

71st *Byron Condo*

7101 Byron Ave

Miami Beach, FL 33141

Report ID:RCA12222502



Complete & Reliable Inspections, Inc.

Prepared By: Monica Alvarez

Commercial Property Assessor

Core Logic - Trained Appraiser

Licensed Home Inspector HI2500

Phone: (786) 991-8888

Email: Monica@completereliableinspect.com

RE:71 St Byron Condo

Complete & Reliable Inspections Inc.

COMPLETE & RELIABLE INSPECTIONS INC.

January 14, 2026

Board of Directors
71 St Byron Condominium Association
Miami Beach, FL 33141

RE: Insurable Replacement Cost Appraisal –1 Building
7101 Byron Ave
Miami Beach, FL 33141

Dear Board of Directors:

In accordance with your request, I have prepared an updated valuation of the insurable replacement cost for the above referenced properties. Descriptions of the property, together with the sources of information that provide the basis for my cost estimates, are included in the following report.

Reproduction cost is the cost to construct or replace, at one time, an entire building of equal quality and utility. Insurable replacement cost estimates for multi-peril coverage exclude the costs associated with the below-ground building foundations and improvements.

Thus, subject to the conditions and explanations in the following report, it is my opinion that as of January 14, 2026, the insurable replacement cost for buildings inspected is:

**Multiperil Reproduction Cost: FIVE MILLION SEVEN HUNDRED FIFTY SEVEN
THOUSAND FOUR HUNDRED TWENTY NINE Dollars \$5,757,429**

**Flood Reproduction Cost: SEVEN MILLION NINE HUNDRED SEVENTY THOUSAND
FOUR HUNDRED FIFTY Dollars \$7,970,450**

This appraisal report does not report market value, land value or depreciation. Also, no personal property, furniture or equipment is included. Your attention is directed to the "*Assumptions*" and "*Certification*" considered usual for this type of assignment, and that have been included in the report. This is a Summary Report with additional data in the work file. Please call if you would like to discuss the report or require additional information.

Respectfully submitted,
Complete & Reliable Inspections Inc.



Monica Alvarez
Commercial Property Inspector – Trained Appraiser, Marshall & Swift

RE: 71 St Byron Condo

Complete & Reliable Inspections Inc.

PROPERTY IDENTIFICATION

The subject of the appraisal consists of one residential condominium building and is known as 71st Byron Condominium and is located in Miami Beach, FL. Building was constructed in 1981, is five stories in height, with parking and lobby on level one of the building. The building includes a total of 28 residential living units and 30 balconies. The gross floor area is estimated based on exterior dimensions of the buildings and individual unit dimensions. Open hallways have been in cost as "Built Ins". Tidal waters are located at less than 0.16 miles from the subject property.

Quantitative Summary:

Address:	# Stories	# Units	Yr. Built	Enclosed Bldg Area	Parking Level One Area	Balconies Area	Replacement Cost New (LESS EXCLUSIONS)	Flood Value (NO EXCLUSIONS)
7101 Byron Ave	5	28	1981	31,007	4,423	2,556	\$5,757,429	\$7,970,450

Building Descriptions:

Quality:	Exterior quality for building mentioned is rated average (2.0) as per insurance underwriting guidelines.
Foundations:	The building is constructed on concrete slab foundations. These costs are excluded from estimate for multi-peril coverage, however are included in the estimate for flood coverage.
Exterior walls:	Reinforced concrete blocks with a painted stucco covering.
Roofs:	The roof shape for structure is flat in style supported by a reinforced concrete construction, covered with a built up surface.
Windows, doors:	Window styles are awning & sliders in metal frames. Doors are metal & wood doors in metal & wood frames.
Interior walls, ceilings:	Interior walls and ceilings are predominately of drywall construction with painted surfaces.
Floors:	Subfloors are of concrete construction. Private units' floors are typically finished with carpet, hardwood, and tile. Costs associated with floor finishes of private condominium units are excluded from estimate for multi-peril coverage, however have been included in the estimate for flood coverage.
Kitchens, baths:	Built-in cabinets, countertops, fixtures, and appliances for building are considered average. These items along with floor, wall and ceiling finishes are excluded from estimate for multi-peril coverage, however have been included in the estimate for flood coverage.
Mechanical systems:	All units have an independent central heating and cooling with condensing unit's located at the roof of the building. Plumbing and electrical systems are considered average as per insurance underwriting guidelines.
Additional items:	One elevator, + hardwired smoke detectors have been included in cost or each unit.

EXTENT OF THE PROCESS OF COLLECTING, CONFIRMING, AND REPORTING OF DATA

Most weight was given costs as published by Marshall & Swift/Boeckh cost service, a leading provider of building cost technologies to the Appraisal and Property/Casualty Insurance Industry since 1932. Cost data is collected on a nationwide basis and localized to the subject zip code and include local considerations such as climate and regional material and labor costs. Cost estimates include labor, material, normal profit and overhead and include generalities and assumptions that are common to the types of structures represented.

The insurance policies of the subject property were not reviewed by the appraiser. The cost analysis assumes typical policies with standard exclusions for the policy types. The scope of work for this appraisal assignment is to correctly employ the most appropriate and recognizable techniques that are necessary to produce a credible appraisal of the cost estimate; and to communicate each analysis, opinion, and conclusion in a manner that is meaningful and not misleading. Research and analyses for the subject property included an inspection of the subject property. The property inspection was non-intrusive and limited to things readily observable. The property was inspected by Monica Alvarez. The analysis was conducted and the report was prepared by Monica Alvarez. Also considered was published public information and Multiple Listing Service information and photographs. This is a Summary Report, containing a summary of all information significant to the assignment, with additional supporting data contained in the appraisers' work file.

A replacement cost estimate is a portion of a traditional cost approach to market value when combined with an estimate of depreciation and land value; however an opinion of market value is not an objective of this assignment and no estimate of land value or depreciation is included. Consequently, the sales comparison approach, income approach and full cost approach are not applicable.

INTENDED USE AND INTENDED USER

It is my understanding that this report is intended to aid in the analysis for determining the appropriate level of insurance for the subject buildings. The intended user of the report is the property owner, their insurance agents and insurance carrier. Insurance policies for the subject property were not reviewed by the appraiser and the exclusions considered in this analysis are believed standard for the policy type. Upon review by the insurance agent, this report will be revised if the exclusions for the subject policies are found not to be similar to those outlined in this report. This report may not be used or relied upon by others, for any purpose whatsoever, without the express written consent of the appraiser.

DEFINITION OF REPLACEMENT COST

Replacement cost is the cost to construct or replace, at one time, an entire building of equal quality and utility. Replacement cost estimates calculated using Marshall & Swift / Boeckh's cost data assume that modern materials and current methods, designs and layouts will be used to replace the building. Area wide events, such as hurricanes, often increase costs significantly due to labor and material shortages; these cost estimates do not consider effects of cost increases due to area wide events; cost estimates assume a stable and balanced construction market.

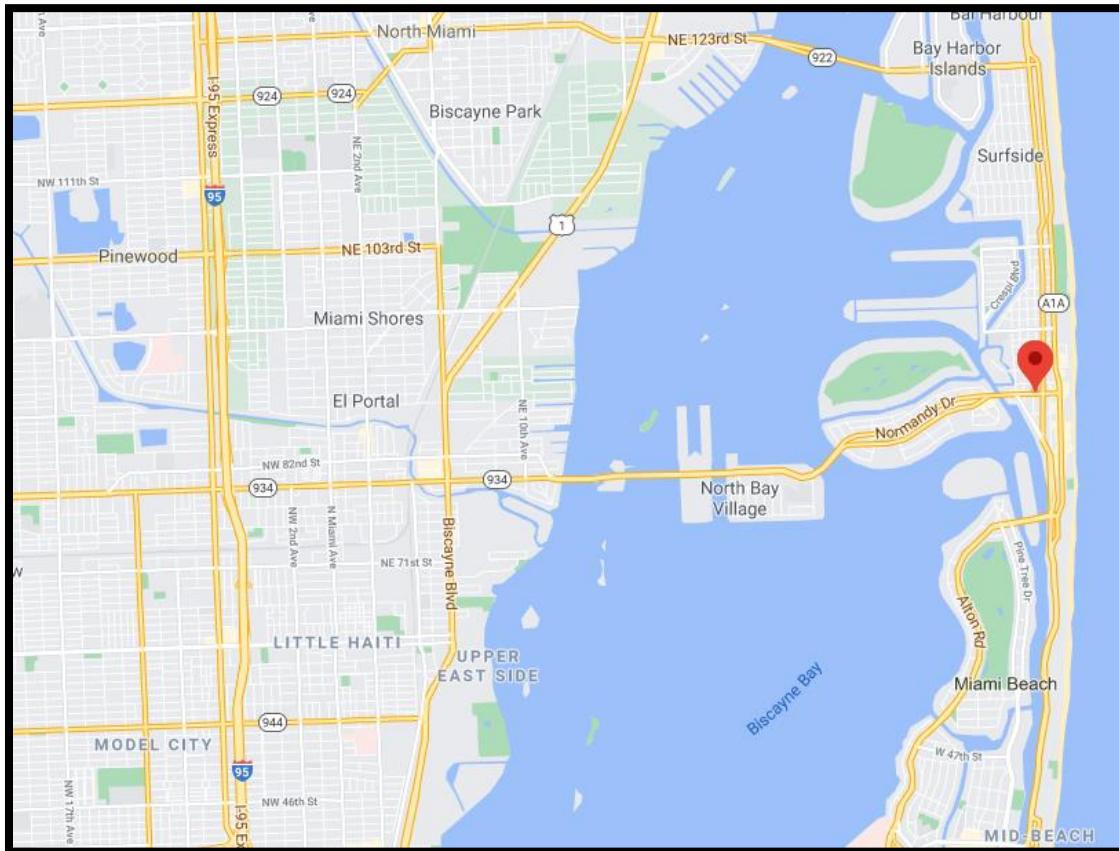
DEFINITION OF INSURABLE REPLACEMENT COST

Insurable replacement cost is the replacement cost minus the insurance exclusions. Insurable replacement cost estimates for multiperil coverage exclude the costs associated with the building's below-ground improvements and foundations.

Location Adjustments

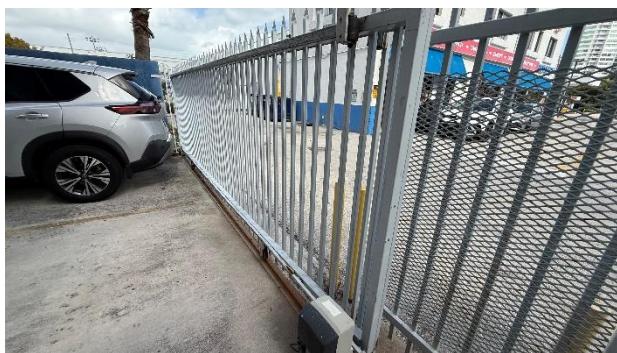
The subject location is classified as in a warm climate, major damage/high wind zone area, and located in a no damage seismic zone. Costs utilized from Marshall & Swift/Boeckh cost service are collected on a national basis and are localized to the subject market area. Considerations include local labor rates, material costs and availability, and climate as it relates to the heating/cooling systems and construction requirements. All costs used in the analysis are inclusive of location adjustments.

Area Map,

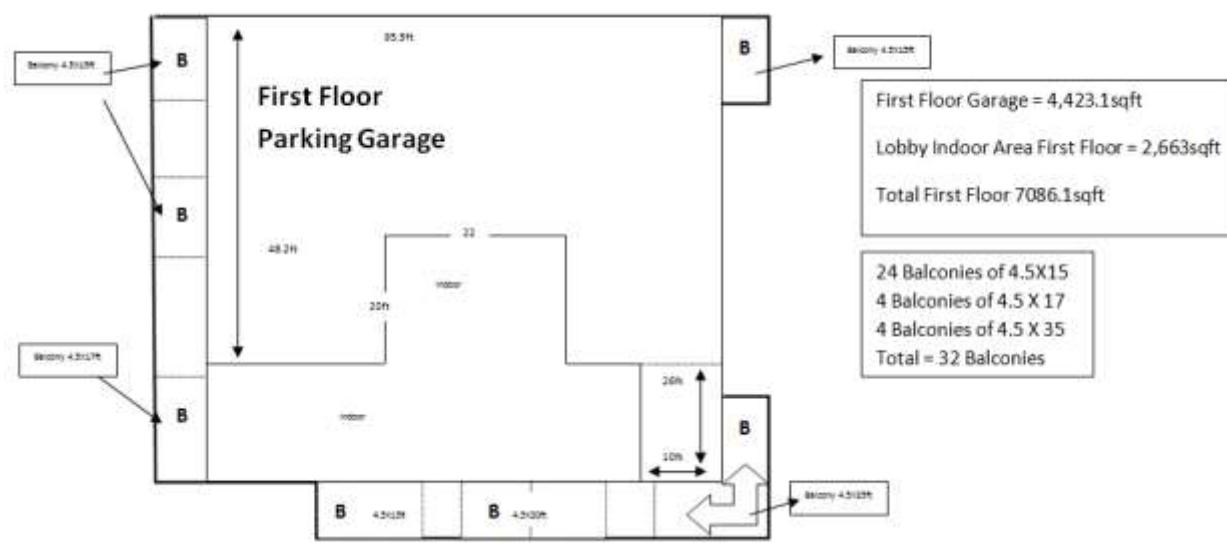
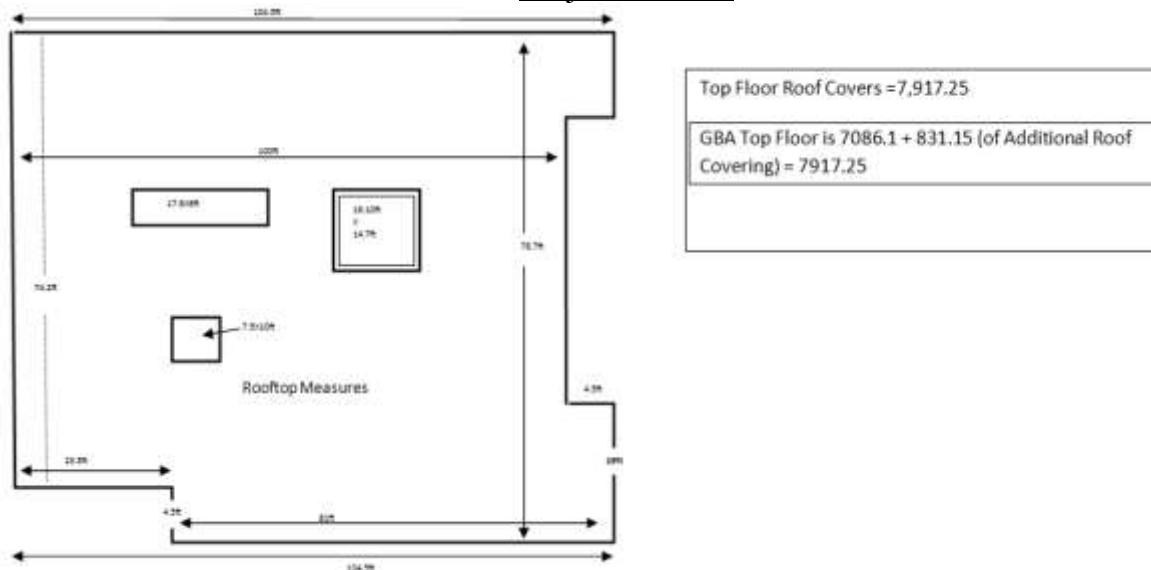


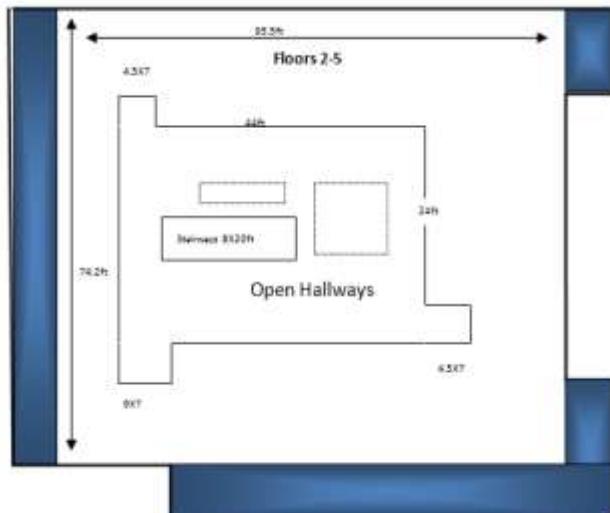
Subject Photos





Subject Sketch's





Floors 2-5 GBA = 7086.1 p/floor - 1,182 (of Open Hallways/ Stairways/ Elevator Shaft)

= 5,904.1 p/floor

X 4 Stories = GLA 23,616.4 sqft

GBA of all 4 Floors + First Floor Indoor Area = 31,007.4

GBA for entire bldg including
GLA/Balconies/Hallways/Parking Garage/First Floor
Indoor/Stairways/Elevator Shaft = 37,986.5sqft

+ Additional Top Roof Covering = **38,817.65sqft**

VALUATION

Valuation Number:	ESTIMATE-0000532	Effective Date:	12/30/2025
Value Basis:	New Construction	Expiration Date:	12/30/2026
		Estimate Expiration Date:	03/30/2026
		Cost as of:	11/2025
		Valuation Modified Date:	01/14/2026

BUSINESS

71 st Byron Condominium
425 71ST ST
MIAMI BEACH, FL 33141 USA

LOCATION 1 – 71 st Byron Condominium

71 st Byron Condominium	Climatic Region:	3 – Warm
425 71ST ST	High Wind Region:	3 – Major Damage
MIAMI BEACH, FL 33141 USA	Seismic Zone:	1 – No Damage

BUILDING 0001 – 71 St Byron Condo**Section 1****SUPERSTRUCTURE**

Occupancy:	88% Condominium, w/o Interior Finishes	Story Height:	9 ft.
	12% Parking on First Level		10 ft.
Construction Type:	100% Reinforced Concrete Frame (ISO 6)	Number of Stories:	5
Gross Floor Area:	35,430 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 – Average		
Year Built:			

Adjustments

Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included	Overhead and Profit:	20% is included
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Policy Number: ESTIMATE-0000532

1/14/2026

SUMMARY OF COSTS	User Provided	System Provided	Replacement	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$3,200
Foundations			\$48,935	\$42,769
Exterior				\$1,994,747
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Roof			\$326,251	
Material	100% Built-Up, Smooth			
Pitch	100% Flat			
Interior				\$1,237,977
Floor Finish	12% Concrete Sealer or Topping			
Ceiling Finish	88% Drywall 100% Paint			
Length	5,061 ft.			
Structure	12% Concrete, Poured-in-Place 88% Studs, Girts, etc.			
Finish	88% Drywall 100% Paint			
Mechanicals			\$1,571,372	\$115,130
Heating	88% Forced Warm Air			
Cooling	88% Forced Cool Air			
Fire Protection	88% Automatic Fire Alarm System			
Plumbing	237 Total Fixtures			
Electrical	100% Average Quality			
Elevators	1 Passenger			
Built-ins			\$395,294	
SUBTOTAL RC			\$5,574,577	\$161,099

Policy Number: ESTIMATE-0000532

1/14/2026

ADDITIONS

Building Items		\$180,652
Custom Items		
Data Entry System		\$2,200
Total Additions		\$182,852
TOTAL RC Section 1	\$5,757,429	\$161,099
TOTAL RC BUILDING 0001 71 St Byron Condo	\$5,757,429	\$161,099
	Replacement	Sq.Ft.
LOCATION TOTAL, Location 1	\$5,757,429	35,430
	Replacement	Sq.Ft.
VALUATION GRAND TOTAL	\$5,757,429	35,430
		\$163

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1/14/2026

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BUSINESS

71 st Byron Condominium
425 71ST ST
MIAMI BEACH, FL 33141 USA

LOCATION 1 – 71 st Byron Condominium

71 st Byron Condominium
425 71ST ST
MIAMI BEACH, FL 33141 USA

Equipment: Building items and site improvements

	Replacement	Depreciated
Building 0001, Section 1		
Building Items		
Balconies		
(1) Balconies, Reinforced concrete frame	\$155,392	\$155,392
Canopies		
(1) Cast-in-Place Concrete w/Flat Plate Deck, Wall supported	\$25,260	\$25,260
Custom Items		
(1) Data Entry System	\$2,200	\$2,200
LOCATION 1 – 71 st Byron Condominium TOTAL		\$182,852
TOTAL		\$182,852

Policy Number: ESTIMATE-0000532

1/14/2026

End of Report

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FLOOD VALUES

VALUATION

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BUSINESS

71 st Byron Condominium
425 71ST ST
MIAMI BEACH, FL 33141 USA

LOCATION 1 - 71 st Byron Condominium

71 st Byron Condominium	Climatic Region:	3 - Warm
425 71ST ST	High Wind Region:	3 - Major Damage
MIAMI BEACH, FL 33141 USA	Seismic Zone:	1 - No Damage

BUILDING 0001 - 71 St Byron Condo

Section 1

SUPERSTRUCTURE

Occupancy:	88% Condominium 12% Parking on First Level	Story Height:	9 ft. 10 ft.
Construction Type:	100% Reinforced Concrete Frame (ISO 6)	Number of Stories:	5
Gross Floor Area:	35,430 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Hillside Construction:	Degree of Slope: Flat Site Position: Unknown	Site Accessibility:	Excellent
		Soil Condition:	Excellent

Fees

Architect Fees:	7% is included	Overhead and Profit:	20% is included
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Policy Number: ESTIMATE-0000532

1/14/2026

SUMMARY OF COSTS		Replacement	Exclusion
SUPERSTRUCTURE			
Site Preparation		\$3,200	
Foundations		\$91,704	
Foundation Wall, Interior Foundations, Slab On Ground			
Exterior		\$2,320,998	
Framing, Exterior Wall, Exterior Wall, Structural Floor, Roof			
Interior		\$1,966,169	
Floor Finish, Ceiling Finish, Partitions			
Mechanicals		\$2,952,482	
Heating, Cooling, Fire Protection, Plumbing, Electrical, Elevators			
Built-ins		\$453,045	
 SUBTOTAL RC		\$7,787,598	
ADDITIONS			
Building Items		\$180,652	
Custom Items			
Data Entry System		\$2,200	
Total Additions		\$182,852	
TOTAL RC Section 1		\$7,970,450	
TOTAL RC BUILDING 0001 71 St Byron Condo		\$7,970,450	
	Replacement	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 1	\$7,970,450	35,430	\$225
	Replacement	Sq.Ft.	\$/sq.Ft.
VALUATION GRAND TOTAL	\$7,970,450	35,430	\$225

Policy Number: ESTIMATE-0000532

1/14/2026

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BUSINESS

71 st Byron Condominium
425 71ST ST
MIAMI BEACH, FL 33141 USA

LOCATION 1 - 71 st Byron Condominium

71 st Byron Condominium
425 71ST ST
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Equipment: Building items and site improvements

	Replacement	Depreciated
Building 0001, Section 1		
Building Items		
Balconies		
(1) Balconies, Reinforced concrete frame	\$155,392	\$155,392
Canopies		
(1) Cast-in-Place Concrete w/Flat Plate Deck, Wall supported	\$25,260	\$25,260
Custom Items		
(1) Data Entry System	\$2,200	\$2,200
LOCATION 1 - 71 st Byron Condominium TOTAL	\$182,852	\$182,852
TOTAL	\$182,852	\$182,852

End of Report

Policy Number: ESTIMATE-0000532

1/14/2026

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ADDITIONAL ASSUMPTIONS AND LIMITING CONDITIONS

The insurance inspectors certification in the report is subject to the following assumptions and limiting conditions.

1. No survey of the property has been made by the inspector and no responsibility is assumed in connection with such matters. The size of areas was estimated based on measurements taken on-site when possible, sizes as published by the local assessor's office and the local Multiple Listing Service.
2. No responsibility is assumed for matters of legal nature affecting title to the property nor is an opinion of title rendered. The title is assumed good and merchantable.
3. Information and data furnished by others are usually assumed to be true, correct and reliable. Renewal desk reports approved are with the assumption that all data retrieved from the source document at the request of the client condominium are correct and reliable. Complete & Reliable Inspections Inc. does not assume responsibility for the veracity of the source document furnished.
4. It is assumed that the current use of the property is the highest and best use of the property.
5. It is assumed that there are no hidden or unapparent conditions of the property, subsoil, or structures rendering it more or less valuable. No responsibility is assumed for such conditions or for engineering that may be required to discover them.
6. It is assumed that there is full compliance with all applicable federal, state and local environmental regulations and laws. No investigation or analysis of environmental or Americans with Disabilities Act compliance matters has been conducted.
7. It is assumed that all applicable zoning and use regulations and restrictions have been complied with, unless a nonconformity has been stated, defined and considered in this report. The analysis assumes that any non-conforming uses are permissible, and reconstruction of similar replacement structures is allowed. No study of deed restrictions was undertaken by Complete & Reliable Inspections, and none was provided by my client. Deed restrictions are a legal matter in the State of Florida, and only a title examination by an attorney or Title Company would normally uncover such restrictive covenants.
8. It is assumed that all required licenses, consents or other legislative or administrative authority from any local, state, or national governmental or private entity or organization have been or can be obtained or renewed for any use on which the value estimate contained in this report is based.
9. It is assumed that the utilization of the land and improvements is within the boundaries or property lines of the property described and that there is no encroachment or trespass unless noted within the report.
10. The inspector will not be required to give testimony or appear in court because of having made this analysis, with reference to the property in question, unless arrangements have been previously made thereof.

ADDITIONAL ASSUMPTIONS AND LIMITING CONDITIONS (CONT.)

11. Neither all nor any part of the contents of this report shall be conveyed to any person or entity, other than the insurance inspector or firm's client, through advertising, solicitation materials, public relations, news, sales, or other media without the written consent and approval of the authors, particularly as to valuation conclusions, the identity of the insurance appraiser or firm with which he/she is connected. Further, the inspector or firm assumes no obligation, liability, or accountability to any third party. If this report is placed in the hands of anyone but the client, client shall make such party aware of all the assumptions and limiting conditions of the assignment.
12. No environmental impact studies were either requested or made in connection with this analysis, and the appraiser hereby reserves the right to alter, amend, revise, or rescind any of the estimates and conclusions based upon any subsequent environmental impact studies, research or investigation.
13. Neither all nor any part of the contents of this report, or copy thereof, shall be conveyed to the public through advertising, public relations, news, sales or any other media without written consent and approval of the inspector. Nor shall the inspectors' firm or professional organization of which he/she is a member be identified without written consent.
14. The inspector has no expertise in environmental inspections and does not guarantee that the property is free of defects or environmental problems. The inspector performed a limited inspection of visible and accessible area only and was limited to those things readily observable without the use of special testing or equipment. Mold may be present in areas that are not visible or that were not inspected by the inspector. The presence or absence of mold can only be accurately determined by an inspection by persons with specific expertise in such services. Acceptance of and/or use of this report constitutes acceptance of the Assumptions and any Hypothetical Conditions contained herein.
15. The inspector is making the extraordinary assumption that all the mechanical components of the subject property are in working order. The inspectors assume no responsibility for such conditions, nor the costs incurred by testing to discover or remedy conditions.

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

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this insurance appraisal.

I do not authorize the out-of-context quoting from or partial reprinting of this report; and neither all nor part of this report shall be disseminated to the general public by the use of any public communications media without the prior written consent of the undersigned insurance inspector.

QUALIFICATIONS

Monica Alvarez licensed home inspector HI2500. Marshall & Swift Certified Trained Specialist, over 18+ years of construction, mitigation and insurance risk inspection experience specializing in luxury single-family homes, condominiums, apartment projects, shopping centers, and hotels. Monica@completereliableinspect.com

CERTIFICATION

Name of the firm or key personnel completing the inspection/valuation:

Complete & Reliable Inspections Inc.

I, Monica Alvarez, certify that I and/or the entity listed above, have / has at least three years' experience in the field of commercial property inspections, commercial risk assessment, and commercial property replacement cost evaluation.

Date: 01/14/2026 Position: Commercial Property Inspector / Assessor



Monica Alvarez

Commercial Property Inspector/Assessor

Complete & Reliable Inspections Inc.

PH: (786) 991-8888

Lic. # HI2500

MS Certified Trained Specialist

Email: monica@completereliableinspect.com

