for and put the roof on. He has been into the Sanibel Building office to start the permit process.



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Timeline (provide reasonable timeline for completing each violation to be remedied):
I'll need 90 days to complete the permitting process and get the roof put on.

By signing below, I understand that failure to comply with this Abatement Plan (if approved) may result in additional Code Enforcement action as provided for within Section 1-15 of the City of Sanibel Code of Ordinances and Chapter 162, Florida Statutes, which may include accumulation of daily fines and possible lien(s).

Randolph Jackson
Property Owner/ Authorized Agent

9-27-25
Date

Title/Position, if Authorized Agent

Staff Official Use Only:

Approved: Denied:

Reviewer's Initials: JKM

Date: 8/29/25



City of Sanibel

Code Enforcement
2475 Library Way
Sanibel, FL 33957
239-472-4555

NOTICE OF HEARING CASE NO. 2025-001481

CITY OF SANIBEL vs : JACKSON RANDOLPH M
2610 E WASHINGTON ST
IOWA CITY IA 52245
SUBJECT PROPERTY: 2623 Tamarind Rd., Sanibel FL 33957
STRAP: 26-46-22-T1-00221.0150

RECEIVED CITY OF SANIBEL
MAR 24 2026 PM 12:00

YOU ARE HEREBY NOTIFIED THAT ON: APRIL 13, 2026 @ 1 p.m.

A Hearing will be held on **April 13, 2026**, before the Sanibel Code Enforcement Hearing Examiner/ Special Magistrate. This hearing will commence at 1 p.m. at **Mackenzie Hall 800 Dunlop Road**, in the City of Sanibel, Florida, in accordance with Section 2-351 and 2-352 of the Sanibel Code of Ordinances to determine whether you have violated one or more provisions and/or sections of the City of Sanibel's ordinances. Said ordinances are set forth in the Notice of Violation dated 10/23/2025 sworn to by the Code Enforcement officer of the City of Sanibel. (Attached)

You are entitled to be represented by counsel, present testimony, and evidence, and to testify on your behalf. Subpoenas for records, surveys, plats and other materials, and for witnesses may be requested and will be issued by the City upon proper request.

IF A PERSON DECIDES TO APPEAL ANY DECISION OF THE BODY WITH RESPECT TO ANY MATTER CONSIDERED AT SUCH MEETING OR HEARING, SHE/HE WILL NEED A RECORD OF THE PROCEEDINGS, AND FOR SUCH PURPOSES MAY NEED TO ENSURE THAT A VERBATIM RECORD OF THE PROCEEDINGS IS MADE, WHICH INCLUDES THE TESTIMONY AND EVIDENCE UPON WHICH THE APPEAL IS TO BE BASED.

IN ACCORDANCE WITH THE AMERICANS WITH DISABILITIES ACT, PERSONS NEEDING A SPECIAL ACCOMMODATION TO PARTICIPATE IN THIS PROCEEDING, TO INCLUDE HEARING IMPAIRMENT, SHOULD CONTACT DIRECTOR OF ADMINISTRATIVE SERVICES, NO LATER THAN ONE DAY PRIOR TO THE PROCEEDINGS AT (239) 472-3700. FOR ADDITIONAL ASSISTANCE IF HEARING IMPAIRED, TELEPHONE THE FLORIDA RELAY SERVICE AT 711.

Dated: 3/24/2026

HEARING EXAMINER/ CITY CLERK

Method of Service: Certified Mail # 9589 0710 5270 3273 1002 76
Posted notice
Included: Notice of Violation
C: City Attorney, John Agnew

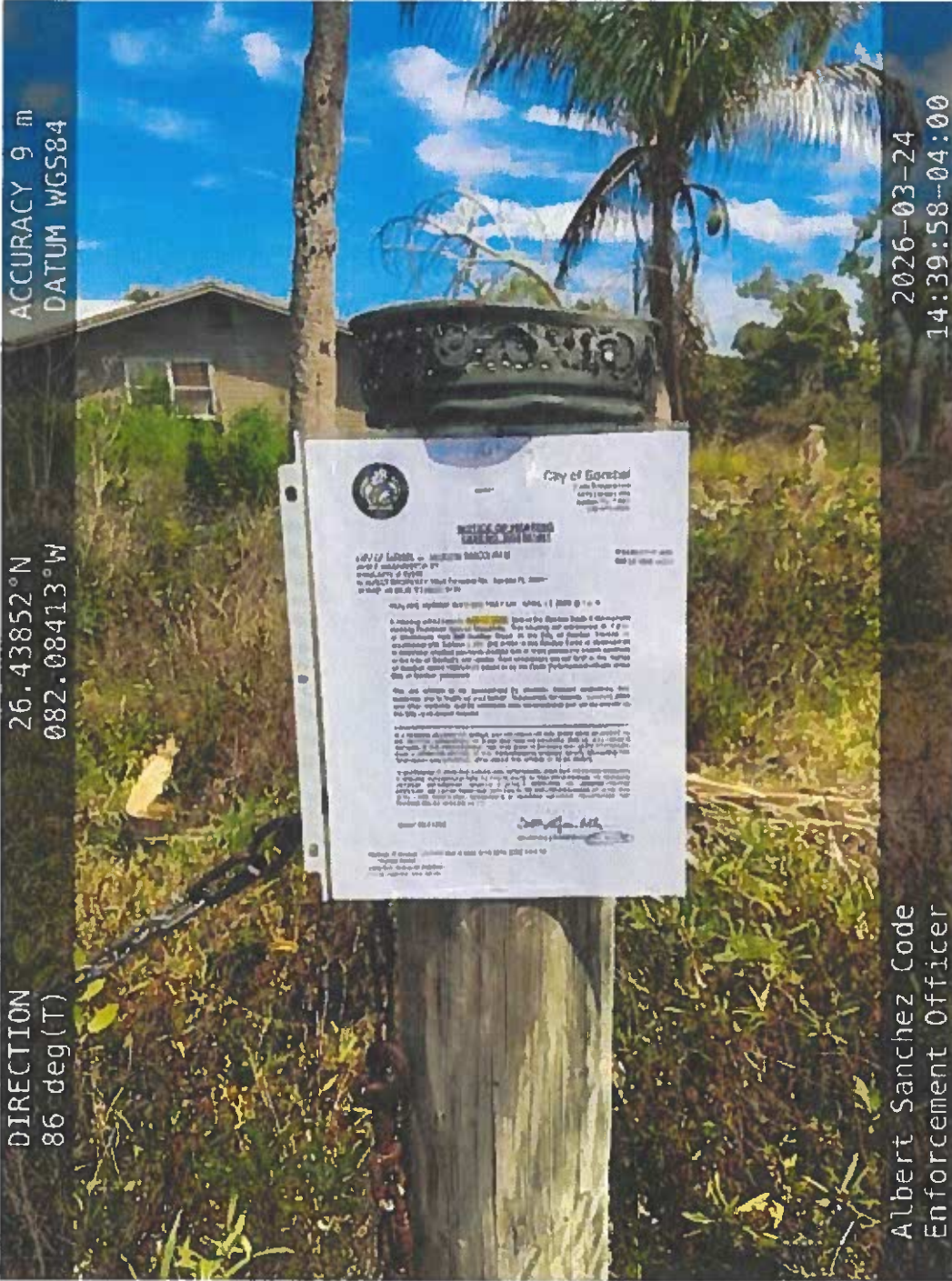
ACCURACY 9 m
DATUM WGS84

26.43852°N
082.08413°W

DIRECTION
86 deg(T)

2026-03-24
14:39:58-04:00

Albert Sanchez Code
Enforcement Officer



Code Officer Affidavit

As it pertains to Code Case-CODE-001481-2026

I, Albert Sanchez, Code Officer for the City of Sanibel, swear and affirm that the following information is true and accurate:

- On March 24th, 2026, I posted the Notice of Hearing on the property location at 2623 Tamarind Rd Sanibel, Florida 33957, as demonstrated in the photos, and at City Hall located at 800 Dunlop Rd as provided for in Florida Statutes 162.12.**

Albert Sanchez 3/24/2026

Signature of Code Officer



DIRECTION
220 deg(T)

26.43890°N
082.08373°W

ACCURACY 7 m
DATUM WGS84



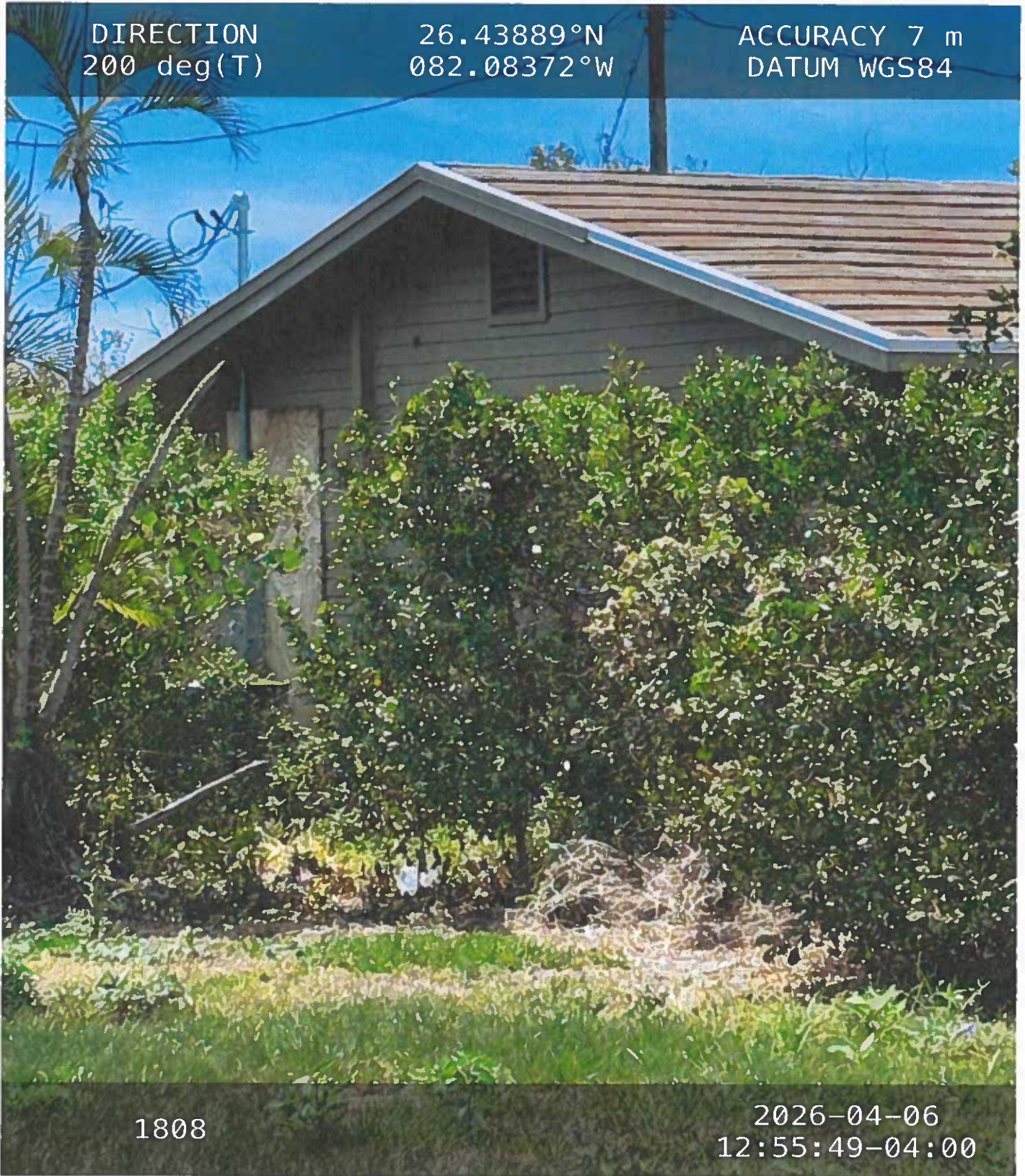
1808

2026-04-06
12:55:42-04:00

DIRECTION
200 deg(T)

26.43889°N
082.08372°W

ACCURACY 7 m
DATUM WGS84



1808

2026-04-06
12:55:49-04:00

NOV Cert Mail delivery

USPS TRACKING #

9590 9402 8238 3030 1950 62

United States Postal Service

First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

Sender: Please print your name, address, and ZIP+4® in this box®

City of Sanibel
Code Enforcement
2475 Library Way
Sanibel, Florida 33957

1481

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY												
<ul style="list-style-type: none">Complete items 1, 2, and 3.Print your name and address on the reverse so that we can return the card to you.Attach this card to the back of the mailpiece, or on the front if space permits.	<p>A. Signature <input checked="" type="checkbox"/> <i>John Jackson</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Print Name) _____ C. Date of Delivery _____</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>												
<p>1. Article Addressed to:</p> <p>Mr Randolph M. Jackson 2610 E. Washington St. Iowa City, IA 52245</p>													
<p>9590 9402 8238 3030 1950 62</p>	<p>3. Service Type</p> <table border="0"><tr><td><input type="checkbox"/> Adult Signature</td><td><input type="checkbox"/> Priority Mail Express®</td></tr><tr><td><input type="checkbox"/> Adult Signature Restricted Delivery</td><td><input type="checkbox"/> Registered Mail™</td></tr><tr><td><input checked="" type="checkbox"/> Certified Mail®</td><td><input type="checkbox"/> Registered Mail Restricted Delivery</td></tr><tr><td><input type="checkbox"/> Certified Mail Restricted Delivery</td><td><input type="checkbox"/> Signature Confirmation™</td></tr><tr><td><input type="checkbox"/> Collect on Delivery</td><td><input type="checkbox"/> Signature Confirmation Restricted Delivery</td></tr><tr><td><input type="checkbox"/> Collect on Delivery Restricted Delivery</td><td></td></tr></table>	<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®	<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™	<input checked="" type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery	<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation™	<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery	<input type="checkbox"/> Collect on Delivery Restricted Delivery	
<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®												
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™												
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<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation™												
<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery												
<input type="checkbox"/> Collect on Delivery Restricted Delivery													
<p>2. Article Number (Transfer from carrier label)</p> <p>7022 1670 0001 2158 5227</p>	<p>Mail Restricted Delivery</p>												

PS Form 3811, July 2020 PSN 7530-02-000-9053

Domestic Return Receipt

NOH Tracking



Quick Tools

Send

Receive

Shop

Business

International

Help

USPS Tracking®

Tracking

FAQs >



Track Packages
Anytime, Anywhere

Get the free Informed Delivery® feature to receive automated notifications on your packages

Learn More

Tracking Number:

9589071052703273100276

Remove X

Copy

Schedule a Redelivery

Latest Update

This is a reminder to arrange for redelivery of your item before April 13, 2026 or your item will be returned on April 14, 2026. You may arrange redelivery by using the Schedule a Redelivery feature on this page or may pick up the item at the Post Office indicated on the notice.

Get More Out of USPS Tracking:

USPS Tracking Plus®

Delivery Attempt: Action Needed

Reminder to Schedule Redelivery of your item before April 13, 2026

April 4, 2026

Notice Left (No Authorized Recipient Available)

IOWA CITY, IA 52245
March 30, 2026, 3:31 pm

Arrived at USPS Regional Facility

CEDAR RAPIDS IA DISTRIBUTION CENTER
March 29, 2026, 1:04 pm

In Transit to Next Facility

March 28, 2026

CODE 2025-001481 Case comments

Glenn Nixon • 03/11/2025 12:51 PM

G Nixon spoke to R. Jackson and advised of NOV, emailed same. Owner advised he has a contractor to make repairs to the interior and roof of the home but subject was involved in collision in Dec. He has a new contractor that he will contact to work on the home asap.

Glenn Nixon • 04/11/2025 10:15 AM

Sent Abatement Plan to Randolph via email. Contractor is working on repairs.

Glenn Nixon • 04/30/2025 10:28 AM

GN spoke top Randy to remind him of the Abatement Plan. He will apply for the permit for roof repairs and sign Abatement plan by 5/2.

Glenn Nixon • 05/07/2025 2:51 PM

GN called Randall and advised I have not received the Abatement Plan yet. He said he thought he emailed it, but would do so again this afternoon. Extended 2 days than send NOH

Glenn Nixon • 08/08/2025 1:43 PM

GN Noticed a roofer putting steel roofing material over the existing shingles. SWO posted and GN spoke to Randall who advised his contractor told him building told him he didn't need a permit. GN forwarded an abatement plan extension request to be considered only after a permit application has been completed.

Glenn Nixon • 08/26/2025 1:39 PM

Having problems with the roof permitting process and needs an extension. I emailed Randy the extension request.

Glenn Nixon • 09/19/2025 2:49 PM

9/19/25 Still no roof permit applied for

Glenn Nixon • 09/19/2025 2:49 PM

Randy advised his contractor Brian Herron 319-361-2607 is waiting to meet with a building inspector at the house to evaluate the permit application. Brian will be in on 1/7 to discuss needed paperwork to complete the application

Glenn Nixon • 11/24/2025 6:56 AM

PRAD202500123-RF1 for roof replacement submitted waiting for response with corrections

Glenn Nixon • 01/09/2026 8:07 AM

CONTRACTOR RE-SUBMITTED DOCUMENTS FOR BLDG DEPT TO REVIEW PERMIT PRAD202500123. Found insufficient

Glenn Nixon • 02/10/2026 8:37 AM

Brian advised he is re-submitting today

Glenn Nixon • 02/10/2026 3:45 PM

Resubmission still does not fulfill reqd info

Glenn Nixon • 03/04/2026 1:17 PM

GN spoke to Brian who advised he hasn't spoken with Craig Mole' about working out the remaining issues to get the renovation resolved to get the permit issued.

Glenn Nixon • 03/17/2026 10:26 AM

GN spoke to Brian and he advised to call Randy. GN called Randy who said that Craig Mole' just doesn't want him to rebuild the home as an owner builder. After a long discussion regarding the need to re-submit the required documentation to fulfill the 50/50 rule and establish the value of the structure, Randy said he would re-submit LCPA tax assessment to prove the value is under the \$125/sq.ft as well as submitting as owner builder as he supervises via video while not on-site.

CITY OF SANIBEL BUILDING DIVISION
OWNER/BUILDER DISCLOSURE STATEMENT



State Law [F.S. 489.103 (7)] requires construction to be done by licensed contractors. You have applied for a permit under an exemption to that law. The exemption allows you, as the owner of your property, to act as your own contractor even though you do not have a license. In order to maintain this exemption, you must follow all rules stated on this form. **YOU MUST SUPERVISE ON SITE THE CONSTRUCTION YOURSELF. YOU MAY NOT HIRE AN UNLICENSED PERSON AS YOUR CONTRACTOR. IT IS YOUR RESPONSIBILITY TO MAKE SURE THAT PEOPLE EMPLOYED BY YOU HAVE LICENSES REQUIRED BY STATE LAW AND BY COUNTY OR MUNICIPAL LICENSING ORDINANCES.**

1. I understand that state law requires construction to be done by a licensed contractor and have applied for an Owner/Builder permit under an exemption from the law. The exemption specifies that I, as the owner of the property listed, may act as my own contractor with certain restrictions even though I do not have a license.

2. I understand that building permits are not required to be signed by a property owner unless he or she is responsible for the construction and is not hiring a licensed contractor to assume responsibility.

3. I understand that, as an Owner/Builder, I am the responsible party of record on a permit. I understand that I may protect myself from potential financial risk by hiring a licensed contractor and having the permit filed in his or her name instead of my own name. I also understand that a contractor is required by law to be licensed in Florida and to list his or her license numbers on permit and contracts.

4. I understand that I may build or improve a one-family or two-family residence or a farm outbuilding. I may also build or improve a commercial building if the costs do not exceed \$75,000. The building or residence must be for my own use or occupancy. It may not be built or substantially improved for sale or lease. If a building or residence that I have built or substantially improved myself is sold or leased within 1 year after the construction is complete, the law will presume that I built or substantially improved it for sale or lease, which violates the exemption.

5. I understand that, as the Owner/Builder, I must provide direct, onsite supervision of the construction.

6. I understand that I may not hire an unlicensed person to act as my contractor or to supervise persons working on my building or residence. It is my responsibility to ensure that the persons whom I employ have the licenses required by law and by county or municipal ordinance.

7. I understand that it is frequent practices of unlicensed persons to have the property owner obtain an Owner/Builder permit that erroneously implies that the property owner is providing his or her own labor and materials. I, as an Owner/Builder, may be held liable and subjected to serious financial risk for any injuries sustained by an unlicensed person or his or her employees while working on my property. My homeowner's insurance may not provide coverage for those injuries. I am willfully acting as an Owner/Builder and am aware of the limits of my insurance coverage for injuries to workers on my property.

8. I understand that I may not delegate the responsibility for supervising work to a licensed contractor who is not licensed to perform the work being done. Any person working on my building who is not licensed must work under my direct supervision and must be employed by me, which means that I must comply with laws requiring the withholding of federal income tax

APPRAISAL OF



SINGLE FAMILY RESIDENCE

LOCATED AT:

2623 Tamarind Rd
Sanibel, FL 33957

FOR:

Brian Herren
na

BORROWER:

AS OF:

9/27/2022

BY:

Kristina Clore
LKG Valuation Services LLC

Residential Appraisal Report

The purpose of this appraisal report is to provide the client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 2623 Tamarind Rd **City** Sanibel **State** FL **Zip Code** 33957
Owner Randolph Jackson **Intended User** Randolph Jackson/Brian Herren **County** Lee

Legal Description SANIBEL GARDENS UNIT 3 BLK 21 PB 7 PG 16 LOTS 15 + 16
Assessor's Parcel # 26-46-22-T1-00221.0150 **Tax Year** 2025 **R.E. Taxes \$** 4,468.00

Neighborhood Name Sanibel **Map Reference** 15980 **Census Tract** 0802.03
Occupant Owner Tenant Vacant **Special Assessments \$** 0 PUD **HOA \$** 0 per year per month
Property Rights Appraised Fee Simple Leasehold Other (describe)

Intended Use to determine value prior to Hurricane Ian.
Client Brian Herren **Address** na

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
Report date source(s) used, offerings price(s), and date(s). The subject has not been listed for sale in the last 12 months and is not currently listed for sale.

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ **Date of Contract** **Is the property seller the owner of public record?** Yes No **Data Source(s)**
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the purchaser? Yes No
 If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Present Land Use %	
Location	<input checked="" type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	50 %
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	5 %
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3mths	<input checked="" type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6mths	Low		Multi-Family	5 %
Neighborhood Boundaries: The subject neighborhood is bounded by Sanibel.								High		Commercial	15 %
								Pred.		Other vac	25 %

Neighborhood Description Sanibel, FL is an unincorporated area in Lee County with population of 6,382. The area has a diversified commercial base which supports the MSA with total pop of 770,000. The MSA is home to Lee Memorial Health, Lee County school district and NCH which are the largest employers. Routes 41, 82 and Interstate 75 service the area. 25% vac is undeveloped land
Market Conditions (including support for the above conclusions) Chart in addendum shows that median home prices in the market area are stable from one year ago. SWFL is a tourist area so values differ according to season. In addition, median DOM is 55 for properties in the immediate area similar to the subject.

Dimensions irregular **Area** 15246 sf **Shape** Irregular **View** N'Res;
Specific Zoning Classification R1 **Zoning Description** single family
Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe.

Utilities Public Other (describe) **Public Other (describe)** **Off-site Improvements--Type** **Public Private**
 Electricity Water Street Asphalt
 Gas none Sanitary Sewer Alley none

FEMA Special Flood Hazard Area Yes No **FEMA Flood Zone** AE **FEMA Map #** 12071C0530G **FEMA Map Date** 11/17/2022
 Are the utilities and/or off-site improvements typical for the market area? Yes No If No, describe. Utilities were on at inspection.
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe.
 No apparent adverse easements or encroachments or special assessments were noted or observed at the time of inspection.

General Description				Foundation		Exterior Description materials/condition			Interior materials/condition		
Units	<input checked="" type="checkbox"/> One	<input type="checkbox"/> One with Accessory Unit		Concrete Slab	<input checked="" type="checkbox"/> Craw Space	Foundation Walls	blk/avg	Floors	hw/avg		
# of Stories	1			Full Basement	Partial Basement	Exterior Walls	wood/avg	Walls	drywall/avg		
Type	<input checked="" type="checkbox"/> Det.	<input type="checkbox"/> Alt.	<input type="checkbox"/> S-Det/End Unit	Basement Area	0 sq. ft.	Roof Surface	cmp shingle/avg	Trim/Finish	pt wood/avg		
<input checked="" type="checkbox"/> Existing	<input type="checkbox"/> Proposed	<input type="checkbox"/> Under Const.		Basement Finish	%	Gutters & Downspouts	none	Bath Floor	hw/avg		
Design (Style)	cottage			Outside Entry/Exit	Sump Pump	Window Type	vinyl/avg	Bath Wainscot	tile/tb/avg		
Year Built	1959			Evidence of	Infestation	Storm Sash/Insulated	none	Car Storage	None		
Effective Age (Yrs)	12			Dampness	Settlement	Screens	yes/avg	<input checked="" type="checkbox"/> Driveway	# of Cars	1	
Attic	None			Heating	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWB <input type="checkbox"/> Radiant	Amenities		Woodstove(s) #			
Drop Stair	Stairs			Other	Fuel elec	Fireplace(s) #		<input checked="" type="checkbox"/> Garage	# of Cars	1	
Floor	Scuffe			Cooling	<input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck	con	Porch	Carport	# of Cars	
Finished	Heated			Individual	Other	Pool	Other	<input checked="" type="checkbox"/> All	Det.	Built-in	
Appliances	Refrigerator	Range/Oven	Dishwasher	Disposal	Microwave	Washer/Dryer	Other (describe)	built in appliances indicated			
Finished area above grade contains:	5	Rooms	2	Bedrooms	2.00	Bath(s)	1,100	Square Feet of Gross Living Area Above Grade			
Additional features (special energy efficient items, etc.) Standard energy efficient items.											

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). No updates in the prior 15 years; Physical depreciation is indicated for age/wear and there has been ongoing cosmetic & mechanical maintenance over the years, reducing effective age from actual age. No apparent external or functional obsolescence noted.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

Residential Appraisal Report

There are comparable properties currently offered for sale in the subject neighborhood ranging in price from \$				to \$	
There are comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$				to \$	
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	2623 Tamarind Rd Sanibel, FL 33957	1398 Jamaica Dr Sanibel, FL 33957	5853 Pine Tree Dr Sanibel, FL 33957	531 Birdsong Pl Sanibel, FL 33957	
Proximity to Subject		3.73 miles W	5.95 miles NW	1.47 miles E	
Sale Price	\$	\$ 850,000	\$ 775,000	\$ 755,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 884.50 sq. ft.	\$ 639.44 sq. ft.	\$ 605.45 sq. ft.	
Data Source(s)		SWFLMLS	SWFLMLS	SWFLMLS	
Verification Source(s)		SWFLMLS/Lee Co	SWFLMLS/Lee Co	SWFLMLS/Lee Co	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		conv		cash	
Concessions		0		0	
Date of Sale/Time		4/6/2022		11/17/2021	
Location	N;Res;	N;Res;		N;Res;	
Leasehold/Fee Simple	fee simple	fee simple		fee simple	
Site	15246 sf	19,558 sf	-34,496	12,053 sf	+25,544
View	N;Res;	N;Res;		N;Res;	
Design (Style)	cottage	DT1;ranch		DT1;ranch	
Quality of Construction	avg-gd	avg-gd		avg-gd	
Actual Age	67 yrs	64 yrs	0	41 yrs	0
Condition	avg-gd	avg-gd		avg-gd	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths	
Room Count	5 2 2.00	4 2 2.0		5 2 2.0	-5,000
Gross Living Area	1,100 sq. ft.	961 sq. ft.	+6,950	1,212 sq. ft.	-5,600
Basement & Finished	0 sf	0sf		0sf	
Rooms Below Grade					
Functional Utility	average	average		average	
Heating/Cooling	FA/CA	FA/CA		FA/CA	
Energy Efficient Items	None	None		None	
Garage/Carport	1 att	2 det		2 att	0
Porch/Patio/Deck	patio	porch		porch	
Net Adjustment (Total)		+ X -	\$ -27,546	X + -	\$ 19,944
Adjusted Sale Price of Comparables		Net Adj: -3%		Net Adj: 3%	
		Gross Adj: 5%	\$ 822,454	Gross Adj: 4%	\$ 794,944
				Gross Adj: 11%	\$ 816,874
I <input checked="" type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain					
My research <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.					
Data source(s) assessor					
My research <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.					
Data source(s) MLS					
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).					
ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Date of Prior Sale/Transfer					
Price of Prior Sale/Transfer					
Data Source(s)	SWFLMLS/Lee Co	SWFLMLS/Lee Co	SWFLMLS/Lee Co	SWFLMLS/Lee Co	
Effective Date of Data Source(s)	2/3/2026	2/3/2026	2/3/2026	2/3/2026	
Analysis of prior sale or transfer history of the subject property and comparable sales There has been no sale of the subject in the last three years nor any additional sale of comparables in the last 12 months. The subject is not currently listed for sale.					
Summary of Sales Comparison Approach Adjustments were derived for square footage by regression analysis from other properties the appraiser has valued. All other adjustments were derived from paired sales analysis and appraiser's knowledge of the market. Adjustments were made for site areas over 2000 sq ft in difference as market data indicates that is the point that buyers will pay a premium. Market data indicates an adjustment for bedroom utility.					
↓					
Indicated Value by Sales Comparison Approach \$ 815,000					
Indicated Value by: Sales Comparison Approach \$ 815,000 Cost Approach (if developed) \$ 220,000 Income Approach (if developed) \$					
Cost approach is not necessary to the scope of work due to a lack of precise depreciation analysis. Income approach is not necessary due to a lack of rental data. Sales comparison approach best reflects actions of buyers/sellers on the open market. Final value at the middle with all sales being similar.					
This appraisal is made <input checked="" type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:					
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is					
\$ 815,000 as of 9/27/2022					

SALES COMPARISON ANALYSIS

RECONCILIATION

This appraisal report is subject to the scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. The Appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) research, verify, and analyze data from reliable public and/or private sources, and (2) report his or her analysis, opinions, and conclusions in this appraisal report.

DEFINITION OF MARKET VALUE: The definition of market value is the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser may have provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: I certify that, to the best of my knowledge and belief:

- 1. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- 2. I have have no present or prospective interest in the property that is the subject of this report and have have no personal interest with respect to the parties involved.
- 3. I have performed have not performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- 4. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- 5. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 6. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of this client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- 7. My analyses, opinions, and conclusions, were developed, and this report has been prepared, in conformity, with the *Uniform Standards of Professional Appraisal Practice*
- 8. I have have not made a personal inspection of the property that is the subject of this report.
- 9. Unless otherwise noted, no one has provided significant real property appraisal assistance to the person signing this certification.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Kristina Clore
 Name Kristina Clore
 Company Name LKG Valuation Services LLC
 Company Address 1526 SW 53rd Terr
Cape Coral, FL 33914
 Telephone Number 3092291633
 Email Address kclore@lkgvaluation.com
 Date of Signature and Report 2/5/2026
 Effective Date of Appraisal 9/27/2022
 State Certification # Cert Gen RZ3961
 or State License # _____
 or Other (describe) _____ State # _____
 State FL
 Expiration Date of Certification or License 11/30/2026

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED

2623 Tamarind Rd
Sanibel, FL 33957

APPRAISED VALUE OF SUBJECT PROPERTY \$ 815,000

CLIENT

Contact _____
 Client Name Brian Herren
 Client Address na
 Email Address _____

SUBJECT PROPERTY

- Did not inspect subject property
- Did inspect exterior of subject property from street
Date of Inspection _____
- Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
- Did inspect exterior of comparable sales from street
Date of Inspection _____

Borrower

Property Address 2623 Tamarind Rd

City Sanibel

County

Lee

State FL

Zip Code

33957

Lender/Client Brian Herren

Address na

Appraiser Independence Certification

I do hereby certify that I have followed the appraiser independence safeguards in compliance with Appraisal Independence Requirements (AIR) and in addition to any applicable state laws with which I may be required to comply.

This includes but is not limited to the following:

I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for this appraisal assignment and is reflected on the appraisal report.

I am geographically competent and have the appraisal practice experience to complete a credible appraisal on the subject property of this report.

I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of the Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Client has influenced or attempted to influence the development, reporting, result or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that neither the Client nor the Agent working on behalf of the Client have ever participated in any of the following prohibited behavior in our business relationship.

1. Withholding or threatening to withhold timely payment or partial payment for any appraisal report;
2. Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
3. Expressly or impliedly promising future business, promotions, or increased compensation for myself;
4. Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimated requested from me;
5. Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
6. Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
7. Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or any other financial or non-financial benefits;
8. Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

LKG Valuation Services LLC
COMMENT ADDENDUM

File No. 2623 Tamarind
Case No.

Borrower						
Property Address 2623 Tamarind Rd						
City Sanibel	County	Lee	State	FL	Zip Code	33957
Lender/Client Brian Herren		Address na				

ADDITIONAL CONDITIONS - USPAP APPRAISAL ADDENDUM

This report is an Appraisal Report in compliance with USPAP standard 2-2

INTENDED USERS: The Intended user of this report is identified as the client on page one.

INTENDED USE: The intended use of this appraisal is for the lender/client to evaluate the property which is the subject of this appraisal for a mortgage finance transaction.

PURPOSE & INTENDED USE OF THE APPRAISAL: The purpose of this appraisal is to develop an opinion of market value of the fee simple interest in the subject property, as of the effective date of this report. The intended use of the appraisal is for mortgage financing only by the lender/client and Secondary Market participants. Market Value is defined in the Limiting Conditions page, with the source of this definition being Fannie Mae and the developer of this form.

HIGHEST & BEST USE: Physical aspects of the site and composition of the neighborhood are best suited to Highest & Best Use for residential development. No adverse factors were noted at the time of inspection that would affect this designation.

SCOPE OF WORK, (appraisers role/expertise): The subject's current physical and legal conditions have been researched with due diligence in the course of performing this appraisal service. The appraiser has attempted to analyze the subject property as seen by a typical buyer/seller in this market. The subject's market area was examined relative to supply/demand and marketability vs. similar competing properties. A wide range of data is typically reviewed, considered and filtered in the process of collecting comparable sales for analysis and inclusion in the adjustment grid. These sources may include the MLS, Assessor, knowledge of prior appraisals in the area and an awareness of a great multitude of other ongoing sources of information.

The Scope of Work for this appraisal report is dictated by use of the prescribed form. In compliance with USPAP Standard 2-2 the information in this appraisal report is a summary of the detailed information contained in the appraiser's work file.

DATA SOURCES: The appraisal is based on information gathered by the appraiser from public records, parties to the transactions, appraiser's files, other identified sources and exterior inspection of the neighborhood and sale data. These various sources are considered to be reliable. When conflicting information was found, the source deemed to be most reliable was used. Data discovered but which is believed to be unreliable was not included in the report, is not used as the basis for the value conclusion, and is given no further explanation or description.

ZONING

Zoning and building ordinances vary greatly from one municipality to another, and can be quite detailed. The scope of this report does not include a comparison of every potentially significant characteristic of the subject's site and improvements relative to zoning and building ordinances.

MECHANICAL SYSTEMS

The condition of mechanical systems such as, but not limited to, heating, cooling, plumbing, electrical and other related support systems are observed by the appraiser only on a visual basis on surface appearance. Even with detailed inspection of these items, the appraiser IS NOT qualified to comment or report on the condition or working capacity of such systems, as the appraiser is not a home inspector and the appraisal is not a home inspection report. Unless noted, it is assumed that the various elements of the subject property are fundamentally sound and of adequate functionality.

Licensed real estate appraisers may include in an appraisal report comments on the condition of the property that affect property value, including physical deficiencies, adverse conditions and renovations, based on observations by the licensed real estate appraiser during the appraisal of the property. Licensed real estate appraisers may not provide these comments for compensation, or with the expectation of receiving compensation, directly or indirectly, as a substitute for a home inspection, or a home inspection report, prepared by a licensed home inspector.

Borrower

Property Address 2623 Tamarind Rd

City Sanibel County Lee State FL Zip Code 33957

Lender/Client Brian Herren Address na

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

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- Kristina K. Clore has made a personal inspection of the property that is the subject of this report.
- The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Code of Professional Ethics and Standards of Professional Appraisal Practice of the Appraisal Institute.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.
- As of the date of this report, I Kristina K Clore have completed the Standards and Ethics Education Requirements for Designated Members of the Appraisal Institute.

Appraiser Name



Supervisor Name

Kristina Clore

LKG Valuation Services LLC
COMMENT ADDENDUM

File No. 2623 Tamarind
Case No.

Borrower

Property Address	2623 Tamarind Rd						
City	Sanibel	County	Lee	State	FL	Zip Code	33957
Lender/Client	Brian Herren		Address na				

CLIENT

I am identifying the client in this report as Randolph Jackson and Brian Herren

HIGHEST AND BEST USE ANALYSIS

The determination that the subject's current use is the highest and best use was based on the current improvements being legally permissible as the current use meets the zoning requirements. The current use is physically possible as it already exists. The use is financially feasible as there is demand for single family housing. Finally, the current use is maximally productive as it would not be cost effective to remove or modify the current improvements for another use.

DEFINITION OF COMPLETE VISUAL INSPECTION

No visual inspection.

EXTRAORDINARY ASSUMPTIONS

Appraiser assumes condition as indicated by prior MLS information prior to Hurricane Ian.

CSR 1-1

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

CSR 1-2

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

FIRREA-The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery and Enforcement Act (FIRREA) of 1989, as amended (12 USC 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

COST APPROACH VALUE MINUS LAND

\$235,000

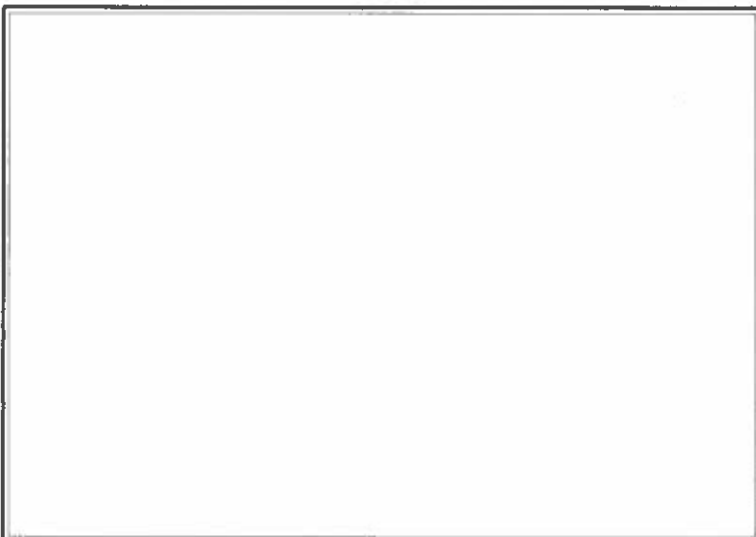
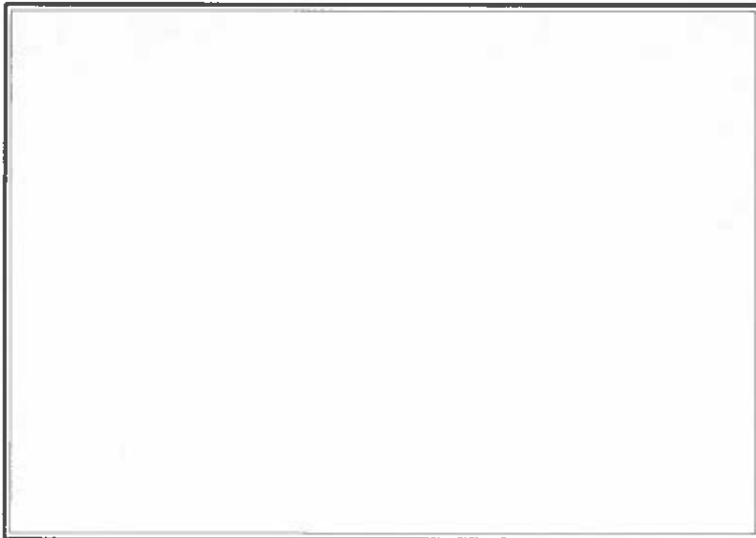
LKG Valuation Services LLC
SUBJECT PHOTO ADDENDUM

File No. 2623 Tamarind
Case No.

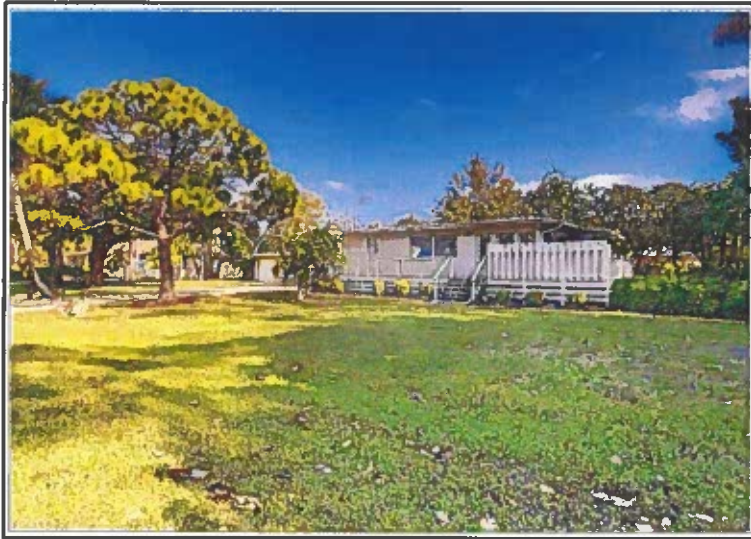
Borrower							
Property Address		2623 Tamarind Rd					
City	Sanibel	County	Lee	State	FL	Zip Code	33957
Lender/Client	Brian Herren		Address na				



front



Borrower							
Property Address	2623 Tamarind Rd						
City	Sanibel	County	Lee	State	FL	Zip Code	33957
Lender/Client	Brian Herren		Address na				



COMPARABLE SALE # 1
1398 Jamaica Dr
Sanibel, FL 33957



COMPARABLE SALE # 2
5853 Pine Tree Dr
Sanibel, FL 33957



COMPARABLE SALE # 3
531 Birdsong Pl
Sanibel, FL 33957

Borrower

Property Address 2623 Tamarind Rd						
City Sanibel	County	Lee	State	FL	Zip Code	33957
Lender/Client Brian Herren		Address na				

**CoreLogic - SwiftEstimator
Residential Estimator - Short Report**

Estimate ID Tamarind
Property Owner Herren
Address 2623 Tamarind
City Sanibel
State/Province FL
ZIP/Postal Code 33957
Surveyed By
Survey Date

Cost As Of 02/2026

Residence Type Single-family Residence

Cost Data

Description	Units	Unit Cost	Total
Base Cost	1,100	\$140.60	\$154,660
Basic Structure Total Cost	1,100	\$243.92	\$268,317
Subtotal Garage			\$2,728
Replacement Cost New	1,100	\$246.40	\$271,045
Physical + Functional Depreciation 13.3%			\$36,048
Total Depreciated Cost			\$234,997
Total			\$234,997

Cost data by CoreLogic, Inc.

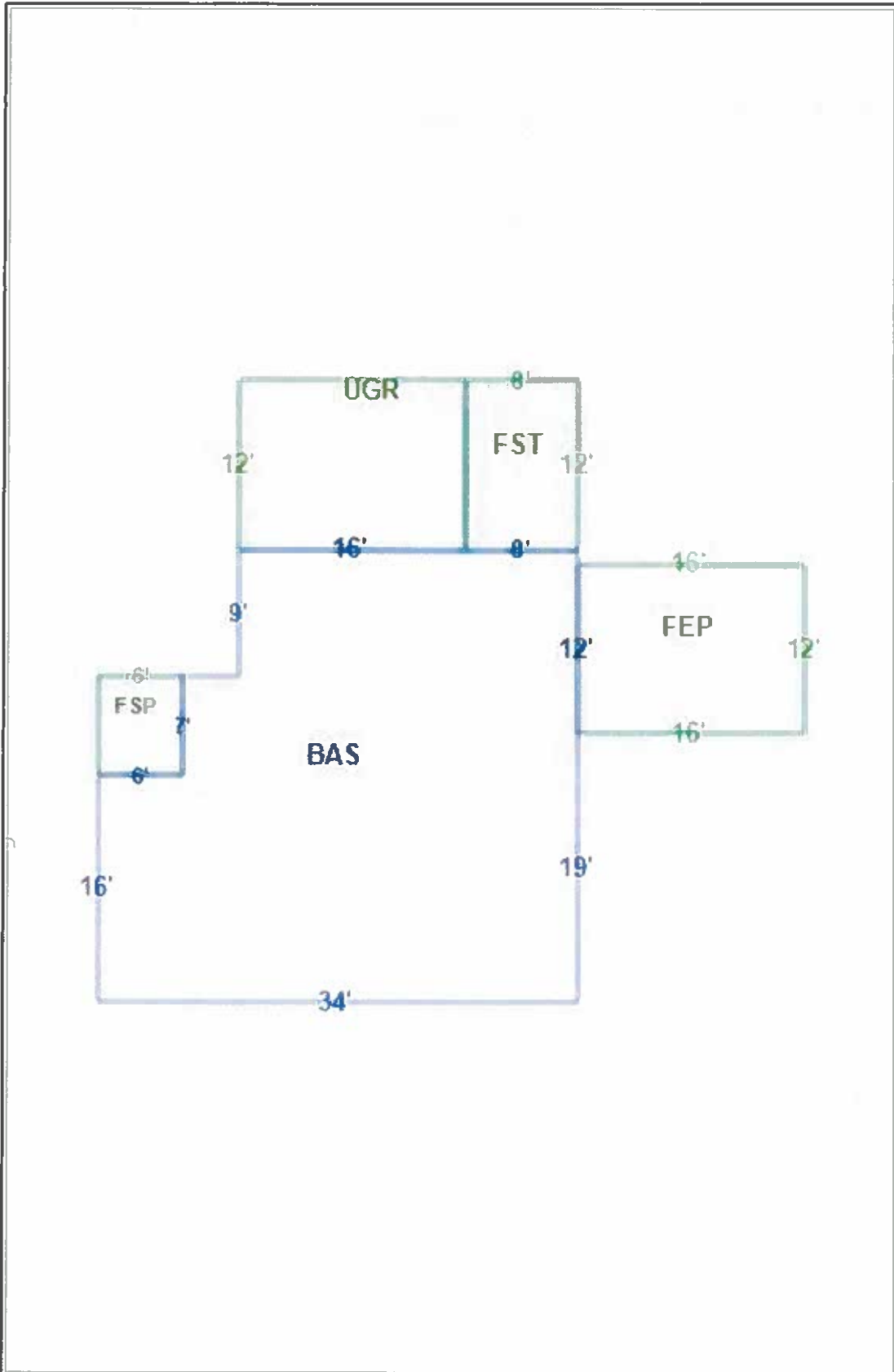
Except for items and costs listed under "Addition Details," this SwiftEstimator report has been produced utilizing current cost data and is in compliance with the Marshall & Swift Licensed User Certificate. This report authenticates the user as a current Marshall & Swift user.



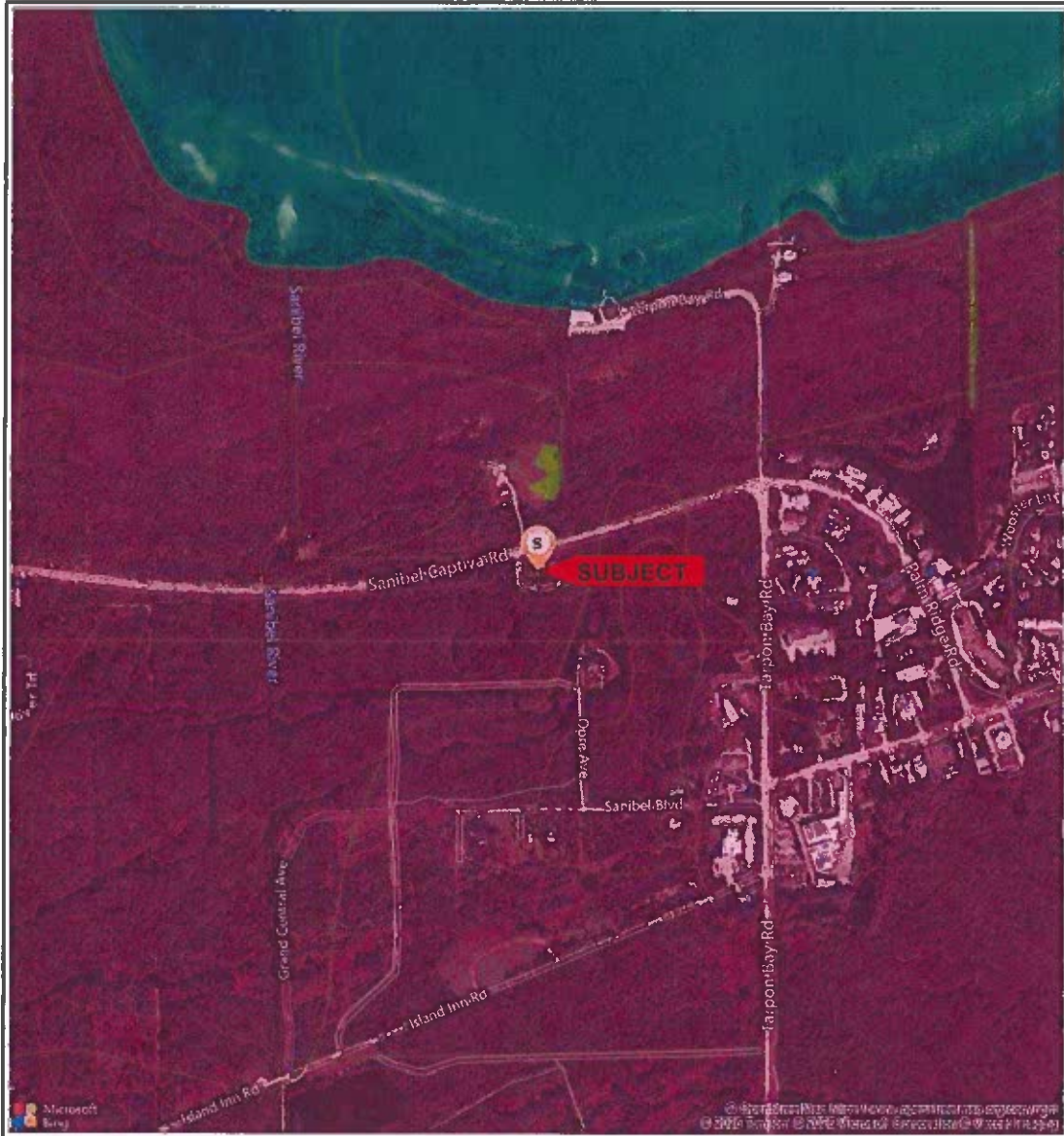
LKG Valuation Services LLC
SKETCH ADDENDUM

File No. 2623 Tamarind
Case No.

Borrower							
Property Address	2623 Tamarind Rd						
City	Sanibel	County	Lee	State	FL	Zip Code	33957
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Borrower							
Property Address		2623 Tamarind Rd					
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Flood Map Legends

- Flood Zones**
- Areas inundated by 100-year flooding
 - Areas inundated by 500-year flooding
 - Areas of undetermined but possible flood hazards
 - Floodway areas with velocity hazard
 - Floodway areas
 - COBRA zone

Flood Zone Determination

In Special Flood Hazard Area (Flood Zone): In
 Within 250 ft. of multiple flood zones? Within 250 feet
 Community: 120402
 Community Name: SANIBEL, CITY OF
 Map Number: 12071C0530G
 Zone: AE Panel: 0530G Panel Date: 11/17/2022
 FIPS Code: 12071 Census Tract: 0802.03

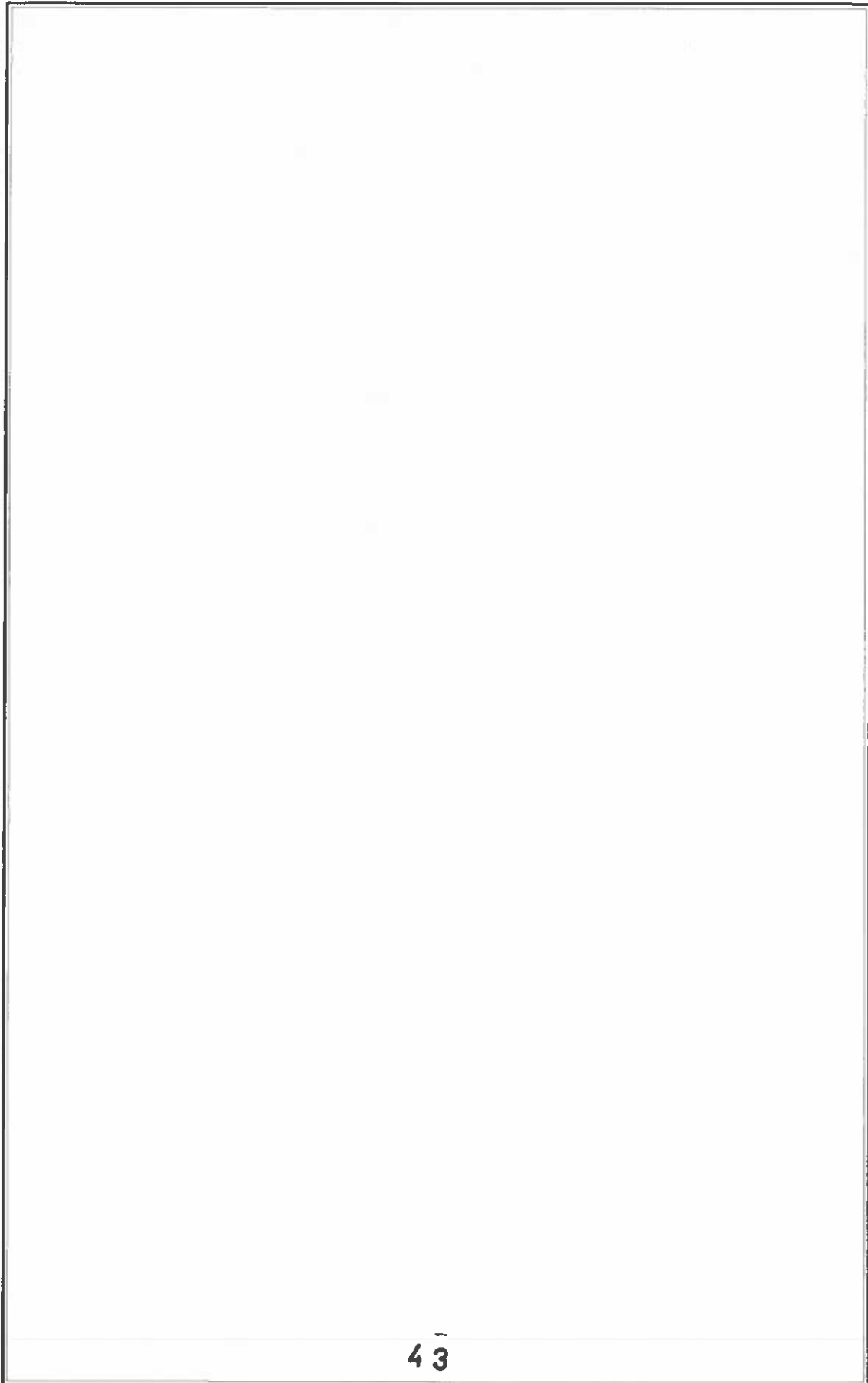
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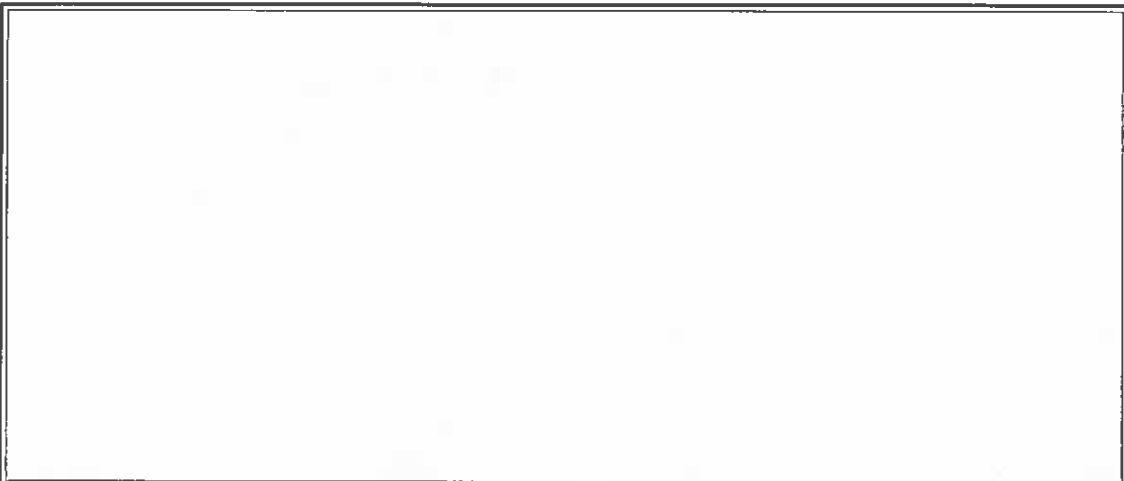
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Borrower

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Ron DeSantis, Governor

Melanie S. Griffin, Secretary

**STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION**

FLORIDA REAL ESTATE APPRAISAL BD

THE CERTIFIED GENERAL APPRAISER HEREIN IS CERTIFIED UNDER THE
PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

CLORE, KRISTINA
1526 SW 53RD TERR
CAPE CORAL FL 33914

LICENSE NUMBER: RZ3961

EXPIRATION DATE: NOVEMBER 30, 2026

Always verify licenses online at MyFloridaLicense.com

ISSUED: 10/20/2024

Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.

Borrower

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City Sanibel	County	Lee	State	FL	Zip Code	33957
Lender/Client Brian Herren		Address na				



SURPLUS LINES
Appraisers Advantage
Professional Liability Insurance

Declarations Page

Issue Date 05/06/2025

Item 1. NAMED INSURED AND ADDRESS

LKG Valuation Services LLC
1526 SW 53RD TER
CAPE CORAL, FL 33914

Item 2. POLICY PERIOD

Inception Date: 05/20/2025 Expiration Date: 05/20/2026
(12:01 AM standard time at the address shown in Item 1.)

Item 3. LIMIT OF LIABILITY

- a. \$1,000,000 for each Claim; not to exceed
- b. \$1,000,000 for all Claims in the Aggregate

Item 4. SUBLIMITS OF LIABILITY

- Privacy and Security Liability Coverage
- a. \$1,000,000 for each Claim; not to exceed
 - b. \$1,000,000 for all Claims in the Aggregate

Item 5. DEDUCTIBLE

- a. \$5,000 each Claim
- b. N/A for all Claims in the Aggregate

Item 6. SUPPLEMENTAL COVERAGE LIMIT AND DEDUCTIBLE

	LIMIT	DEDUCTIBLE
Disciplinary and Regulatory Proceedings Coverage	\$25,000 per Insured / \$50,000 for all Insureds	\$0
Subpoena Assistance	\$5,000 per Subpoena / \$25,000 in the Aggregate	\$0
Crisis Event Expense	\$25,000 per Event / \$50,000 in the Aggregate	\$0
Reputation Protection Expense	\$15,000 in the Aggregate	\$0
Withheld Client Fee Assistance	\$25,000 in the Aggregate	\$0
Nonprofit Directors and Officers Expense	\$10,000 in the Aggregate	\$0

Standard Administrative Costs
for Hearing Case Through First Hearing
Case #2025-001481

<u>CHARGE</u>	<u>PER HOUR</u>	<u>NO. HOURS or INSPECTIONS</u>	<u>TOTAL</u>
Inspections	\$50.00 each	3	\$150.00
Certified Mailings	\$11/\$35/Intl. each		\$ 22.00
City Attorney/case prep	\$280.00		\$
Staff Case review-at various stages during process with the Planning Director and/or City Manager.	\$75.00 per case		\$75
City staff required at hearing.	\$75.00 per hearing		\$75
Code Enforcement Mgr.	\$59.73	1	\$ 59.73
			\$
Deputy Planning Director	\$84.03		\$
Albert Sanchez	\$45.45		\$
Senior Planner	\$84.03		\$
Police Officer	\$52.85		\$
Sabine Schroeder	\$34.54		\$
City Manager	\$165.54		\$
Scotty Lynn Kelly	\$86.11	.5	\$43.05
Natural Resources Director	\$110.65		\$
Building Official	\$115.49		\$
Dana Dettmar	\$56.86		\$
Joel Caouette	\$62.13		
Deputy Building Official	\$77.30		
Hearing Examiner Tony Gargano, Esq			\$
		TOTAL COSTS TO DATE	\$ 424.78

The City of Sanibel requests that the Hearing Examiner find a violation in case # 2025-001481. We further request that the respondent be given not more than 10 days to abate the violation and that prosecution costs of \$ 424.78 be assessed to the respondent.

Glenn Nixon

Glenn Nixon Code Enforcement Manager
City of Sanibel, Florida