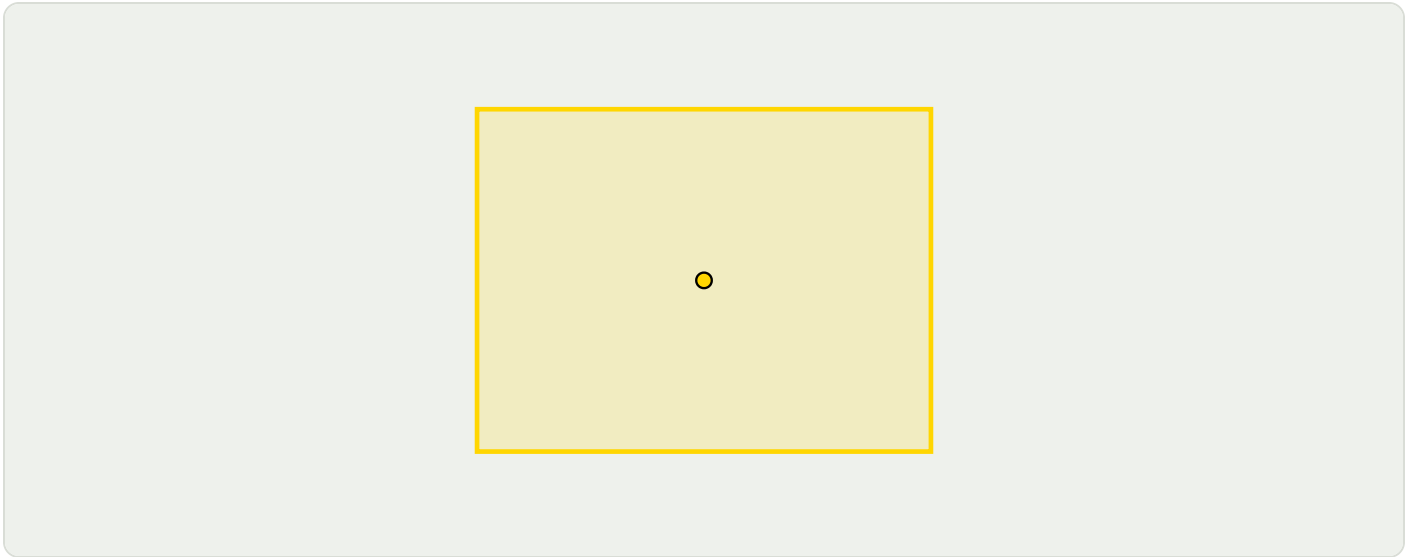


100 Example St, Anytown, FL 33000

Pinellas County, Florida · Parcel 00-00-00-00000-000-0000



Parcel boundary from the Florida Department of Revenue statewide parcel map over USGS aerial imagery. Boundaries are approximate and not a survey.

JUST (MARKET) VALUE

\$412,000

LAST SALE

\$365,000

2019-06

FLOOD ZONE

AE

High risk (Special Flood Hazard Area)

ITEMS TO REVIEW

2

liens · judgments · lis pendens · mortgages

Contents

1. Property at a glance	2
2. Ownership & sale history	3
3. Valuation & property tax	4
4. Recorded documents	5
5. Liens, judgments & open items	6
6. HOA & condominium association	7
7. Building permits	8
8. Flood & elevation	9
9. Storm, geologic & natural hazards	10
10. Environmental records nearby	11
11. Check these records yourself	12
12. Sources, coverage & disclaimers	13
13. Legend: abbreviations explained	14

Report ID FL00-SAMPLE · Coordinates 27.900000, -82.500000

1 Property at a glance

Property		Location	
Situs address	100 EXAMPLE ST ANYTOWN 33000	Latitude, longitude	27.900000, -82.500000
Property type	Single family (DOR 001)	County	Pinellas (FIPS 12103)
Year built	2004 (effective 2006)	ZIP	33000
Living area	1,950 sq ft	Section-Township-Range	12-30S-16E
Buildings / units	1 / 1	Census tract	12103000000
Lot size	8,712 sq ft (0.2 ac)	Neighborhood code	1234
Construction class	4	Elevation (ground)	7.4 ft NAVD88
Improvement quality	3	Evacuation zone	B

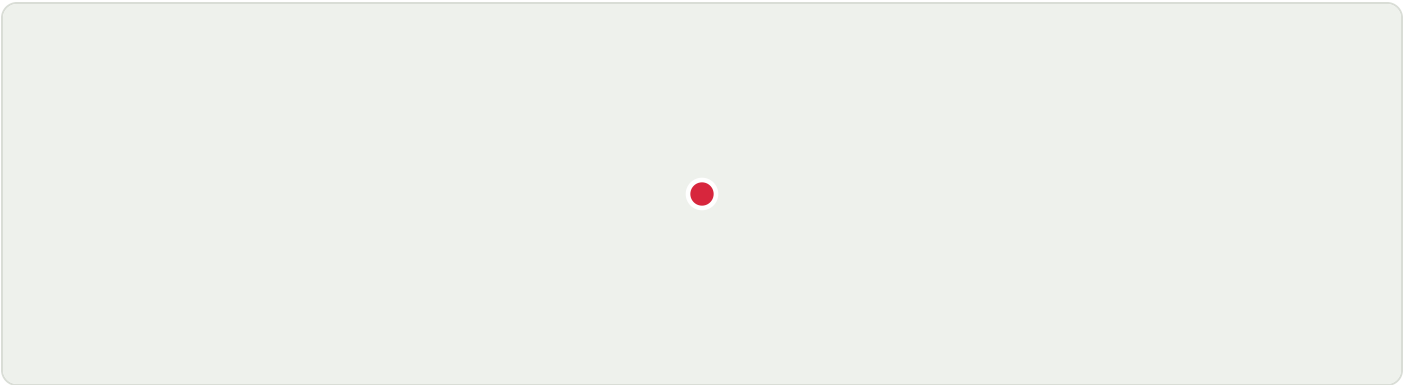
Legal description (abbreviated)

EXAMPLE ESTATES UNIT 2 BLK A LOT 1

Key flags

Attention	In FEMA Special Flood Hazard Area (Zone AE). Flood insurance is required for federally backed mortgages.
Attention	Ground at the parcel point is 1.6 ft below the base flood elevation.
Review	Hurricane evacuation zone B.
Attention	1 lien/judgment/lis pendens record(s) without a detected release.
Review	1 FDEP cleanup site(s) within ½ mile.
Review	Homestead exemption on the current bill; taxes typically rise after a sale.

Vicinity



USGS topographic basemap.

2 Ownership

Owner of record	SAMPLE OWNER A
Mailing address	100 EXAMPLE ST, ANYTOWN, FL 33000
Homestead exemption	Yes
Owner-occupied (inferred)	Likely (mailing address matches the property)
Roll year	2025

Sale history (county roll)

DATE	PRICE	OR BOOK / PAGE	INSTRUMENT	QUALIFICATION	VACANT/IMPROVED
2019-06	\$365,000	10000 / 0100	2019000001	Qualified (arm's length)	Improved
2004-11	\$189,000	05000 / 0200	—	Qualified (arm's length)	Vacant

The state roll carries the two most recent sales. The full chain appears under Recorded Documents where the clerk's index could be searched.

3 Valuation & property tax

JUST VALUE \$412,000	ASSESSED (SCHOOL) \$398,500	TAXABLE (NON-SCHOOL) \$301,200	LAND VALUE \$145,000
-------------------------	--------------------------------	-----------------------------------	-------------------------

Change in just value (yr/yr)	\$18,000
Assessed (non-school)	\$351,200
Taxable (school)	\$373,500
New construction value	\$0
Homestead just value	\$412,000
Save Our Homes differential	\$60,800

This parcel has a homestead exemption. The assessed value is capped under Save Our Homes; the cap resets on sale, so a buyer's taxes may be materially higher than the current bill.

Tax collector

TAX YEAR	AMOUNTS SHOWN	STATUS
2025	\$6,412.33	paid
2024	\$6,198.10	paid

Source: <https://example.com/tax>

4 Recorded documents

Searched the Pinellas County Clerk's Official Records index for **SAMPLE OWNER** from 2018-01-01, plus the book/page references on the county roll.

RECORDED	TYPE	BOOK/PAGE · INSTR.	GRANTOR	GRANTEE	MATCH
2024-03-02	CLAIM OF LIEN	10500/0010 2024000002	SAMPLE CONTRACTOR LLC	SAMPLE OWNER A	Legal desc.
2021-02-10	MORTGAGE	10200/0300 2021000003	SAMPLE OWNER A	SAMPLE LENDER NA	Legal desc.
2021-02-10	SATISFACTION OF MORTGAGE	10200/0290 2021000004	SAMPLE LENDER NA	SAMPLE OWNER A	Name only
2019-06-14	WARRANTY DEED	10000/0100 2019000001	PRIOR OWNER B	SAMPLE OWNER A	Book/page
2019-06-14	MORTGAGE	10000/0110 2019000002	SAMPLE OWNER A	SAMPLE BANK	Legal desc.

"Name only" rows matched the owner's name but not this property's legal description; they may belong to a different person or parcel.

5 Liens, judgments & open items

This is an automated screen of the public index, not a title search or title insurance commitment. Have a licensed title agent or attorney confirm the status of every item before closing.

DEEDS
1

MORTGAGES
2

SATISFACTIONS
1

LIENS
1

Items that may need review

RECORDED	CATEGORY	TYPE	BOOK/PAGE · INSTR.	PARTIES	MATCH
2024-03-02	lien	CLAIM OF LIEN	10500/0010 2024000002	SAMPLE CONTRACTOR LLC → SAMPLE OWNER A	legal
2021-02-10	mortgage	MORTGAGE	10200/0300 2021000003	SAMPLE OWNER A → SAMPLE LENDER NA	legal

An item is listed when no later satisfaction or release referencing it was found in the searched index. Releases filed under a different name or instrument format may not be detected.

6 HOA & condominium association

Subdivision / condominium name from the legal description: **EXAMPLE ESTATES**

Associations registered with the Division of Corporations

NAME	STATUS	DOCUMENT #	FILED	PRINCIPAL ADDRESS	REGISTERED AGENT
EXAMPLE ESTATES HOMEOWNERS ASSOCIATION, INC.	Active	N000000000000	03/01/2002	PO BOX 0000, ANYTOWN, FL 33000	SAMPLE MANAGEMENT CO, ANYTOWN FL

Matched by name against the subdivision. Confirm the governing association from the recorded declaration and the seller's disclosure.

Florida HOA disclosure (s. 720.401, F.S.) and condominium disclosure (s. 718.503, F.S.) must be provided by the seller; request estoppel certificates for exact dues and balances.

7 Building permits

Permitting jurisdiction

Example County Building

Permit portal

<https://example.com/permits>

Permits found

2 total · 1 open · 2 in the last 5 years

1 open permit(s)

DATE	PERMIT #	TYPE	DESCRIPTION	STATUS
03/14/2023	BLD-23-0001	Roof	Re-roof, shingle	Finaled
08/02/2025	BLD-25-0002	Electrical	Service upgrade	Issued

Open permits must normally be closed before a sale. Unpermitted work, storm repairs after September 2024, and roof age are worth confirming with the building department and your inspector.

8 Flood & elevation

FEMA ZONE AE High risk (Special Flood Hazard Area)	BASE FLOOD ELEV. 9 ft	GROUND ELEV. 7.4 ft NAVD88	GROUND VS BFE -1.6 ft
---	---------------------------------	---	---------------------------------

Special Flood Hazard Area	Yes — flood insurance required for federally backed mortgages
Zone subtype	—
FIRM panel / study	12103C
Map changes nearby (LOMA/LOMR)	None found within 500 ft
NFIP claims, ZIP 33000	688 in the last 10 years · 1,412 all-time
NFIP policies, ZIP 33000	5,120 policies on record · median premium \$1,180/yr (sample of 5,000 recent policies)
Coastal Barrier (CBRS)	Not in a CBRS unit
Coastal Construction Control Line	No Coastal Construction Control Line within 1 mile.
Mapped wetlands (NWI, 330 ft)	None mapped

Ground elevation is modeled terrain at the parcel point. Lenders and insurers use an Elevation Certificate (FEMA Form FF-206-FY-22-152) that records the lowest-floor elevation; ask the seller or the county floodplain office whether one is on file.

9 Storm, geologic & natural hazards

Hurricane evacuation zone B

FEMA National Risk Index — census tract 12103000000

Overall risk Relatively High (score 91.2)
Expected annual loss Relatively High
Community resilience Relatively High

HAZARD	TRACT RATING
Hurricane	Relatively High
Coastal flooding	Relatively High
Riverine flooding	Relatively Moderate
Tornado	Relatively Low
Wildfire	Very Low
Lightning	Relatively Moderate
Hail	Very Low
Strong wind	Relatively Low

Sinkhole / subsidence reports within 1 mile

DISTANCE	DATE	CONFIRMED SINKHOLE	SIZE	PROPERTY DAMAGE
0.62 mi	2011-05-01	Unverified	—	N

Florida Geological Survey subsidence incident reports are unverified public reports, not confirmed sinkholes unless noted.

Federal disaster declarations — Pinellas County, last 15 years

DATE	INCIDENT	TYPE	DECLARATION	INDIVIDUAL ASSISTANCE
2024-10-05	Hurricane (Sample)	Hurricane	DR-0000	Yes
2022-09-23	Hurricane (Sample)	Hurricane	DR-0001	Yes

10 Environmental records nearby

FDEP contamination cleanup sites within 1/2 mile

DISTANCE	SITE	ADDRESS	PROGRAM	STATUS
0.31 mi	SAMPLE SERVICE STATION	200 Example Ave, Anytown	Petroleum	Closed

Petroleum storage-tank facilities within 1/4 mile

None found.

EPA-regulated facilities within 1/2 mile

None found.

Presence of a regulated facility does not by itself indicate contamination. For a transaction-grade review, order an ASTM E1527-21 Phase I Environmental Site Assessment.

11 Check these records yourself

Some county and city sites block automated searches with a CAPTCHA or a disclaimer page, and some records (court files, permit details, association documents) are only on the office's own site. These are the offices for this property, with what to look for and how each site can be reached.

OFFICE	WEBSITE	WHAT TO LOOK FOR	ACCESS
Pinellas County Property Appraiser (PCPAO)	pcpao.gov	Parcel card: flood and evacuation zone, sales, permits tab	Open search, no sign-in
Pinellas flood zone and evacuation map	floodmaps.pinellas.gov	County flood map and preliminary map changes	Open search, no sign-in
Pinellas substantial-damage letters (Helene/Milton)	pinellas.gov	Whether the building was found 50%+ damaged, which triggers elevation rules	Open search, no sign-in
Pinellas Clerk court records	ccmspa.pinellascounty.org	Foreclosure and civil cases naming the owner	Accept the site's disclaimer, then search
Pinellas County Clerk: Official Records	officialrecords.mypinellasclerk.gov	Deeds, mortgages, liens, judgments, lis pendens	Searched automatically (see Recorded documents)
Pinellas County Tax Collector	pinellas.county-taxes.com	Current and delinquent taxes, tax certificates	Searched automatically (see Valuation & tax)
Example County Building	example.com	Building permits, open permits, code cases	Searched automatically (see Building permits)
Sunbiz (FL Division of Corporations)	search.sunbiz.org	HOA, condo association and owner-company filings	Open search, no sign-in
FEMA Flood Map Service Center	msc.fema.gov	Official flood map panel and map-change letters	Open search, no sign-in
Florida seller flood disclosure law (s. 689.302)	flsenate.gov	What a seller must disclose about past flooding and claims	Open search, no sign-in
NOAA sea level rise viewer	coast.noaa.gov	Projected flooding with sea level rise	Open search, no sign-in

Links are clickable in the PDF. "CAPTCHA" means the site asks you to prove you're human, so the search has to be done in your browser.

12 Sources, coverage & disclaimers

SOURCE	STATUS	DETAIL
FEMA National Flood Hazard Layer	ok	
Pinellas Clerk official records (acclaimweb)	ok	5 records

Important

This report was compiled automatically from public records on September 29, 2026. Public records can be incomplete, delayed or wrong, and automated matching can miss or misattribute items. Nothing here is a survey, appraisal, title search, title insurance, legal opinion, flood determination or environmental assessment. Verify anything material with the responsible agency and a licensed professional before relying on it.

onlinerecords.us is not a consumer reporting agency. This report may not be used to determine eligibility for credit, insurance, employment, housing or any other purpose covered by the Fair Credit Reporting Act. Records exempt under Chapter 119, Florida Statutes, are redacted by the source agencies.

13 Legend: what the abbreviations mean

Plain-English definitions for the acronyms and terms used in this report.

Flood & elevation

FEMA Federal Emergency Management Agency. The federal agency that draws flood maps and runs disaster aid.

FIRM Flood Insurance Rate Map. FEMA's official flood map; lenders and insurers use it.

NFHL National Flood Hazard Layer. The digital, searchable version of FEMA's flood maps.

SFHA Special Flood Hazard Area. FEMA's high-risk flood area (zones starting with A or V). A federally backed mortgage requires flood insurance here.

Zone A / AE / AH / AO High-risk flood zones with a 1% or greater chance of flooding each year. AE has a mapped base flood elevation.

Zone V / VE High-risk coastal zones that also face breaking waves. Building rules are strictest here.

Zone X (shaded) Moderate risk: about a 0.2% chance of flooding each year (the "500-year" flood).

Zone X (unshaded) Minimal flood risk on FEMA's map. Flooding can still happen; insurance is optional and usually cheaper.

Zone D Flood risk hasn't been studied.

BFE Base Flood Elevation. How high floodwater is expected to rise in a 1%-chance ("100-year") flood.

NAVD 88 North American Vertical Datum of 1988. The sea-level reference point elevations are measured from.

Ground vs. BFE Ground height minus the base flood elevation. A negative number means the ground sits below the expected flood level.

LOMA / LOMR Letter of Map Amendment / Revision. FEMA letters that officially change the flood zone for a lot or an area.

Elevation Certificate A surveyor's form recording a building's lowest floor height. Insurers use it to price flood insurance.

NFIP National Flood Insurance Program. The federal flood insurance program; claim and policy counts are published by ZIP code.

CBRS Coastal Barrier Resources System. Protected coastal areas where new or substantially improved buildings can't get federal flood insurance.

OPA Otherwise Protected Area. A type of CBRS area, often parks or conservation land.

CCCL Coastal Construction Control Line. A Florida beach line; building seaward of it needs a state permit.

Storm & natural hazards

FDEM Florida Division of Emergency Management. Publishes the hurricane evacuation zones.

Evacuation zone (A, B, C...) The order in which areas are told to evacuate for a hurricane. Zone A leaves first.

NRI National Risk Index. FEMA's 1-to-100 natural-hazard risk ratings for each census tract (a neighborhood-sized area).

EAL Expected Annual Loss. The NRI's estimate of average yearly damage from natural hazards.

DR- / EM- Federal disaster declaration numbers. DR is a major disaster; EM is an emergency declaration.

FGS Florida Geological Survey. Keeps the statewide sinkhole and ground-subsidence report list.

USGS / 3DEP U.S. Geological Survey and its 3D Elevation Program. The source of the ground elevation and base maps.

NWI / USFWS National Wetlands Inventory, mapped by the U.S. Fish and Wildlife Service.

Environmental

FDEP Florida Department of Environmental Protection. Tracks contamination cleanups and storage tanks.

EPA / FRS U.S. Environmental Protection Agency and its Facility Registry Service, a list of regulated sites.

RCRA Resource Conservation and Recovery Act. EPA's hazardous-waste program.

NPDES National Pollutant Discharge Elimination System. Permits for discharging wastewater or stormwater.

TRI Toxics Release Inventory. Facilities that report chemical releases.

SEMS / Superfund EPA's list of seriously contaminated sites under cleanup.

Phase I ESA Phase I Environmental Site Assessment. The standard professional environmental check for a purchase.

Ownership, value & tax

DOR Florida Department of Revenue. Publishes the statewide parcel map and tax roll used for ownership and value.

PA / PAO Property Appraiser / Property Appraiser's Office (for example, PCPAO is the Pinellas County Property Appraiser's Office). Sets values for taxes.

Parcel ID / Alt key The county's ID numbers for the lot.

DOR use code The state's land-use category, such as 001 for single family or 004 for condominium.

JV (just value) The appraiser's estimate of market value as of January 1.

AV (assessed value) Just value after limits such as Save Our Homes. School and non-school assessed values can differ.

TV (taxable value) Assessed value minus exemptions. Property tax is charged on this.

Homestead Florida's exemption for a primary residence. It lowers the taxable value and caps yearly increases.

SOH Save Our Homes. Caps a homestead's yearly assessed-value increase. The cap resets when the property sells.

S-T-R Section-Township-Range. The land-survey grid location of the parcel.

Tax certificate Sold by the county when taxes go unpaid. It's a lien that can lead to a tax deed sale.

Recorded documents (Clerk of Court)

OR Official Records. The county Clerk's index of recorded deeds, mortgages, liens and other documents.

Book / Page Where a document is filed in the Official Records.

Instrument # / CFN The Clerk's unique number for a recorded document (CFN is Clerk's File Number).

Grantor / Grantee The party giving (grantor) and receiving (grantee) under a document. On a deed, seller and buyer.

WD / QCD Warranty Deed (seller guarantees title) / Quitclaim Deed (transfers whatever interest the signer has, with no guarantee).

MTG Mortgage.

Satisfaction / Release A recorded notice that a mortgage or lien was paid off.

Lien A legal claim against the property for a debt, such as a contractor, code-enforcement, HOA or tax lien.

Lis pendens "Suit pending." Public notice of a lawsuit involving the property, often a foreclosure.

Judgment A court's money award. Once recorded, it can attach to property the debtor owns in that county.

NOC Notice of Commencement. Recorded before construction starts; points to work that may have permits or liens.

Qualification code The appraiser's code for whether a sale was an arm's-length market sale.

Associations & permits

HOA / POA / COA Homeowners', Property Owners' and Condominium Owners' Associations.

DBPR Florida Department of Business and Professional Regulation. Registers condominiums.

SIRS Structural Integrity Reserve Study. Required for many Florida condos to fund major repairs.

Milestone inspection Florida's required structural inspection for condo buildings three or more stories tall.

Estoppel certificate The association's official statement of dues and balances owed on a unit.

Sunbiz The Florida Division of Corporations' website, where companies and associations are registered.

Registered agent The person or company designated to receive legal papers for a business or association.

Accela / ACA Accela Citizen Access, the permit portal many Florida counties and cities use.

Other

FIPS The federal code for a county (Florida counties start with 12).

Census tract A Census Bureau area of a few thousand people. Some risk data is reported by tract.

CAPTCHA A "prove you're human" test on some government sites. Those sites must be searched in your browser.

FCRA Fair Credit Reporting Act. This report isn't a consumer report under it.

This legend is included free and isn't counted in the page price.