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LIMITED-SCOPE REAL ESTATE MARKET VALUATION

Court	[__] Judicial Circuit, [Sample] County, Florida
Case style	Sample v. Sample
Prepared for	Client A & Client B, jointly
Intended use	Settlement discussions and attorney review

ESTIMATED MARKET VALUE — AS IS

$1,000,000

Reasonable range: $975,000 – $1,025,000

Indicated value as repaired: $1,035,000
Less cost to cure: ($32,760)
Effective date of value: September 18, 2026
$274 per heated sq ft (as is)

Subject Property

Address	1234 Sample Way, Anytown, FL	**Parcel ID**	[redacted]
Community	Gated golf & river community	**Owners of record**	[redacted]
Bed / Bath	5 bed / 3 full, 1 half	**Heated / Total sf**	3,653 / 3,811 (public records)
Lot	0.65 ac corner, oversized, preserve	**Year built**	2000, two-story, block/stucco
Garage	4-car attached	**Pool**	Heated pool + spa, screened
Flood zone	AE	**HOA / CDD**	Modest HOA / no CDD

Summary of Conclusion

Six closed sales from the subject's own community over roughly the past nine months were adjusted to the subject for size, lot, garage, flood zone, outdoor features and the subject's distinguishing items: a 2nd-floor guest suite, a whole-house standby generator, a full kitchen and bath remodel, laundry built-ins, a circular paver drive, a new tile roof, hurricane impact sliders, natural gas service and full exterior paint. Adjusted prices ranged from $855,000 to $1,160,100. Most weight went to Comp 6 (same street and flood zone) and Comp 5 (most recent sale; matches the subject's 5 bedrooms and 4-car garage). That gives an as-repaired value of $1,035,000. Deducting $32,760 for moisture-damaged floors, a ceiling leak, torn pool-cage screens, a rotted door and other deferred maintenance gives an as-is market value of $1,000,000.

> **Equity note (what a full report includes):** the title search, mortgages, home equity lines, special assessments and permit status are reviewed and reported. They don't change market value but may reduce net proceeds or delay a sale. Those pages are omitted from this sample.

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Scope of Work

Client(s)	Both parties, jointly (written Engagement Agreement)
Intended use	Settlement discussions and attorney review in connection with the clients' marital dissolution matter. Any other use requires written agreement.
Type of value	Current market value, as is, with an as-repaired indication for reference
Effective date	September 18, 2026 (within 10 days of the property walkthrough, per the Engagement Agreement)
Property walkthrough	September 12, 2026. Interior and exterior condition is based on the walkthrough and photographs (photo addendum included in full reports).
Data sources	Stellar MLS, county public records and building permits, two-owner title search, contractor repair quote
Comparable search	Closed sales in the subject's community over approximately the past nine months: single-family, 4+ bedrooms, similar size, era and construction. Six sales were selected and adjusted.
Approach	Sales comparison approach. Cost and income approaches were not developed: they aren't typical for owner-occupied single-family homes in this market and aren't needed for a credible result within this limited scope.
Chain of title	Reviewed from the owners' acquisition date, per the Engagement Agreement.

Assumptions & Limiting Conditions

- This is a real estate market valuation prepared by a licensed REALTOR®. It is not an appraisal performed under the Uniform Standards of Professional Appraisal Practice (USPAP).
- Square footage, lot size and year built are from public records and MLS and are assumed accurate. No survey or measurement was made.
- The cost to cure uses a contractor quote for the floors. Other repair amounts are estimates pending contractor bids and are marked on the Cost to Cure page. If actual bids differ, the as-is value changes dollar for dollar.
- The source of the floor moisture and ceiling stains has not been diagnosed. This valuation assumes no hidden structural, mold or plumbing problems beyond what is observed and estimated.
- Subject improvements are as reported by the owners and observed at the walkthrough. Permits on file are listed in full reports.
- Comparable data is from the MLS and is believed reliable but was not personally verified with the parties to each sale.
- Mortgages, liens, assessments and permit matters of record are reported for information only. They don't change market value and aren't deducted, but they may affect a sale and the net equity to be divided.
- The valuation reflects market conditions as of the effective date and shouldn't be relied on for any other date.

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Subject Property Description

Features that add value

- 2nd-floor guest suite: 2 bedrooms, full bath, kitchenette and its own laundry. Attached, no private entrance.
- Whole-house standby generator
- Full remodel of the kitchen and all bathrooms
- Laundry room with floor-to-ceiling built-in cabinetry
- Circular paver driveway with side drive to a side-entry garage
- New tile roof; two hurricane impact sliding doors
- Natural gas service; full exterior paint
- Oversized corner homesite on preserve
- Heated pool and spa with screen enclosure; 4-car garage

Condition issues (see Cost to Cure)

- Unexplained moisture damage to the hardwood floors (contractor quote obtained)
- Water stains on a 2nd-floor ceiling; leak source not identified
- Torn pool-cage screens, multiple panels
- Rotted exterior door (1)
- Other exterior deferred maintenance
- Flood zone AE: flood insurance typically required with a federally backed mortgage

Chain of Title, Records & Equity Matters (redacted in this sample)

In a full report this section reproduces the title search findings and explains how each item could affect a sale or the equity split. A typical review covers:

Item reviewed	Why it matters to the parties and counsel
Current vesting & prior deed	Confirms who holds title and flags record discrepancies to resolve before listing or a buyout.
Purchase & prior marketing history	Context for value and for any argument about the home's marketability.
Mortgages & modifications	Payoffs are usually the largest deduction from equity. Assumability (e.g., VA loans) can shape a buyout.
Home equity lines	Revolving balances can grow during a case; counsel may request a freeze on further draws.
Special assessments (e.g., PACE)	Paid through the tax bill and often required to be paid off at closing, reducing net proceeds.
Open, expired or missing permits	Can delay closing or require after-the-fact permits; affects how improvements are credited.
Taxes, exemptions & flood zone	Homestead and other exemptions reset on sale; flood insurance affects the buyer pool.

Items are flagged for the parties' and counsel's attention. They aren't legal advice, and balances and payoffs are not verified by the preparer.

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Sales Comparison Grid: Comparables 1–3

Feature	Subject	Comp 1	Adj.	Comp 2	Adj.	Comp 3	Adj.
Description	1234 Sample Way	Golf course + lake lot, nearby phase		Cul-de-sac, preserve side		Lake + preserve, renovated	
Sale price	n/a	$828,000		$840,000		$1,040,000	
Seller credit	n/a	None	–	$20,000	–$20,000	None	–
Sale date	Eff. 09/18/2026	07/12/2026	–	08/11/2026	–	06/02/2026	–
Days on market	n/a	130		77		6	
Heated sf	3,653	3,536	+$11,700	3,879	–$22,600	3,538	+$11,500
Bedrooms	5	4	+$8,000	4	+$8,000	4	+$8,000
Full baths	3	3	–	3	–	4	–$8,000
Half baths	1	1	–	1	–	0	+$4,000
Lot size (acres)	0.65	0.55	+$8,000	0.66	–$800	0.26	+$31,200
Garage spaces	4	3	+$8,000	3	+$8,000	3	+$8,000
Year built / stories	2000 / Two	2004 / Two		2002 / Two		2003 / Two	
Location / view	Corner, oversized, preserve	Fairway (rear) + lake (front)	–$16,000	Cul-de-sac, preserve + water	–$8,000	Lake + preserve	–$8,000
Flood zone	AE	X500	–$16,000	X	–$16,000	X	–$16,000
Heated spa	Yes	Yes	–	Yes	–	Yes	–
Outdoor kitchen	No	Yes	–$12,000	Yes	–$12,000	Yes	–$12,000
2nd-floor guest suite	Yes: 2 BR, bath, kitchenette, laundry	None	+$20,000	None (media room)	+$20,000	None (bonus room)	+$20,000
Standby generator	Yes (whole-house)	No	+$12,000	No	+$12,000	No	+$12,000
Kitchen & baths	Full remodel (owner-reported)	Remodeled	–	Not stated as remodeled	+$30,000	Remodeled	–
Roof	New tile	Tile, age not stated	+$8,000	New roof	–	New tile roof	–
Hurricane impact sliders	Yes (2)	No	+$6,400	No	+$6,400	No	+$6,400
Natural gas service	Yes	Yes	–	Yes	–	Yes	–
Exterior paint	Yes, full	Not stated	+$4,000	Recent	–	Recent	–
Driveway / parking	Circular paver + side drive	Circular driveway	–	Standard	+$6,000	Standard	+$6,000
Laundry room built-ins	Yes, floor-to-ceiling	None noted	+$4,000	None noted	+$4,000	None noted	+$4,000
Overall finishes / condition	Fully remodeled (damage → cost to cure)	Fully remodeled	–	Well maintained	–	Extensively renovated	–
Net adjustment			**+$46,100**		**+$15,000**		**+$67,100**
Net / gross adjustment %			**5.6% / 16.2%**		**1.8% / 20.7%**		**6.5% / 14.9%**
ADJUSTED SALE PRICE			**$874,100**		**$855,000**		**$1,107,100**
Weight in reconciliation			**10.0%**		**10.0%**		**12.5%**

Adjustments are made to each comparable: a plus means the comp is inferior to the subject, a minus means it is superior. Rates and their basis are on the Adjustment Rates page. In full reports, comparable addresses, MLS numbers and photos are shown.

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Sales Comparison Grid: Comparables 4–6

Feature	Subject	Comp 4	Adj.	Comp 5	Adj.	Comp 6	Adj.
Description	1234 Sample Way	Lake view, oversized garage		Most recent sale; dated interior		Same street & flood zone; renovated	
Sale price	n/a	$1,160,000		$887,200		$1,100,000	
Seller credit	n/a	None	–	$28,800	–$28,800	None	–
Sale date	Eff. 09/18/2026	04/26/2026	–	08/29/2026	–	04/05/2026	–
Days on market	n/a	167		28		5	
Heated sf	3,653	3,784	–$13,100	4,007	–$35,400	3,588	+$6,500
Bedrooms	5	4	+$8,000	5	–	4	+$8,000
Full baths	3	4	–$8,000	4	–$8,000	5	–$16,000
Half baths	1	1	–	0	+$4,000	1	–
Lot size (acres)	0.65	0.48	+$13,600	0.49	+$12,800	0.41	+$19,200
Garage spaces	4	9	–$40,000	4	–	4	–
Year built / stories	2000 / Two	2004 / Two		2002 / One		1999 / One	
Location / view	Corner, oversized, preserve	Lake views	–$8,000	Interior / standard	–	Preserve + pond	–$4,000
Flood zone	AE	X/AE	–$8,000	X500	–$16,000	AE	–
Heated spa	Yes	Yes	–	No	+$8,000	Yes	–
Outdoor kitchen	No	Yes	–$12,000	Yes	–$12,000	No	–
2nd-floor guest suite	Yes: 2 BR, bath, kitchenette, laundry	Partial (bonus + bath)	+$12,000	None	+$20,000	None	+$20,000
Standby generator	Yes (whole-house)	No	+$12,000	No	+$12,000	No	+$12,000
Kitchen & baths	Full remodel (owner-reported)	Upgraded	–	Dated (original)	+$60,000	Remodeled	–
Roof	New tile	New tile roof	–	Tile, age not stated	+$8,000	New shingle roof	+$4,000
Hurricane impact sliders	Yes (2)	No	+$6,400	No	+$6,400	No	+$6,400
Natural gas service	Yes	No	+$4,000	No	+$4,000	Yes	–
Exterior paint	Yes, full	Recent	–	Not stated	+$4,000	Recent	–
Driveway / parking	Circular paver + side drive	Circular paver drive	–	Standard	+$6,000	Oversized paver drive	–
Laundry room built-ins	Yes, floor-to-ceiling	None noted	+$4,000	None noted	+$4,000	None noted	+$4,000
Overall finishes / condition	Fully remodeled (damage → cost to cure)	Upgraded	–	New LVP only	–	Renovated	–
Net adjustment			**–$29,100**		**+$49,000**		**+$60,100**
Net / gross adjustment %			**-2.5% / 12.9%**		**5.5% / 28.1%**		**5.5% / 9.1%**
ADJUSTED SALE PRICE			**$1,130,900**		**$936,200**		**$1,160,100**
Weight in reconciliation			**12.5%**		**25.0%**		**30.0%**

Adjustments are made to each comparable: a plus means the comp is inferior to the subject, a minus means it is superior. Rates and their basis are on the Adjustment Rates page. In full reports, comparable addresses, MLS numbers and photos are shown.

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Reconciliation

Comparable	Sale date	Net sale price	Adjusted price	Gross adj.	Weight
Comp 1 – Golf course + lake lot, nearby phase	07/12/2026	$828,000	$874,100	16.2%	10.0%
Comp 2 – Cul-de-sac, preserve side	08/11/2026	$820,000	$855,000	20.7%	10.0%
Comp 3 – Lake + preserve, renovated	06/02/2026	$1,040,000	$1,107,100	14.9%	12.5%
Comp 4 – Lake view, oversized garage	04/26/2026	$1,160,000	$1,130,900	12.9%	12.5%
Comp 5 (primary) – Most recent sale; dated interior	08/29/2026	$858,400	$936,200	28.1%	25.0%
Comp 6 (primary) – Same street & flood zone; renovated	04/05/2026	$1,100,000	$1,160,100	9.1%	30.0%
Weighted indication (as repaired)			$1,034,740	rounded **$1,035,000**	
Less: cost to cure			($32,760)		
ESTIMATED MARKET VALUE, AS IS			**$1,000,000**	**range $975,000 – $1,025,000**	

Why the weighting. The adjusted prices fall into two groups. The dated or partly updated sales (Comps 1, 2, 5) adjust lower, and the renovated sales (Comps 3, 4, 6) adjust higher. Because the subject is fully remodeled but still carries unresolved leak and floor damage, it sits between the two. Comp 6 is the best location match (same street and AE flood zone) and gets 30%. Comp 5 is the most recent sale and the best physical match (5 bedrooms, 4-car garage) and gets 25%. The other four share 45%. The reasonable range is ±2.5% around the as-is conclusion.

Adjustment Support

Paired sales: premium for updating (compared with dated Comp 5)

Updated comparable	Sale date	Updated comp*	Dated comp*	Indicated premium
Comp 1	07/12/2026	$874,100	$876,200	–$2,100
Comp 3	06/02/2026	$1,107,100	$876,200	$230,900
Comp 6	04/05/2026	$1,160,100	$876,200	$283,900
Median indicated premium				**$230,900**

*Adjusted price with the kitchen/bath and overall-finish adjustments backed out, so both homes are compared at the subject's other characteristics. The grid uses a conservative $60,000 for the subject's full kitchen/bath remodel vs. a dated comp. The wide spread reflects a small sample with differences in sale date and micro-location; the weighting toward Comp 6 captures more of the indicated premium.

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Adjustment Rates & Basis

Item	Rate	Basis
Heated living area	$100/sf	Typical contributory value of extra area, well below average $/sf
Bedroom / full bath / half bath	$8,000 / $8,000 / $4,000	Contributory value. Bedrooms kept modest because area is adjusted separately.
Lot size / garage space	$80,000/ac · $8,000	Oversized homesites and extra garage bays command a premium in this community
2nd-floor guest suite	$20,000	No comparable has one. Without a private entrance it isn't separately rentable, so it's valued for functional (multigenerational) utility, well below build cost. 60% credit to Comp 4's partial suite.
Whole-house standby generator	$12,000	No comparable has one. Contributory value well below installed cost.
Flood zone AE vs. X	$16,000	Higher insurance cost in AE. The AE comp sold highest, so the discount here appears limited. A flood insurance quote is recommended.
Full kitchen & bath remodel	$60,000	Full credit vs. dated comps, half where updates aren't documented, none vs. remodeled comps.
Circular paver drive / laundry built-ins	$6,000 / $4,000	Credited only vs. comps without comparable features.
Impact sliders / gas / exterior paint	$6,400 / $4,000 / $4,000	Contributory, cost-based amounts. Gas credit applies only where the comp's MLS shows no gas service.
Outdoor kitchen / heated spa	$12,000 / $8,000	Subject has no outdoor kitchen; it does have a heated spa.
Market conditions	0.0%/mo	A time trend can't be separated from condition in this sample.

Cost to Cure: Damage & Deferred Maintenance

Item	Amount	Status	Source / note
Hardwood floors: moisture damage (remove, seal slab, replace)	$21,960	Contractor quote	Flooring contractor quote. Excludes floor prep (TBD). Moisture source not yet identified.
Floor prep fees (TBD per contractor)	$0	Estimate, bid pending	Listed as TBD on the quote. Entered when known.
2nd-floor ceiling water stains: leak diagnosis + drywall/paint	$2,800	Estimate, bid pending	Leak source (roof vs. AC/plumbing) unknown.
Pool cage: torn screens, rescreen	$5,200	Estimate, bid pending	Partial vs. full rescreen to be bid.
Rotted exterior door: replace/repair	$1,600	Estimate, bid pending	One exterior door.
Other exterior deferred maintenance	$1,200	Estimate, bid pending	Soffit/fascia per walkthrough photo.
Total cost to cure	**$32,760**		

> Highlighted amounts are estimates. When contractor bids come in, the as-is value changes dollar for dollar: as repaired $1,035,000 less the actual cost to cure. Fixing visible damage before listing would likely recover more than its cost, because buyers tend to discount visible damage and unknown leak sources more heavily than the repair cost.

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What a Full Report Also Includes

- Comparable Sales page: photo card for each comp with sale data, adjusted price and notes
- Subject Photo Addendum: captioned walkthrough photos, with condition items highlighted
- Title & Record Matters: findings from the title search and their possible impact on sale and equity split
- Appendix A: the supporting Excel workbook (adjustment grid, paired-sales support, rates, cost to cure), so every figure can be traced to its source
- Appendix B: title search documents as received

Disclosure & Certification

Comparable sales were pulled from within the subject's own community and limited to closed sales from approximately the past nine months with 4+ bedrooms and similar size, era and style of construction. Adjustment amounts are market-based estimates by the preparer and are documented in this report and in the supporting workbook.

This report was prepared for the intended use stated in the Scope of Work. It is a real estate market valuation by a licensed REALTOR® and is not an appraisal under USPAP. It shouldn't be used for lending purposes. Testimony, depositions, rebuttal analysis and supplemental reports aren't included and require a separate written agreement.

The preparer certifies that, to the best of her knowledge: the statements of fact in this report are true and correct; the analyses and conclusions are her own impartial opinions, limited only by the stated assumptions and limiting conditions; she has no present or prospective interest in the property; and her compensation isn't contingent on the value reported or on the outcome of the matter.

Amanda Reichert, REALTOR® , Certified Divorce Real Estate Expert®
Florida Real Estate License No. SL3520387

[Signature and date omitted in sample]

> **Request a valuation:** Amanda Reichert dba THE DIVORCE CONNECTION™ · Fine Properties · M: 603.377.0281 · O: 941.782.0000 · Amanda@Home4SaleFL.com · 5220 Paylor Lane, Sarasota, FL 34240 · Home4SaleFL.com

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