W 1/2 OF LOT J
S-2 OF J
IN OR 2740/462

HARBOUR BENNETT W & ABBIE D
95116 COOK RD
FERNANDINA BEACH, FL 32034

2025

45-2N-28-5220-000J-0020

NASSAU COUNTY PROPERTY

BUILDING CHARACTERISTICS

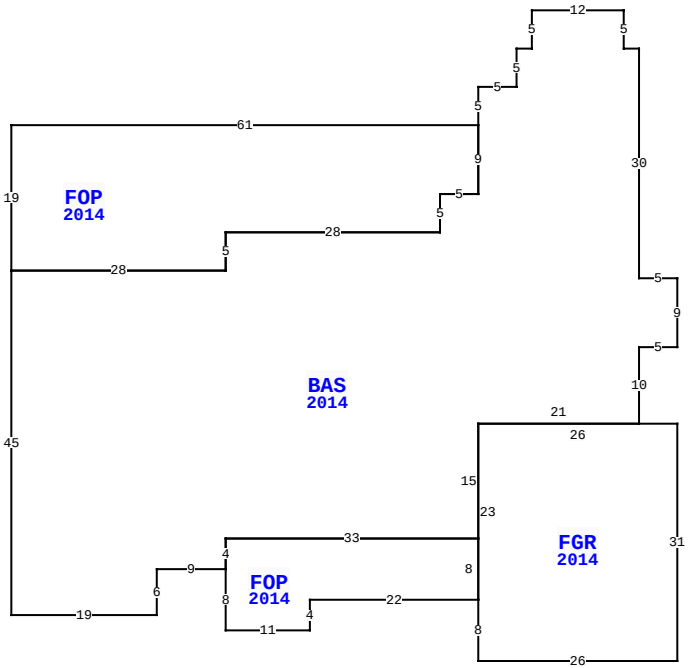
ELEMENT	CD	CONSTRUCTION
Exterior Wall	10	ABOVE AVG 100
Roof Structur	03	GABLE/HIP 100
Roof Cover	03	COMP SHNGL 100
Interior Wall	05	DRYWALL 100
Interior Floo	12	HARDWOOD 70
Interior Floo	11	CLAY TILE 30
Air Condition	03	CENTRAL 100
Heating Type	04	AIR DUCTED 100
Bedrooms		5 100
Bathrooms		5 100
Frame	02	WOOD FRAME 100
Stories	1.	1. 100
Units		0 100
Occupancy	00	NONE 100
Quality	04	Quality Level 04
DOR CODE	0100	SINGLE FAMILY
MAP NUM		MKT AREA 04
NEIGHBORHOOD/LOC	4005.00	

AREA TYPE	TOTAL GROSS AREA	PCT OF BASE	YEAR	TOT ADJ AREA	SUBAREA MARKET VALUE
BAS	3,660	100	2014	3,660	599,059
FGR	806	55	2014	443	72,509
FOP	308	30	2014	92	15,058
FOP	969	30	2014	291	47,630
TOTALS	5,743			4,486	734,257

MARKET ADJUSTMENTS

TYPE	MDL	EFF. AREA	TOT ADJ PTS	EFF. BASE RATE	REPL. COST NEW	AYB	EYB	ECON	FNCT		NORM	% COND
0500	01	4,486	108.4776	171.39	768,856	2014	2014	0	0	0	4.50	95.50

1 SFR CUST – 100% - 2025 Heated Area: 3660 HX Base Yr



95116 COOK RD, FERNANDINA BEACH

BLD DATE		LGL DATE	
XF DATE		LAND DATE	05/30/2023 MLU
INC DATE		AG DATE	

VALUATION SUMMARY

VALUATION BY		STANDARD
Tax Group: 4	Tax Dist:	
BUILDING MARKET VALUE		755,074
TOTAL MARKET OB/XF VALUE		147,039
TOTAL LAND VALUE - MARKET		484,000
TOTAL MARKET VALUE		1,386,113
SOH/AGL Deduction		280,573
ASSESSED VALUE		1,105,540
TOTAL EXEMPTION VALUE	13	1,105,540
BASE TAXABLE VALUE		0
TOTAL JUST VALUE		1,386,113
NCON VALUE		0
INCOME VALUE		
PREVIOUS YEAR MKT VALUE		1,205,704

PERMIT NUM	DESCRIPTION	AMT	ISSUED
B1802947	GARAGE	29,021	03/21/2018
B1327865	CO ISSUED	0	05/30/2014
B1428258	SWIM POOL	29,000	01/01/2014
B1327865	NEW CONSTR	464,266	10/01/2013

SALES DATA

OFF RECORD Number	DATE	TYPE INST	Q / U	V / I	RSN CD	SALE PRICE
2740/462	9/26/2024	WD	Q	I	01	1,690,000
GRANTOR: AUSTIN ROXANNE C LIVI						
GRANTEE: HARBOUR BENNETT W &						
2689/203	1/15/2024	WD	U	I	11	100
GRANTOR: AUSTIN ROXANNE C						
GRANTEE: AUSTIN ROXANNE C LI						

BUILDING NOTES

BUILDING DIMENSIONS

BAS=[YR=2014] W2 N5 W12 S5 W2 S5 W5 S5 FOP=[YR=2014] W61 S19 E28 N5 E28 N5 E5 N9 $ S9 W5 S5 W28 S5 W28 S45 E19 N6 E9 FOP=[YR=2014] S8 E11 N4 E22 FGR=[YR=2014] S8 E26 N31 W26 S23 $ N8 W33 S4 $ N4 E33 N15 E21 N10 E5 N9 W5 N30 $.

EXTRA FEATURES

LN	OB/XF CODE	DESCRIPTION	BLD	CAP	L	W	UNITS	UT	Adj R	ADJ UNIT PRICE	ORIG COND	YEAR ON	YEAR ACTUAL	Q	% COND	OB/XF MKT VALUE	NOTES
1	0921	CWALL-CC P	0	100	0	0	141.00	LF	660.00	660.00	100	2002	2002	3	80	74,448	
2	0810	CONCRETE A	0	100	20	10	200.00	SF	6.50	6.50	100	2002	2002	3	80	1,040	
3	0300	BOAT DCK W	0	100	0	0	556.00	SF	40.00	40.00	100	2002	2002	3	29	6,450	
4	0310	AL GANG WY	0	100	0	0	20.00	LF	115.00	115.00	100	2002	2002	3	20	460	
5	0302	FLT DOCK C	0	100	20	10	200.00	SF	50.00	50.00	100	2002	2002	3	20	2,000	
6	0317	DCK PLNG W	0	100	0	0	8.00	UT	1,000.00	1,000.00	100	2003	2003	3	20	1,600	
7	0323	BOAT LFT H	0	100	0	0	1.00	UT	2,500.00	2,500.00	100	2003	2003	3	20	500	
8	0911	SCRN RM A	0	100	0	0	1,080.00	SF	17.50	17.50	100	2014	2014	3	60	11,340	
9	0861	POOL GUNIT	0	100	0	0	448.00	SF	85.00	85.00	100	2014	2014	3	71	27,037	
10	0855	CONC PAVER	0	100	0	0	632.00	SF	10.00	10.00	100	2014	2014	3	94	5,941	

TOTAL OB/XF 130,816

LAND DESCRIPTION

LN	USE CODE	CLS	LAND USE DESCRIPTION	CAP	RD	LOC ZONE	FRONT	DEPTH	TOT LND UTS	UNIT TYPE	DT	DPTH FACT	% COND	TOT ADJ	UNIT PRICE	ADJ UNIT PRICE	LAND VALUE	OTHER ADJUSTMENTS AND NOTES	YEAR	DENSITY	DECL	FRZ	YR	CONSRV
1	000131	C	RES CREEK	100	0005	RSF-1	121.00	375.00	121.00	FF		1.00	1.00	1.00	4,000.00	4,000.00	484,000							

REVIEW DATE 03/07/2024 BY NWA Total Acres: 0.00 Total Land Value: 484,000 Market: 0 Agricultural: 0 Common: 484,000 PRINTED 07/30/2025 BY SYS

W 1/2 OF LOT J
S-2 OF J
IN OR 2740/462

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Roof Cover	03	COMP SHNGL 100
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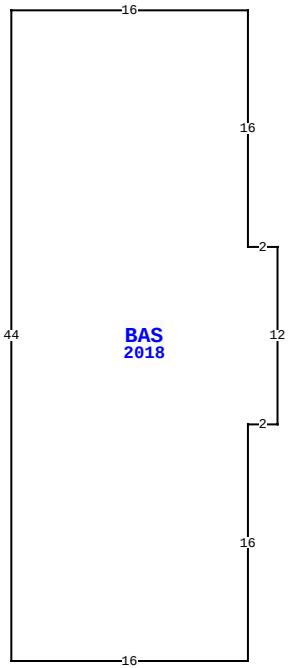
Interior Floo	03	CONC FINSH 100
Air Condition	01	NONE 100
Heating Type	01	NONE 100
Bedrooms		0 100
Bathrooms		0 100
Frame	02	WOOD FRAME 100
Stories	1.	1. 100
Units		0 100
Quality	06	Quality Level 06
DOR CODE	0100	SINGLE FAMILY
MAP NUM		MKT AREA 04
NEIGHBORHOOD/LOC	4005.00	

AREA TYPE	TOTAL GROSS AREA	PCT OF BASE	YEAR	TOT ADJ AREA	SUBAREA MARKET VALUE
BAS	728	100	2018	728	20,817
TOTALS	728			728	20,817

MARKET ADJUSTMENTS

TYPE	MDL	EFF. AREA	TOT ADJ PTS	EFF. BASE RATE	REPL. COST NEW	AYB	EYB	ECON	FNCT		NORM	% COND
6500	11	728	82.2030	30.42	22,146	2018	2018	0	0	0	6.00	94.00

2 GARAGE RES – 100% - 2025 Heated Area: 728 HX Base Yr



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GRANTEE: HARBOUR BENNETT W &						
2689/203	1/15/2024	WD	U	I	11	100
GRANTOR: AUSTIN ROXANNE C						
GRANTEE: AUSTIN ROXANNE C LI						

BUILDING NOTES

BUILDING DIMENSIONS

BAS=[YR=2018] E16 S16 E2 S12 W2 S16 W16 N44$.

EXTRA FEATURES

LN	OB/XF CODE	DESCRIPTION	BLD	CAP	L	W	UNITS	UT	Adj R	ADJ UNIT PRICE	ORIG COND	YEAR ON	YEAR ACTUAL	Q	% COND	OB/XF MKT VALUE	NOTES
11	0811	CONCRETE B	0	100	0	0	1,954.00	SF	5.20	5.20	100	2014	2014	3	94	9,551	
12	0462	ST/AL FNC	0	100	108	0	432.00	SF	10.00	10.00	100	2015	2015	3	75	3,240	
13	0464	FNC GT 10'	0	100	0	0	2.00	UT	350.00	350.00	100	2015	2015	3	87	609	
14	0463	FENCE GATE	0	100	0	0	2.00	UT	300.00	300.00	100	2015	2015	3	87	522	
15	0810	CONCRETE A	0	100	0	0	365.00	SF	6.50	6.50	100	2018	2018	3	97	2,301	

LAND DESCRIPTION

TOTAL OB/XF 16,223

LN	USE CODE	CLS	LAND USE DESCRIPTION	CAP	RD	LOC ZONE	FRONT	DEPTH	TOT LND UTS	UNIT TYPE	DT	DPTH FACT	% COND	TOT ADJ	UNIT PRICE	ADJ UNIT PRICE	LAND VALUE	OTHER ADJUSTMENTS AND NOTES	YEAR	DENSITY	DECL	FRZ	YR	CONSRV

REVIEW DATE 03/07/2024 BY NWA Total Acres: 0.00 Total Land Value: 484,000 Market: 0 Agricultural: 0 Common: 484,000 PRINTED 07/30/2025 BY SYS