

# Accurate Appraisals of Central Florida, P.A.

614 Fox Hunt Cir, Longwood FL 32750

Reiter  
File No. 25GPAR075JL

05/01/2025

Kimberly Reiter  
22 Poinsetia Dr  
Deland, FL, 32724

File Number: 25GPAR075JL

In accordance with your request, I have appraised the real property at:

22 Poinsetia Dr  
Deland, FL 32724


The purpose of this appraisal is to develop an opinion of the defined value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the defined value of the property as of April 29, 2025 is:

\$350,000  
Three Hundred Fifty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, assignment conditions and appropriate certifications.

Regards,

  
John David Luther  
Cert. Res. RD6165  
Accurate Appraisals of Central Florida, P.A.

phone: 407-399-5671 fax: 407-641-8950

# Accurate Appraisals of Central Florida, P.A.

614 Fox Hunt Cir, Longwood FL 32750

Reiter  
File No. 25GPAR075JL

## APPRAISAL OF



## LOCATED AT:

22 Poinsettia Dr  
Deland, FL 32724

## CLIENT:

Kimberly Reiter  
22 Poinsettia Dr  
Deland, FL, 32724

## AS OF:

April 29, 2025

## BY:

John David Luther  
Cert. Res. RD6165

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Property Address: 22 Poinsettia Dr	Case No.: Reiter
City: Deland	State: FL Zip: 32724



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# Residential Appraisal Report

Reiter  
File No. 25GPAR075JL

PURPOSE	The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.			
	Client Name/Intended User <b>Kimberly Reiter</b>		E-mail <b>KReiter@stetson.edc</b>	
	Client Address <b>22 Poinsetia Dr</b>	City <b>Deland</b>	State <b>FL</b>	Zip <b>32724</b>
	Additional Intended User(s) <b>none</b>			
Intended Use <b>Estimate Market Value</b>				

SUBJECT	Property Address <b>22 Poinsetia Dr</b>		City <b>Deland</b>	State <b>FL</b>	Zip <b>32724</b>
	Owner of Public Record <b>Michael A &amp; Kimberly D S Reiter</b>			County <b>Volusia</b>	
	Legal Description <b>See Attached Addendum.</b>				
	Assessor's Parcel # <b>6039 09 00 0180</b>		Tax Year <b>2024</b>	R.E. Taxes \$ <b>1,037</b>	
	Neighborhood Name <b>Virginia Haven Homes Add 01</b>		Map Reference <b>09 16 30</b>	Census Tract <b>0902.02</b>	
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)					

SALES HISTORY	My research <input type="checkbox"/> did <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.		
	Prior Sale/Transfer: Date	Price	Source(s) <b>Public Tax Records</b>
	Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable) <b>The subject has not sold/transferred in the past three years.</b>		
	Sale one has a Warranty Deed on 04/17/2024 for \$100. This is not a value indicator.		
	Offerings, options and contracts as of the effective date of the appraisal <b>See Attached Addendum.</b>		

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 type="checkbox"/> Increasing <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Declining	PRICE	One-Unit <b>80%</b>
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)	2-4 Unit <b>5%</b>
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	130 Low	Multi-Family <b>0%</b>
Neighborhood Boundaries <b>North Spring Garden Ave to the West, State Road 11 to the east, Glenwood Road to the South, and North Spring Garden Ave to the north.</b>		860 High	Commercial <b>15%</b>
Neighborhood Description <b>The neighborhood is located approximately 40 miles north of downtown Orlando and 20 miles southwest of the town of Daytona Beach. The area has a varying market mix of different style and quality homes with commercial property within three miles. Stetson University is located approximately two miles southeast of the subject . The area has demand due to proximity to shopping and employment centers in Sanford and Daytona Beach.</b>		399 Pred.	Other <b>%</b>
Market Conditions (including support for the above conclusions) <b>The Greater Orlando median home price in 02/2025 was \$385,000, which is 2.12% higher than the median home price in 02/2024. Homes spent an average of 76 days on the market in 02/2025. Interest rates were at 6.7% at the close of 02/2025. The Greater Orlando market had an oversupply of 6.76 months in 02/2025.</b>			

SITE	Dimensions <b>50' x 119' x 6' x 117' x 41' x 22' x 46' x 51'</b>		Area <b>13068 sf</b>	Shape <b>rectangular</b>	View <b>B;Park;</b>			
	Specific Zoning Classification <b>R-2</b>		Zoning Description <b>Residential</b>					
	Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)							
	Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. <b>See Attached Addendum.</b>							
	Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input type="checkbox"/>	<input checked="" type="checkbox"/> well	Street <b>asphalt</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input type="checkbox"/>	<input type="checkbox"/> none	Sanitary Sewer	<input type="checkbox"/>	<input checked="" type="checkbox"/> septic	Alley <b>none</b>	<input type="checkbox"/>	<input type="checkbox"/>
Site Comments <b>The utilities &amp; mechanicals were on and in working order at the time of inspection. No apparent easements or encroachments were observed. Will and septic systems are typical in the neighborhood and are not adverse on the subject's value or marketability.</b>								

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials	INTERIOR materials
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One w/Acc. unit <input type="checkbox"/>	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls <b>concrete/gd</b>	Floors <b>wd,tile/avg-gd</b>
# of Stories <b>1</b>	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls <b>block/avg-gd</b>	Walls <b>dw,panel/avg-gd</b>
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area <b>0</b> sq. ft.	Roof Surface <b>metal/abv avg</b>	Trim/Finish <b>wood/avg</b>
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish <b>0</b> %	Gutters & Downspouts <b>none</b>	Bath Floor <b>tile,granite/abv avg</b>
Design (Style) <b>contemp</b>	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type <b>sh,dp,alum/avg-gd</b>	Bath Wainscot <b>tile/abv avg</b>
Year Built <b>1957</b>		Storm Sash/Insulated <b>none</b>	Car Storage <input type="checkbox"/> None
Effective Age (Yrs) <b>16</b>		Screens <b>full/avg-gd</b>	<input checked="" type="checkbox"/> Driveway # of Cars <b>2</b>
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HW <input type="checkbox"/> Radiant	Amenities <input type="checkbox"/> WoodStove(s) #0	Driveway Surface <b>concrete</b>
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel <b>electric</b>	<input checked="" type="checkbox"/> Fireplace(s) # <b>1</b>	<input checked="" type="checkbox"/> Garage # of Cars <b>2</b>
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Patio/Deck <b>none</b>	<input checked="" type="checkbox"/> Porch <b>scrn/cvrd</b>
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool <b>none</b>	<input type="checkbox"/> Carport # of Cars <b>0</b>
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)			
Finished area above grade contains: <b>7 Rooms 3 Bedrooms 2.0 Bath(s) 1,840 Square Feet of Gross Living Area Above Grade</b>			
Additional Features <b>See Attached Addendum.</b>			

IMPROVEMENTS	Comments on the Improvements <b>Kitchen - updated - 6-10 yrs; Bath - remodeled - 6-10 yrs;No external inadequacies were observed. Quality of construction appears to be above average. The subject is in above average condition with no repairs needed and has primarily original materials with a few updates. Recommended maintenance - 1. landscape maintenance &amp; debris removal (safety) , 2. scrape &amp; paint exterior defective paint areas &amp; pressure wash - 75%, 3. seal exterior settlement cracks - (soundness) - porch - rear, 4. seal screened porch ceiling, 5. install co/smoke outside sleeping areas, 6. touch up interior paint &amp; patch. Recent improvements include: low-e windows - 2016, HVAC - 2017, water heater - 2021, electrical panel, barn doors &amp; bamboo wall - utility, metal roof - 2012, leather granite counters - 2016, newer tile flooring - living room dining room, master bath - 2013 - remodeled, guest bath - 2011 - remodeled.</b>		
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# Residential Appraisal Report

Reiter  
File No. 25GPAR075JL

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
22 Poinsettia Dr Address Deland, FL 32724		30 Poinsettia Dr Deland, FL 32724		209 Brevity Ln Deland, FL 32724		4 Reyes Rd Deland, FL 32724	
Proximity to Subject		0.07 miles NE		0.25 miles NW		0.14 miles NW	
Sale Price	\$		\$ 315,000		\$ 362,500		\$ 390,000
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 202.44 sq. ft.		\$ 196.37 sq. ft.		\$ 205.48 sq. ft.	
Data Source(s)		MFRMLS #V4935502;DOM 132		MFRMLS #V4939209;DOM 12		MFRMLS #V4938413;DOM 106	
Verification Source(s)		tax records, listing agent		tax records, listing agent		tax records, listing agent	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+( ) \$ Adjustment	DESCRIPTION	+( ) \$ Adjustment	DESCRIPTION	+( ) \$ Adjustment
Sale or Financing Concessions		ArmLth FHA;500	0	ArmLth Cash;0	0	ArmLth Conv;0	0
Date of Sale/Time		s09/24;c08/24	+2,205	s12/24;c11/24	0	s01/25;c12/24	-3,900
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	13068 sf	11761 sf	0	23087 sf	-15,029	19166 sf	-9,147
View	B;Park;	N;Res;	+5,000	N;Res;	+5,000	N;Res;	+5,000
Design (Style)	contemp	ranch		ranch		ranch	
Quality of Construction	abv avg	good	-12,500	good	-12,500	abv avg	0
Actual Age	68	36	0	41	0	34	0
Condition	abv avg	average	+20,000	avg-abv avg	+10,000	good	-20,000
Above Grade	Total Bdrms Baths	Total Bdrms Baths	0	Total Bdrms Baths		Total Bdrms Baths	
Room Count	7 3 2.0	6 3 2.0		7 3 2.0		7 3 2.1	-6,000
Gross Living Area 52.00	1,840 sq. ft.	1,556 sq. ft.	14,768	1,846 sq. ft.	0	1,898 sq. ft.	0
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	average	average		average		average	
Heating/Cooling	central/central	central/central		central/central		central/central	
Energy Efficient Items	none	none		none		none	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	0
Porch/Patio/Deck	cvd, scrn porch	entry, scrn porch	+2,000	cvd, patio	+6,000	cvd, scrn porch	
Fireplace, etc	one fireplace	none	+2,000	one fireplace		one fireplace	
Pool, Spa	none	none		landscape, fence	-5,000	landscape, fence	-5,000
Other	utility room	none	+2,000	utility room		shed, plygrnd	0
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 35,473	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 11,529	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 39,047
Adjusted Sale Price of Comparables		Net Adj. 11.3% Gross Adj. 19.2%	\$ 350,473	Net Adj. -3.2% Gross Adj. 14.8%	\$ 350,971	Net Adj. -10.0% Gross Adj. 12.6%	\$ 350,953

Summary of Sales Comparison Approach See Attached Addendum.

COST APPROACH TO VALUE	
Site Value Comments The cost approach is not provided due to the difficulty of accurately estimating accrued depreciation and is not required in order to develop a credible and reliable opinion of value for the subject.	
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = \$
Source of cost data	Dwelling 1,840 Sq. Ft. @ \$ ..... = \$ 0
Quality rating from cost service Effective date of cost data	Sq. Ft. @ \$ ..... = \$ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
N/A	Garage/Carport 963 Sq. Ft. @ \$ ..... = \$ 0
	Total Estimate of Cost-New ..... = \$ 0
	Less 50 Physical Functional External
	Depreciation \$0 \$0 \$0 = \$ ( 0)
	Depreciated Cost of Improvements ..... = \$ 0
	"As-is" Value of Site Improvements ..... = \$
	INDICATED VALUE BY COST APPROACH ..... = \$ 0

INCOME APPROACH TO VALUE	
Estimated Monthly Market Rent \$	X Gross Rent Multiplier = \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) N/A	

Indicated Value by: Sales Comparison Approach \$ Cost Approach (if developed) \$ 0 Income Approach (if developed) \$

The sales comparison approach provides a good indication for the value of the subject property based on recent transactions in the subjects neighborhood. Due to the predominant owner-occupancy of the area, the income approach is not considered applicable. The cost approach is not required in order to develop an accurate and credible opinion of value for the subject.

This appraisal is made  "as is,"  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed  subject to the following:

Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report is \$ **350,000** as of **04/29/2025**, which is the effective date of this appraisal.

# Residential Appraisal Report

Reiter  
File No. 25GPAR075JL

FEATURE	SUBJECT	COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6		
22 Poinsettia Dr Address Deland, FL 32724		17 Poinsettia Dr Deland, FL 32724			2650 N Woodland Blvd Deland, FL 32724			2 Poinsettia Dr Deland, FL 32724		
Proximity to Subject		0.06 miles SW			0.30 miles SW			0.19 miles SW		
Sale Price	\$	\$ 340,000			\$ 299,000			\$ 245,000		
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 159.10 sq. ft.			\$ 157.45 sq. ft.			\$ 178.83 sq. ft.		
Data Source(s)		MFRMLS #V4938078;DOM 18			MFRMLS #V4936012;DOM 53			MFRMLS #V4939290;DOM 75		
Verification Source(s)		tax records, listing agent			tax records, listing agent			tax records, listing agent		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+	(-) \$ Adjustment	DESCRIPTION	+	(-) \$ Adjustment	DESCRIPTION	+	(-) \$ Adjustment
Sale or Financing Concessions		ArmLth Conv;8500		0	ArmLth FHA;8000		0	ArmLth FHA;8000		0
Date of Sale/Time		s10/24;c09/24		+4,080	s08/24;c07/24		-2,090	s02/25;c01/25		-4,655
Location	N;Res;	N;Res;			A;BsyHwy;PwrL		+35,000	N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	13068 sf	16988 sf		-5,880	26136 sf		-19,602	16988 sf		-5,880
View	B;Park;	N;Res;		+5,000	N;Res;		+5,000	B;Woods;		0
Design (Style)	contemp	ranch			ranch			ranch		
Quality of Construction	abv avg	good		-12,500	average		+15,000	fair-average		+20,000
Actual Age	68	35		0	75		0	51		0
Condition	abv avg	average		+20,000	abv avg			average		+20,000
Above Grade	Total Bdrms Baths	Total Bdrms Baths		0	Total Bdrms Baths		0	Total Bdrms Baths		10,000
Room Count	7 3 2.0	6 3 2.1		-6,000	6 3 1.1		6,000	5 2 1.0		12,000
Gross Living Area	52.00 1,840 sq. ft.	2,137 sq. ft.		-15,444	1,899 sq. ft.		0	1,370 sq. ft.		24,440
Basement & Finished Rooms Below Grade	0sf	0sf			0sf			0sf		
Functional Utility	average	average			average			average		
Heating/Cooling	central/central	central/central			central/central			central/central		
Energy Efficient Items	none	none			none			none		
Garage/Carport	2ga2dw	2ga2dw			2ga2dw			2dw		+25,000
Porch/Patio/Deck	cvd, scrn porch	enclosed porch		0	entry		+10,000	entry		+10,000
Fireplace, etc	one fireplace	none		+2,500	none		+2,500	none		+2,500
Pool, Spa	none	none			none			none		
Other	utility room	none		+2,000	storage		0	utility room		
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ 6,244	<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 51,808	<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 113,405
Adjusted Sale Price of Comparables		Net Adj. -1.8%		\$ 333,756	Net Adj. 17.3%		\$ 350,808	Net Adj. 46.3%		\$ 358,405
		Gross Adj. 21.6%			Gross Adj. 31.8%			Gross Adj. 54.9%		
<p>Summary of Sales Comparison Approach Comparable four sold within six months on the same street as the subject property and is a slightly larger home that has adjusted lower than the majority of sales in the neighborhood which is likely attributed to the sale being motivated selling in a lower than typical marketing time of 18 days when compared to most homes within the neighborhood. Comparable four may represent the quick sale value for the subject property with a limited marketing time of under 30 days. Comparable four has all original features with some cosmetic paint recently completed and adjusted \$20,000 for not being updated like the subject. Sale four adjusted \$12,500 for slightly superior quality although the home has an inferior shingle roof it has brick exterior on all four sides of the dwelling with more elaborate finishes.</p>										
<p>Comparables five is given the least amount of weight with comparable 6 due to these comparables receiving excessive adjustments beyond 25% gross.. These comparables are supplied due to being two of the six most similar recent comparable sales available. Comparable five has similar condition as the subject. Comparable five has similar condition with some newer features and some more dated features including Windows which appeared to be original. The comparable is the most similar age comparable sale available and has overall similar quality being a similar age home with the exception of the roof as architectural shingle versus metal and the interior has some inferior quality finishes such as fiberglass shower versus ceramic tile. The market supported adjustment for this comparable is estimated at \$15,000 for inferior quality with the home being estimated at having similar condition. Comparable five is located on the busy highway with high voltage power lines and commercial properties in the area which is adverse with a market supported adjustment of \$35,000 made for that factor.</p>										
<p>Comparable six is located on the same street as the subject with a slightly beneficial view like this subject of wooded area with commercial property and busy road beyond. Comparable six is more than 20% smaller which typically would not be supplied although the comparable is the most recent comparable sale available located within the subjects neighborhood and on the same street as the subject. Comparable six adjusted \$20,000 for inferior quality associated with a shingle roof versus metal roof with single pane windows versus double insulated and lack of upgrades on the interior.</p>										

SALES COMPARISON APPROACH

# Residential Appraisal Report

Reiter  
File No. 25GPAR075JL

FEATURE	SUBJECT	COMPARABLE SALE NO. 7			COMPARABLE SALE NO. 8			COMPARABLE SALE NO. 9		
22 Poinsettia Dr Address Deland, FL 32724		32 Virginia Ave Deland, FL 32724								
Proximity to Subject		0.09 miles NE								
Sale Price	\$	\$ 329,000			\$			\$		
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 179.49 sq. ft.			\$ 0.00 sq. ft.			\$ 0.00 sq. ft.		
Data Source(s)		MFRMLS #O6259895;DOM 159								
Verification Source(s)		tax records, listing agent								
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sale or Financing Concessions		Listing ;0	-3,290							
Date of Sale/Time		Active	0							
Location	N;Res;	N;Res;								
Leasehold/Fee Simple	Fee Simple	Fee Simple								
Site	13068 sf	11762 sf	0							
View	B;Park;	B;Woods;	0							
Design (Style)	contemp	contemp								
Quality of Construction	abv avg	fair-avg	+20,000							
Actual Age	68	67								
Condition	abv avg	very good	-25,000							
Above Grade Room Count	Total Bdrms Baths	Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths		
	7 3 2.0	6 3 2.0								
Gross Living Area	52.00 1,840 sq. ft.	1,833 sq. ft.	0		sq. ft.			sq. ft.		
Basement & Finished Rooms Below Grade	0sf	0sf								
Functional Utility	average	average								
Heating/Cooling	central/central	central/central								
Energy Efficient Items	none	none								
Garage/Carport	2ga2dw	2dw	+25,000							
Porch/Patio/Deck	cvd, scrn porch	entry,enclsd pch	0							
Fireplace, etc	one fireplace	none	+2,500							
Pool, Spa	none	none								
Other	utility room	none	+2,500							
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 21,710		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 0		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 0	
Adjusted Sale Price of Comparables		Net Adj. 6.6%	\$ 350,710		Net Adj. 0.0%	\$ 0		Net Adj. 0.0%	\$ 0	
		Gross Adj. 23.8%			Gross Adj. 0.0%			Gross Adj. 0.0%		
Summary of Sales Comparison Approach Comparable seven is the most aggressively priced listing located within the subject's neighborhood and originally listed for sale for \$359,000 after price reductions. The comparable has a similar quality view and is thoroughly renovated the past 2 yrs adjusting \$25,000 for superior condition. The comparable has no car storage adjusting \$25,000 for the subject's two car garage. The home has inferior quality although has brick on the front of the property has several additions with wood frame siding and different material finishes on these exterior to include a much lower quality rolled composite roof. Comparable seven has inferior quality and superior condition and is located within close proximity to the subject adjusted for the median sale/list price ratio within the neighborhood which is 99%. No weight is given to comparable listings which are only considered based on the law of substitution and may represent the estimated ceiling value for the subject.										

SALES COMPARISON APPROACH

**Scope of Work, Assumptions and Limiting Conditions**

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as " the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

**Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.**

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.
10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.
11. The ACI General Purpose Appraisal Report (GPAR™) is not intended for use in transactions that require a Fannie Mae 1004/Freddie Mac 70 form, also known as the Uniform Residential Appraisal Report (URAR).

**Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions**

12. USPAP - Prior Services - The appraiser of the report has not performed prior services on the subject in the prior 3 years period.

# Residential Appraisal Report

Reiter  
File No. 25GPAR075JL

## Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's 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.
7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by:

## Additional Certifications:

Definition of Value:  Market Value  Other Value: \_\_\_\_\_  
Source of Definition: Sales Comparison Approach

## ADDRESS OF THE PROPERTY APPRAISED:

22 Poinsettia Dr  
Deland, FL 32724

EFFECTIVE DATE OF THE APPRAISAL: 04/29/2025

APPRAISED VALUE OF THE SUBJECT PROPERTY \$ 350,000

## APPRAISER

Signature: 

Name: John David Luther

State Certification # Cert Res RD6165

or License # \_\_\_\_\_

or Other (describe): \_\_\_\_\_ State #: \_\_\_\_\_

State: FL

Expiration Date of Certification or License: 11/30/2026

Date of Signature and Report: 05/01/2025

Date of Property Viewing: 04/29/2025

Degree of property viewing:

Interior and Exterior  Exterior Only  Did not personally view

## SUPERVISORY APPRAISER

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

State Certification # \_\_\_\_\_

or License # \_\_\_\_\_

State: \_\_\_\_\_

Expiration Date of Certification or License: \_\_\_\_\_

Date of Signature: \_\_\_\_\_

Date of Property Viewing: \_\_\_\_\_

Degree of property viewing:

Interior and Exterior  Exterior Only  Did not personally view

ADDENDUM

Client: Kimberly Reiter

File No.: 25GPAR075JL

Property Address: 22 Poinsettia Dr

Case No.: Reiter

City: Deland

State: FL

Zip: 32724

**Legal Description**

W 10 FT OF LOT 17 & LOT 18 & IRREG PARCEL IN W 16 FT ON S/L & W 6.10 FT ON N/L LOT 19 VIRGINIA HAVEN HOMES 1ST ADD MB 23 PG 87 PER OR 3946 PGS 4550-4551 PER OR 5843 PGS 1983-1984

**Highest and Best Use**

The subject complies with current zoning and the subject can legally be rebuilt and is Highest and Best use. The subject as improved is a legally permissible use based on its current zoning. The lot size, shape, physical condition and land to building ratio allow the present structure and indicate a good utilization of the improvements. Based upon the current market conditions, the present use as a single family residence is its financially feasible and maximally productive use. The highest and best use is its present use.

**Additional Features**

The subject has typical features and energy efficient items for its condition rating and price range. Upgrades - low-e windows - double insulated, quality screen porch with tongue & groove ceiling & ceiling fans, slate tile, sitting area, low-e sliding glass doors, leather granite counters, built in appliances, granite tile & counters - master bath, decorative tile - master bath, garage keypad, tile backsplash, 8' closet bedroom, built in light.

**Comments on Sales Comparison**

Comparison Approach Commentary

The estimated value of the subject falls within the range of the unadjusted sales prices of the comparables.

Comparable selection and search parameters were limited to all single-family homes within the neighborhood boundaries and within 20% of the subject's size as reported in public tax records built within 50 yrs.

Market-based adjustments have been supported primarily by adjusted paired sales analysis based on current or historical competitive and non competitive sales if recent comparable lack a similar feature. Isolating features and bracketing them and applying sensitivity analysis to create the narrowest range of market-supported deviations, ensures an accurate and reliable method for estimated market supported adjustments and reaction. Depreciated cost of improvements is also taken into consideration within adjustments for porches and amenities.

The appraiser utilizes AI technology to develop an isolated market trend analysis through regression analysis, employing either polynomial regression or linear regression to estimate market trends within the subject's market area.

Additionally, the appraiser considers Automated Valuation Model (AVM) data from reputable sources such as Zillow or Redfin. However, AVM data is given the least weight in the analysis, as it often contradicts the appraiser's data derived from exported MLS sales within the defined market area.

Time of Sale Adjustments (based on 3rd-degree polynomial trend):

- May 2024: -7.3%
- June 2024: -3.4%
- July 2024: -0.7%
- August 2024: +0.7%
- September 2024: +1.2%
- October 2024: +0.8%
- November 2024: 0.0%
- December 2024: -1.0%
- January 2025: -1.9%
- February 2025: -2.4%
- March 2025: -2.4%

## ADDENDUM

Client: Kimberly Reiter

File No.: 25GPAR075JL

Property Address: 22 Poinsettia Dr

Case No.: Reiter

City: Deland

State: FL

Zip: 32724

April 2025: -1.5%

All adjustments have been market-supported and result in the narrowest range of adjusted sales prices.

The adjustment for the contributory value of additional land area is based on \$1.50 per square foot for site differences greater than 2,000 square feet, as evidenced by market reaction.

Market reaction and adjustments account for the condition of homes relative to their actual age, providing a more precise reflection of their contributory value.

Reasonable exposure time for the subject is estimated at under 90 days based on the median marketing time of 27 homes sold within the neighborhood over the past six months, which is 42 days. The average days on market for homes during the same period is 63 days, which also supports this exposure time estimate.

Seller concessions of 2.5% or less are typical with no market response identified or adjustments made for that factor. These are customary within the market.

The market reaction for bedroom is estimated at \$10,000.

The adjustments for bath count is estimated at \$12,000.

Minor recommended repairs are considered within the estimated value of the subject and reflected in condition adjustments or the lack thereof.

Comparable one sold outside six months due to being located on the subject street and lack of more recently sold comparables available. The comparable has superior quality adjusting \$12,500 for that factor. The subject also has a metal roof with interior upgrades although comparable one has a brick front elevation with more elaborate interior finishes including Jacuzzi tub. Comparable one is primarily original with limited updates with original bathrooms and dated flooring although the home has some updates to the kitchen adjusted \$20,000 for a much lower sample size of recent improvements.

Comparable two has much more elaborate quality construction adjusting \$12,500 for that factor. Variable has vaulted ceilings unlike the subject which has upgrades but has flat ceilings. Sale two has slightly inferior condition with less recommended maintenance although the home has less material updates throughout the property with an original kitchen and flooring and only newer vanities noted.

Comparable three sold within the past 90 days and supports current home values within the neighborhood and is a similar size three bedroom home with no recommended maintenance and repairs completed including interior and exterior paint throughout with a \$20,000 adjustment made for the comparable having a similar sample size of updates although being slightly newer with no recommended maintenance falling at the good condition rating. Comparable three only has a shingle roof although slightly more elaborate on the interior which appears to compete with the subject's quality due to the subject having a metal roof with no stucco on the exterior. The subject and comparable three have similar quality rating.

The subject has a slightly beneficial green area park view across the street adjusting \$5000 for that factor which is based on historical non competitive adjusted paired sales analysis and builder premiums for a similar quality view. This \$5000 adjustment is bracketed by comparables with a wooded view of a mixed use area (not conservation) with potential for future development which includes comparable 6 and 7.

The contributory value of a large screened rear porch is estimated at \$10,000 for the subject and the subject has a larger than typical front covered porch taken into consideration with an

## ADDENDUM

Client: Kimberly Reiter

File No.: 25GPAR075JL

Property Address: 22 Poinsettia Dr

Case No.: Reiter

City: Deland

State: FL

Zip: 32724

adjustments made as well.

All sales share the same influences in terms of location and utility and provide a reliable indication of final value.

MLS pages for the subject and/or comparables are not provided due to the appraiser's lack of knowledge regarding copyright laws associated with providing copyrighted materials.

### Predominant Value Analysis

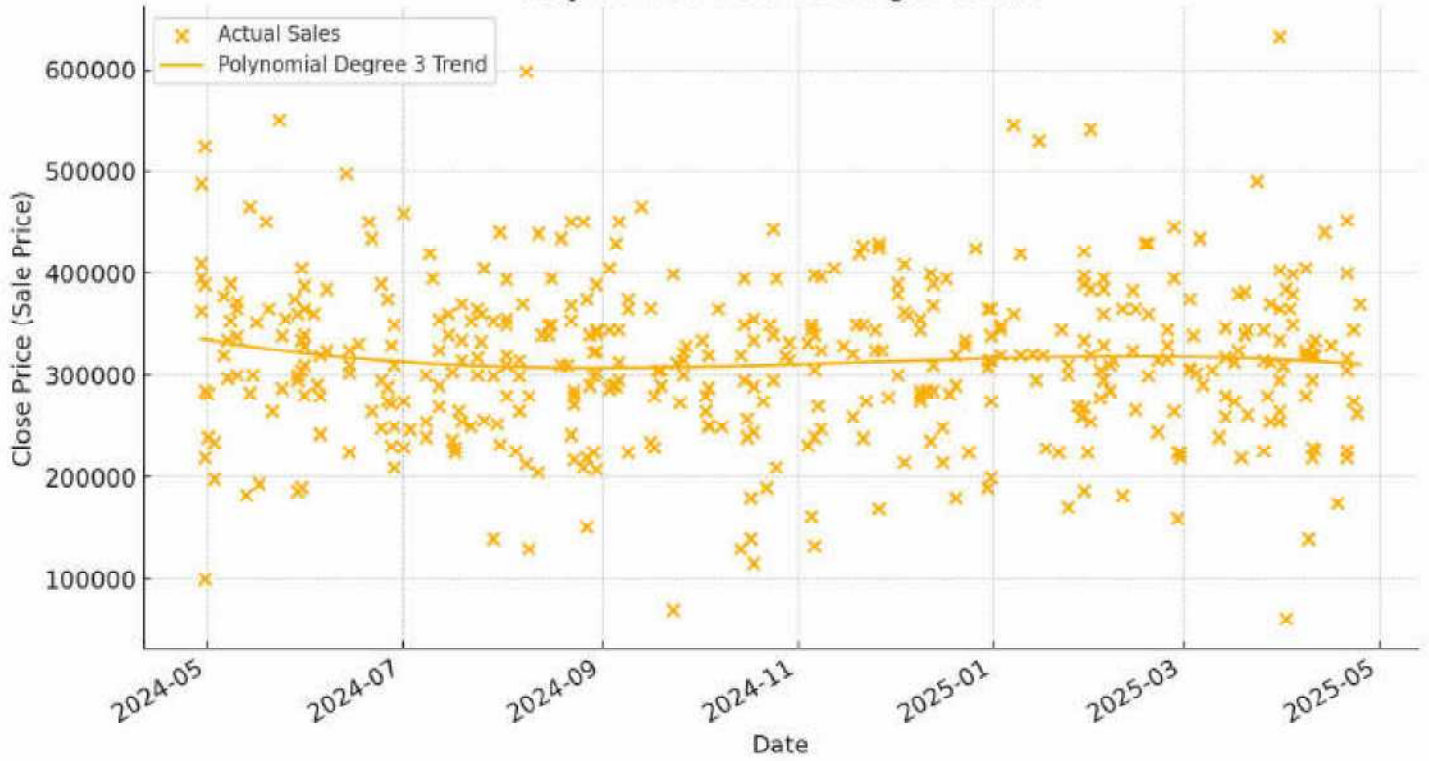
The estimated value of the subject is more than 10% below the predominant value for the neighborhood due to the subject being smaller and older than many homes within the neighborhood. However, the subject is not an under-improvement, and this does not adversely affect its marketability.

MARKET TREND ILLUSTRATION - 32701 (ISOLATED)

Client: Kimberly Reiter  
Property Address: 22 Poinsettia Dr  
City: Deland

File No.: 25GPAR075JL  
Case No.: Reiter  
State: FL  
Zip: 32724

12-Month Home Sales Trend - Deland, FL  
Polynomial Trend Change: -7.6%



COMPARABLE DATA

Client: Kimberly Reiter	File No.: 25GPAR075JL
Property Address: 22 Poinsettia Dr	Case No.: Reiter
City: Deland	State: FL Zip: 32724

Property Type is 'Residential' Status is 'Active' 04/29/2025 to 05/30/2023 Status is 'Sold' 04/29/2025 to 05/30/2023 Property Style is 'Single Family Residence' Latitude, Longitude is within 1.00 mi of 22 Poinsettia Dr, DeLand, FL 32724, USA State is 'Florida' Heated Area is 1448 to 2172 Year Built is 1900 to 2007

Inventory Analysis	Prior 7-12 Months (04/29/2024-10/26/2024)	Prior 4-6 Months (10/27/2024-01/26/2025)	Current - 3 Months (01/27/2025-04/29/2025)
Total # of Comparable Sales (Settled)	10	2	7
Absorption Rate (Total Sales/Months)	1.67	0.67	2.33
Total # of Comparable Active Listings	3	4	8
Months of Housing Supply (Lst/Ab. Rate)	1.80	6.00	3.43
Median Sale & List Price DOM	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months
Median Comparable Sale Price	\$317,500	\$381,250	\$382,000
Median Comparable Sales DOM	13	18	74
Median Comparable List Price (Listings Only)	\$389,999	\$1,092,500	\$371,500
Median Comparable Listings DOM (Listings Only)	106	141	61
Median Sale Price / Median List Price %	97.69%	99.67%	109.14%

\*The total number of Comparable Active Listings is based on listings that were On Market on the end date of the specified time periods above.

 Market Analysis

Minimum, Maximum, Average, & Median statistics results are calculated by column, not by row.

**Status: Sold (19)**

	Beds	Baths	SqFt Heated	List Price	LP / SqFt	Close Price	SP / SqFt	Days to Contract
<b>Min</b>	3	2	1,490	\$245,000	\$157.45	\$245,000	\$157.45	2
<b>Max</b>	4	3	2,148	\$435,000	\$252.76	\$417,000	\$242.30	165
<b>Avg</b>	3	2	1,765	\$345,457	\$196.53	\$339,263	\$192.71	46
<b>Median</b>	3	2	1,745	\$345,000	\$203.14	\$340,000	\$198.85	26

**SUBJECT PROPERTY PHOTO ADDENDUM**

Client: Kimberly Reiter	File No.: 25GPAR075JL
Property Address: 22 Poinsettia Dr	Case No.: Reiter
City: Deland	State: FL Zip: 32724



**FRONT VIEW OF  
SUBJECT PROPERTY**

Appraised Date: April 29, 2025  
Appraised Value: \$ 350,000



**REAR VIEW OF  
SUBJECT PROPERTY**



**STREET SCENE**

Client: Kimberly Reiter	File No.: 25GPAR075JL
Property Address: 22 Poinsettia Dr	Case No.: Reiter
City: Deland	State: FL Zip: 32724



PARK VIEW



COVERED PORCH



SIDE VIEW



SIDE VIEW / HVAC



REAR VIEW 2



SIDE VIEW

Client: Kimberly Reiter	File No.: 25GPAR075JL
Property Address: 22 Poinsettia Dr	Case No.: Reiter
City: Deland	State: FL Zip: 32724



REAR VIEW 3



SCREENED PORCH



SCREENED PORCH VIEW 2



SIDE VIEW



LIVING ROOM / SITTING AREA



BONUS ROOM

Client: Kimberly Reiter	File No.: 25GPAR075JL
Property Address: 22 Poinsettia Dr	Case No.: Reiter
City: Deland	State: FL Zip: 32724



BONUS ROOM VIEW 2 / FIREPLACE



DINING ROOM



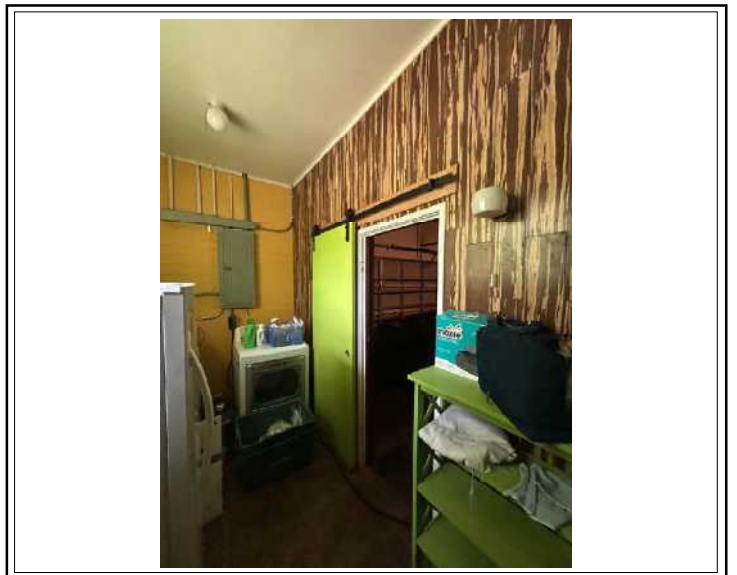
KITCHEN - UPDATED



KITCHEN VIEW 2



BUILT IN DESK

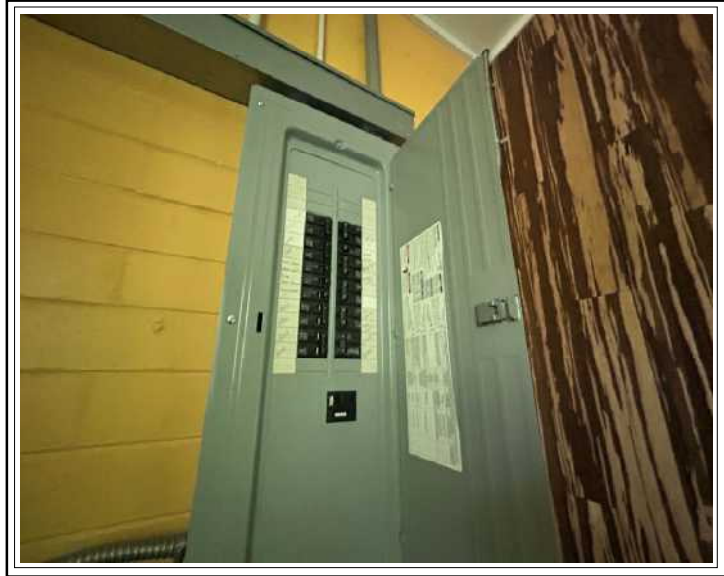


UTILITY ROOM

Client: Kimberly Reiter	File No.: 25GPAR075JL
Property Address: 22 Poinsettia Dr	Case No.: Reiter
City: Deland	State: FL Zip: 32724



UTILITY ROOM VIEW 2 / WATER HEATER



ELECTRICAL PANEL - NEWER



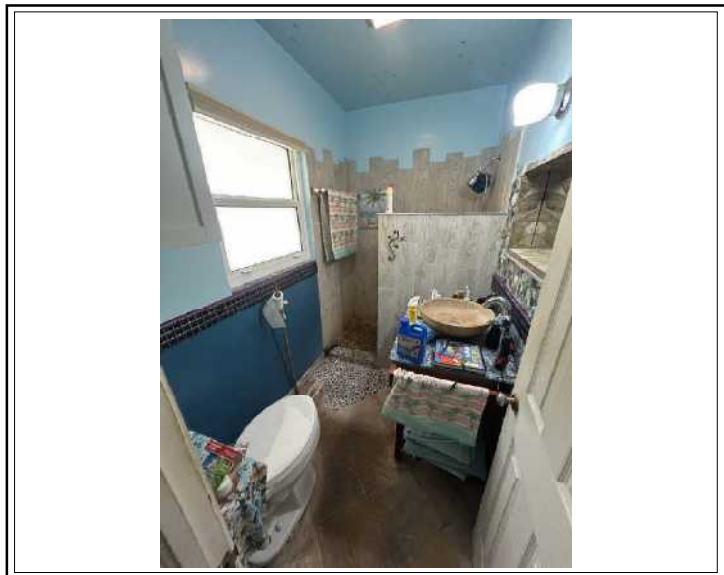
GARAGE



ELECTRICAL PANEL - NEWER



HVAC



FULL BATH - REMODELED

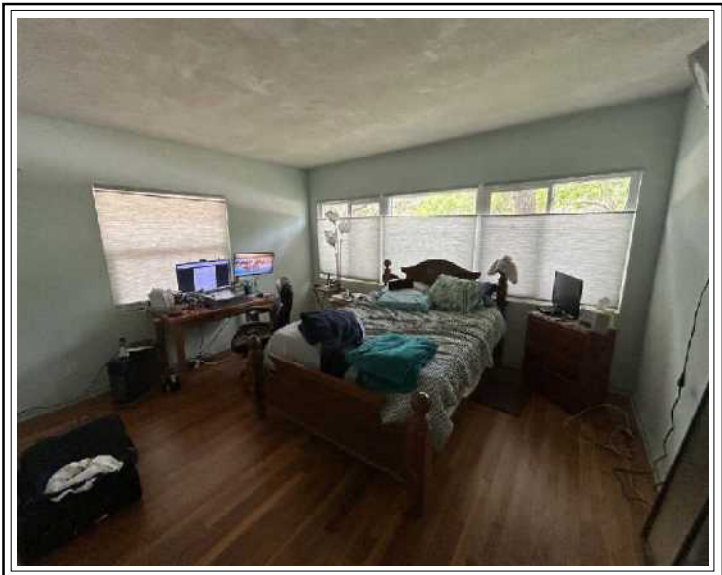
Client: Kimberly Reiter	File No.: 25GPAR075JL
Property Address: 22 Poinsettia Dr	Case No.: Reiter
City: Deland	State: FL Zip: 32724



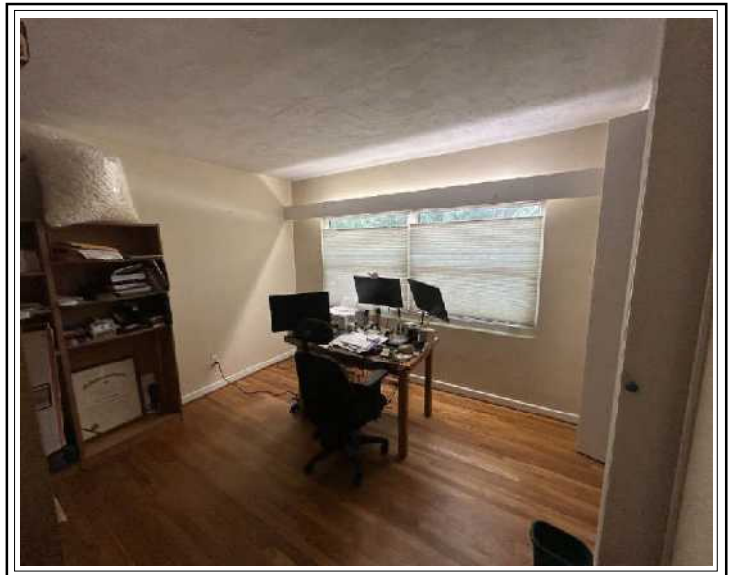
FULL BATH VIEW 2



FULL BATH VIEW 3



BEDROOM



BEDROOM



MASTER BEDROOM



8' CLOSET DOORS - BEDROOMS

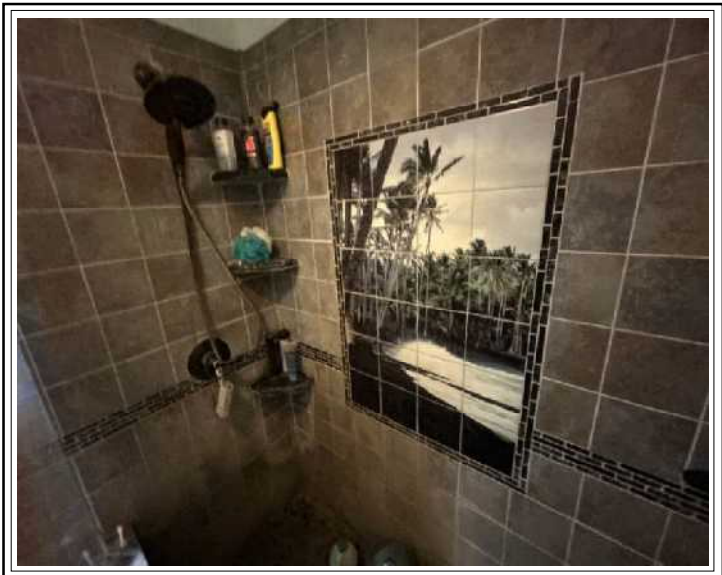
Client: Kimberly Reiter	File No.: 25GPAR075JL
Property Address: 22 Poinsettia Dr	Case No.: Reiter
City: Deland	State: FL Zip: 32724



MASTER BATH



MASTER BATH



UPGRADE - CUSTOM TILE



DEFECTIVE PAINT EXAMPLE



PRESSURE WASH / PAINT EXAMPLE



MINOR DECAY (FORMER LEAK - REPAIRED)

Client: Kimberly Reiter	File No.: 25GPAR075JL
Property Address: 22 Poinsettia Dr	Case No.: Reiter
City: Deland	State: FL Zip: 32724



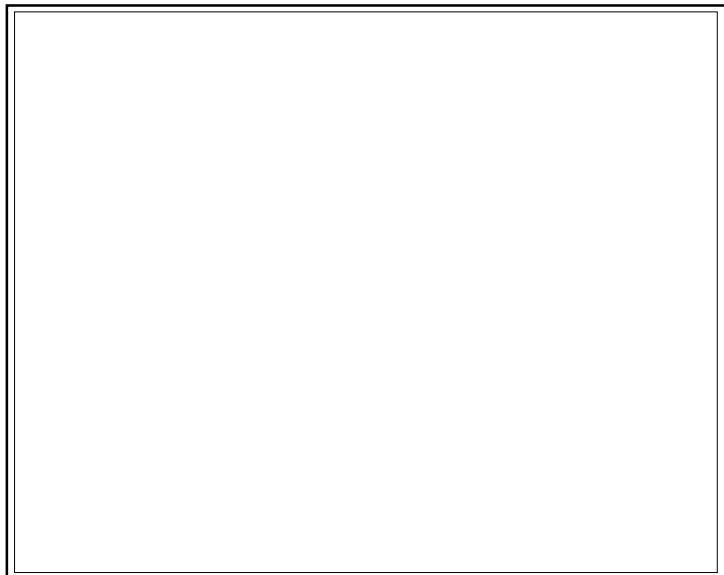
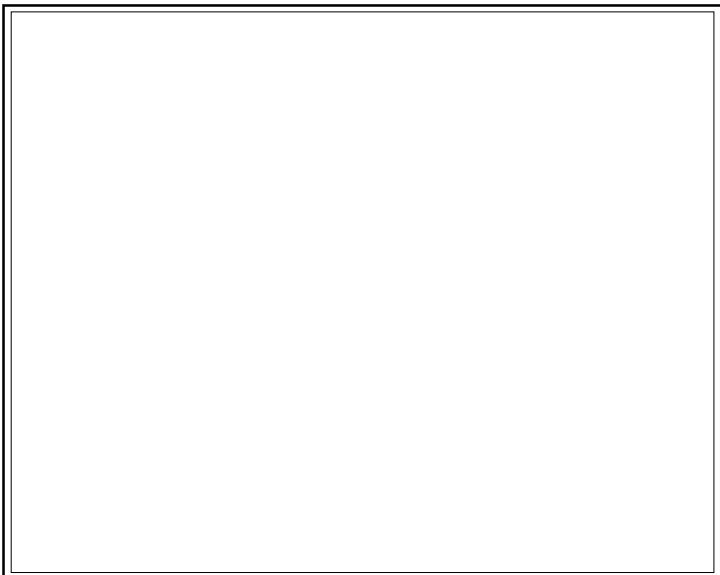
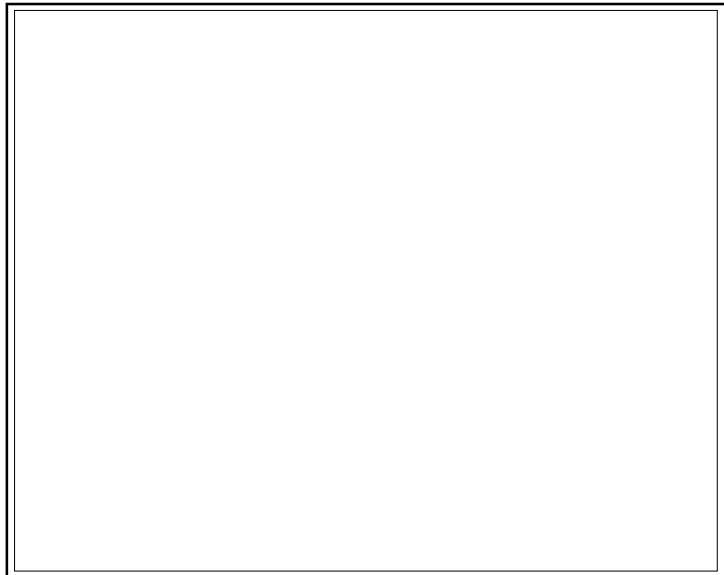
PRESSURE CLEAN / PAINT / SEAL CRACKS



REMOVE DEBRIS / GROWTH



SEAL CRACKS

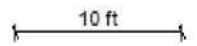
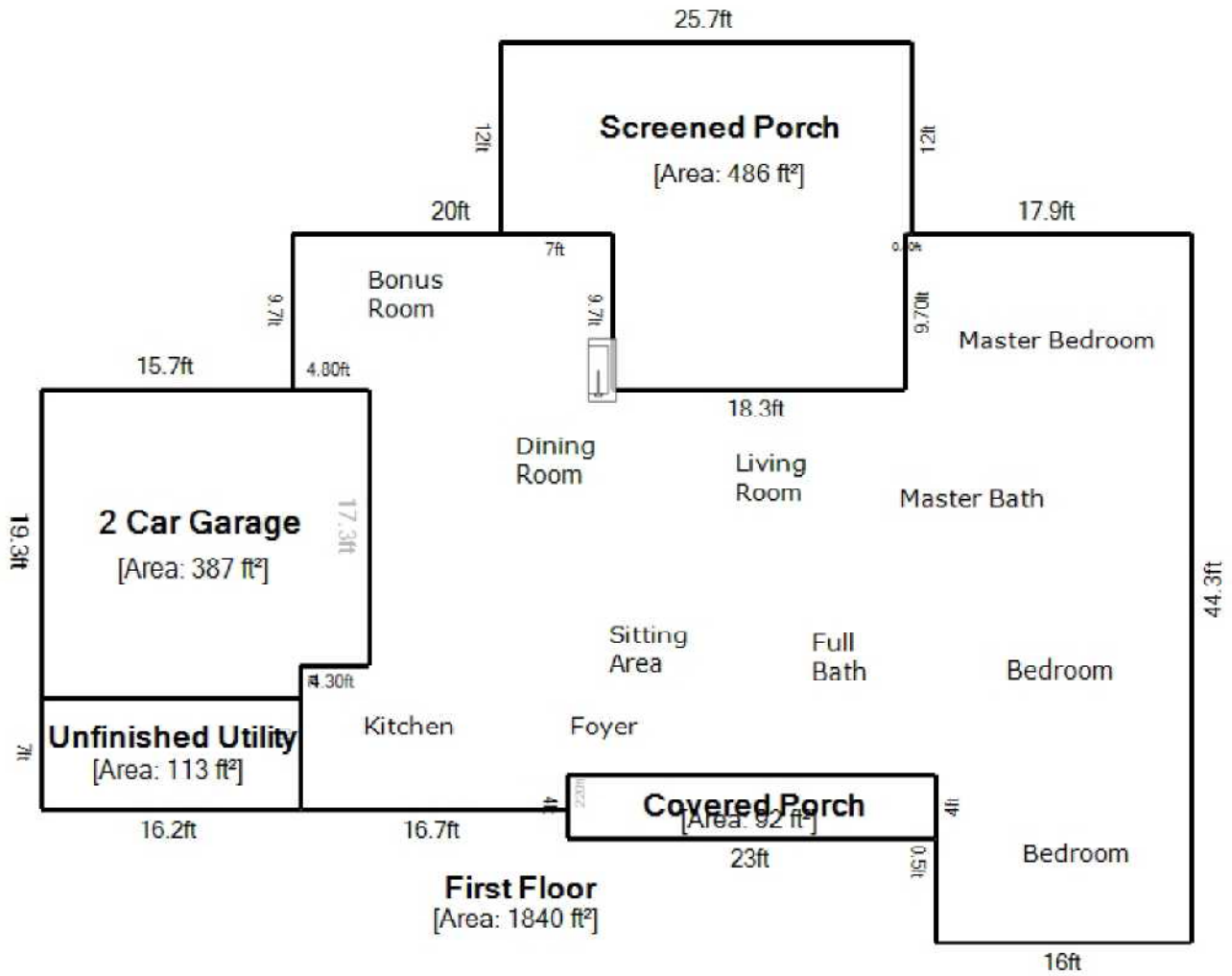


FLOORPLAN SKETCH

Client: Kimberly Reiter  
 Property Address: 22 Poinsettia Dr  
 City: Deland

File No.: 25GPAR075JL  
 Case No.: Reiter  
 State: FL  
 Zip: 32724

Sketch



Living Area		Area Calculation		
First Floor	1840.35 ft <sup>2</sup>	First Floor		x 1.00 = 1840.35 ft <sup>2</sup>
<b>Nonliving Area</b>				
2 Car Garage	387.05 ft <sup>2</sup>	10.5ft x 16ft	x 1.00 =	168 ft <sup>2</sup>
Unfinished Utility	113.4 ft <sup>2</sup>	4.30ft x 9ft	x 1.00 =	38.70 ft <sup>2</sup>
Covered Porch	92 ft <sup>2</sup>	9.7ft x 20ft	x 1.00 =	194 ft <sup>2</sup>
Screened Porch	485.91 ft <sup>2</sup>	2.20ft x 12.4ft	x 1.00 =	27.28 ft <sup>2</sup>
<b>Total Living Area (rounded):</b>	<b>1840 ft<sup>2</sup></b>	33.5ft x 24.1ft	x 1.00 =	807.35 ft <sup>2</sup>
		17.9ft x 33.8ft	x 1.00 =	605.02 ft <sup>2</sup>

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Kimberly Reiter	File No.: 25GPAR075JL
Property Address: 22 Poinsettia Dr	Case No.: Reiter
City: Deland	State: FL Zip: 32724



COMPARABLE SALE #1

30 Poinsettia Dr  
Deland, FL 32724  
Sale Date: s09/24;c08/24  
Sale Price: \$ 315,000



COMPARABLE SALE #2

209 Brevity Ln  
Deland, FL 32724  
Sale Date: s12/24;c11/24  
Sale Price: \$ 362,500



COMPARABLE SALE #3

4 Reyes Rd  
Deland, FL 32724  
Sale Date: s01/25;c12/24  
Sale Price: \$ 390,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Kimberly Reiter	File No.: 25GPAR075JL
Property Address: 22 Poinsettia Dr	Case No.: Reiter
City: Deland	State: FL Zip: 32724



COMPARABLE SALE #4

17 Poinsettia Dr  
Deland, FL 32724  
Sale Date: s10/24;c09/24  
Sale Price: \$ 340,000



COMPARABLE SALE #5

2650 N Woodland Blvd  
Deland, FL 32724  
Sale Date: s08/24;c07/24  
Sale Price: \$ 299,000



COMPARABLE SALE #6

2 Poinsettia Dr  
Deland, FL 32724  
Sale Date: s02/25;c01/25  
Sale Price: \$ 245,000

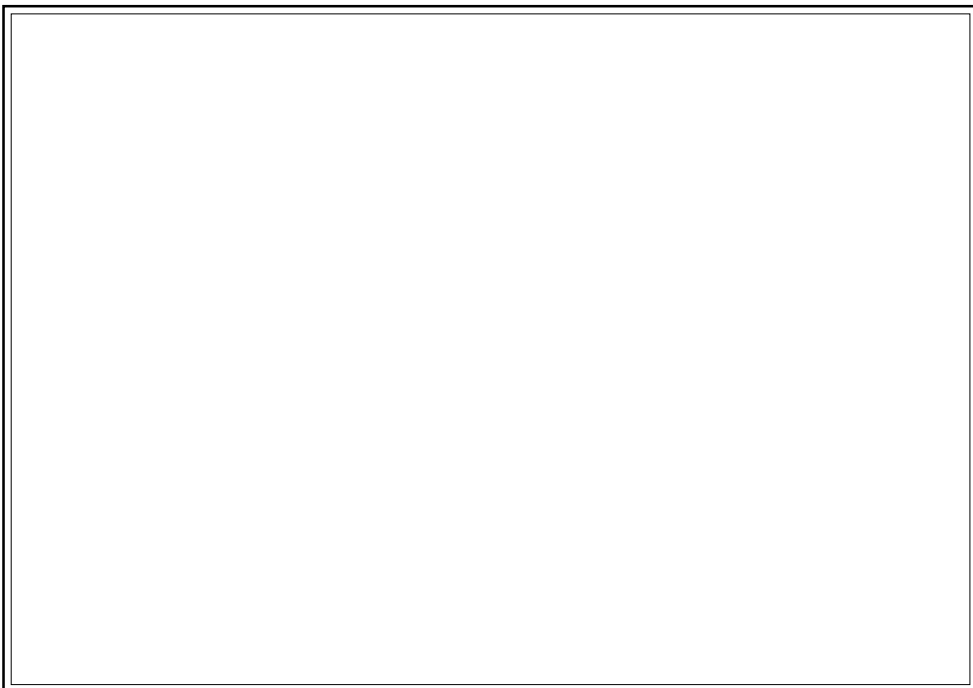
COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Kimberly Reiter	File No.: 25GPAR075JL
Property Address: 22 Poinsettia Dr	Case No.: Reiter
City: Deland	State: FL Zip: 32724



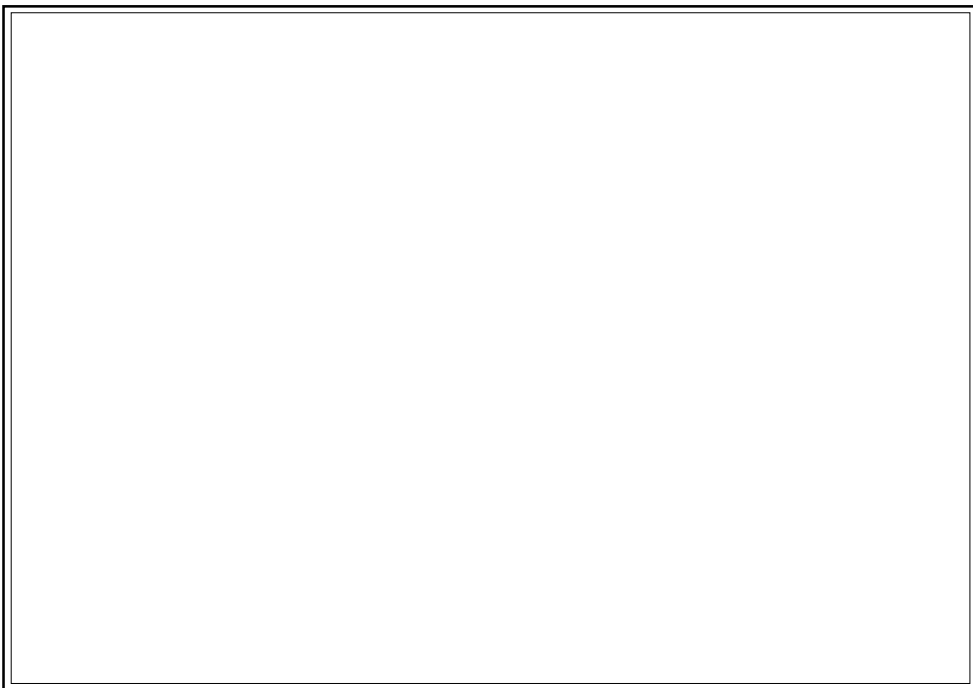
COMPARABLE SALE #7

32 Virginia Ave  
Deland, FL 32724  
Sale Date: Active  
Sale Price: \$ 329,000



COMPARABLE SALE #8

Sale Date:  
Sale Price: \$



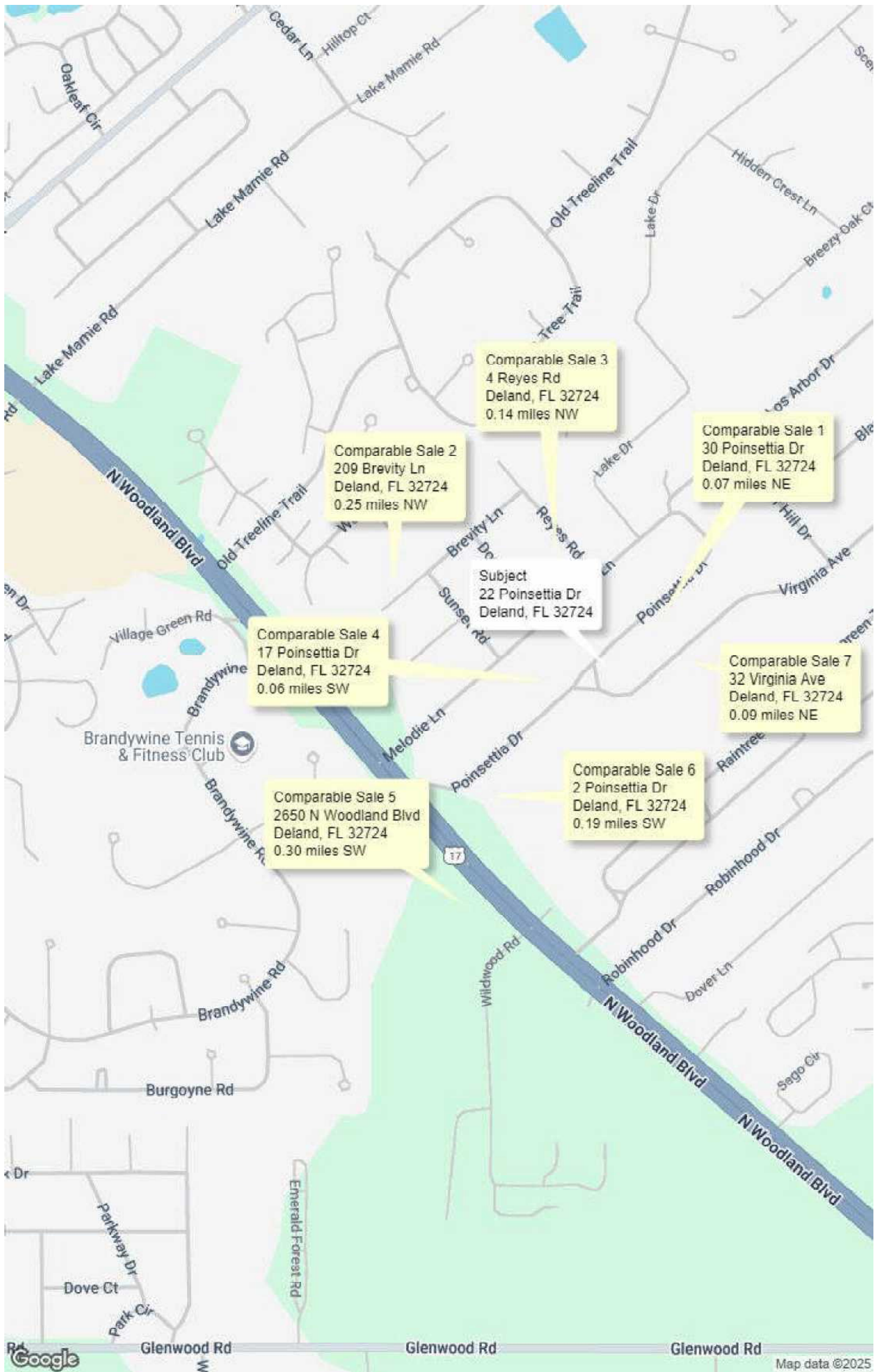
COMPARABLE SALE #9

Sale Date:  
Sale Price: \$

LOCATION MAP

Client: Kimberly Reiter  
Property Address: 22 Poinsettia Dr  
City: Deland

File No.: 25GPAR075JL  
Case No.: Reiter  
State: FL  
Zip: 32724



FLOOD MAP

Client: Kimberly Reiter  
Property Address: 22 Poinsettia Dr  
City: Deland

File No.: 25GPAP075JL  
Case No.: Reiter  
State: FL  
Zip: 32724



**FLOOD INFORMATION**

Community: VOLUSIA COUNTY  
Property is NOT in a FEMA Special Flood Hazard Area  
Map Number: 12127C0455H  
Panel: 12127C0455  
Zone: X  
Map Date: 02-19-2014  
FIPS: 12127  
Source: FEMA DFIRM

**LEGEND**

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

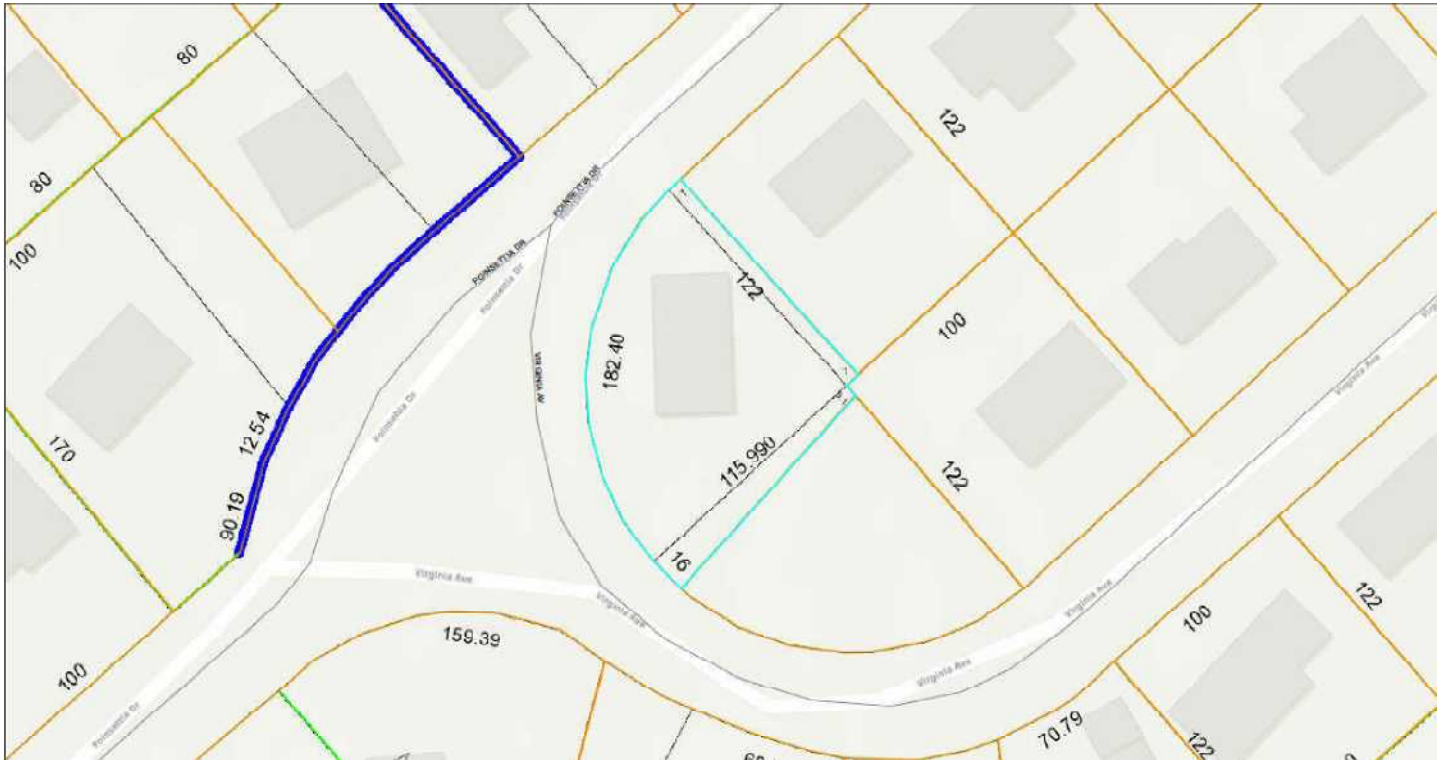
**Sky Flood™**

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.

PLAT MAP

Client: Kimberly Reiter  
Property Address: 22 Poinsettia Dr  
City: Deland

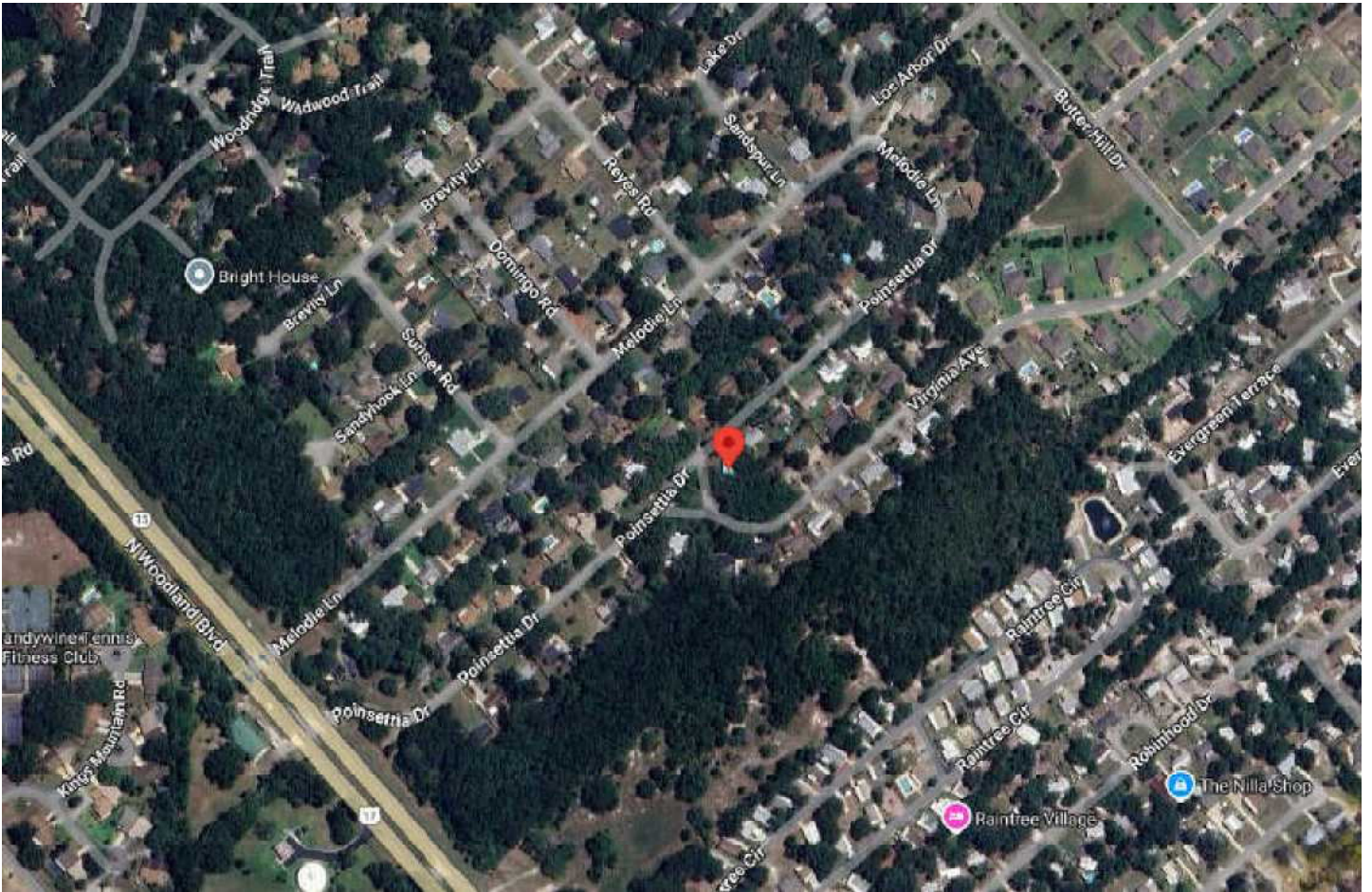
File No.: 25GPAR075JL  
Case No.: Reiter  
State: FL  
Zip: 32724



Aerial Map

Client: Kimberly Reiter  
Property Address: 22 Poinsettia Dr  
City: Deland

File No.: 25GPAR075JL  
Case No.: Reiter  
State: FL  
Zip: 32724



APPRAISER'S LICENSE

Client: Kimberly Reiter  
Property Address: 22 Poinsettia Dr  
City: Deland

File No.: 25GPAR075JL  
Case No.: Reiter  
State: FL  
Zip: 32724



Ron DeSantis, Governor

Melanie S. Griffin, Secretary



STATE OF FLORIDA  
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

FLORIDA REAL ESTATE APPRAISAL BD

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

**LUTHER, JOHN DAVID**

614 FOX HUNT CIR  
LONGWOOD FL 32750

LICENSE NUMBER: RD6165

EXPIRATION DATE: NOVEMBER 30, 2026

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

ISSUED: 09/06/2024

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.



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## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
02/28/2025

**THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.**

**IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).**

<b>PRODUCER</b> OREP - Organization of Real Estate Professionals Insurance Services, LLC 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115	<b>CONTACT NAME:</b> Lisa Cavanaugh <b>PHONE (A/C No. Ext):</b> 888-347-5273 <b>FAX (A/C No.):</b> 619-704-0793 <b>E-MAIL ADDRESS:</b> appraisers@orep.org <b>PRODUCER CUSTOMER ID #:</b>														
<b>INSURED</b>  John David Luther Accurate Appraisals of CFL 614 Fox Hunt Cir Longwood, FL 32750	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: left;">NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A: Accelerant National Insurance Company</td> <td>10220</td> </tr> <tr> <td>INSURER B:</td> <td></td> </tr> <tr> <td>INSURER C:</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </tbody> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Accelerant National Insurance Company	10220	INSURER B:		INSURER C:		INSURER D:		INSURER E:		INSURER F:	
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INSURER D:															
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INSURER F:															

**COVERAGES      CERTIFICATE NUMBER:      REVISION NUMBER:**

**THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.**

INSR LTR	TYPE OF INSURANCE	ADOL	SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	<b>GENERAL LIABILITY</b>						EACH OCCURRENCE \$
	<input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence) \$
							MED EXP (Any one person) \$
							PERSONAL & ADV INJURY \$
							GENERAL AGGREGATE \$
	GEN'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG \$
	<input type="checkbox"/> POLICY <input type="checkbox"/> PROJ <input type="checkbox"/> LOC						\$
	<b>AUTOMOBILE LIABILITY</b>						COMBINED SINGLE LIMIT (Ea accident) \$
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS						BODILY INJURY (Per accident) \$
	<input type="checkbox"/> SCHEDULED AUTOS						PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS						\$
	<input type="checkbox"/> NON-OWNED AUTOS						\$
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR						EACH OCCURRENCE \$
	<b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE						AGGREGATE \$
	<b>DEDUCTIBLE</b>						\$
	<b>RETENTION \$</b>						\$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>						WC STATUTORY LIMITS    OTHER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y/N						E.L. EACH ACCIDENT \$
	(Mandatory in NH) If yes, describe under SPECIAL PROVISIONS below						E.L. DISEASE - EA EMPLOYEE \$
							E.L. DISEASE - POLICY LIMIT \$
<b>A</b>	<b>ERRORS AND OMISSIONS / PROFESSIONAL LIABILITY</b>			NAX40PL100203-02	04/14/2025	04/14/2026	PERCLAIM: \$1,000,000 AGGREGATE: \$1,000,000

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)**  
 REAL ESTATE APPRAISER ERRORS AND OMISSIONS LIABILITY INSURANCE  
 RETROACTIVE DATE: 04/14/2007

<b>CERTIFICATE HOLDER</b>  Proof of Coverage	<b>CANCELLATION</b>  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE  ISAAC PECK <i>Isaac Peck</i>
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