

RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION



Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834



Felten Property Assessment Team

866.568.7853 | www.fpat.com

RECAPITULATION OF MITIGATION FEATURES For 129 Camphor Cir, Units A-H

1. Building Code: Unknown or does not meet the requirements of Answer A or B

Comments: The year of construction was verified as 1986 per Pinellas County

Property Appraiser.

2. Roof Covering: FBC Equivalent

Comments: The roof covering was replaced in 2019. The roof permits were confirmed

and the permit numbers are 201900915 and 201900916. This roof was verified as meeting the building code requirements outlined on the

mitigation affidavit.

3. Roof Deck Attachment: Level C

Comments: Inspection verified 7/16" OSB roof deck attached with 8d nails at a

minimum 6" on the edge & 6" in the field.

4. Roof to Wall Clips

Attachment:

Comments: Inspection verified hurricane clips fastened with a minimum of three

nails.

5. Roof Geometry: Hip Roof

Comments: Inspection verified a hip roof shape.

6. SWR: No

Comments: At the time of inspection, no SWR was verified.

7. Opening Protection: None or Some Glazed Openings

Comments: Inspection verified no opening protection.

Address Verification



Exterior Elevation







Exterior Elevation



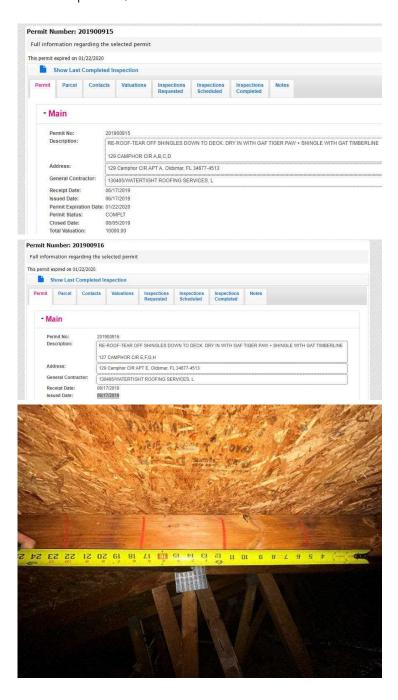
Exterior Elevation



Exterior Elevation





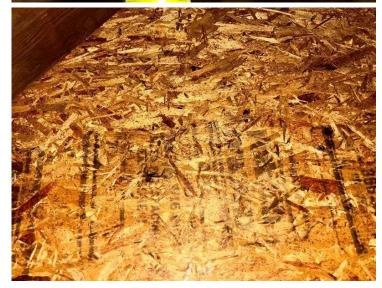


Roof Permit Information

Roof Construction







Roof Construction













Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date: 9/19/2023 Owner Information Owner Name: The Gardens Of Forest Lakes Condominium Association, Inc. Address: 129 Camphor Cir, Units A-H City: Oldsmar Zip: 34677 Work Phone: (727) 726-8000				
Inspection Date: 9/19/2023				
Owner Information				
Owner Name: The Gardens Of Forest Lake	s Condominium Association, Inc.	Contact Person: David Fedash		
Address: 129 Camphor Cir, Units A-H		Home Phone:		
City: Oldsmar	Zip: 34677	Work Phone: (727) 726-8000		
County: Pinellas		Cell Phone:		
Insurance Company:		Policy #:		
Year of Home: 1986	# of Stories: 2	Email: Dfedash@ameritechmail.com		

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1.	Building Code: Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in
	the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
[]	A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after
	3/1/2002: Building Permit Application Date (MM/DD/YYYY)
[]	B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built For homes built in 1994, 1995, and 1996
	provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY)//
[X	C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
[X] 1. Asphalt/Fiberglass Shingle	6/17/2019		2019	
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".
- 3. Roof Deck Attachment: What is the weakest form of roof deck attachment?
- [] A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- [] B. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field.-OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- [X] C. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

Inspectors Initials Property Address 129 Camphor Cir, Units A-H, Oldsmar

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182 psf.	
	zk.
[] G. No attic access.	
5 feet of the inside or outside corn	
182 psf. 182 psf. 182 psf. 183 psf. 184 psf. 184 psf. 185 psf. 185 psf. 184 psf. 185 psf.	ll, or
[] Metal connectors	s that do not meet the minimal conditions or requirements of B, C, or D
Minimal conditions to qualify for	or categories B, C, or D. All visible metal connectors are:
[X]Attached to the the blocking	wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from
[X] B. Clips	
[] Metal connectors	s with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nai
minimum of 2	
beam, on either sid minimum of 2 nail [] Metal connectors both sides, and is so [] E. Structural Anchor bolts structu	e of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a is on the front side, and a minimum of 1 nail on the opposing side, or is consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on ecured to the top plate with a minimum of three nails on each side.
[] H. No attic access	
[X] A. Hip Roof Hip roof v	with no other roof shapes greater than 10% of the total roof system perimeter.
[] B. Flat Roof Roof on a	building with 5 or more units where at least 90% of the main roof area has a roof slope of less
[] A. SWR (also called Sealed Roof sheathing or foam adhesive from water intrusion in the early B. No SWR.	Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling

or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least

Inspectors Initials Froperty Address 129 Camphor Cir, Units A-H, Oldsmar

7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

	Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each		Glazed Openings					
openi form	ng type. Check only one answer below (A thru X), based on the weakest of protection (lowest row) for any of the Glazed openings and indicate eakest form of protection (lowest row) for Non-Glazed openings.	Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors	
N/A	Not Applicable- there are no openings of this type on the structure		X	X	Χ		Χ	
Α	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)							
В	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)							
С	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007							
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance							
N	Opening Protection products that appear to be A or B but are not verified							
IV	Other protective coverings that cannot be identified as A, B, or C							
Х	No Windborne Debris Protection	Χ				Χ	·	

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
 - Miami-Dade County PA 201, 202, and 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
 - American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 **and** ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
 - [] A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
 - ☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
 - [] A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- [] <u>B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)</u> All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
 - ASTM E 1886 <u>and</u> ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and ASTM E 1996 (Large Missile 2 to 4.5 lb.)
 - □ B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
 □ B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above
 □ B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

	C.1	All	Non-	·Glazed	openings	classified	l as A, I	B, or	C in t	he table	above,	or no	Non-G	lazed	openin	gs ex	cist
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- ☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above
- ☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

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[] N. Exterior Opening Protection (unverified shutter system) protective coverings not meeting the requirements of		
"B" with no documentation of compliance (Level N i		r systems that appear to meet Answer A or
☐ N.1 All Non-Glazed openings classified as Level A, B, C, or	N in the table above, or no No	on-Glazed openings exist
☐ N.2 One or More Non-Glazed openings classified as Level I table above	O in the table above, and no No	on-Glazed openings classified as Level X in the
☐ N.3 One or More Non-Glazed openings is classified as Leve	l X in the table above	
[X] X. None or Some Glazed Openings One or more Glazed	openings classified and Lev	vel X in the table above.
MITIGATION INSPECTIONS MUST B	EE CERTIFIED BY A QUA	LIFIED INSPECTOR.
Section 627.711(2), Florida Statutes, provi	des a listing of individuals	who may sign this form.
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984
Inspection Company: Felten Property Assessment Team		Phone: 866-568-7853
Qualified Inspector – I hold an active license as a:	(check one)	
☐ Home inspector licensed under Section 468.8314, Florida Statute: training approved by the Construction Industry Licensing Board a		
 □ Building code inspector certified under Section 468.607, Florida Section □ General, building or residential contractor licensed under Section 		
☐ Professional engineer licensed under Section 471.015, Florida Sta	itutes.	
☐ Professional architect licensed under Section 481.213, Florida Sta	itutes.	
☐ Any other individual or entity recognized by the insurer as posses verification form pursuant to Section 627.711(2), Florida Statutes		ons to properly complete a uniform mitigation
Individuals other than licensed contractors licensed under S		
under Section 471.015, Florida Statues, must inspect the str Licensees under s.471.015 or s.489.111 may authorize a dire		
experience to conduct a mitigation verification inspection.	or only 10, year will be because	ome requisite simily miss in suge, with
I, am a qualified inspector and I	personally performed the	e inspection or (<i>licensed</i>
contractors and professional engineers only) I had my emplo	yee (<u>Scott Ackerman</u>) per	rform the inspection
and I agree to be responsible for his/her work.		
Qualified Inspector Signature: Date	e: 9/19/2023	
Qualified Inspector Signature.	<u>07 107 2020</u>	
An individual or entity who knowingly or through gross neg is subject to investigation by the Florida Division of Insuran	ce Fraud and may be sub	ject to administrative action by the
appropriate licensing agency or to criminal prosecution. (Secertifies this form shall be directly liable for the misconduct		
performed the inspection.	of employees as if the aut	morized integation inspector personally
Homeowner to complete: I certify that the named Qualifie residence identified on this form and that proof of identification		
Signature:	Date:	
An individual or entity who knowingly provides or utters a obtain or receive a discount on an insurance premium to w misdemeanor of the first degree. (Section 627.711(7), Flori	which the individual or ent	

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials Property Address 129 Camphor Cir, Units A-H, Oldsmar

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OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155



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RECAPITULATION OF MITIGATION FEATURES For 130 Sabal Ct, Units A-H

1. Building Code: Unknown or does not meet the requirements of Answer A or B

Comments: The year of construction was verified as 1987 per Pinellas County

Property Appraiser.

2. Roof Covering: FBC Equivalent

Comments: The roof covering was replaced in 2019. The roof permits were confirmed

and the permit numbers are 201901129 and 201901130. This roof was verified as meeting the building code requirements outlined on the

mitigation affidavit.

3. Roof Deck Attachment: Level C

Comments: Inspection verified 7/16" OSB roof deck attached with 8d nails at a

minimum 6" on the edge & 6" in the field.

4. Roof to Wall Clips

Attachment:

Comments: Inspection verified hurricane clips fastened with a minimum of three

nails.

5. Roof Geometry: Hip Roof

Comments: Inspection verified a hip roof shape.

6. SWR: No

Comments: At the time of inspection, no SWR was verified.

7. Opening Protection: None or Some Glazed Openings

Comments: Inspection verified no opening protection.

Address Verification



Exterior Elevation



Exterior Elevation



Exterior Elevation





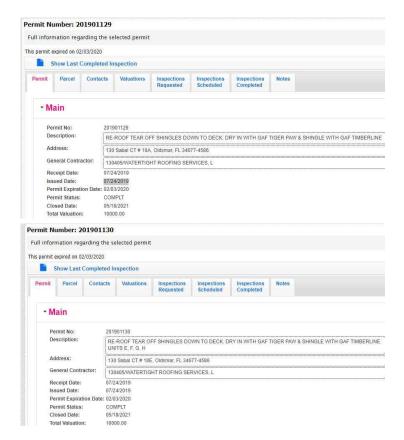
Exterior Elevation



Exterior Elevation

SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 130 Sabal Ct, Units A-H

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Roof Permit Information

Roof Permit Information





Roof Construction









Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

=	,		
Inspection Date: 9/19/2023			
Owner Information			
Owner Name: The Gardens Of For	Contact Person: David Fedash		
Address: 130 Sabal Ct, Units A-H	Address: 130 Sabal Ct, Units A-H		
City: Oldsmar	Zip: 34677	Work Phone: (727) 726-8000	
County: Pinellas		Cell Phone:	
Insurance Company:		Policy #:	
Year of Home: 1987	# of Stories: 2	Email: Dfedash@ameritechmail.com	

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1.	Building Code : Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in
	the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
	A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after
	3/1/2002: Building Permit Application Date (MM/DD/YYYY)
	B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built For homes built in 1994, 1995, and 1996
	provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY)//
X	C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
[X] 1. Asphalt/Fiberglass Shingle	7/24/2019		2019	[]
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".
- 3. Roof Deck Attachment: What is the weakest form of roof deck attachment?
- [] A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- [] B. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field.-OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- [X] C. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

Inspectors Initials Property Address 130 Sabal Ct, Units A-H, Oldsmar

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 D. Reinforced Concrete Roof Deck. F. Uhknown or unidentified. G. No attic access. R. Roof to Wall Attachment: What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type) A. Toe Nail Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or Network of the wall of plate of the wall on the cet the minimal conditions or requirements of B, C, or D Minimal conditions to analify for categories B, C, or D, All visible metal connectors are: IX/Secured to truss/rafter with a minimum of three (3) nails, and IX/Attached to the wall lor plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked on more than 1.5" of the truss/rafter, and free of visible severe corrosion. B. Clips X. Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the mai position requirements of C or D, but is secured with a minimum of 3 nails. C. Single Wraps Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side. D. Double Wraps J. Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured to the wall on both sides, and in minimum of 1 and on the opposing side, or Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured to the wall on both sides, and is secured to the opp late with a minimum of 1 and on the op	182 psf.	
 [1] F. Unknown or unidentified. [2] G. No attic access. 4. Roof to Wall Attachment; What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type) [3] A. Toe Nails [4] Insis/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall. or [7] Metal connectors that do not meet the minimal conditions or requirements of B, C, or D [5] Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are: [6] K] Secured to truss/rafter with a minimum of three (3) nails, and [8] All tached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion. [7] B. Clips [8] Metal connectors that do not wrap over the top of the truss/rafter, and free of visible severe corrosion. [8] C. Single Wraps [9] C. Single Wraps [1] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side. [1] D. Double Wraps [1] Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 1 nail on the opposing side, or [7] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured to the wall on both sides, and an is secured to the top plate with a minimum of 1 nail on the opposing side, or [7] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured to the		
 G. No attic access. 4. Roof to Wall Attachment: What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type) I. A. Toe Nails I) Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or I] Metal connectors that do not meet the minimal conditions or requirements of B, C, or D Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are:		
 4. Roof to Wall Attachment: What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type) [] A. Toe Nails [] Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or [] Metal connectors that do not meet the minimal conditions or requirements of B, C, or D Minimal conditions to qualify for categories B, C, or D, All visible metal connectors are: [X] Secured to truss/rafter with a minimum of three (3) nails, and [X] Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion. [X] B. Clips [X] Metal connectors that do not wrap over the top of the truss/rafter, or [] Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nai position requirements of C or D, but is secured with a minimum of 3 nails. [] C. Single Wraps [] Metal Connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side. [] D. Double Wraps [] Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or [] Metal Connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or [] Metal Connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured		
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 [] C. Other Roof Any roof that does not qualify as either (A) or (B) above. 6. Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR) [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss. [X] B. No SWR. 	[] B. Flat Roof	Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less
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or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least

Inspectors Initials Property Address 130 Sabal Ct, Units A-H, Oldsmar

7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

	Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each		Glazed Openings					
openi form	ng type. Check only one answer below (A thru X), based on the weakest of protection (lowest row) for any of the Glazed openings and indicate eakest form of protection (lowest row) for Non-Glazed openings.	Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors	
N/A	Not Applicable- there are no openings of this type on the structure		X	X	Χ		Χ	
Α	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)							
В	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)							
С	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007							
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance							
N	Opening Protection products that appear to be A or B but are not verified							
IV	Other protective coverings that cannot be identified as A, B, or C							
Х	No Windborne Debris Protection	Χ				Χ	·	

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
 - Miami-Dade County PA 201, 202, and 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
 - American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 and ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
 - [] A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
 - ☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
 - [] A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- [] <u>B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)</u> All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
 - ASTM E 1886 <u>and</u> ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 <u>and</u> ASTM E 1996 (Large Missile 2 to 4.5 lb.)

	☐ B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
	☐ B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above
	☐ B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above
[]	C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007 All Glazed openings are covered with plywood/OSB
	meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

C.1 All Non-Glazed openings classified as A, B, or C in the table above, or no Non-Glazed openings exist
C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in
the table above
C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

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^{*}This verification form is valid for up to five (5) years provided no material changes have been made to the structure or inaccuracies found on the form.

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[] N. Exterior Opening Protection (unverified shutter syst					
protective coverings not meeting the requirements of "B" with no documentation of compliance (Level N i		r systems that appear to meet Answer "A" or			
□ N.1 All Non-Glazed openings classified as Level A, B, C, or N in the table above, or no Non-Glazed openings exist					
N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above					
□ N.3 One or More Non-Glazed openings is classified as Level	X in the table above				
[X] X. None or Some Glazed Openings One or more Glazed		vel X in the table above.			
MITIGATION INSPECTIONS MUST B Section 627.711(2), Florida Statutes, provi	~				
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984			
Inspection Company: Felten Property Assessment Team		Phone: 866-568-7853			
Qualified Inspector – I hold an active license as a:	(check one)				
☐ Home inspector licensed under Section 468.8314, Florida Statutes training approved by the Construction Industry Licensing Board a					
 □ Building code inspector certified under Section 468.607, Florida S □ General, building or residential contractor licensed under Section 					
☐ Professional engineer licensed under Section 471.015, Florida Sta	tutes.				
☐ Professional architect licensed under Section 481.213, Florida Sta	tutes.				
Any other individual or entity recognized by the insurer as posses verification form pursuant to Section 627.711(2), Florida Statutes		ns to properly complete a uniform mitigation			
Individuals other than licensed contractors licensed under S					
under Section 471.015, Florida Statues, must inspect the structure Licensees under s.471.015 or s.489.111 may authorize a dire					
experience to conduct a mitigation verification inspection.	ct employee who possesse	s the requisite skin, knowledge, and			
	norsonally norformed the	inspection or (licensed			
I, <u>John Felten</u> am a qualified inspector and I contractors and professional engineers only) I had my employ					
and I agree to be responsible for his/her work.	, r · · · <u> · · · · · · · · · · · · · </u>	•			
1 2					
K.A.					
Qualified Inspector Signature: Date	e: <u>9/19/2023</u>				
An individual or artity who knowingly or through areas nos	diaanaa nuariidaa a falaa a	u fuandulant mitigation vanification form			
An individual or entity who knowingly or through gross neg is subject to investigation by the Florida Division of Insuran	ce Fraud and may be sub	iect to administrative action by the			
appropriate licensing agency or to criminal prosecution. (Se					
certifies this form shall be directly liable for the misconduct	of employees as if the aut	chorized mitigation inspector personally			
performed the inspection.					
Homeowner to complete: I certify that the named Qualifie residence identified on this form and that proof of identification					
Signature:	Date:				
An individual or entity who knowingly provides or utters a	false or fraudulant mitic	eation verification form with the intent to			
obtain or receive a discount on an insurance premium to w misdemeanor of the first degree. (Section 627.711(7), Florid	hich the individual or ent				

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials Property Address 130 Sabal Ct, Units A-H, Oldsmar

*This verification form is valid for up to five (5) years provided no material changes have been made to the structure or inaccuracies found on the form.

OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155



RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION



Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834



RECAPITULATION OF MITIGATION FEATURES For 131 Sabal Ct, Units A-H

1. Building Code: Unknown or does not meet the requirements of Answer A or B

Comments: The year of construction was verified as 1987 per Pinellas County

Property Appraiser.

2. Roof Covering: FBC Equivalent

Comments: The roof covering was replaced in 2019. The roof permits were confirmed

and the permit numbers are 201900917 and 201900918. This roof was verified as meeting the building code requirements outlined on the

mitigation affidavit.

3. Roof Deck Attachment: Level C

Comments: Inspection verified 7/16" OSB roof deck attached with 8d nails at a

minimum 6" on the edge & 6" in the field.

4. Roof to Wall Clips

Attachment:

Comments: Inspection verified hurricane clips fastened with a minimum of three

nails.

5. Roof Geometry: Hip Roof

Comments: Inspection verified a hip roof shape.

6. SWR: No

Comments: At the time of inspection, no SWR was verified.

7. Opening Protection: None or Some Glazed Openings

Comments: Inspection verified no opening protection.

Address Verification



Exterior Elevation











Exterior Elevation



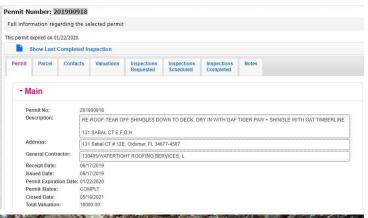
Roof Permit Information















Trool Collection delicit

Roof Construction











Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date: 9/19/2023						
Owner Information						
Owner Name: The Gardens Of For	Contact Person: David Fedash					
Address: 131 Sabal Ct, Units A-H	Home Phone:					
City: Oldsmar Zip: 34677		Work Phone: (727) 726-8000				
County: Pinellas		Cell Phone:				
Insurance Company:	Policy #:					
Year of Home: 1987	# of Stories: 2	Email: Dfedash@ameritechmail.com				
I .	I					

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1.	Building Code : Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in
	the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
	A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after
	3/1/2002: Building Permit Application Date (MM/DD/YYYY)
	B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built For homes built in 1994, 1995, and 1996
	provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY)//
X	C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
[X] 1. Asphalt/Fiberglass Shingle	6/17/2019		2019	[]
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".
- 3. Roof Deck Attachment: What is the weakest form of roof deck attachment?
- [] A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- [] B. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field.-OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- [X] C. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

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182 p	osf.
	orced Concrete Roof Deck.
[] E. Other:	
	wn or unidentified.
[] G. No att	ic access.
	<u>Vall Attachment</u> : What is the <u>WEAKEST</u> roof to wall connection? (Do not include attachment of hip/valley jacks within the inside or outside corner of the roof in determination of WEAKEST type)
	[] Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or
	[] Metal connectors that do not meet the minimal conditions or requirements of B, C, or D
<u>Minimal</u>	conditions to qualify for categories B, C, or D. All visible metal connectors are:
	[X]Secured to truss/rafter with a minimum of three (3) nails, and [X]Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion.
[X] B. Clips	
	[X] Metal connectors that do not wrap over the top of the truss/rafter, or [] Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nai position requirements of C or D, but is secured with a minimum of 3 nails.
[] C. Single	
	Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.
[] D. Doubl	
	[] Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or [] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side. aral Anchor bolts structurally connected or reinforced concrete roof.
[] F. Other: [] G. Unknot [] H. No att	own or unidentified ic access
	ometry: What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of tructure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).
[X] A. Hip	
[] B. Flat Ro	Total length of non-hip features: ; Total roof system perimeter: Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12: sq ft; Total roof area: sq ft
[] C. Other	
[] A. SWR shear from [X] B. No S	water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR) (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the athing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling in water intrusion in the event of roof covering loss. WR. WWR.

or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least

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7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

	Opening Protection Level Chart		Glazed Openings				Non-Glazed Openings	
Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors	
N/A	Not Applicable- there are no openings of this type on the structure		Х	X	Χ		Χ	
Α	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)							
В	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)							
С	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007							
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance							
N	Opening Protection products that appear to be A or B but are not verified							
I N	Other protective coverings that cannot be identified as A, B, or C						·	
Х	No Windborne Debris Protection	Χ				Χ	·	

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
 - Miami-Dade County PA 201, 202, and 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
 - American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 and ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
 - [] A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
 - ☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
 - [] A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- [] <u>B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)</u> All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
 - ASTM E 1886 <u>and</u> ASTM E 1996 (Large Missile 4.5 lb.)

☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

- SSTD 12 (Large Missile 4 lb. to 8 lb.)
- For Skylights Only: ASTM E 1886 and ASTM E 1996 (Large Missile 2 to 4.5 lb.)

☐ B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
□ B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above
☐ B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above
Exterior Opening Protection- Wood Structural Panels meeting FBC 2007 All Glazed openings are covered with plywood/OSB
' 4 ' CT 11 1000 10 C4 EDG 2007 (I 10' 4 + 11 1)

[]	C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007 All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).
	☐ C.1 All Non-Glazed openings classified as A, B, or C in the table above, or no Non-Glazed openings exist
	☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above

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[] N. Exterior Opening Protection (unverified shutter syst					
protective coverings not meeting the requirements of "B" with no documentation of compliance (Level N i		r systems that appear to meet Answer "A" or			
□ N.1 All Non-Glazed openings classified as Level A, B, C, or N in the table above, or no Non-Glazed openings exist					
N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above					
□ N.3 One or More Non-Glazed openings is classified as Level	X in the table above				
[X] X. None or Some Glazed Openings One or more Glazed		vel X in the table above.			
MITIGATION INSPECTIONS MUST B Section 627.711(2), Florida Statutes, provi	~				
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984			
Inspection Company: Felten Property Assessment Team		Phone: 866-568-7853			
Qualified Inspector – I hold an active license as a:	(check one)				
☐ Home inspector licensed under Section 468.8314, Florida Statutes training approved by the Construction Industry Licensing Board a					
 □ Building code inspector certified under Section 468.607, Florida S □ General, building or residential contractor licensed under Section 					
☐ Professional engineer licensed under Section 471.015, Florida Sta	tutes.				
☐ Professional architect licensed under Section 481.213, Florida Sta	tutes.				
Any other individual or entity recognized by the insurer as posses verification form pursuant to Section 627.711(2), Florida Statutes		ns to properly complete a uniform mitigation			
Individuals other than licensed contractors licensed under S					
under Section 471.015, Florida Statues, must inspect the structure Licensees under s.471.015 or s.489.111 may authorize a dire					
experience to conduct a mitigation verification inspection.	ct employee who possesse	s the requisite skin, knowledge, and			
	norsonally norformed the	inspection or (licensed			
I, <u>John Felten</u> am a qualified inspector and I contractors and professional engineers only) I had my employ					
and I agree to be responsible for his/her work.	, r · · · <u> · · · · · · · · · · · · · </u>	•			
1 2					
K.A.					
Qualified Inspector Signature: Date	e: <u>9/19/2023</u>				
An individual or artity who knowingly or through areas nos	diaanaa nuariidaa a falaa a	u fuandulant mitigation vanification form			
An individual or entity who knowingly or through gross neg is subject to investigation by the Florida Division of Insuran	ce Fraud and may be sub	iect to administrative action by the			
appropriate licensing agency or to criminal prosecution. (Se					
certifies this form shall be directly liable for the misconduct	of employees as if the aut	chorized mitigation inspector personally			
performed the inspection.					
Homeowner to complete: I certify that the named Qualifie residence identified on this form and that proof of identification					
Signature:	Date:				
An individual or entity who knowingly provides or utters a	false or fraudulant mitic	eation verification form with the intent to			
obtain or receive a discount on an insurance premium to w misdemeanor of the first degree. (Section 627.711(7), Florid	hich the individual or ent				

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

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OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155



RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION



Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

Oldsmar, Florida 34677

As of 9/19/2023 | FPAT File# MUD2320834



Felten Property Assessment Team

866.568.7853 | www.fpat.com

RECAPITULATION OF MITIGATION FEATURES For 132 Sabal Ct, Units A-H

1. Building Code: Unknown or does not meet the requirements of Answer A or B

Comments: The year of construction was verified as 1987 per Pinellas County

Property Appraiser.

2. Roof Covering: FBC Equivalent

Comments: The roof covering was replaced in 2019. The roof permits were confirmed

and the permit numbers are 201901131 and 201901132. This roof was verified as meeting the building code requirements outlined on the

mitigation affidavit.

3. Roof Deck Attachment: Level C

Comments: Inspection verified 7/16" OSB roof deck attached with 8d nails at a

minimum 6" on the edge & 6" in the field.

4. Roof to Wall Clips

Attachment:

Comments: Inspection verified hurricane clips fastened with a minimum of three

nails.

5. Roof Geometry: Hip Roof

Comments: Inspection verified a hip roof shape.

6. SWR: No

Comments: At the time of inspection, no SWR was verified.

7. Opening Protection: None or Some Glazed Openings

Comments: Inspection verified no opening protection.

Address Verification



Exterior Elevation



Exterior Elevation



Exterior Elevation



Exterior Elevation



Exterior Elevation



→ Main Permit No:

General Contractor:

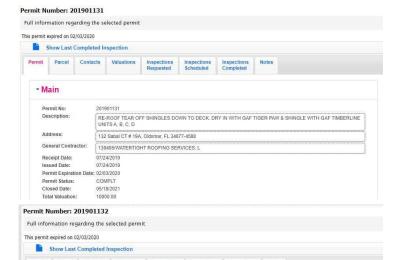
Receipt Date: 07/24/2019
Issued Date: 07/25/2019
Permit Expiration Date: 02/03/2020

201901132

COMPLT 05/18/2021

132 Sabal CT # 19E, Oldsmar, FL 34677-4588

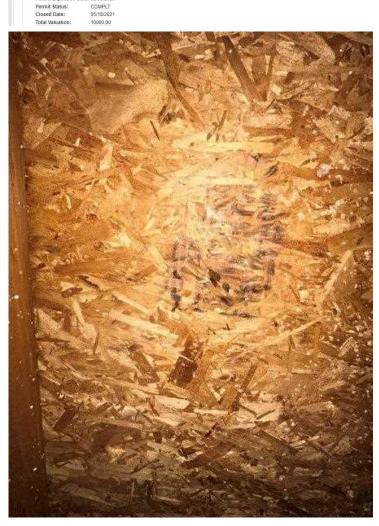
130405/WATERTIGHT ROOFING SERVICES, L



RE-ROOF TEAR OFF SHINGLES DOWN TO DECK. DRY IN WITH GAF TIGER PAW & SHINGLE WITH GAF TIMBERLINE UNITS E, F, G, H

Roof Permit Information

Roof Permit Information



Felten Property Assessment Team | www.fpat.com

Roof Construction







Roof Construction









Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date: 9/19/2023	•	Ž				
Owner Information Owner Name: The Gardens Of Forest Lakes Condominium Association, Inc. Address: 132 Sabal Ct, Units A-H City: Oldsmar Zin: 34677 Work Phone: (727) 726-8000						
Owner Name: The Gardens Of Forest Lake	s Condominium Association, Inc.	Contact Person: David Fedash				
Address: 132 Sabal Ct, Units A-H		Home Phone:				
City: Oldsmar	Zip: 34677	Work Phone: (727) 726-8000				
County: Pinellas		Cell Phone:				
Insurance Company:		Policy #:				
Year of Home: 1987	# of Stories: 2	Email: Dfedash@ameritechmail.com				

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1.	Building Code : Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in
	the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
[]	A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after
	3/1/2002: Building Permit Application Date (MM/DD/YYYY)
[]	B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built For homes built in 1994, 1995, and 1996
	provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY)//
[X	C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
[X] 1. Asphalt/Fiberglass Shingle	7/24/2019		2019	
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".
- 3. Roof Deck Attachment: What is the weakest form of roof deck attachment?
- [] A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- [] B. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field.-OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- [X] C. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

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 D. Reinforced Concrete Roof Deck. F. Uhknown or unidentified. G. No attic access. R. Roof to Wall Attachment: What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type) A. Toe Nail Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or Network of the wall of plate of the wall on the cet the minimal conditions or requirements of B, C, or D Minimal conditions to analify for categories B, C, or D, All visible metal connectors are: IX/Secured to truss/rafter with a minimum of three (3) nails, and IX/Attached to the wall lor plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked on more than 1.5" of the truss/rafter, and free of visible severe corrosion. B. Clips X. Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the mai position requirements of C or D, but is secured with a minimum of 3 nails. C. Single Wraps Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side. D. Double Wraps J. Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured to the wall on both sides, and in minimum of 1 and on the opposing side, or Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured to the wall on both sides, and is secured to the opp late with a minimum of 1 and on the op	182 psf.	
 [1] F. Unknown or unidentified. [2] G. No attic access. 4. Roof to Wall Attachment; What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type) [3] A. Toe Nails [4] Insis/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall. or [7] Metal connectors that do not meet the minimal conditions or requirements of B, C, or D [5] Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are: [6] K] Secured to truss/rafter with a minimum of three (3) nails, and [8] All tached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion. [7] B. Clips [8] Metal connectors that do not wrap over the top of the truss/rafter, and free of visible severe corrosion. [8] C. Single Wraps [9] C. Single Wraps [1] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side. [1] D. Double Wraps [1] Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 1 nail on the opposing side, or [7] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured to the wall on both sides, and an is secured to the top plate with a minimum of 1 nail on the opposing side, or [7] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured to the		
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forced Concrete Roof Deck. 17. 18. 18. 19. 19. 19. 19. 19. 10. 10. 10	[] 11. 1001(wins	
X Secured to truss/rafter with a minimum of three (3) nails, and X Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion. X B. Clips		•
X Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion. X B. Clips	Minimal cor	
X Metal connectors that do not wrap over the top of the truss/rafter, or Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nai position requirements of C or D, but is secured with a minimum of 3 nails. C. Single Wraps		[X]Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe
Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nai position requirements of C or D, but is secured with a minimum of 3 nails. C. Single Wraps	[X] B. Clips	
Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side. Description De		[] Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nai position requirements of C or D, but is secured with a minimum of 3 nails.
minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side. [] D. Double Wraps [] Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or [] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side. [] E. Structural Anchor bolts structurally connected or reinforced concrete roof. [] F. Other: [] G. Unknown or unidentified [] H. No attic access [] Metal Connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side. [] F. Other: [] G. Unknown or unidentified [] H. No attic access [] Roof Geometry: [] What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification). [X] A. Hip Roof [] Hip roof with no other roof shapes greater than 10% of the total roof system perimeter. [] Total length of non-hip features: ; Total roof system perimeter: [] B. Flat Roof [] Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12: sq ft; Total roof area: sq ft [] C. Other Roof [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss. [X] B. No	[] C. Single Wi	
[] Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or [] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side. [] E. Structural Anchor bolts structurally connected or reinforced concrete roof. [] F. Other: [] G. Unknown or unidentified [] H. No attic access 5. Roof Geometry: What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification). [X] A. Hip Roof [] Hip roof with no other roof shapes greater than 10% of the total roof system perimeter. Total length of non-hip features: ; Total roof system perimeter: [] B. Flat Roof [] Roof area with slope less than 2:12: sq ft; Total roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12: sq ft; Total roof area: sq ft [] C. Other Roof [] Any roof that does not qualify as either (A) or (B) above. 6. Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR) [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss. [X] B. No SWR.		minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.
 □ D. Reinforced Concrete Roof Deck. □ E. Other: □ F. Uhrknown or unidentified. □ G. No attic access. 4. Roof to Wall Attachment: What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type) □ A. Toe Nails □ Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or [] Metal connectors that do not meet the minimal conditions or requirements of B, C, or D Minimal conditions to qualify for categories B, C, or D, All visible metal connectors are: [X]Secured to truss/rafter with a minimum of three (3) nails, and [X]Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe cornsion. [X] B. Clips [X] Metal connectors that do not wrap over the top of the truss/rafter, and free of visible severe cornsion. [X] Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nai position requirements of C or D, but is secured with a minimum of 3 nails. [I] C. Single Wraps [I] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side. [I] D. Double Wraps [I] Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or [] Metal connectors consis	[] D. Double V	
	the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification). [X] A. Hip Roof Hip roof with no other roof shapes greater than 10% of the total roof system perimeter. Total length of non-hip features: ; Total roof system perimeter: Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12: sq ft; Total roof area: sq ft Any roof that does not qualify as either (A) or (B) above. 6. Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR) [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss. [X] B. No SWR.	[] G. Unknown
Total length of non-hip features: ; Total roof system perimeter: [] B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12: sq ft; Total roof area: sq ft [] C. Other Roof Any roof that does not qualify as either (A) or (B) above. 6. Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR) [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss. [X] B. No SWR.		
 [] B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12: sq ft; Total roof area: sq ft [] C. Other Roof Any roof that does not qualify as either (A) or (B) above. 6. Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR) [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss. [X] B. No SWR. 	[X] A. Hip Roo	
 [] C. Other Roof Any roof that does not qualify as either (A) or (B) above. 6. Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR) [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss. [X] B. No SWR. 	[] B. Flat Roof	Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less
 A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss. [X] B. No SWR. 	[] C. Other Roo	
	[] A. SWR (also sheathing from we have [X] B. No SW	so called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the ing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling vater intrusion in the event of roof covering loss. R.

or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least

Inspectors Initials Property Address 132 Sabal Ct, Units A-H, Oldsmar

7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

	ening Protection Level Chart		Glazed O	oenings			Glazed enings
openi form	an "X" in each row to identify all forms of protection in use for each ng type. Check only one answer below (A thru X), based on the weakest of protection (lowest row) for any of the Glazed openings and indicate eakest form of protection (lowest row) for Non-Glazed openings.	Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure		X	X	Χ		Χ
Α	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
В	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
С	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
l N	Opening Protection products that appear to be A or B but are not verified						
N	Other protective coverings that cannot be identified as A, B, or C						
Х	No Windborne Debris Protection	Χ				Χ	·

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
 - Miami-Dade County PA 201, 202, and 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
 - American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 and ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
 - [] A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
 - ☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
 - [] A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- [] <u>B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)</u> All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
 - ASTM E 1886 <u>and</u> ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and ASTM E 1996 (Large Missile 2 to 4.5 lb.)
 - □ B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
 □ B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above
 □ B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

	C.1	All	Non-	·Glazed	openings	classified	l as A, I	B, or	C in t	he table	above,	or no	Non-G	lazed	openin	gs ex	cist
--	-----	-----	------	---------	----------	------------	-----------	-------	--------	----------	--------	-------	-------	-------	--------	-------	------

- ☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above
- ☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

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N. Exterior Opening Protection (unverified shutter syst protective coverings not meeting the requirements of "B" with no documentation of compliance (Level N i	Answer "A", "B", or C" o								
□ N.1 All Non-Glazed openings classified as Level A, B, C, or	,	on-Glazed openings exist							
☐ N.2 One or More Non-Glazed openings classified as Level D	N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the								
table above	137° d 411 1								
 N.3 One or More Non-Glazed openings is classified as Level [X] X. None or Some Glazed Openings One or more Glazed openings 		val V in the table above							
A. None of Some Grazed Openings One of more Grazed of	openings classified and Lev	Ver X in the table above.							
MITIGATION INSPECTIONS MUST B Section 627.711(2), Florida Statutes, provi									
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984							
Inspection Company: Felten Property Assessment Team		Phone: 866-568-7853							
Qualified Inspector – I hold an active license as a:	(check one)								
Home inspector licensed under Section 468.8314, Florida Statutes training approved by the Construction Industry Licensing Board a									
 □ Building code inspector certified under Section 468.607, Florida S □ General, building or residential contractor licensed under Section 									
Professional engineer licensed under Section 471.015, Florida Sta	tutes.								
Professional architect licensed under Section 481.213, Florida Sta	tutes.								
Any other individual or entity recognized by the insurer as posses verification form pursuant to Section 627.711(2), Florida Statutes		ons to properly complete a uniform mitigation							
Individuals other than licensed contractors licensed under S									
under Section 471.015, Florida Statues, must inspect the structure structures under s.471.015 or s.489.111 may authorize a dire									
experience to conduct a mitigation verification inspection.	<u> </u>								
I, <u>John Felten</u> am a qualified inspector and I contractors and professional engineers only) I had my employand I agree to be responsible for his/her work.									
Je All	0.440.4000								
Qualified Inspector Signature: Date	e: <u>9/19/2023</u>								
An individual or entity who knowingly or through gross neg is subject to investigation by the Florida Division of Insuran	ce Fraud and may be sub	ject to administrative action by the							
appropriate licensing agency or to criminal prosecution. (Secertifies this form shall be directly liable for the misconduct									
performed the inspection.	or omprojes us ir one uu	The second secon							
Homeowner to complete: I certify that the named Qualifier residence identified on this form and that proof of identification									
Signature:	Date:								
An individual or entity who knowingly provides or utters a obtain or receive a discount on an insurance premium to w misdemeanor of the first degree. (Section 627.711(7), Florid	hich the individual or ent								
	*								

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials Property Address 132 Sabal Ct, Units A-H, Oldsmar

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OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155



RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION



Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834



Felten Property Assessment Team

866.568.7853 | www.fpat.com

RECAPITULATION OF MITIGATION FEATURES For 133 Sabal Ct, Units A-H

1. Building Code: Unknown or does not meet the requirements of Answer A or B

Comments: The year of construction was verified as 1988 per Pinellas County

Property Appraiser.

2. Roof Covering: FBC Equivalent

Comments: The roof covering was replaced in 2019. The roof permits were confirmed

and the permit numbers are 201900920 and 201900921. This roof was verified as meeting the building code requirements outlined on the

mitigation affidavit.

3. Roof Deck Attachment: Level C

Comments: Inspection verified 7/16" OSB roof deck attached with 8d nails at a

minimum 6" on the edge & 6" in the field.

4. Roof to Wall Clips

Attachment:

Comments: Inspection verified hurricane clips fastened with a minimum of three

nails.

5. Roof Geometry: Hip Roof

Comments: Inspection verified a hip roof shape.

6. SWR: No

Comments: At the time of inspection, no SWR was verified.

7. Opening Protection: None or Some Glazed Openings

Comments: Inspection verified no opening protection.

Address Verification



Exterior Elevation



Exterior Elevation



Exterior Elevation



Exterior Elevation

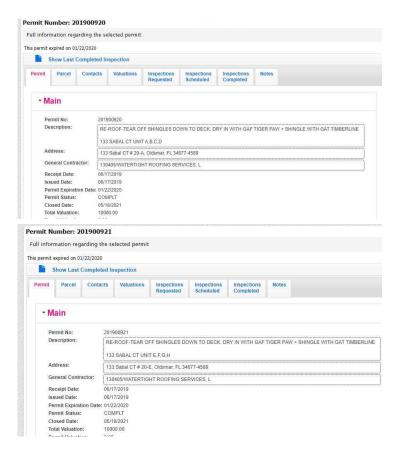


Exterior Elevation



SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 133 Sabal Ct, Units A-H

FPAT File #MUD2320834



Roof Permit Information

Roof Permit Information



Roof Construction





Roof Construction







Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date: 9/19/2023						
Owner Information						
Owner Name: The Gardens Of Forest Lake	es Condominium Association, Inc.	Contact Person: David Fedash				
Address: 133 Sabal Ct, Units A-H		Home Phone:				
City: Oldsmar	Zip: 34677	Work Phone: (727) 726-8000				
County: Pinellas		Cell Phone:				
Insurance Company:		Policy #:				
Year of Home: 1988	# of Stories: 2	Email: Dfedash@ameritechmail.com				

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1.	Building Code : Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in
	the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
[]	A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after
	3/1/2002: Building Permit Application Date (MM/DD/YYYY)
[]	B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built For homes built in 1994, 1995, and 1996
	provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY)//
[X	[] C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
[X] 1. Asphalt/Fiberglass Shingle	6/17/2019		2019	
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".
- 3. Roof Deck Attachment: What is the weakest form of roof deck attachment?
- [] A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- [] B. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field.-OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- [X] C. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

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182 nsf	
	Concrete Roof Deck.
[] E. Other:	2 Concrete Roof Beek.
	or unidentified.
4. Roof to Wall	Attachment: What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within
[] A. Toe Nails	71.,
	 3. Unknown or unidentified. 3. No attic access. Roof to Wall Attachment: What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type) 4. Toe Nails [] Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or [] Metal connectors that do not meet the minimal conditions or requirements of B, C, or D. Minimal conditions to qualify for categories B, C, or D, All visible metal connectors are: [X] Secured to truss/rafter with a minimum of three (3) nails, and [X] Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion. B. Clips
	[] Metal connectors that do not meet the minimal conditions or requirements of B, C, or D
Minimal con	ditions to qualify for categories B. C. or D. All visible metal connectors are:
	[X]Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe
[X] B. Clips	
	[] Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail
[] C. Single Wra	aps
[] D. Double W	
	beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or [] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on
[] E. Structural	
[] F. Other:	Amenor botts structurary connected or reinforced concrete roof.
	or unidentified
[X] A. Hip Room	
[] B. Flat Roof	Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less
[] C. Other Room	
sheathin	g or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling
[X] B. No SWR	

or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least

Inspectors Initials Property Address 133 Sabal Ct, Units A-H, Oldsmar

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7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

	ening Protection Level Chart		Glazed O	oenings			Glazed enings
openi form	an "X" in each row to identify all forms of protection in use for each ng type. Check only one answer below (A thru X), based on the weakest of protection (lowest row) for any of the Glazed openings and indicate eakest form of protection (lowest row) for Non-Glazed openings.	Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure		X	X	Χ		Χ
Α	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
В	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
С	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
l N	Opening Protection products that appear to be A or B but are not verified						
N	Other protective coverings that cannot be identified as A, B, or C						
Х	No Windborne Debris Protection	Χ				Χ	·

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
 - Miami-Dade County PA 201, 202, and 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
 - American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 and ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
 - [] A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
 - ☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
 - [] A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- [] <u>B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)</u> All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
 - ASTM E 1886 <u>and</u> ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and ASTM E 1996 (Large Missile 2 to 4.5 lb.)

B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X
in the table above
B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above

☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in

[]	C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007 All Glazed openings are covered with plywood/OSE
	meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).
	☐ C.1 All Non-Glazed openings classified as A, B, or C in the table above, or no Non-Glazed openings exist

☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

Inspectors Initials Property Address 133 Sabal Ct, Units A-H, Oldsmar

the table above

^{*}This verification form is valid for up to five (5) years provided no material changes have been made to the structure or inaccuracies found on the form.

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[] N. Exterior Opening Protection (unverified shutter system) protective coverings not meeting the requirements of "B" with no documentation of compliance (Level N is	Answer "A", "B", or C" of	
☐ N.1 All Non-Glazed openings classified as Level A, B, C, or	N in the table above, or no N	on-Glazed openings exist
 N.2 One or More Non-Glazed openings classified as Level I table above 	O in the table above, and no No	on-Glazed openings classified as Level X in the
☐ N.3 One or More Non-Glazed openings is classified as Leve	l X in the table above	
[X] X. None or Some Glazed Openings One or more Glazed	openings classified and Lev	vel X in the table above.
MITIGATION INSPECTIONS MUST E Section 627.711(2), Florida Statutes, provi		
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984
Inspection Company: Felten Property Assessment Team		Phone: 866-568-7853
Qualified Inspector – I hold an active license as a:	(check one)	
Home inspector licensed under Section 468.8314, Florida Statute training approved by the Construction Industry Licensing Board a		
 □ Building code inspector certified under Section 468.607, Florida □ General, building or residential contractor licensed under Section 		
Professional engineer licensed under Section 471.015, Florida Sta	itutes.	
Professional architect licensed under Section 481.213, Florida Sta	itutes.	
Any other individual or entity recognized by the insurer as posses verification form pursuant to Section 627.711(2), Florida Statutes		ons to properly complete a uniform mitigation
Individuals other than licensed contractors licensed under S		
under Section 471.015, Florida Statues, must inspect the str Licensees under s.471.015 or s.489.111 may authorize a dire		
experience to conduct a mitigation verification inspection.		
I, <u>John Felten</u> am a qualified inspector and I contractors and professional engineers only) I had my emplo and I agree to be responsible for his/her work.		
R.A.		
Qualified Inspector Signature: Date	e: <u>9/19/2023</u>	
An individual or entity who knowingly or through gross near is subject to investigation by the Florida Division of Insurar appropriate licensing agency or to criminal prosecution. (Secertifies this form shall be directly liable for the misconduct performed the inspection.	ce Fraud and may be sub ection 627.711(4)-(7), Flor	ject to administrative action by the ida Statutes) The Qualified Inspector who
Homeowner to complete: I certify that the named Qualifier residence identified on this form and that proof of identification		
Signature:	Date:	
An individual or entity who knowingly provides or utters a obtain or receive a discount on an insurance premium to w misdemeanor of the first degree. (Section 627.711(7), Flori	which the individual or en	

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials Property Address 133 Sabal Ct, Units A-H, Oldsmar

*This verification form is valid for up to five (5) years provided no material changes have been made to the structure or inaccuracies found on the form.

OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155



RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION



Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834



Felten Property Assessment Team

866.568.7853 | www.fpat.com

RECAPITULATION OF MITIGATION FEATURES For 134 Sycamore Ln, Units A-H

1. Building Code: Unknown or does not meet the requirements of Answer A or B

Comments: The year of construction was verified as 1987 per Pinellas County

Property Appraiser.

2. Roof Covering: FBC Equivalent

Comments: The roof covering was replaced in 2019. The roof permits were confirmed

and the permit numbers are 201900726 and 201900727. This roof was verified as meeting the building code requirements outlined on the

mitigation affidavit.

3. Roof Deck Attachment: Level C

Comments: Inspection verified 7/16" OSB roof deck attached with 8d nails at a

minimum 6" on the edge & 6" in the field.

4. Roof to Wall Clips

Attachment:

Comments: Inspection verified hurricane clips fastened with a minimum of three

nails.

5. Roof Geometry: Hip Roof

Comments: Inspection verified a hip roof shape.

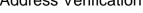
6. SWR: No

Comments: At the time of inspection, no SWR was verified.

7. Opening Protection: None or Some Glazed Openings

Comments: Inspection verified no opening protection.

Address Verification



Exterior Elevation

Exterior Elevation







Exterior Elevation



Exterior Elevation



Roof Permit Information



SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 134 Sycamore Ln, Units A-H













Roof Construction





Roof Construction









Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

======================================								
Inspection Date: 9/19/2023								
Owner Information								
Owner Name: The Gardens Of Forest Lake	s Condominium Association, Inc.	Contact Person: David Fedash						
Address: 134 Sycamore Ln, Units A-H		Home Phone:						
City: Oldsmar	Zip: 34677	Work Phone: (727) 726-8000						
County: Pinellas		Cell Phone:						
Insurance Company:		Policy #:						
Year of Home: 1987	# of Stories: 2	Email: Dfedash@ameritechmail.com						

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1	Par Cl W d c c late a l
I.	<u>Building Code</u> : Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in
	the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
	A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after
	3/1/2002: Building Permit Application Date (MM/DD/YYYY)
[]	B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built For homes built in 1994, 1995, and 1996
	provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY)//
[X]	C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
[X] 1. Asphalt/Fiberglass Shingle	5/13/2019		2019	
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".
- 3. Roof Deck Attachment: What is the weakest form of roof deck attachment?
- [] A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- [] B. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field.-OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- [X] C. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

Inspectors Initials Property Address 134 Sycamore Ln, Units A-H, Oldsmar

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	182 psf.				
		d Concrete Roof Deck.			
	E. Other:				
		or unidentified.			
[] (G. No attic ac	ccess.			
		Attachment: What is the <u>WEAKEST</u> roof to wall connection? (Do not include attachment of hip/valley jacks within nside or outside corner of the roof in determination of WEAKEST type)			
	. 1001 valid	[] Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or			
		[] Metal connectors that do not meet the minimal conditions or requirements of B, C, or D			
1	Minimal con	ditions to qualify for categories B, C, or D. All visible metal connectors are:			
		[X]Secured to truss/rafter with a minimum of three (3) nails, and [X]Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion.			
[X]	B. Clips				
		[X] Metal connectors that do not wrap over the top of the truss/rafter, or [] Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nai position requirements of C or D, but is secured with a minimum of 3 nails.			
[] C	C. Single Wra				
		Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.			
пг	D. Double W				
		[] Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or [] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.			
		Anchor bolts structurally connected or reinforced concrete roof.			
	F. Other:	or unidentified			
	H. No attic ac				
LJ -	1. 1.0 4.010 4.0				
		try: What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall o ture over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).			
[X]	A. Hip Roo	f Hip roof with no other roof shapes greater than 10% of the total roof system perimeter. Total length of non-hip features: ; Total roof system perimeter:			
[] B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12: sq ft; Total roof area: sq ft					
[] (C. Other Roo	f Any roof that does not qualify as either (A) or (B) above.			
		Vater Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR)			
	sheathin from wa	o called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the ag or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling atter intrusion in the event of roof covering loss.			
	B. No SWR				
[] (. Unknown	or undetermined.			

or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least

Inspectors Initials Property Address 134 Sycamore Ln, Units A-H, Oldsmar

7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

	ening Protection Level Chart		Non-Glazed Openings				
openi form	an "X" in each row to identify all forms of protection in use for each ng type. Check only one answer below (A thru X), based on the weakest of protection (lowest row) for any of the Glazed openings and indicate eakest form of protection (lowest row) for Non-Glazed openings.	Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure		X	X	Χ		Χ
Α	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
В	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
С	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
IV	Other protective coverings that cannot be identified as A, B, or C						
Х	No Windborne Debris Protection	Χ				Χ	·

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
 - Miami-Dade County PA 201, 202, and 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
 - American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 and ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
 - [] A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
 - ☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
 - [] A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- [] <u>B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)</u> All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
 - ASTM E 1886 <u>and</u> ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and ASTM E 1996 (Large Missile 2 to 4.5 lb.)
 - □ B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
 □ B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above
 □ B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

	C.1	All	Non-	·Glazed	openings	classified	l as A, I	3, or	C in tl	he table	above,	or no	Non-G	ilazed	openin	gs ex	cist
--	-----	-----	------	---------	----------	------------	-----------	-------	---------	----------	--------	-------	-------	--------	--------	-------	------

- ☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above
- ☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

Inspectors Initials Property Address 134 Sycamore Ln, Units A-H, Oldsmar

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FPAT File #MUD2320834

[] N. Exterior Opening Protection (unverified shutter syst									
protective coverings not meeting the requirements of "B" with no documentation of compliance (Level N i		r systems that appear to meet Answer "A" or							
□ N.1 All Non-Glazed openings classified as Level A, B, C, or N in the table above, or no Non-Glazed openings exist									
☐ N.2 One or More Non-Glazed openings classified as Level E table above									
□ N.3 One or More Non-Glazed openings is classified as Level	X in the table above								
[X] X. None or Some Glazed Openings One or more Glazed		vel X in the table above.							
MITIGATION INSPECTIONS MUST B Section 627.711(2), Florida Statutes, provi	~								
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984							
Inspection Company: Felten Property Assessment Team		Phone: 866-568-7853							
Qualified Inspector – I hold an active license as a:	(check one)								
☐ Home inspector licensed under Section 468.8314, Florida Statutes training approved by the Construction Industry Licensing Board a									
 □ Building code inspector certified under Section 468.607, Florida S □ General, building or residential contractor licensed under Section 									
☐ Professional engineer licensed under Section 471.015, Florida Sta	tutes.								
☐ Professional architect licensed under Section 481.213, Florida Sta	tutes.								
Any other individual or entity recognized by the insurer as posses verification form pursuant to Section 627.711(2), Florida Statutes		ns to properly complete a uniform mitigation							
Individuals other than licensed contractors licensed under S									
under Section 471.015, Florida Statues, must inspect the structure Licensees under s.471.015 or s.489.111 may authorize a dire									
experience to conduct a mitigation verification inspection.	ct employee who possesse	s the requisite skin, knowledge, and							
	norsonally norformed the	inspection or (licensed							
I, <u>John Felten</u> am a qualified inspector and I contractors and professional engineers only) I had my employ									
and I agree to be responsible for his/her work.	, r · · · <u> · · · · · · · · · · · · · </u>	•							
1 2									
K.A.									
Qualified Inspector Signature: Date	e: <u>9/19/2023</u>								
An individual or artity who knowingly or through areas nos	diaanaa nuariidaa a falaa a	u fuandulant mitigation vanification form							
An individual or entity who knowingly or through gross neg is subject to investigation by the Florida Division of Insuran	ce Fraud and may be sub	iect to administrative action by the							
appropriate licensing agency or to criminal prosecution. (Se									
certifies this form shall be directly liable for the misconduct	of employees as if the aut	chorized mitigation inspector personally							
performed the inspection.									
Homeowner to complete: I certify that the named Qualifie residence identified on this form and that proof of identification									
Signature:	Date:								
An individual or entity who knowingly provides or utters a	false or fraudulant mitic	eation verification form with the intent to							
obtain or receive a discount on an insurance premium to w misdemeanor of the first degree. (Section 627.711(7), Florid	hich the individual or ent								

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials Property Address 134 Sycamore Ln, Units A-H, Oldsmar

*This verification form is valid for up to five (5) years provided no material changes have been made to the structure or inaccuracies found on the form.

OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155



RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION



Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834



Felten Property Assessment Team

866.568.7853 | www.fpat.com

RECAPITULATION OF MITIGATION FEATURES For 135 Hunter Lake Dr, Units A-H

1. Building Code: Unknown or does not meet the requirements of Answer A or B

Comments: The year of construction was verified as 1986 per Pinellas County

Property Appraiser.

2. Roof Covering: FBC Equivalent

Comments: The roof covering was replaced in 2019. The roof permits were confirmed

and the permit numbers are 201900501 and 201900502. This roof was verified as meeting the building code requirements outlined on the

mitigation affidavit.

3. Roof Deck Attachment: Level C

Comments: Inspection verified 7/16" OSB roof deck attached with 8d nails at a

minimum 6" on the edge & 6" in the field.

4. Roof to Wall Clips

Attachment:

Comments: Inspection verified hurricane clips fastened with a minimum of three

nails.

5. Roof Geometry: Hip Roof

Comments: Inspection verified a hip roof shape.

6. SWR: No

Comments: At the time of inspection, no SWR was verified.

7. Opening Protection: None or Some Glazed Openings

Comments: Inspection verified no opening protection.

Address Verification



Exterior Elevation







Exterior Elevation



Exterior Elevation



Roof Permit Information









Roof Construction









Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date: 9/19/2023							
Owner Information							
Owner Name: The Gardens Of Forest Lakes Condominium Association, Inc. Contact Person: David Fedash							
Address: 135 Hunter Lake Dr, Units A-H		Home Phone:					
City: Oldsmar Zip: 34677		Work Phone: (727) 726-8000					
County: Pinellas		Cell Phone:					
Insurance Company:		Policy #:					
Year of Home: 1986	# of Stories: 2	Email: Dfedash@ameritechmail.com					

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1.	Building Code : Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in
	the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
[]	A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after
	3/1/2002: Building Permit Application Date (MM/DD/YYYY)
[]	B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built For homes built in 1994, 1995, and 1996
	provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY)//
[X	C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
[X] 1. Asphalt/Fiberglass Shingle	4/19/2019		2019	
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".
- 3. Roof Deck Attachment: What is the weakest form of roof deck attachment?
- [] A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- [] B. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field.-OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- [X] C. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

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182 psf.	
[] D. Reinforced Concrete	Roof Deck.
[] E. Other:[] F. Unknown or unidenti	fied
[] G. No attic access.	ned.
4. Roof to Wall Attachme	ent: What is the <u>WEAKEST</u> roof to wall connection? (Do not include attachment of hip/valley jacks within atside corner of the roof in determination of WEAKEST type)
[] A. Toe Nails	
top plate	rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the of the wall, or connectors that do not meet the minimal conditions or requirements of B, C, or D
	qualify for categories B, C, or D. All visible metal connectors are:
[X]Secure [X]Attach th co	ed to truss/rafter with a minimum of three (3) nails, and need to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from ne blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe prrosion.
[X] B. Clips	
[] Metal o	I connectors that do not wrap over the top of the truss/rafter, or connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail requirements of C or D, but is secured with a minimum of 3 nails.
[] C. Single Wraps	
	all connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a mum of 2 nails on the front side and a minimum of 1 nail on the opposing side.
[] D. Double Wraps	and of 2 mails on the front side and a minimum of 1 mail on the opposing side.
beam, on minimum [] Metal c both sides [] E. Structural Anchor bo	Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on s, and is secured to the top plate with a minimum of three nails on each side. Its structurally connected or reinforced concrete roof.
[] F. Other:[] G. Unknown or unident[] H. No attic access	ified
	is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of menclosed space in the determination of roof perimeter or roof area for roof geometry classification).
	Hip roof with no other roof shapes greater than 10% of the total roof system perimeter.
[] B. Flat Roof	Total length of non-hip features: ; Total roof system perimeter: Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12: sq ft; Total roof area: sq ft
	Any roof that does not qualify as either (A) or (B) above.
[] A. SWR (also called Sea sheathing or foam	stance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR) aled Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling on in the event of roof covering loss.

or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least

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7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

	Opening Protection Level Chart			Glazed Openings			
openi form	an "X" in each row to identify all forms of protection in use for each ng type. Check only one answer below (A thru X), based on the weakest of protection (lowest row) for any of the Glazed openings and indicate eakest form of protection (lowest row) for Non-Glazed openings.	Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure		X	X	Х		Χ
Α	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
В	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
С	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
IV	Other protective coverings that cannot be identified as A, B, or C						
Х	No Windborne Debris Protection	Χ				Χ	

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
 - Miami-Dade County PA 201, 202, and 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
 - American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 and ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
 - [] A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
 - ☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
 - [] A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- [] <u>B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)</u> All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
 - ASTM E 1886 <u>and</u> ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and ASTM E 1996 (Large Missile 2 to 4.5 lb.)
 - □ B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
 □ B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above
 □ B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).
 - ☐ C.1 All Non-Glazed openings classified as A, B, or C in the table above, or no Non-Glazed openings exist
 - ☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above
 - ☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

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[] N. Exterior Opening Protection (unverified shutter syst		
protective coverings not meeting the requirements of "B" with no documentation of compliance (Level N i		r systems that appear to meet Answer "A" or
☐ N.1 All Non-Glazed openings classified as Level A, B, C, or	N in the table above, or no No	on-Glazed openings exist
☐ N.2 One or More Non-Glazed openings classified as Level E table above	in the table above, and no No	on-Glazed openings classified as Level X in the
□ N.3 One or More Non-Glazed openings is classified as Level	X in the table above	
[X] X. None or Some Glazed Openings One or more Glazed		rel X in the table above.
MITIGATION INSPECTIONS MUST B Section 627.711(2), Florida Statutes, provi	~	
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984
Inspection Company: Felten Property Assessment Team		Phone: 866-568-7853
Qualified Inspector – I hold an active license as a:	(check one)	
☐ Home inspector licensed under Section 468.8314, Florida Statutes training approved by the Construction Industry Licensing Board a		
 □ Building code inspector certified under Section 468.607, Florida S □ General, building or residential contractor licensed under Section 		
☐ Professional engineer licensed under Section 471.015, Florida Sta	tutes.	
☐ Professional architect licensed under Section 481.213, Florida Sta	tutes.	
Any other individual or entity recognized by the insurer as posses verification form pursuant to Section 627.711(2), Florida Statutes		ns to properly complete a uniform mitigation
Individuals other than licensed contractors licensed under S		
under Section 471.015, Florida Statues, must inspect the structure Licensees under s.471.015 or s.489.111 may authorize a dire		
experience to conduct a mitigation verification inspection.	ct employee who possesses	s the requisite skin, knowledge, and
	norsonally parformed the	inspection or (licensed
I, <u>John Felten</u> am a qualified inspector and I contractors and professional engineers only) I had my employ		
and I agree to be responsible for his/her work.	, r	
1 2		
K.A.		
Qualified Inspector Signature: Date	e: <u>9/19/2023</u>	
An individual or artity who knowingly or through areas nos	diaanaa nuariidaa a falaa a	frandulant mitigation vanification form
An individual or entity who knowingly or through gross neg is subject to investigation by the Florida Division of Insuran	ce Fraud and may be sub	iect to administrative action by the
appropriate licensing agency or to criminal prosecution. (Se		
certifies this form shall be directly liable for the misconduct	of employees as if the aut	horized mitigation inspector personally
performed the inspection.		
Homeowner to complete: I certify that the named Qualifie residence identified on this form and that proof of identification		
Signature:	Date:	
An individual or entity who knowingly provides or utters a	false or fraudulant mitic	ation varification form with the intent to
obtain or receive a discount on an insurance premium to w misdemeanor of the first degree. (Section 627.711(7), Florid	hich the individual or ent	

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

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OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155



RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION



Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834



Felten Property Assessment Team

866.568.7853 | www.fpat.com

RECAPITULATION OF MITIGATION FEATURES For 136 Sycamore Ln, Units A-H

1. Building Code: Unknown or does not meet the requirements of Answer A or B

Comments: The year of construction was verified as 1987 per Pinellas County

Property Appraiser.

2. Roof Covering: FBC Equivalent

Comments: The roof covering was replaced in 2019. The roof permits were confirmed

and the permit numbers are 201900604 and 201900605. This roof was verified as meeting the building code requirements outlined on the

mitigation affidavit.

3. Roof Deck Attachment: Level C

Comments: Inspection verified 7/16" OSB roof deck attached with 8d nails at a

minimum 6" on the edge & 6" in the field.

4. Roof to Wall Clips

Attachment:

Comments: Inspection verified hurricane clips fastened with a minimum of three

nails.

5. Roof Geometry: Hip Roof

Comments: Inspection verified a hip roof shape.

6. SWR: No

Comments: At the time of inspection, no SWR was verified.

7. Opening Protection: None or Some Glazed Openings

Comments: Inspection verified no opening protection.

Address Verification



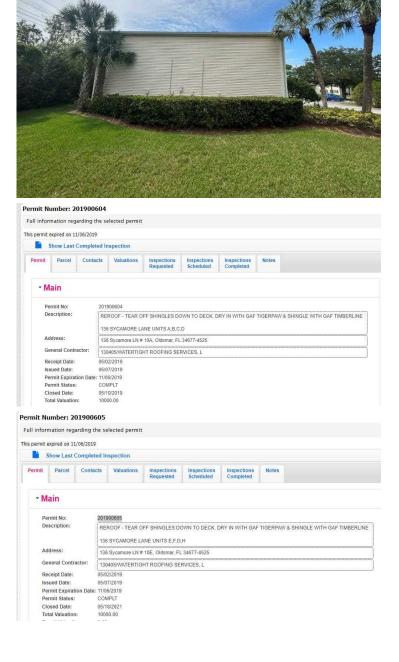
Exterior Elevation



Exterior Elevation

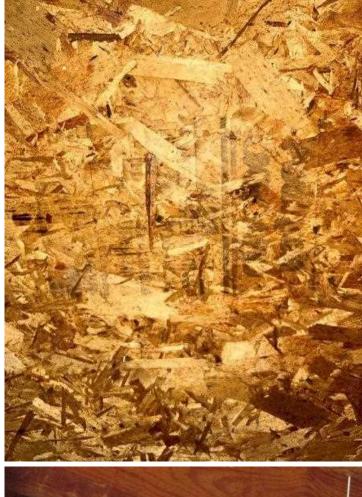






Roof Permit Information

Roof Permit Information





SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 136 Sycamore Ln, Units A-H

FPAT File #MUD2320834



Roof Construction









Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

=======================================	,	
Inspection Date: 9/19/2023		
Owner Information		
Owner Name: The Gardens Of For	Contact Person: David Fedash	
Address: 136 Sycamore Ln, Units	Home Phone:	
City: Oldsmar Zip: 34677		Work Phone: (727) 726-8000
County: Pinellas		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 1987	# of Stories: 2	Email: Dfedash@ameritechmail.com
I .	I .	

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1.	Building Code : Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in
	the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
	A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after
	3/1/2002: Building Permit Application Date (MM/DD/YYYY)
	B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built For homes built in 1994, 1995, and 1996
	provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY)//
X	C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
[X] 1. Asphalt/Fiberglass Shingle	5/7/2019		2019	
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".
- 3. Roof Deck Attachment: What is the weakest form of roof deck attachment?
- [] A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- [] B. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field.-OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- [X] C. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

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D. Reinforced Concrete Roof Deck.	182 psf.	
F. Unknown or unidentified. G. No attic access. Roof to Wall Attachment: What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type) A. Toe Nails		e Roof Deck.
 [i] F. Unknown or unidentified. [i] G. No attic access. 4. Roof to Wall Attachment; What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type) [i] A. Toe Nails [i] Truss/raffer anchored to top plate of wall using nails driven at an angle through the truss/raffer and attached to the top plate of the wall. or Minimal conditions to qualify for categories B. C. or D. All visible metal connectors are: [iii] Metal connectors that do not meet the minimal or three (3) nails, and X Secured to truss/raffer with a minimum of three (3) nails, and X Statched to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/raffer, and free of visible severe corrosion. [X] B. Clips [X] Metal connectors that do not wrap over the top of the truss/raffer, and free of visible severe corrosion. [X] Metal connectors with a minimum of 1 strap that wraps over the top of the truss/raffer and does not meet the nai position requirements of C or D, but is secured with a minimum of 3 nails. [I] C. Single Wraps [I] Metal Connectors consisting of a single strap that wraps over the top of the truss/raffer and is secured with a minimum of 1 nail on the opposing side. [I] D. Double Wraps [I] Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/raffer where each strap wraps over the top of the truss/raffer and is secured with a minimum of 1 nail on the opposing side. [I] E. Structural Anchor bolts structurally connected or reinforced concrete roof. [I] E. Structural Anchor bolts structurally connected or reinforced concrete roof		C 1001 2001
 4. Roof to Wall Attachment: What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type) [] A. Toe Nails [] Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or [] Metal connectors that do not meet the minimal conditions or requirements of B, C, or D. Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are: [X]Secured to truss/rafter with a minimum of three (3) nails, and [X]Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion. [X] Metal connectors that do not wrap over the top of the truss/rafter, and free of visible severe corrosion. [X] Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nai position requirements of C or D, but is secured with a minimum of 3 nails. [] C. Single Wraps Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side. [] D. Double Wraps [] Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or [] Metal Connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of 1 nail on the opposing side, or [] Metal Connectors consisting of a single strap tha		tified.
5 feet of the inside or outside corner of the roof in determination of WEAKEST type) [] A. Toe Nails [] Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or [] Metal connectors that do not meet the minimal conditions or requirements of B, C, or D Minimal conditions to qualify for categories B, C, or D, All visible metal connectors are: [X] Secured to truss/rafter with a minimum of three (3) nails, and [X] Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion. [X] B. Clips [X] Metal connectors that do not wrap over the top of the truss/rafter, and free of visible severe corrosion. [X] B. Clips [X] Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nai position requirements of C or D, but its secured with a minimum of 3 nails. [C] C. Single Wraps [J] Metal Connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side. [J] D. Double Wraps [J] Metal Connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side. [J] Metal Connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or [J] Metal Connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of 1 nail on the opposing side, or [J] Metal Connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the	[] G. No attic access.	
Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or Metal connectors that do not meet the minimal conditions or requirements of B, C, or D	5 feet of the inside or of	
Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are: [X]Secured to truss/rafter with a minimum of three (3) nails, and [X]Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ⅓" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion. [X] B. Clips [X] Metal connectors that do not wrap over the top of the truss/rafter, or [Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nai position requirements of C or D, but is secured with a minimum of 3 nails. [] C. Single Wraps [Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side. [] D. Double Wraps [] Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or [] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or [] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter with a minimum of 2 nails on the opposing side, or [] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 1 nail on the opposing side, or [] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter where a least side of the wall frame, or embedded in the bond beam, on either side of the wall on both sides, and is secured to the top plate with a minimum of 1 nail on the opposing side, or [] Metal Connectors consi	[] Truss. top plate	e of the wall, or
X Secured to truss/rafter with a minimum of three (3) nails, and X Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion. X B. Clips		•
X Metal connectors that do not wrap over the top of the truss/rafter, or Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nai position requirements of C or D, but is secured with a minimum of 3 nails. C. Single Wraps	[X]Secu [X]Attac	ared to truss/rafter with a minimum of three (3) nails, and ched to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe
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 [] B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12: sq ft; Total roof area: sq ft [] C. Other Roof Any roof that does not qualify as either (A) or (B) above. 6. Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR) [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss. [X] B. No SWR. 	[X] A. Hip Roof	
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 A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss. [X] B. No SWR. 	[] C. Other Roof	
	[] A. SWR (also called S sheathing or foam from water intrus [X] B. No SWR.	ealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the n adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling tion in the event of roof covering loss.

or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least

Inspectors Initials Property Address 136 Sycamore Ln, Units A-H, Oldsmar

7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

	Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each			Glazed Openings			
openi form	ng type. Check only one answer below (A thru X), based on the weakest of protection (lowest row) for any of the Glazed openings and indicate eakest form of protection (lowest row) for Non-Glazed openings.	Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure		X	X	Χ		Χ
Α	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
В	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
С	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
IV	Other protective coverings that cannot be identified as A, B, or C						
Х	No Windborne Debris Protection	Χ				Χ	·

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
 - Miami-Dade County PA 201, 202, and 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
 - American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 **and** ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
 - [] A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
 - ☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
 - [] A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- [] <u>B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)</u> All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
 - ASTM E 1886 <u>and</u> ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and ASTM E 1996 (Large Missile 2 to 4.5 lb.)
 - □ B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
 □ B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above
 □ B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

☐ C.1 All Non-Glazed	l openings	classified	as A, B,	or C in the	e table above,	or no Non-Glazed	l openings exist
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- ☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above
- ☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

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[] N. Exterior Opening Protection (unverified shutter system) protective coverings not meeting the requirements of "B" with no documentation of compliance (Level N i	Answer "A", "B", or C" o			
☐ N.1 All Non-Glazed openings classified as Level A, B, C, or	N in the table above, or no No	on-Glazed openings exist		
☐ N.2 One or More Non-Glazed openings classified as Level I table above) in the table above, and no No	on-Glazed openings classified as Level X in the		
☐ N.3 One or More Non-Glazed openings is classified as Leve	l X in the table above			
[X] X. None or Some Glazed Openings One or more Glazed	openings classified and Lev	vel X in the table above.		
Manya i myo ya	AT CERTIFIED AND	THE THE THE THE THE TANK THE T		
MITIGATION INSPECTIONS MUST B Section 627.711(2), Florida Statutes, provi				
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984		
Inspection Company: Felten Property Assessment Team		Phone: 866-568-7853		
Qualified Inspector – I hold an active license as a:	(check one)			
☐ Home inspector licensed under Section 468.8314, Florida Statute training approved by the Construction Industry Licensing Board a				
 □ Building code inspector certified under Section 468.607, Florida Section □ General, building or residential contractor licensed under Section 				
\square Professional engineer licensed under Section 471.015, Florida Sta	itutes.			
☐ Professional architect licensed under Section 481.213, Florida Sta	itutes.			
Any other individual or entity recognized by the insurer as possess verification form pursuant to Section 627.711(2), Florida Statutes		ons to properly complete a uniform mitigation		
Individuals other than licensed contractors licensed under Sunder Section 471.015, Florida Statues, must inspect the structures under s.471.015 or s.489.111 may authorize a direct experience to conduct a mitigation verification inspection.	uctures personally and no	t through employees or other persons.		
I, <u>John Felten</u> am a qualified inspector and I personally performed the inspection or (<i>licensed contractors and professional engineers only</i>) I had my employee (<u>Scott Ackerman</u>) perform the inspection and I agree to be responsible for his/her work.				
Qualified Inspector Signature: Date	e: <u>9/19/2023</u>			
An individual or entity who knowingly or through gross negis subject to investigation by the Florida Division of Insuran appropriate licensing agency or to criminal prosecution. (Secretifies this form shall be directly liable for the misconduct performed the inspection.	ce Fraud and may be sub ection 627.711(4)-(7), Flori	ject to administrative action by the ida Statutes) The Qualified Inspector who		
Homeowner to complete: I certify that the named Qualifier residence identified on this form and that proof of identification				
Signature:	Date:			
An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)				

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

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OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155



RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION



Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834



Felten Property Assessment Team

866.568.7853 | www.fpat.com

RECAPITULATION OF MITIGATION FEATURES For 137 Hunter Lake Dr, Units A-H

1. Building Code: Unknown or does not meet the requirements of Answer A or B

Comments: The year of construction was verified as 1986 per Pinellas County

Property Appraiser.

2. Roof Covering: FBC Equivalent

Comments: The roof covering was replaced in 2019. The roof permits were confirmed

and the permit numbers are 201900499 and 201900500. This roof was verified as meeting the building code requirements outlined on the

mitigation affidavit.

3. Roof Deck Attachment: Level C

Comments: Inspection verified 7/16" OSB roof deck attached with 8d nails at a

minimum 6" on the edge & 6" in the field.

4. Roof to Wall Clips

Attachment:

Comments: Inspection verified hurricane clips fastened with a minimum of three

nails.

5. Roof Geometry: Hip Roof

Comments: Inspection verified a hip roof shape.

6. SWR: No

Comments: At the time of inspection, no SWR was verified.

7. Opening Protection: None or Some Glazed Openings

Comments: Inspection verified no opening protection.

Address Verification



Exterior Elevation



Exterior Elevation



Exterior Elevation



Exterior Elevation

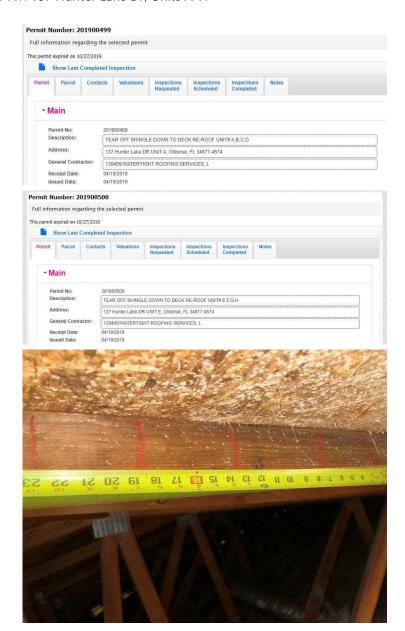


Exterior Elevation



SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 137 Hunter Lake Dr, Units A-H

FPAT File #MUD2320834



Roof Permit Information

Roof Permit Information

Roof Construction







Roof Construction



SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 137 Hunter Lake Dr, Units A-H

FPAT File #MUD2320834



Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

-	
Owner Name: The Gardens Of Forest Lakes Condominium Association, Inc.	
Address: 137 Hunter Lake Dr, Units A-H	
Zip: 34677	Work Phone: (727) 726-8000
	Cell Phone:
	Policy #:
# of Stories: 2	Email: Dfedash@ameritechmail.com
	Zip: 34677

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1.	Building Code: Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in
	the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
[]	A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after
	3/1/2002: Building Permit Application Date (MM/DD/YYYY)
[]	B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built For homes built in 1994, 1995, and 1996
	provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY)//
ſХ	1 C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
[X] 1. Asphalt/Fiberglass Shingle	4/19/2019		2019	
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".
- 3. **Roof Deck Attachment**: What is the weakest form of roof deck attachment?
- [] A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- [] B. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field.-OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- [X] C. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

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182 psf.	
[] D. Reinforced Concre	te Roof Deck.
[] E. Other:	
[] F. Unknown or unider	itified.
[] G. No attic access.	
	ment: What is the <u>WEAKEST</u> roof to wall connection? (Do not include attachment of hip/valley jacks within outside corner of the roof in determination of WEAKEST type)
[] Truss top plat	s/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the e of the wall, or
	l connectors that do not meet the minimal conditions or requirements of B, C, or D
[X]Sect [X]Atta	o qualify for categories B, C, or D. All visible metal connectors are: ured to truss/rafter with a minimum of three (3) nails, and uched to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion.
[X] B. Clips	
[] Meta position	tal connectors that do not wrap over the top of the truss/rafter, or l connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nain requirements of C or D, but is secured with a minimum of 3 nails.
[] C. Single Wraps	
	etal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a nimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.
[] D. Double Wraps	
beam, o minimu [] Meta both sid [] E. Structural Anchor b	Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a tim of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or Il connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on less, and is secured to the top plate with a minimum of three nails on each side. Solts structurally connected or reinforced concrete roof.
[] F. Other:[] G. Unknown or unider[] H. No attic access	ntified
	at is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall or unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).
[X] A. Hip Roof	Hip roof with no other roof shapes greater than 10% of the total roof system perimeter.
[] B. Flat Roof	Total length of non-hip features: ; Total roof system perimeter: Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12: sq ft; Total roof area: sq ft
[] C. Other Roof	Any roof that does not qualify as either (A) or (B) above.
[] A. SWR (also called S sheathing or foar	esistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR) Gealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the madhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling sion in the event of roof covering loss.

or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least

Inspectors Initials Property Address 137 Hunter Lake Dr., Units A-H., Oldsmar

7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each		Glazed Openings				Non-Glazed Openings	
openi form	ng type. Check only one answer below (A thru X), based on the weakest of protection (lowest row) for any of the Glazed openings and indicate eakest form of protection (lowest row) for Non-Glazed openings.	Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure		X	X	Χ		Χ
Α	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
В	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
С	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
IV	Other protective coverings that cannot be identified as A, B, or C						
Х	No Windborne Debris Protection	Χ				Χ	·

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
 - Miami-Dade County PA 201, 202, and 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
 - American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 and ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
 - [] A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
 - ☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
 - [] A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- [] <u>B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)</u> All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
 - ASTM E 1886 <u>and</u> ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and ASTM E 1996 (Large Missile 2 to 4.5 lb.)
 - □ B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
 □ B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above
 □ B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

C.1 All Non-Glazed openings classified as A, B, or C in the table above, or no Non-Glazed open	nings exist
--	-------------

- ☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above
- ☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

Inspectors Initials Property Address 137 Hunter Lake Dr., Units A-H., Oldsmar

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FPAT File #MUD2320834

[] N. Exterior Opening Protection (unverified shutter syst protective coverings not meeting the requirements of "B" with no documentation of compliance (Level N is	Answer "A", "B", or C" of			
□ N.1 All Non-Glazed openings classified as Level A, B, C, or	N in the table above, or no No	on-Glazed openings exist		
☐ N.2 One or More Non-Glazed openings classified as Level D table above	in the table above, and no No	on-Glazed openings classified as Level X in the		
☐ N.3 One or More Non-Glazed openings is classified as Level	X in the table above			
[X] $\underline{\mathbf{X.\ None\ or\ Some\ Glazed\ Openings}}$ One or more Glazed of	openings classified and Lev	rel X in the table above.		
MITIGATION INSPECTIONS MUST B				
Section 627.711(2), Florida Statutes, provi		, ,		
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984		
Inspection Company: Felten Property Assessment Team		Phone: 866-568-7853		
Qualified Inspector – I hold an active license as a:	(check one)			
☐ Home inspector licensed under Section 468.8314, Florida Statutes training approved by the Construction Industry Licensing Board a				
 □ Building code inspector certified under Section 468.607, Florida S □ General, building or residential contractor licensed under Section 				
$\hfill \Box$ Professional engineer licensed under Section 471.015, Florida Sta	tutes.			
☐ Professional architect licensed under Section 481.213, Florida Sta	tutes.			
☐ Any other individual or entity recognized by the insurer as posses verification form pursuant to Section 627.711(2), Florida Statutes		ns to properly complete a uniform mitigation		
Individuals other than licensed contractors licensed under Sunder Section 471.015, Florida Statues, must inspect the structure Licensees under s.471.015 or s.489.111 may authorize a direct experience to conduct a mitigation verification inspection.	actures personally and no	t through employees or other persons.		
I, <u>John Felten</u> am a qualified inspector and I personally performed the inspection or (<i>licensed contractors and professional engineers only</i>) I had my employee (<u>Scott Ackerman</u>) perform the inspection and I agree to be responsible for his/her work.				
Qualified Inspector Signature: Date	e: <u>9/19/2023</u>			
An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.				
Homeowner to complete: I certify that the named Qualifie residence identified on this form and that proof of identification				
Signature:	Date:			
An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)				

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials Property Address 137 Hunter Lake Dr., Units A-H., Oldsmar

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OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155



RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION



Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834



RECAPITULATION OF MITIGATION FEATURES For 138 Hunter Lake Dr, Units A-H

1. Building Code: Unknown or does not meet the requirements of Answer A or B

Comments: The year of construction was verified as 1987 per Pinellas County

Property Appraiser.

2. Roof Covering: FBC Equivalent

Comments: The roof covering was replaced in 2019. The roof permits were confirmed

and the permit numbers are 201900602 and 201900603. This roof was verified as meeting the building code requirements outlined on the

mitigation affidavit.

3. Roof Deck Attachment: Level C

Comments: Inspection verified 7/16" OSB roof deck attached with 8d nails at a

minimum 6" on the edge & 6" in the field.

4. Roof to Wall Clips

Attachment:

Comments: Inspection verified hurricane clips fastened with a minimum of three

nails.

5. Roof Geometry: Hip Roof

Comments: Inspection verified a hip roof shape.

6. SWR: No

Comments: At the time of inspection, no SWR was verified.

7. Opening Protection: None or Some Glazed Openings

Comments: Inspection verified no opening protection.

Address Verification



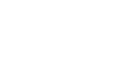
Exterior Elevation

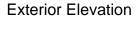


Exterior Elevation



Exterior Elevation

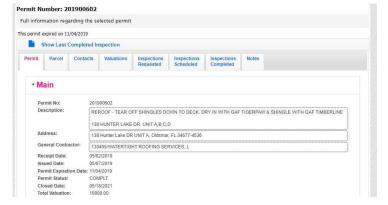


















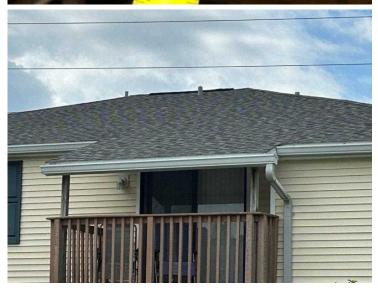














Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

======================================				
Inspection Date: 9/19/2023				
Owner Information				
Owner Name: The Gardens Of Forest Lake	s Condominium Association, Inc.	Contact Person: David Fedash		
Address: 138 Hunter Lake Dr, Units A-H		Home Phone:		
City: Oldsmar	Zip: 34677 Work Phone: (727) 726-8000			
County: Pinellas		Cell Phone:		
Insurance Company:		Policy #:		
Year of Home: 1987	# of Stories: 2	Email: Dfedash@ameritechmail.com		

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1.	Building Code: Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in
	the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
[]	A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after
	3/1/2002: Building Permit Application Date (MM/DD/YYYY)
[]	B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built For homes built in 1994, 1995, and 1996
	provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY)//
[X	C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
[X] 1. Asphalt/Fiberglass Shingle	5/7/2019		2019	
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".
- 3. Roof Deck Attachment: What is the weakest form of roof deck attachment?
- [] A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- [] B. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field.-OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- [X] C. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

Inspectors Initials Property Address 138 Hunter Lake Dr., Units A-H., Oldsmar

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182 psf.	
	zk.
[] G. No attic access.	
5 feet of the inside or outside corn	
182 psf. D. Reinforced Concrete Roof Deck. F. Other: D. Roinforced Concrete Roof Deck. F. Other: G. No attic access. Roof to Wall Attachment: What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks of Sect of the inside or outside corner of the roof in determination of WEAKEST type) A. Toe Nails Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached top plate of the wall, or Metal connectors that do not meet the minimal conditions or requirements of B, C, or D Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are: [X] Secured to truss/rafter with a minimum of three (3) nails, and [X] Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the hlocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe cornsion. [X] B. Clips [X] Metal connectors that do not wrap over the top of the truss/rafter, and free of visible severe cornsion. [X] Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the position requirements of C or D, but is secured with a minimum of 3 nails. [X] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured to minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side. [D. Double Wraps [Metal Connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured to the unsultance of the truss/rafter and is secured to the unsultance of the truss/rafter and is secured to the unsultance of the detail of the post of the truss/rafter and is secured to the unsultance of the detail of the truss/rafter and is secured to the op plate with a minimum of 1 nail on the opposing side, or [Metal connectors consisting of a single strap that wraps over the top of the	
[] Metal connectors	s that do not meet the minimal conditions or requirements of B, C, or D
Minimal conditions to qualify for	or categories B, C, or D. All visible metal connectors are:
[X]Attached to the the blocking	wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from
[X] B. Clips	
[] Metal connectors	s with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nai
minimum of 2	
beam, on either sid minimum of 2 nail [] Metal connectors both sides, and is so [] E. Structural Anchor bolts structu	e of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a is on the front side, and a minimum of 1 nail on the opposing side, or is consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on ecured to the top plate with a minimum of three nails on each side.
[] H. No attic access	
[X] A. Hip Roof Hip roof v	with no other roof shapes greater than 10% of the total roof system perimeter.
[] B. Flat Roof Roof on a	building with 5 or more units where at least 90% of the main roof area has a roof slope of less
[] A. SWR (also called Sealed Roof sheathing or foam adhesive from water intrusion in the early B. No SWR.	Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling

or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least

Inspectors Initials Property Address 138 Hunter Lake Dr., Units A-H., Oldsmar

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7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

	Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each		Glazed Openings				Non-Glazed Openings	
openi form	ng type. Check only one answer below (A thru X), based on the weakest of protection (lowest row) for any of the Glazed openings and indicate eakest form of protection (lowest row) for Non-Glazed openings.	Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors	
N/A	Not Applicable- there are no openings of this type on the structure		X	X	Х		Χ	
Α	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)							
В	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)							
С	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007							
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance							
N	Opening Protection products that appear to be A or B but are not verified							
IV	Other protective coverings that cannot be identified as A, B, or C							
Х	No Windborne Debris Protection	Χ				Χ		

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
 - Miami-Dade County PA 201, 202, and 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
 - American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 and ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
 - [] A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
 - ☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
 - [] A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- [] <u>B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)</u> All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
 - ASTM E 1886 <u>and</u> ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and ASTM E 1996 (Large Missile 2 to 4.5 lb.)

B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X
in the table above
B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above

- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).
 - ☐ C.1 All Non-Glazed openings classified as A, B, or C in the table above, or no Non-Glazed openings exist
 - ☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above
 - ☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

Inspectors Initials Property Address 138 Hunter Lake Dr., Units A-H., Oldsmar

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[] N. Exterior Opening Protection (unverified shutter system) protective coverings not meeting the requirements of "B" with no documentation of compliance (Level N i	Answer "A", "B", or C" o	
☐ N.1 All Non-Glazed openings classified as Level A, B, C, or	N in the table above, or no No	on-Glazed openings exist
☐ N.2 One or More Non-Glazed openings classified as Level E table above	in the table above, and no No	on-Glazed openings classified as Level X in the
☐ N.3 One or More Non-Glazed openings is classified as Leve	X in the table above	
[X] X. None or Some Glazed Openings One or more Glazed	openings classified and Lev	vel X in the table above.
Manya i myo ya ya na na ya		
MITIGATION INSPECTIONS MUST B Section 627.711(2), Florida Statutes, provi		
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984
Inspection Company: Felten Property Assessment Team		Phone: 866-568-7853
Qualified Inspector – I hold an active license as a:	(check one)	
☐ Home inspector licensed under Section 468.8314, Florida Statutes training approved by the Construction Industry Licensing Board a		
 □ Building code inspector certified under Section 468.607, Florida S □ General, building or residential contractor licensed under Section 		
☐ Professional engineer licensed under Section 471.015, Florida Sta	tutes.	
☐ Professional architect licensed under Section 481.213, Florida Sta	tutes.	
Any other individual or entity recognized by the insurer as posses verification form pursuant to Section 627.711(2), Florida Statutes		ons to properly complete a uniform mitigation
Individuals other than licensed contractors licensed under Sunder Section 471.015, Florida Statues, must inspect the structures under s.471.015 or s.489.111 may authorize a direct experience to conduct a mitigation verification inspection.	uctures personally and no	t through employees or other persons.
I, John Felten am a qualified inspector and I contractors and professional engineers only) I had my employand I agree to be responsible for his/her work.		
Qualified Inspector Signature: Date	e: <u>9/19/2023</u>	
An individual or entity who knowingly or through gross negits subject to investigation by the Florida Division of Insuran appropriate licensing agency or to criminal prosecution. (See certifies this form shall be directly liable for the misconduct performed the inspection.	ce Fraud and may be sub ction 627.711(4)-(7), Flori	ject to administrative action by the ida Statutes) The Qualified Inspector who
Homeowner to complete: I certify that the named Qualifie residence identified on this form and that proof of identification		
Signature:	Date:	
An individual or entity who knowingly provides or utters a obtain or receive a discount on an insurance premium to w misdemeanor of the first degree. (Section 627.711(7), Florida.)	hich the individual or ent	

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials Property Address 138 Hunter Lake Dr., Units A-H., Oldsmar

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OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155



RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION



Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834



Felten Property Assessment Team

866.568.7853 | www.fpat.com

RECAPITULATION OF MITIGATION FEATURES For 139 Hunter Lake Dr, Units A-H

1. Building Code: Unknown or does not meet the requirements of Answer A or B

Comments: The year of construction was verified as 1986 per Pinellas County

Property Appraiser.

2. Roof Covering: FBC Equivalent

Comments: The roof covering was replaced in 2019. The roof permits were confirmed

and the permit numbers are 201900478 and 201900479. This roof was verified as meeting the building code requirements outlined on the

mitigation affidavit.

3. Roof Deck Attachment: Level C

Comments: Inspection verified 7/16" OSB roof deck attached with 8d nails at a

minimum 6" on the edge & 6" in the field.

4. Roof to Wall Clips

Attachment:

Comments: Inspection verified hurricane clips fastened with a minimum of three

nails.

5. Roof Geometry: Hip Roof

Comments: Inspection verified a hip roof shape.

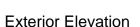
6. SWR: No

Comments: At the time of inspection, no SWR was verified.

7. Opening Protection: None or Some Glazed Openings

Comments: Inspection verified no opening protection.

Address Verification



Exterior Elevation







Exterior Elevation



Exterior Elevation



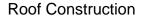
Exterior Elevation

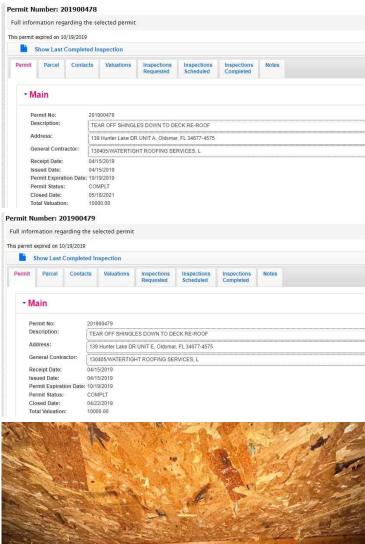


SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 139 Hunter Lake Dr, Units A-H









Roof Construction







Roof Construction



Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

	T I			
Inspection Date: 9/19/2023				
Owner Information				
Owner Name: The Gardens Of Forest Lake	s Condominium Association, Inc.	Contact Person: David Fedash		
Address: 139 Hunter Lake Dr, Units A-H		Home Phone:		
City: Oldsmar	Zip: 34677	Work Phone: (727) 726-8000		
County: Pinellas		Cell Phone:		
Insurance Company:		Policy #:		
Year of Home: 1986	# of Stories: 2	Email: Dfedash@ameritechmail.com		

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1.	Building Code : Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in
	the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
[]	A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after
	3/1/2002: Building Permit Application Date (MM/DD/YYYY)
[]	B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built For homes built in 1994, 1995, and 1996
	provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY)//
[X	[] C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
[X] 1. Asphalt/Fiberglass Shingle	4/15/2019		2019	
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".
- 3. Roof Deck Attachment: What is the weakest form of roof deck attachment?
- [] A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- [] B. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field.-OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- [X] C. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

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 D. Reinforced Concrete Roof Deck. F. Uhknown or unidentified. G. No attic access. R. Roof to Wall Attachment: What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type) A. Toe Nail Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or Network of the wall of plate of the wall on the cet the minimal conditions or requirements of B, C, or D Minimal conditions to analify for categories B, C, or D, All visible metal connectors are: IX/Secured to truss/rafter with a minimum of three (3) nails, and IX/Attached to the wall lor plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked on more than 1.5" of the truss/rafter, and free of visible severe corrosion. B. Clips X. Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the mai position requirements of C or D, but is secured with a minimum of 3 nails. C. Single Wraps Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side. D. Double Wraps J. Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured to the wall on both sides, and in minimum of 1 and on the opposing side, or Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured to the wall on both sides, and is secured to the opp late with a minimum of 1 and on the op	182 psf.	
 [1] F. Unknown or unidentified. [2] G. No attic access. 4. Roof to Wall Attachment; What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type) [3] A. Toe Nails [4] Insis/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall. or [7] Metal connectors that do not meet the minimal conditions or requirements of B, C, or D [5] Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are: [6] K] Secured to truss/rafter with a minimum of three (3) nails, and [8] All tached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion. [7] B. Clips [8] Metal connectors that do not wrap over the top of the truss/rafter, and free of visible severe corrosion. [8] C. Single Wraps [9] C. Single Wraps [1] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side. [1] D. Double Wraps [1] Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 1 nail on the opposing side, or [7] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured to the wall on both sides, and an is secured to the top plate with a minimum of 1 nail on the opposing side, or [7] Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured to the		
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or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least

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7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each		Glazed Openings				Non-Glazed Openings	
openi form	ng type. Check only one answer below (A thru X), based on the weakest of protection (lowest row) for any of the Glazed openings and indicate eakest form of protection (lowest row) for Non-Glazed openings.	Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure		X	X	Χ		Χ
Α	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
В	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
С	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
IV	Other protective coverings that cannot be identified as A, B, or C						
Х	No Windborne Debris Protection	Χ				Χ	·

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
 - Miami-Dade County PA 201, 202, and 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
 - American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 and ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
 - [] A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
 - ☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
 - [] A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- [] B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only) All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
 - ASTM E 1886 <u>and</u> ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and ASTM E 1996 (Large Missile 2 to 4.5 lb.)
 - □ B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
 □ B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above
 □ B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

☐ C.1 All Non-Glazed	l openings	classified	as A, B,	or C in the	e table above,	or no Non-Glazed	l openings exist
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- ☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above
- ☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

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[] N. Exterior Opening Protection (unverified shutter syst protective coverings not meeting the requirements of "B" with no documentation of compliance (Level N is	Answer "A", "B", or C" of				
□ N.1 All Non-Glazed openings classified as Level A, B, C, or	N in the table above, or no No	on-Glazed openings exist			
☐ N.2 One or More Non-Glazed openings classified as Level D table above	in the table above, and no No	on-Glazed openings classified as Level X in the			
☐ N.3 One or More Non-Glazed openings is classified as Level	X in the table above				
[X] $\underline{\mathbf{X}}$. None or Some Glazed Openings One or more Glazed $\underline{\mathbf{G}}$	openings classified and Lev	rel X in the table above.			
MITIGATION INSPECTIONS MUST B					
Section 627.711(2), Florida Statutes, provi		, ,			
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984			
Inspection Company: Felten Property Assessment Team		Phone: 866-568-7853			
Qualified Inspector – I hold an active license as a:	(check one)				
☐ Home inspector licensed under Section 468.8314, Florida Statutes training approved by the Construction Industry Licensing Board a					
 □ Building code inspector certified under Section 468.607, Florida S □ General, building or residential contractor licensed under Section 					
$\hfill \Box$ Professional engineer licensed under Section 471.015, Florida Sta	tutes.				
☐ Professional architect licensed under Section 481.213, Florida Sta	tutes.				
☐ Any other individual or entity recognized by the insurer as posses verification form pursuant to Section 627.711(2), Florida Statutes		ns to properly complete a uniform mitigation			
Individuals other than licensed contractors licensed under Sunder Section 471.015, Florida Statues, must inspect the structure Licensees under s.471.015 or s.489.111 may authorize a direct experience to conduct a mitigation verification inspection.	actures personally and no	t through employees or other persons.			
I, <u>John Felten</u> am a qualified inspector and I contractors and professional engineers only) I had my employ and I agree to be responsible for his/her work.					
Qualified Inspector Signature: Date: 9/19/2023					
An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.					
Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.					
Signature:	Date:				
An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)					

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials Property Address 139 Hunter Lake Dr., Units A-H., Oldsmar

*This verification form is valid for up to five (5) years provided no material changes have been made to the structure or inaccuracies found on the form.

OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155



RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION



Prepared Exclusively for The Gardens Of Forest Lakes Condominium Association, Inc.

As of 9/19/2023 | FPAT File# MUD2320834



Felten Property Assessment Team

866.568.7853 | www.fpat.com

RECAPITULATION OF MITIGATION FEATURES For 140 Hunter Lake Dr, Units A-H

1. Building Code: Unknown or does not meet the requirements of Answer A or B

Comments: The year of construction was verified as 1987 per Pinellas County

Property Appraiser.

2. Roof Covering: FBC Equivalent

Comments: The roof covering was replaced in 2019. The roof permits were confirmed

and the permit numbers are 201900599 and 201900600. This roof was verified as meeting the building code requirements outlined on the

mitigation affidavit.

3. Roof Deck Attachment: Level C

Comments: Inspection verified 7/16" OSB roof deck attached with 8d nails at a

minimum 6" on the edge & 6" in the field.

4. Roof to Wall Clips

Attachment:

Comments: Inspection verified hurricane clips fastened with a minimum of three

nails.

5. Roof Geometry: Hip Roof

Comments: Inspection verified a hip roof shape.

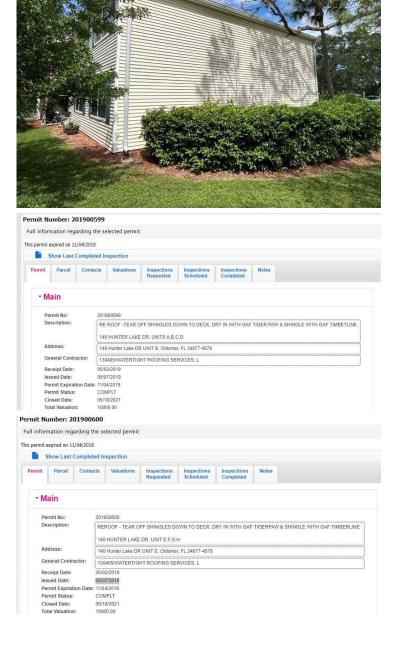
6. SWR: No

Comments: At the time of inspection, no SWR was verified.

7. Opening Protection: None or Some Glazed Openings

Comments: Inspection verified no opening protection.





Roof Permit Information

Roof Permit Information

Roof Construction







SUPPORTING DOCUMENTION OF WINDSTORM MITIGATION FEATURES LOCATED AT: 140 Hunter Lake Dr, Units A-H

FPAT File #MUD2320834



Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date: 9/19/2023					
Owner Information					
Owner Name: The Gardens Of Forest Lakes Condominium Association, Inc. Contact Person: David Fedash					
Address: 140 Hunter Lake Dr, Units A-H		Home Phone:			
City: Oldsmar	Zip: 34677	Work Phone: (727) 726-8000			
County: Pinellas		Cell Phone:			
Insurance Company:		Policy #:			
Year of Home: 1987	# of Stories: 2	Email: Dfedash@ameritechmail.com			

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1.	Building Code : Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in
	the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
[]	A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after
	3/1/2002: Building Permit Application Date (MM/DD/YYYY)
[]	B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built For homes built in 1994, 1995, and 1996
	provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY)//
[X	[] C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
[X] 1. Asphalt/Fiberglass Shingle	5/7/2019		2019	
[] 2. Concrete/Clay Tile				[]
[] 3. Metal				[]
[] 4. Built Up				[]
[] 5. Membrane				[]
[] 6. Other				[]

- [X] A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- [] B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- [] C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- [] D. No roof coverings meet the requirements of Answer "A" or "B".
- 3. **Roof Deck Attachment**: What is the weakest form of roof deck attachment?
- [] A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- [] B. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field.-OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- [X] C. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

Inspectors Initials Property Address 140 Hunter Lake Dr., Units A-H., Oldsmar

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 [] D. Reinforced Concrete Roof Deck. [] F. Unknown or unidentified. [] G. No attic access. 4. Roof to Wall Attachment: What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type) [] A. Toe Nails [] Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall. or Metal connectors that do not meet the minimal conditions or requirements of B, C, or D [] Metal connectors that do not meet the minimal conditions or requirements of B, C, or D [] Minimal conditions to unailfy for categories B, C, or D, All visible metal connectors are: [X]Secured to truss/rafter with a minimum of three (3) natls, and [X]Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or runss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrusion. [X] B. Clips [X] Metal connectors that do not wrap over the top of the truss/rafter and does not meet the nai position requirements of C or D, but is secured with a minimum of 3 nails. [Y] Metal connectors with a minimum of 1 stap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side. [J] D. Double Wraps [J] Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beart, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured to with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side. [J] D. Double Wraps [J] Metal Connectors consisting of a single strap that wraps over t	182 psf.	
 [1] F. Unknown or unidentified. [2] G. No attic access. 4. Roof to Wall Attachment: What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type) [3] A. Toe Nails [4] Insis/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or [7] Metal connectors that do not meet the minimal conditions or requirements of B, C, or D [5] Minimal conditions to quality for categories B, C, or D. All visible metal connectors are: [6] [8] [8] [8] [8] [8] [8] [9] [9] [19] [19] [19] [19] [19] [19]		Concrete Roof Deck.
 [] G. No attic access. 4. Roof to Wall Attachment: What is the WEAKEST roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type) [] A. Toe Nails		
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X Secured to truss/rafter with a minimum of three (3) nails, and X Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a 1/2" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion. X B. Clips		Metal connectors that do not meet the minimal conditions or requirements of B, C, or D
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 [] C. Other Roof Any roof that does not qualify as either (A) or (B) above. 6. Secondary Water Resistance (SWR): (standard underlayments or hot-mopped felts do not qualify as an SWR) [] A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss. [X] B. No SWR. 	[] B. Flat Roof	Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less
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or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least

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7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

Opening Protection Level Chart		Glazed Openings				Non-Glazed Openings	
Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.			Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure		X	X	Χ		Χ
Α	A Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
В	B Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
С	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
IV	Other protective coverings that cannot be identified as A, B, or C						
Х	No Windborne Debris Protection					Χ	·

- [] <u>A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)</u> All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
 - Miami-Dade County PA 201, 202, and 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
 - American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 and ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
 - [] A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
 - ☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
 - [] A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- [] <u>B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)</u> All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
 - ASTM E 1886 and ASTM E 1996 (Large Missile 4.5 lb.)
 - SSTD 12 (Large Missile 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and ASTM E 1996 (Large Missile 2 to 4.5 lb.)
 - □ B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
 □ B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above
 □ B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above
- [] <u>C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007</u> All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

_	C.1 All Non-Glazed	openings classified as A, B, of	t C in the table above, or no	Non-Giazed openings exist	
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- ☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above
- ☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

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[] N. Exterior Opening Protection (unverified shutter syst					
protective coverings not meeting the requirements of "B" with no documentation of compliance (Level N is		r systems that appear to meet Answer "A" or			
☐ N.1 All Non-Glazed openings classified as Level A, B, C, or	N.1 All Non-Glazed openings classified as Level A, B, C, or N in the table above, or no Non-Glazed openings exist				
☐ N.2 One or More Non-Glazed openings classified as Level D table above	in the table above, and no No	on-Glazed openings classified as Level X in the			
☐ N.3 One or More Non-Glazed openings is classified as Level	X in the table above				
[X] X. None or Some Glazed Openings One or more Glazed of		vel X in the table above			
[A] AS THORE OF BOILE GRAZER OPERINGS ONE OF MORE GRAZER	Spennigs classified and Lev	et it in the table above.			
MITIGATION INSPECTIONS MUST B Section 627.711(2), Florida Statutes, provi	~				
Qualified Inspector Name: John Felten	License Type: CBC	License or Certificate #: CBC1255984			
Inspection Company: Felten Property Assessment Team		Phone: 866-568-7853			
Qualified Inspector – I hold an active license as a:	(check one)				
☐ Home inspector licensed under Section 468.8314, Florida Statutes training approved by the Construction Industry Licensing Board a					
 □ Building code inspector certified under Section 468.607, Florida S □ General, building or residential contractor licensed under Section 					
☐ Professional engineer licensed under Section 471.015, Florida Sta	tutes.				
☐ Professional architect licensed under Section 481.213, Florida Sta	tutes.				
☐ Any other individual or entity recognized by the insurer as posses verification form pursuant to Section 627.711(2), Florida Statutes		ns to properly complete a uniform mitigation			
Individuals other than licensed contractors licensed under S					
under Section 471.015, Florida Statues, must inspect the stru					
<u>Licensees under s.471.015 or s.489.111 may authorize a dire</u> <u>experience to conduct a mitigation verification inspection.</u>	ct employee who possesse	s the requisite skin, knowledge, and			
I, John Felten am a qualified inspector and I	personally performed the	e inspection or (licensed			
contractors and professional engineers only) I had my employ	yee (<u>Scott Ackerman</u>) per	rform the inspection			
and I agree to be responsible for his/her work.					
le of					
Je Herring and the second seco					
Qualified Inspector Signature: Date	e: <u>9/19/2023</u>				
An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form					
is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the					
appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who					
certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.					
Homeowner to complete: I certify that the named Qualifie residence identified on this form and that proof of identification					
Signature:	Date:				
An individual or entity who knowingly provides or utters a obtain or receive a discount on an insurance premium to w misdemeanor of the first degree. (Section 627.711(7), Florid	hich the individual or ent				
impacineanor or the first degree, (seedon 021.111(1), Florid	uu suutuusj				

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

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OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155