

APPRAISAL OF



LOCATED AT:

12XX N.E. 5 AVENUE
FT. LAUDERDALE, FL 33304

FOR:

CITY OF FORT LAUDERDALE
100 N ANDREWS AVENUE
FORT LAUDERDALE, FL, 33301

BORROWER:

CITY OF FORT LAUDERDALE

AS OF:

April 6, 2022

BY:

MICHAEL CIBENE, SRA
CERT GEN RZ1404

APPRAISAL REPORT
LAND APPRAISAL REPORT

File No. 222-1232A

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

CLIENT AND PROPERTY IDENTIFICATION

Property Address: 12XX N.E. 5 AVENUE City: FT. LAUDERDALE State: FL Zip: 33304
Borrower: CITY OF FORT LAUDERDALE Owner of Public Record: CITY OF FT LAUDERDALE County: BROWARD
Legal Description: PROGRESSO P.B. 2-18 D LOT 36 BLK 114
Assessor's Parcel #: 494234-03-2160 Tax Year: 2021 R.E. Taxes: 0.00
Neighborhood Name: PROGRESSO Map Reference: 49-42-34 Census Tract: 0417.00
Special Assessments: NONE NOTED PUD ☐ Yes ☒ No HOA: \$ 0.00 ☐ Per Year ☐ Per Month
Property Rights Appraised: ☒ Fee Simple ☐ Leasehold ☐ Other (describe) _____
Assignment Type: ☐ Purchase Transaction ☐ Refinance Transaction ☒ Other (describe) POTENTIAL FUTURE SALE/DONATION/BUILD-OUT
Lender/Client: CITY OF FORT LAUDERDALE Address: 100 N ANDREWS AVENUE, FORT LAUDERDALE, FL 33301

CONTRACT ANALYSIS

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.
NOT A SALE

Contract Price \$: N/A Date of Contract: 4/2022 Is the property seller the owner of public record? ☒ Yes ☐ No Data Source(s) BCPA
Is there any financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☐ No
If Yes, report the total dollar amount and describe the items to be paid. \$ 0

NEIGHBORHOOD DESCRIPTION

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 type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input checked="" type="checkbox"/> Increasing	<input 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 checked="" type="checkbox"/> Shortage	<input type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	20% %
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths	<input checked="" type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	140 Low	0	Multi-Family	20% %
Neighborhood Boundaries: <u>N.E. 13 STREET TO THE NORTH, N.E. 15 AVENUE TO THE EAST, SUNRISE BLVD TO THE SOUTH, AND N.W. 9 AVENUE TO THE WEST.</u>								1359 High	85	Commercial	10% %
								500 Pred.	55	Other	%

	Good	Aver.	Fair	Poor		Good	Aver.	Fair	Poor
Convenience to Employment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Property Compatability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Shopping	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	General Appearance of Properties	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Primary Education	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Adequacy of Police/Fire Protection	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Recreational Facilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Protection from Detrimental Conditions	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employment Stability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Overall Appeal to Market	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Neighborhood Description: THE SUBJECT LOT IS WITHIN TWO MILES OF SCHOOLS, SHOPPING AND OTHER COMMUNITY SERVICES.
THIS SUMMARY APPRAISAL REPORT IS INTENDED FOR USE BY THE CLIENT TO DETERMINE MARKET VALUE FOR POTENTIAL FUTURE SALE/LISTING, DONATION, OR BUILD-OUT.
IN THE PAST YEAR, THERE HAVE BEEN 186 SINGLE FAMILY SALES IN THE MARKET AREA FROM \$140,000 TO \$1,359,000.
THERE ARE CURRENTLY 14 ACTIVE SINGLE FAMILY LISTINGS FOR SALE IN MLS FROM \$274,900 TO \$1,850,000. THE NEWER TOWNHOMES IN THE AREA SELL IN THE \$500,000 TO \$700,000 PRICE RANGE.
Market Conditions (including support for the above conclusions): THE MARKET APPEARS STABLE TO INCREASING WITH A LOW INVENTORY OF LISTINGS AVAILABLE FOR SALE. INTEREST RATES ARE AT LOW RATES THAT BUYERS WOULD FIND TO BE VERY ATTRACTIVE.

SITE DESCRIPTION

Dimensions: 25 X 135 Area: 3376 ☐ Acres ☒ Sq.Ft. Shape: RECTANGULAR View: RESIDENTIAL
Zoning Classification: RMM-25 Zoning Description: RESIDENTIAL MULTIFAMILY/MID RISE/MEDIUM HIGH DENSITY
Zoning Compliance: ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe) _____
Uses permitted under current zoning regulations: SINGLE FAMILY/ATTACHED RESIDENTIAL/MULTIFAMILY
Highest & Best Use: THE HIGHEST AND BEST USE OF THE PROPERTY WOULD BE TO ASSEMBLE WITH ADJOINING LOT FOR NEW CONSTRUCTION
Describe any improvements: VACANT LAND
Do present improvements conform to zoning? ☒ Yes ☐ No ☐ No improvements If No, explain: _____

Present use of subject site: VACANT LAND Current or proposed ground rent? ☐ Yes ☒ No If Yes, \$ 0.00
Topography: LEVEL Size: AVERAGE FOR AREA Drainage: ADEQUATE
Corner Lot: ☐ Yes ☒ No Underground Utilities: ☐ Yes ☒ No Fenced: ☐ Yes ☒ No If Yes, type: _____
Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone: X FEMA Map #: 12011C0369H FEMA Map Date: 08-18-2014

UTILITIES	Public	Other	Provider or Description	Off-Site Improvements	Type/Description	Public	Other
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	FPL	Street Surface	ASPHALT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input type="checkbox"/>	<input type="checkbox"/>		Street Type/Influence	PUBLIC		
Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	CITY	Curb/Gutter	NONE	<input type="checkbox"/>	<input type="checkbox"/>
Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	CITY	Sidewalk	NONE	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>		Street Lights	FPL	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>		Alley	NONE	<input type="checkbox"/>	<input type="checkbox"/>

Are the utilities and off-site improvements typical for the market? ☒ Yes ☐ No If No, describe: _____
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 NOTED AT TIME OF INSPECTION. A SURVEY WAS NOT FURNISHED TO THE APPRAISER.

Site Comments: THE SUBJECT LOT IS 25 X 135 AND WOULD NEED TO BE ASSEMBLED WITH ADJOINING LOT FOR FUTURE DEVELOPMENT. THE STAND ALONE LOT COULD NOT BE DEVELOPED DUE TO SETBACKS.

APPRAISAL REPORT
LAND APPRAISAL REPORT

File No. 222-1232A

There are	2	comparable sites currently offered for sale in the subject neighborhood ranging in price from	\$ 249,900	to	\$ 685,000
There are	12	comparable sites sold in the past 12 months in the subject neighborhood ranging in sale price from	\$ 6,000	to	\$ 975,000

COMPARABLE SALES							
FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	12XX N.E. 5 AVENUE	1045 N.W. 3 AVENUE		1065 N.W. 3 AVENUE		1045 N.W. 3 AVENUE	
City/St/Zip	FT. LAUDERDALE	FOLIO: 494234-04-9590		FOLIO: 494234-04-9600		FOLIO: 494234-04-9610	
Proximity to Subject		0.54 miles SW		0.54 miles SW		0.54 miles SW	
Data Source(s)	BCPA	BCPA/MLS/PLAT MAPS		BCPA/MLS/PLAT MAPS		BCPA/MLS/PLAT MAPS	
Verification Source(s)	INSPECTION	REALTOR 305-788-1915		REALTOR 305-788-1915		REALTOR 305-788-1915	
Sale Price	\$ N/A		\$ 98,000		\$ 98,000		\$ 196,000
Price/ SQUARE FT	\$ 0	\$ 29.02		\$ 29.01		\$ 29.02	
Date of Sale (MO/DA/YR)	4/2022	04/2021	3.48	04/2021	3.48	04/2021	3.48
Days on Market	N/A	40		40		40	
Financing Type	N/A	CASH		CASH		CASH	
Concessions	0	0		0		0	
Location	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Property Rights Appraised	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site Size Sq.Ft.	3,376	3,377	0	3,378	0	6,755	0
View	RESIDENTIAL	RESIDENTIAL		RESIDENTIAL		RESIDENTIAL	
Topography	FLAT	FLAT		FLAT		FLAT	
Available Utilities	ALL	ALL		ALL		ALL	
Street Frontage	25' FRONTAGE	25' FRONTAGE		25' FRONTAGE		50' FRONTAGE	
Street Type	ASPHALT	ASPHALT		ASPHALT		ASPHALT	
Water Influence	NONE NOTED	NONE NOTED		NONE NOTED		NONE NOTED	
Fencing	NONE	NONE		NONE		NONE	
Improvements	NONE	NONE		NONE		NONE	
BUILDABLE	NO	YES	-7.26	YES	-7.26	YES	-7.26
ZONING	RMM-25	RMM-25		RMM-25		RMM-25	
Net Adjustment (Total, in \$)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 3.78	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 3.78	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 3.78
Adjusted sales price of the Comparable Sales (in \$)		Net Adj. -13.0%		Net Adj. -13.0%		Net Adj. -13.0%	
		Gross Adj. 37.0%	\$ 25.24	Gross Adj. 37.0%	\$ 25.23	Gross Adj. 37.0%	\$ 25.24

The Appraiser has researched the transfer history of the subject property for the past 3 years and the listing history of the subject for the past 12 months prior to the effective date of this appraisal.
The appraiser has also researched the transfer and listing history of the comparable sales for the past 12 months.

The appraiser's research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of the appraisal.

Data Sources: BCPA

The appraiser's research ☐ did ☒ 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 Sources: BCPA

The appraiser's research ☐ did ☒ did not reveal any prior listings of the subject property or comparable sales for the year prior to the effective date of the appraisal.

Data Sources: MLS

Listing/Transfer History (if more than two, use comments section or an addendum.)	Transfer/Sale (ONLY) of the Subject in past 36 months:		Listing and Transfer history of Comp 1 in past 12 months:		Listing and Transfer history of Comp 2 in past 12 months:		Listing and Transfer history of Comp 3 in past 12 months:	
	\$		\$ N/A		\$ N/A		\$ N/A	
	\$		\$		\$		\$	

Subject Property Is Currently Listed For Sale? ☐ Yes ☒ No Data Source: MLS

Current Listing History	List Date	List Price	Days on Market	Data Source
		\$		

Subject Property has been listed within the last 12 Months? ☐ Yes ☒ No Data Source: MLS

12 Month Listing History	List Date	List Price	Days on Market	Data Source
		\$		
		\$		

Comments on Prior Sales/Transfers and Current and Prior Listings: THE COMPARABLES PREVIOUSLY SOLD OVER 3 YEARS AGO.
THE SUBJECT HAS NOT BEEN LISTED FOR SALE IN MLS FOR AT LEAST THE PAST 24 MONTHS.

Summary of the Sales Comparison Approach: THE COMPARABLES GIVE A GOOD INDICATION OF MARKET VALUE AND WERE ALL CONSIDERED AS THEY WERE SIMILAR VACANT LOTS FROM THE FORT LAUDERDALE MARKET AREA.
THE COMPS WERE ADJUSTED DOWNWARD 25% AS THEY ARE BUILDABLE LOTS READY FOR DEVELOPMENT. THE SUBJECT LOT IS 25 X 135 AND CANNOT BE BUILT UPON DUE TO SETBACKS. THE SUBJECT LOT SHOULD BE COMBINED WITH THE ADJACENT VACANT LOT ORDER TO DEVELOP NEW CONSTRUCTION. THERE ARE NEW TOWNHOMES BEING BUILT IN THE AREA AND SELLING IN THE \$500,000 TO \$700,000 RANGE.

Reconciliation Comments: THE SALES COMPARISON APPROACH TO VALUE IS A TRUE INDICATION OF MARKET VALUE FOR THE SUBJECT. THE COMPS HAVE INDICATED AN ADJUSTED RANGE OF \$22.39 TO \$25.24 FOR THE SUBJECT LOT. THE SUBJECT WAS ESTIMATED AT \$24.00 PER SQUARE FOOT.
3,376 SF X \$24.00 = \$81,024 ROUNDED TO \$81,000.

This appraisal is made ☒ "as is", or ☐ subject to the following conditions or inspections: THE COMPARABLES USED WERE THE BEST VACANT LOT SALES AVAILABLE TO COMPARE WITH THE SUBJECT AT TIME OF INSPECTION.

Based on a complete visual inspection of the subject site and those improvements upon said site, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of market value, as defined, of the real property that is the subject of this report is:
Opinion of Market Value: \$ 81,000 , as of: 04/06/2022 , which is the date of inspection and the effective date of this appraisal.

APPRAISAL REPORT

LAND APPRAISAL REPORT

File No. 222-1232A

PRODUCT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)?

☐ Yes

☒ No

Unit type(s):

☐ Detached

☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project: _____

Total number of phases: _____Total number of units: _____Total number of units sold: _____

Total number of units rented: _____Total number of units for sale: _____Data source(s): _____

Was the project created by the conversion of existing building(s) into a PUD?

☐ Yes

☐ No

If Yes, date of conversion: _____

Does the project contain any multi-dwelling units?

☐ Yes

☐ No

Data Source: _____

Are the units, common elements, and recreation facilities complete?

☐ Yes

☐ No

If No, describe the status of completion: **NOT A PUD**

Describe common elements and recreational facilities: _____

CERTIFICATIONS AND LIMITING CONDITIONS

This report form is designed to report an appraisal of a parcel of land which may have some minor improvements but is not considered to be an "improved site". All improvements are considered to be of relatively minor value impact on the overall value of the site. This report form is not designed to report on an "improved site" where significant value is derived from the improvements. This appraisal report form may be used for single family, multi-family sites and may be included within a PUD development.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

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) perform a complete visual inspection of the subject site and any limited improvements, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions and conclusions in this appraisal report.

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

INTENDED USER: The intended user of this report is the lender/client identified within the appraisal report.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what they consider their own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in United States 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. (Source: OCC, OTS, FRS, & FDIC joint regulations published June 7, 1994)

* Adjustments to the comparables must be made for special or creative 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 the subject 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 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.

3.

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.

4.

The appraiser has noted in this appraisal report any adverse conditions (such as 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 subject 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 the engineering or testing that might be required to discover whether such condition exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal must not be considered as an environmental assessment of the property.

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

1.

I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2.

I performed a complete visual inspection of the subject site and any limited improvements. I have reported the information in factual and specific terms. I identified and reported the deficiencies of the subject site that could affect the utility of the site and its usefulness as a building lot(s).

3.

I performed this appraisal in accordance with the requirements of 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.

4.

I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them unless indicated elsewhere within this report as there are no or very limited improvements and these approaches to value are not deemed necessary for credible result and/or reliable indicators of value for this appraisal assignment.

5.

I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6.

I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of the sale of the comparable sale, unless otherwise indicated in this report.

7.

I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8.

I have not used comparable sales that were the result of combining multiple transactions into reported sales

9.

I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10.

I have verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11.

I have knowledge and experience in appraising this type of property in this market area.

12.

I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

APPRAISAL REPORT
LAND APPRAISAL REPORT

File No. 222-1232A

CERTIFICATIONS AND LIMITING CONDITIONS (continued)

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believed to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application.
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will received this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
24. 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.
25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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.

SIGNATURES

APPRAISER

Signature Michael Cibene
Name MICHAEL CIBENE, SRA
Company Name CIBENE APPRAISERS
Company Address 6278 N Federal Hwy, Suite 429
Ft Lauderdale, FL 33308
Telephone Number 954-772-9940
Email Address MIKECIBENE@AOL.COM
Date of Signature and Report 04/06/2022
Effective Date of Appraisal 04/06/2022
State Certification # CERT GEN RZ1404
or State License # _____
or Other (describe) _____ State # _____
State FL
Expiration Date of Certification or License 11/30/2022
CERT GEN RZ1404
ADDRESS OF PROPERTY APPRAISED
12XX N.E. 5 AVENUE
FT. LAUDERDALE, FL 33304
APPRAISED VALUE OF SUBJECT PROPERTY \$ 81,000
LENDER/CLIENT
Name _____
Company Name CITY OF FORT LAUDERDALE
Company Address 100 N ANDREWS AVENUE
FORT LAUDERDALE, FL 33301
Email Address _____

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 _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
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 _____

File No. 222-1232A

[illegible]

ADDENDUM

Borrower: CITY OF FORT LAUDERDALE		File No.: 222-1232A
Property Address: 12XX N.E. 5 AVENUE		Case No.:
City: FT. LAUDERDALE	State: FL	Zip: 33304
Lender: CITY OF FORT LAUDERDALE		

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR POTENTIAL FUTURE SALE, DONATION AND/OR BUILD-OUT, SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

THE APPRAISER HAS NOT MADE ANY ATTEMPT AT DISCOVERY OF POTENTIAL ADVERSE NEIGHBORHOOD INFLUENCES SUBJECT TO, BUT NOT LIMITED TO SUCH ACTS AS CRIMINAL ACTIVITY, REGISTERED SEX OFFENDERS, OR INTERIM REHABILITATIVE FACILITIES FOR FELONIOUS OFFENDERS. THE PLAT MAPS WERE USED TO DETERMINE THE LEGALITY OF THE SUBJECTS ZONING. THE APPRAISER DID NOT VERIFY WITH GOVERNMENT AGENCIES AS TO THE LEGALITY OF THE SUBJECTS SITE SETBACKS OR NON-PERMITTED ROOM ADDITIONS. I HAVE CONSIDERED RELEVANT COMPETITIVE LISTINGS/CONTRACT OFFERINGS IN PERFORMING THIS APPRAISAL, AND ANY TREND INDICATED BY THAT DATA IS SUPPORTED BY THE LISTING/OFFERING INFORMATION INCLUDED IN THIS REPORT. THE MARKETING TIME IS ESTIMATED BETWEEN 1 TO 6 MONTHS. TYPICAL SALES PRICE TO LISTING PRICE RATIO WAS ESTIMATED AT 90% TO 100% IN THIS MARKET.

I HAVE PERFORMED NO OTHER SERVICES, AS AN APPRAISER OR IN ANY OTHER CAPACITY, REGARDING THE PROPERTY THAT IS THE SUBJECT OF THE WORK UNDER REVIEW WITHIN THE THREE-YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF THIS ASSIGNMENT. EXPOSURE TIME: ESTIMATED LENGTH OF TIME THAT THE PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT MARKET VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL. THE EXPOSURE TIME IS ESTIMATED AT ONE TO SIX MONTHS FOR THE SUBJECT PROPERTY. THE REPORTED ANALYSES, OPINIONS AND CONCLUSIONS WERE DEVELOPED, AND THIS REPORT HAS BEEN PREPARED, IN CONFORMITY WITH THE REQUIREMENTS OF THE CODE OF PROFESSIONAL ETHICS AND STANDARDS OF PROFESSIONAL PRACTICE OF THE APPRAISAL INSTITUTE.

MATTHEW CIBENE, STATE-CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER #RD8513, PROVIDED SIGNIFICANT ASSISTANCE DURING THIS ASSIGNMENT BY OBTAINING RELIABLE DATA CONCERNING THE SUBJECT AND COMPARABLE PROPERTIES USING MLS, TAX RECORDS, ETC. AND/OR BY PERFORMING THE SUBJECT PROPERTY INSPECTION UNDER THE DIRECT DISCRETION OF MICHAEL CIBENE, STATE-CERTIFIED GENERAL REAL ESTATE APPRAISER #RZ1404.

AS OF THE DATE OF THIS REPORT, I MICHAEL CIBENE, SRA, HAVE COMPLETED THE CONTINUING EDUCATION PROGRAM FOR DESIGNATED MEMBERS 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.

THE GLOBAL OUTBREAK OF A "NOVEL CORONAVIRUS" KNOWN AS COVID-19 WAS OFFICIALLY DECLARED A PANDEMIC BY THE WORLD HEALTH ORGANIZATION (WHO). THE READER IS CAUTIONED, AND REMINDED THAT THE CONCLUSIONS PRESENTED IN THIS APPRAISAL REPORT APPLY ONLY AS OF THE EFFECTIVE DATE(S) INDICATED. THE APPRAISER MAKES NO REPRESENTATION AS TO THE EFFECT ON THE SUBJECT PROPERTY OF ANY UNFORSEEN EVENT, SUBSEQUENT TO THE EFFECTIVE DATE OF THE APPRAISAL.

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: CITY OF FORT LAUDERDALE		File No.: 222-1232A	
Property Address: 12XX N.E. 5 AVENUE		Case No.:	
City: FT. LAUDERDALE		State: FL	Zip: 33304
Lender: CITY OF FORT LAUDERDALE			



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: April 6, 2022
Appraised Value: \$ 81,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: CITY OF FORT LAUDERDALE		File No.: 222-1232A	
Property Address: 12XX N.E. 5 AVENUE		Case No.:	
City: FT. LAUDERDALE		State: FL	Zip: 33304
Lender: CITY OF FORT LAUDERDALE			



COMPARABLE SALE #1

1045 N.W. 3 AVENUE
FOLIO: 494234-04-9590
Sale Date: 04/2021
Sale Price: \$ 98,000



COMPARABLE SALE #2

1065 N.W. 3 AVENUE
FOLIO: 494234-04-9600
Sale Date: 04/2021
Sale Price: \$ 98,000



COMPARABLE SALE #3

1045 N.W. 3 AVENUE
FOLIO: 494234-04-9610
Sale Date: 04/2021
Sale Price: \$ 196,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: CITY OF FORT LAUDERDALE		File No.: 222-1232A	
Property Address: 12XX N.E. 5 AVENUE		Case No.:	
City: FT. LAUDERDALE		State: FL	Zip: 33304
Lender: CITY OF FORT LAUDERDALE			



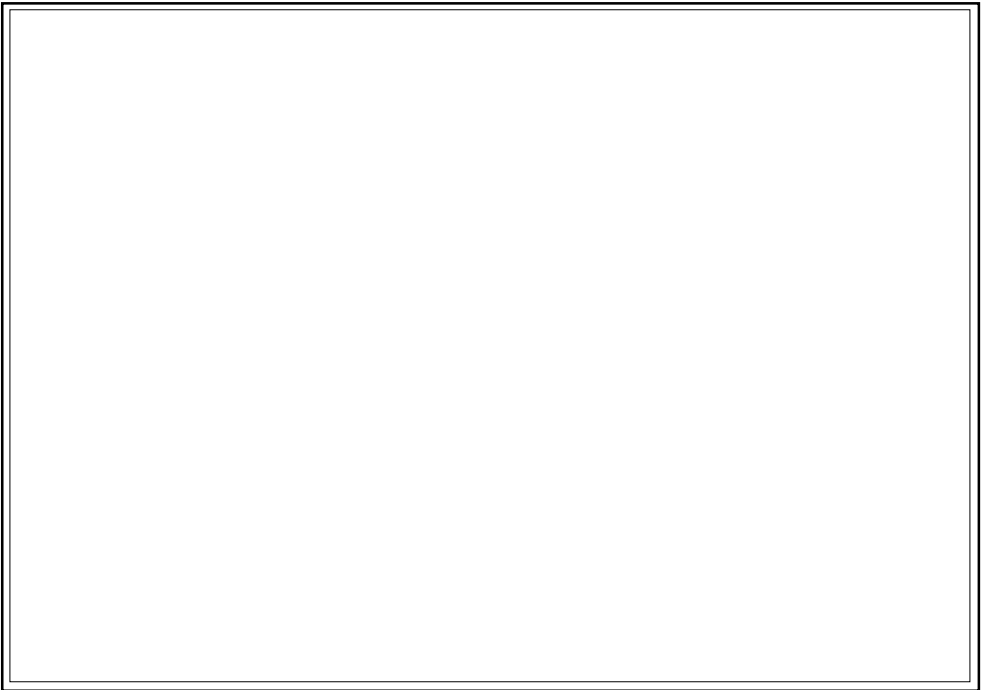
COMPARABLE SALE #4

1065 N.W. 3 AVENUE
FOLIO: 494234-04-9620
Sale Date: 04/2021
Sale Price: \$ 98,000



COMPARABLE SALE #5

1110 N.E. 5 AVENUE
FOLIO: 494234-04-0930
Sale Date: 08/2021
Sale Price: \$ 70,000

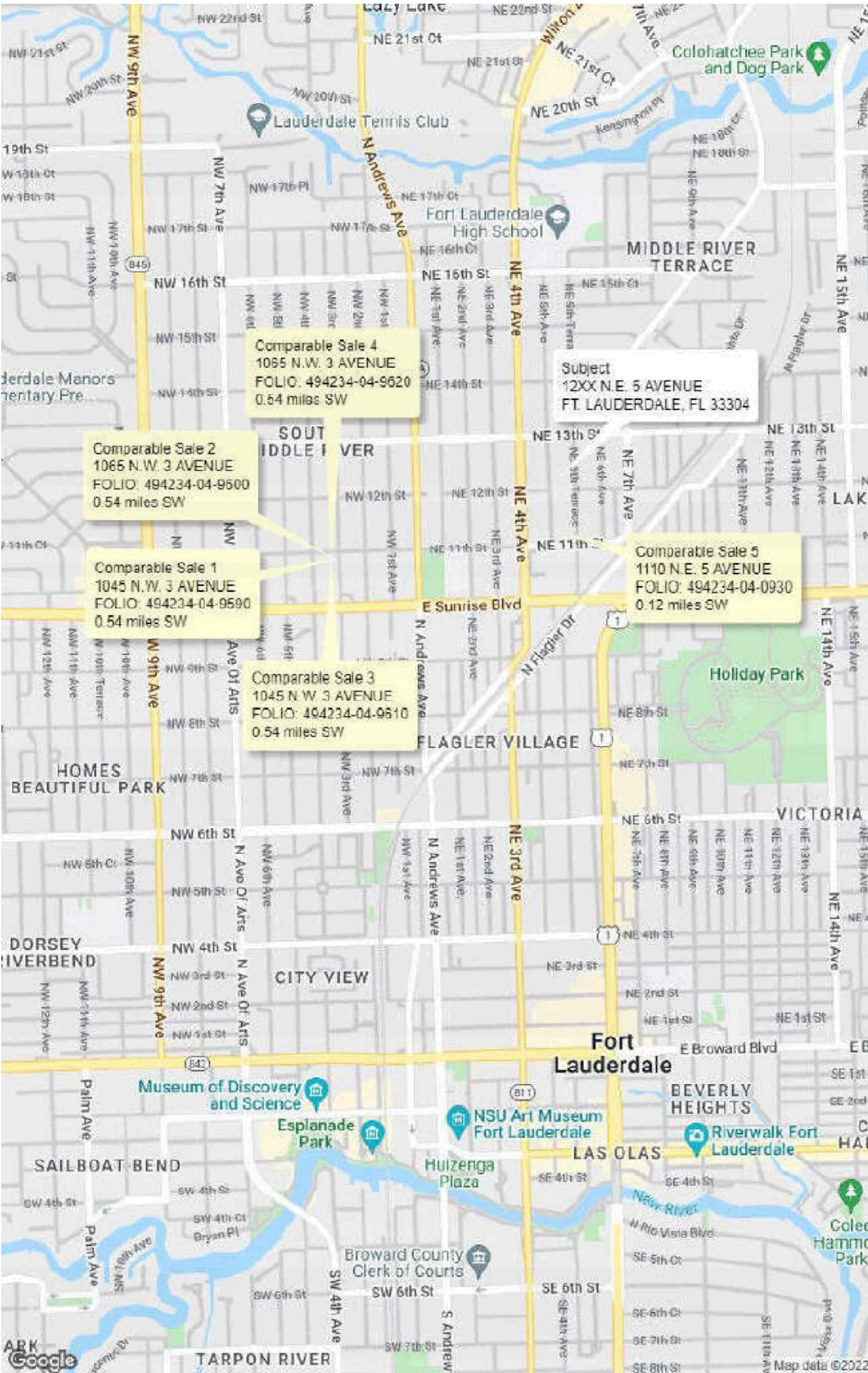


COMPARABLE SALE #6

Sale Date:
Sale Price: \$

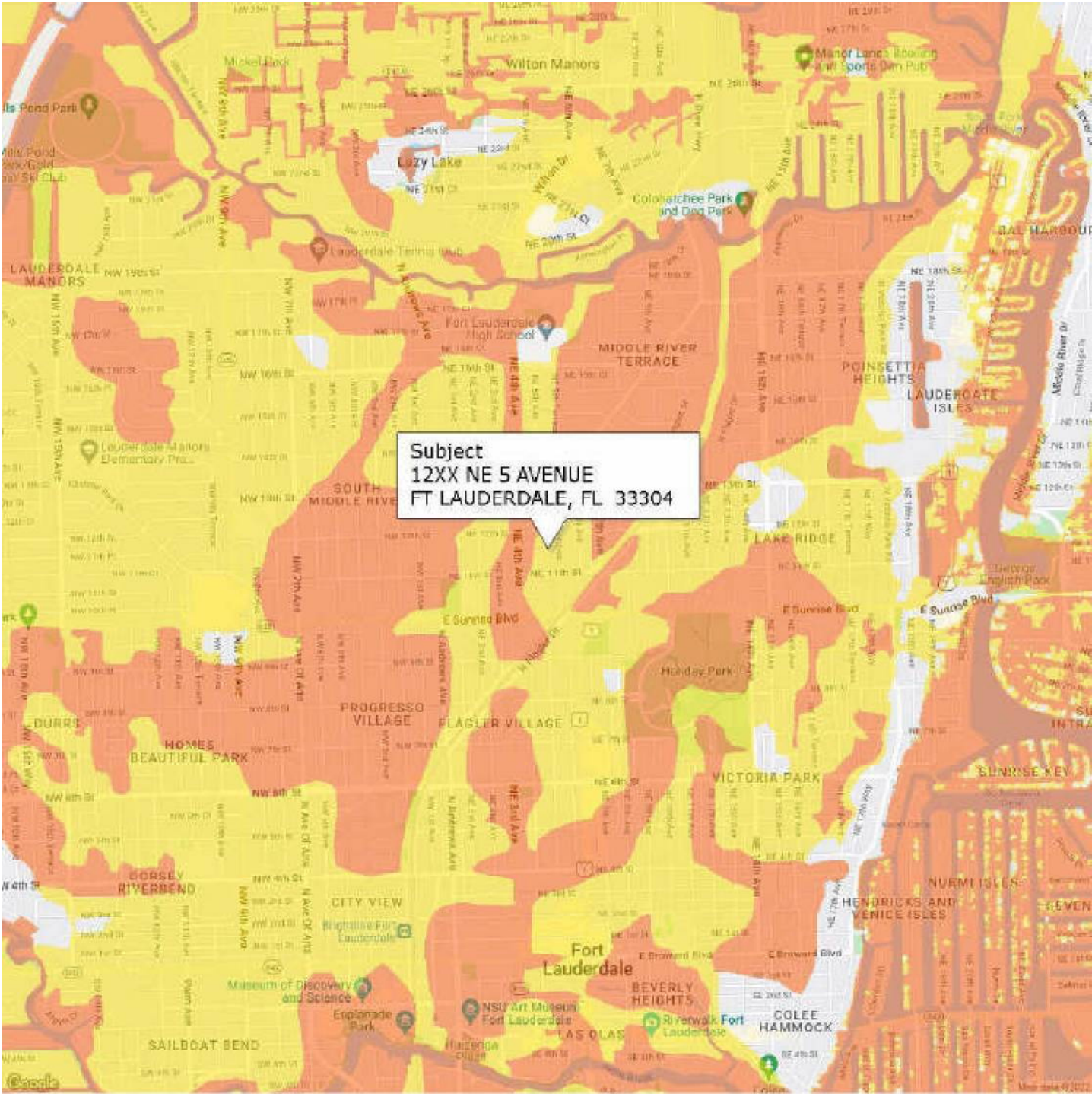
LOCATION MAP

Borrower: CITY OF FORT LAUDERDALE		File No.: 222-1232A	
Property Address: 12XX N.E. 5 AVENUE		Case No.:	
City: FT. LAUDERDALE		State: FL	Zip: 33304
Lender: CITY OF FORT LAUDERDALE			



FLOOD MAP

Borrower: CITY OF FORT LAUDERDALE	File No.: 222-1232A
Property Address: 12XX N.E. 5 AVENUE	Case No.:
City: FT. LAUDERDALE	State: FL
Lender: CITY OF FORT LAUDERDALE	Zip: 33304



FLOOD INFORMATION

Community: CITY OF FORT LAUDERDALE
Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 12011C0369H
Panel: 12011C0369
Zone: X
Map Date: 08-18-2014
FIPS: 12011
Source: FEMA DFIRM

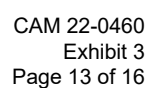
LEGEND

- = FEMA Special Flood Hazard Area – High Risk
- = Moderate and Minimal Risk Areas
- Road View:
 - = Forest
 - = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

File No.: 222-1232A
Case No.:
Zip: 33304



DEFINITION OF MARKET VALUE: 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 considers his 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 LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report 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 the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
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.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. 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 completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

APPRAISERS CERTIFICATION: The Appraiser certifies and agrees that:


1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to , or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and Limiting Conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity 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 as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 12XX N.E. 5 AVENUE, FT. LAUDERDALE, FL 33304

APPRAISER:

SUPERVISORY APPRAISER (only if required)

Signature: 
Name: MICHAEL CIBENE, SRA
Date Signed: 04/06/2022
State Certification #: CERT GEN RZ1404
or State License #: _____
State: FL
Expiration Date of Certification or License: 11/30/2022

Signature: _____
Name: _____
Date Signed: _____
State Certification #: _____
or State License #: _____
State: _____
Expiration Date of Certification or License: _____

☐ Did ☐ Did Not Inspect Property

CERT GEN RZ1404



Ron DeSantis, Governor

Halsey Beshears, 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



CIBENE, MICHAEL S

941 SE 7 AVENUE

POMPANO BEACH FL 33060

LICENSE NUMBER: RZ1404

EXPIRATION DATE: NOVEMBER 30, 2022

Always verify licenses online at [MyFloridaLicense.com](https://myfloridalicense.com)



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.