CNC CATASTROPHE & NATIONAL CLAIMS
2928 North McVay Dr.
Mobile, AL 36606
1-800-843-0170
Fax: (251) 478-3257

NARRATIVE REPORT

DWELLING / UNIT OWNER

Carrier:	American Bankers	**Date of Loss:**	10/9/2024
Insured:	LEONARD J KING (TRUST ESTATE)	**Assigned:**	10/11/2024
CID:	242495	**Contacted:**	10/11/2024
Claim Number:	7709773813-10092024	**Inspected:**	10/18/2024
Policy Number:	7709773813	**Inspected With:**	Mr. King, Policyholder
Loss Address:	1444 LEMON BAY DR ENGLEWOOD FL 34223	**Mailing Address:**	1444 LEMON BAY DR ENGLEWOOD FL 34223
Coverage A:	$ 250,000.00	**Mortgage:**	None
Coverage B:	$ 100,000.00	**Verified with:**	Policyholder
Policy Term:	6/12/2024 to 6/12/2025		

Risk:

DOC:	2/20/1973
FIRM:	8/6/1971
Pre/Post:	Pre-FIRM
Elevated:	Not Elevated
Zone:	AE
Foundation:	Concrete slab-on-grade
Basement:	No
Ext. Finish:	Stucco
# Floors:	One

Valuation:

RCV Building:	$440,293.47
ACV Building:	$404,086.74
Qualification:	
Type:	Single Family
Occupancy:	Owner occupied (Principal residence)
Insured to Value %:	100 %
Replacement Cost:	Yes

Since the original date of construction there have been signs of renovation since the original construction, but the renovations were cosmetic only.
The exterior is comprised of Stucco siding and a compositional shingle roof.
There are no detached structures located on the property with the risk

Source and Water Depth:

Did a general and temporary condition of flooding occur at the described location? **Yes**

Did flood waters cause damage to the insured building? **Yes**

The damages to the building(s) were the result of tidal water overflow caused by Hurricane Milton.

This created overflow from Lemon Bay inundating normally dry ground creating a general and temporary condition of flooding. Due to the flooding, water rose to the following heights:

Exterior Water Height:	46”
Interior Water Height:	37”

Establishing a GCF:

Hurricane Milton dropped torrential rainfall in the area, causing Lemon Bay to overflow its banks with rising water accumulating in the yards, streets, businesses and eventually this policyholder’s home. We noted the flood debris piles lined along the curb as we arrived at the loss address. A General Condition of Flooding was confirmed.

Other Insurance:

The loss notice states the policyholder does not carry a wind policy. The policyholder confirmed this statement. The NFIP policy is the only insurance carried by the policyholder.

Authorized Signer:

LEONARD and JANICE KING are authorized to sign.
Leonard and Janice King are the trustees of the Leonard J. King Trust.

Underwriting or Coverage Issues:

No Underwriting concerns have been noted to date.

Scope Notes:

Scope notes were taken onsite electronically.

Summary of Loss:

This property received flood damage from both Hurricanes Helene and Milton. The tear out and re-build for most items is written in the Helene (9/26) claim. Those items included tear out and replacement of drywall, exterior doors, one bathroom vanity, and lower kitchen cabinets, This Milton (10/9) claim has a higher waterline and therefore covers the additional items which were not included in the Helene claim.
Flood loss clean-up and mitigation have been included in both claims.

On September 26th, a series of intense thunderstorms created by Hurricane Helene caused overflow from Lemon Bay located approximately 40 feet behind the dwelling. This concoction of dirty, rising water as wells as large obstacles (such as a sailboat and jet ski ramp) spilled into the streets, through the yards, and eventually into and onto this policyholder's home.
The flood water entered the risk beneath the exterior doors, sliding doors, and through the slab and foundation walls flooding the entire dwelling to a height of 37".

Building Property Adjustment:

The adjuster met the policyholder, Mr. King, at the loss address. They surveyed the flood loss together. The adjuster measured and photographed an exterior waterline of 46" and an interior waterline of 37". Based on the facts listed above, we have recommended payment for the following damages:

Exterior Observed:

- Elevations– clean exterior to 4' 10" (1' above the waterline)
- Mechanical & Equipment – replace HVAC condenser unit
- Windows – showed signed of separating and floating debris impact. Recommend replacement of 5 out of 20 windows.

Interior Observed:

- Drywall- remove and replace to 8'
- Windows- remove and replace attached wood shutters on interior
- Insulation – remove and replace exterior wall to 3' (1' above waterline).
- Bathrooms – remove and replace bath, toilet and sink in bath 1
  replacement of tub, shower wall, detachment and resetting of sink in bath 2
- Appliances – replace refrigerator/freezer, dishwasher, oven

Perimeter Wall Sheathing:

No sheathing damage noted at the time of the inspection.

Structural Mitigation:

The following, Basic clean up and dry out by Policyholder. (Method 1) is being recommended.

Personal Property Adjustment:

- Furniture remained in 3 feet of flood water for approximately 12 hours.
- The adjuster completed a scope of personal property, evaluating items available to determine damages and if repairing was an option.
- Items were photographed, and the make, model and serial numbers were obtained for electronics. Some items were located above the water line and not being considered for this claim.

Personal Property in APS:

Not Applicable

Detached Garage:

There is no APS found on the property with the risk.

Reserves:

Reserves have been updated to reflect the line-item estimate included in the report. The Reserve went from$200,000 to $232,411.75 due to the pricing in exact amount for that area of Florida.

Depreciation:

Depreciation taken is based on the age and condition of the items scoped.

Sales Tax:

Sales tax is calculated for each line item and is totaled and shown as a lump sum in the building summary at the end of the estimate.

Advance Payment:

A building and personal property advance was offered in the amounts of:

Building $50,000.00 Contents $20,000.00

Denial Recommendations:

The lanai screens are recommended for denial. (Definitions #6)
The hot tub is recommended is recommended for denial. (IV, 14)

Other Causes of Loss:

There are no other causes of loss noted at the time of inspection.

Prior Loss / Verification:

There is a prior loss from 9/26/2024 which remains open to date.

Overhead and Profit:

10% overhead and 10% profit have been included in this estimate. The Policyholder states that they will be utilizing a general contractor for repairs.

Salvage/Subrogation:

After inspecting the loss location, it has been found that no opportunities for salvage exist.
There is no potential for subrogation as this event was due to natural causes.

Substantial or Repetitive Damage:

After inspecting the loss location and completing the building valuation, it has been determined that the risk is not substantially damaged.

Increased Cost of Compliance:

Increased Cost of Compliance was discussed with the policy holder during the inspection.

Expert Involvement:

There were no issues found that would require the use of an expert as of the time of this report.

Closing Comments:

Payment Recommendation: The policyholder has been advised that the estimate recommendation has been turned over for final review.

Should you have any additional questions, please contact our office.

Thank you for the assignment.

David William Santom
FCN #: 0006070408

1-251-471-4718 **Telephone**
1-251-478-3257 **Facsimile**
www.adjustingexpectations.com

Submission: Initial Proof of Loss

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

PROOF OF LOSS

Adjuster-Prepared

BUILDING AND CONTENTS

Policyholders use this form to provide a Proof of Loss to their insurer, which is the policyholder's statement of the amount of money being requested, signed and sworn to by the policyholder, with documentation to support the amount requested, as required by the Standard Flood Insurance Policy (SFIP) in section VII.J.4. This form can be used when the adjuster prepares the Proof of Loss as a courtesy to the policyholder, who then reviews and verifies the accuracy of the information and amounts. By signing this Proof of Loss, the policyholder agrees with and validates the amounts prepared by the adjuster.

POLICYHOLDER: LEONARD J KING JANICE KING (TRUST ESTATE)
PROPERTY ADDRESS: 1444 LEMON BAY DR
CITY: ENGLEWOOD STATE: FL ZIP: 34223
MAILING ADDRESS: Same as property
CITY: STATE: ZIP:
EMAIL(S): leonardking@comcast.net

POLICY NO.: 7709773813
CLAIM/FILE NO.: 7709773813-10092024
DATE OF LOSS: 10/9/2024
TIME OF LOSS: 12:00 AM
EDN NO.: FL0224
PHONE NO.: (781) 844-7808

How flood loss happened: Overflow of inland or tidal waters

Title and Occupancy:
Building type: Residential single-family dwelling
Ownership/use: Owner-occupied (principal residence)
Contents type/ownership/use: Residential contents are owned by me, household family members and/or guests/servants

Interest:
Mortgagee(s): No mortgagee None: ☐
Others with interest in or liens, charges or claims against property: LEONARD J KING (TRUST ESTATE) None: ☐
Other insurance that may insure this loss: No other Type: None

SFIP policy type: Dwelling Form (Regular) No. of insured buildings/units: 1 Contents coverage: Yes Tenant improvements: No

Statement of Loss		Coverage A - Building Property		Coverage B - Personal Property	
Coverage limit(s):		**$250,000.00**		**$100,000.00**	
Coverage deductible(s):		**$5,000.00**		**$2,000.00**	
		Dwelling/Unit	Detached Garage	Contents	Improvements
Property pre-loss value (RCV)	coverage to value %: 100.00%	$440,293.47	$0.00	$175,395.50	$0.00
Property pre-loss value (ACV)	80% of RCV: $352,234.78	$404,086.74	$0.00	$164,975.00	$0.00
Insured damage RCV loss		$238,733.89	$0.00	$16,190.14	$0.00
Less non-insured proportion	☐ applicable ☑ not applicable	$0.00			
Insured proportional loss		$0.00			
Less depreciation (recoverable)	☑ applicable ☐ not applicable	($23,439.18)			
Less depreciation (non-recoverable)	☑ applicable ☐ not applicable	($1,322.14)	$0.00	($1,999.24)	$0.00
Insured damage ACV loss		$213,972.57	$0.00	$14,190.90	$0.00
Add eligible Coverage C loss: Not applicable		$0.00		$0.00	
Insured ACV loss subtotal		$213,972.57	$0.00	$14,190.90	$0.00
Less salvage/buyback		$0.00	$0.00	$0.00	$0.00
Net insured ACV loss		$213,972.57	$0.00	$14,190.90	$0.00
Less deductible		($5,000.00)	$0.00	($2,000.00)	$0.00
Amount over net insured loss limit (excess loss)		$0.00	$0.00	$0.00	$0.00
ACV claim		$208,972.57	$0.00	$12,190.90	$0.00
Add recoverable depreciation	☐ not applicable	$23,439.18			
Claim subtotal		$232,411.75	$0.00	$12,190.90	$0.00
Net claim		**$232,411.75**		**$12,190.90**	

I have received and reviewed the adjuster-prepared estimate and am requesting payment for the amount(s) of my claim determined above.

I understand that I must submit a Proof of Loss within 60 days of the date of the loss or within any extension of that deadline made in writing by FEMA's Federal Insurance Administrator. The flood event identified above damaged or destroyed the property claimed on this Proof of Loss. I understand that my SFIP is issued pursuant to federal law, the National Flood Insurance Act of 1968, as amended, and applicable federal regulations in Title 44 of the Code of Federal Regulations, Chapter 1, Subchapter B.

I understand that I may still request additional payment for other flood damages if I believe that not all damages were addressed in this estimate. In the event a third party is responsible for the damage, I hereby authorize my insurer to bring suit in my name against any third party who may be responsible for the damages. I have not knowingly and willfully falsified or concealed a material fact, made a false or fraudulent representation or presented any false document in connection with this claim, and acknowledge that any such action is subject to prosecution under federal law. I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

POLICYHOLDER SIGNATURE: _____ DATE SIGNED: _____

OWNER NAME: LEONARD J KING JANICE KING (TRUST ESTATE) OWNER TITLE: MR. LEONARD J KING MRS. JANICE KING (TRUST ESTATE)

Date: 10/16/2024

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

Adjustment type:
☐ On site
☐ Remote

ADJUSTER'S PRELIMINARY REPORT

with (select all that apply):

☒ Initial Reserves ☒ Advance Payment Request ☐ Expert Request ☐ Subrogation Referral ☐ Underwriting Referral ☐ APDA

Adjusters use this form to report information to the insurer for setting reserves and initial claims reporting. NOTE: The NFIP requires that a Preliminary Report be received withing 15 days of assignment.

Policyholder information ☐ Add third-party representative (if any)

Policyholder (primary): Leonard & Janice King
Policyholder (additional): LEONARD J KING (TRUST ESTATE)
Property address: 1444 LEMON BAY DR Mailing same
City: ENGLEWOOD State: FL ZIP: 34223-4222
Mailing address: 22 Burgess Rd Temporary
City: Plymouth State: MA ZIP: 02360
Phone #1: 781-424-4450 Phone #2: 781-844-7808
Email: Leonardking@comcast.net
Comments:

Insurer information

Insurer: American Bankers EDN: FL0224
Policy #: 7709773813 Claim #: 7709773813-10092024
Adjuster: David Santom File #: 242495
Adjusting firm: CNC Catastrophe and National Claims
Mailing address: 2928 N McVay Dr.
City: Mobile State: AL ZIP: 36606
Phone #1: 251-471-4718 Phone #2:
Email: claims@cnc-resource.com
Comments:

Insurance information ☐ Other perils or insurance involved (if so, explain in Adjuster's Report)

Flood program type: Regular program
SFIP policy type: Dwelling Form
Term: 06/12/2024 to: 06/12/2025

Coverage type	Coverage	Deductible	Reserve	Advance
Coverage A - Building	$ 250000	$ 5000	$ 232,411.75	$ 50,000
Coverage B - Contents	$ 100000	$ 2000	$ 12,190.90	$ 20,000

Number of insured buildings at described locations: 1

Property risk information ☒ Add comments

Building Occupancy: Single-family home Ownership verified: Yes Current flood zone: AE
Building Type: Main dwelling Building over water: No Approx. % over water: 0
Occupied by: Owner-occupied (principal residence) Under construction: No Const. status:
Foundation Type: Slab-on-grade (non-elevated) Flood openings: No No. of flood openings: No
Construction type: Masonry First floor height: 1 ft. 1 in. Floodproofed: No Floodproof certificate: No
Number of floors in building (excluding basement/enclosure): 1 Lowest machinery & equipment: Ground level Floor number: 1
If multi-floor building, floor number occupied by policyholder: Lowest personal property: Ground level Floor number: 1
If mixed-use occupancy, approximate percentage residential: Type of personal property: ☒ Household ☐ Other than household
Substantial improvements after FIRM date (if yes, explain below): ☐ Yes ☐ No Prior flood loss(es) (if yes, explain below): ☐ Yes ☐ No
Nearest body of water to insured property: Lemon Bay Distance from insured property: 40
Comments: PRIOR LOSS 9/26/24, LEMON BAY APPROXIMATELY 40 FEET FROM RISK, NO SUBSTANTIAL IMPROVEMENTS AFTER FIRM DATE

Prior loss information

#1 Date of loss: 09/26/2024 Amount of loss: $ unknown at this time Insured loss: Yes Claim made: Yes Repairs completed: No

Comments: Dry out and mitigation were completed [+] [-] Add/remove prior loss

Date and time information ☐ Add comments

Date of FIRM: 08/06/1971 FIRM status: Pre-FIRM Date of loss: 10/09/2024 Date assigned: 10/11/2024
Date of construction: 02/20/1973 Building age (years): 51 Time of loss: 19:00 Date contacted: 10/11/2024
Date of occupancy: 01/16/2012 Occupied (years): 12 Date inspected: 10/16/2024
Comments:

Cause of flood loss information ☐ Header checkbox if needed

Was there a general and temporary condition of flood: ☐ Yes ☐ No Inundation: Inundation area:
Potential flood-in-progress: If yes, explain in Adjuster's Report
Has flood water receded from building: If no, approx. date when access expected Habitability status:
Type of flood: Other contributing cause(s) of loss (if yes, submit Subrogation Referral): ☐ Yes ☐ No
Comments: YES A GCF, TOTAL INUNDATION, NO FLOOD IN PROGRESS, COMMUNITY EXPERIENCED AND INITIATED FLOOD EVENT ON 10/9/24, WATER HAS RECEDED, NOT HABITABLE, TIDAL OVERFLOW, NO SUBROGATION

Flood water information: Main building/unit [-] Click to remove additional flood water data

Approx. date flood entered: 10/09/2024 Approx. time entered: 19:00
Approx. date flood receded: 10/10/2024 Approx. time receded: 07:00
Approximate duration flood water in main building/unit: 12.00

Exterior water height inches	=	feet & inches	Interior water height inches	=	feet & inches
46	=	3ft. 10in.	37	=	3ft. 1in.

Adjuster's signature: David Santom Adjuster FCN: 06070408 Date signed: Oct 25, 2024

NFIP Registered Adjuster

NFIP Standard Operations

DAVID SANTOM

FCN: 006070408
Status: Active

Registration Date: 1/25/2024
Valid Through: 06/30/2025

AUTHORIZED FOR:
Residential (Dwelling)
Large Commercial
Manufactured (Mobile) Home
Small Commercial

NATIONAL FLOOD INSURANCE PROGRAM®

This card is the property of FEMA. It may only be used by the person for which it was issued and only for the sole purpose of adjusting claims on behalf of the National Flood Insurance Program. Unauthorized use is strictly prohibited.

This FCN card is valid through June 30, 2025, and does not guarantee assignment of NFIP claims.

For a replacement FCN card, please contact the NFIP Standard Operations at NFIPAdjusterMailbox@fema.dhs.gov.

FEMA

National Flood Insurance Program

NFIPSERVICES.FLOODSMART.GOV

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Valuation Report

Owner Information

Name:	LEONARD and JANICE, LEONARD J TRUST ESTATE KING	***Phone:***	(781) 844-7808
		Date Entered:	10/11/2024
Street:	1444 LEMON BAY DR		
City, State ZIP Code	ENGLEWOOD, FL 34223-4222	***Date Calculated:***	
Country:	USA	***Pricing Area:***	FLFM8X_OCT24

General Information

Number of Stories:	1 Story	***Cond.:***	Single Family Detached
Sq. Feet:	2,410.00	***Year Built:***	1973
Cost per Finished Sq. Ft.:	$182.69	***Agent Code:***	

Foundation

Foundation Shape:	4-5 Corners - Square/Rectangle	***Foundation Type:***	100% Concrete Slab
Finished Basement Pct.:	0.00%	***Foundation Material:***	100% Concrete
Property Slope:	None (0 - 15 degrees)	***Walk-out:***	No

Exterior

Roof Type:	Hip
Number of Dormers:	0
Roof Material:	100% Composition - 3 Tab Shingle
Wall Material:	100% Masonry Stucco

Interior

Average Wall Height:	9 Ft.
Wall Material:	100% Drywall
Floor Covering:	100% Tile - Ceramic
Wall Finish:	75% Paint, 25% Wallpaper
Ceiling Finish:	100% Paint

Key Rooms

Kitchens:	1 - Large
Bathrooms:	1 - 1.5 Bath, 1 - Full Bath
Bedrooms:	1 - Extra Large, 2 - Large

Attached Structures

Garages/Carports:	2 Car Attached
Decks/Balconies:	120 Sq. Ft. Wood Polymer Decking
Patios/Porches:	200 Sq. Ft. Bare Concrete

User-Defined Features

Features: None

Additions

Additions: None

Systems

Heating:	1 Forced Air Heating System	***Specialty:***	None
Air Conditioning:	1 Central Air Conditioning	***Fireplaces:***	1 Zero Clearance Fireplace

Cost Breakdown

Rough Framing:	$59,572.75	***Exterior Finish:***	$69,703.90	***Windows:***	$17,520.45
Roofing:	$18,748.95	***Electrical:***	$16,482.79	***Plumbing:***	$17,829.39
Heating/AC:	$14,880.27	***Floor Covering:***	$26,177.62	***Interior Finish:***	$101,162.09
Appliances:	$3,112.56	***Specialty Features:***	$8,537.19		

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

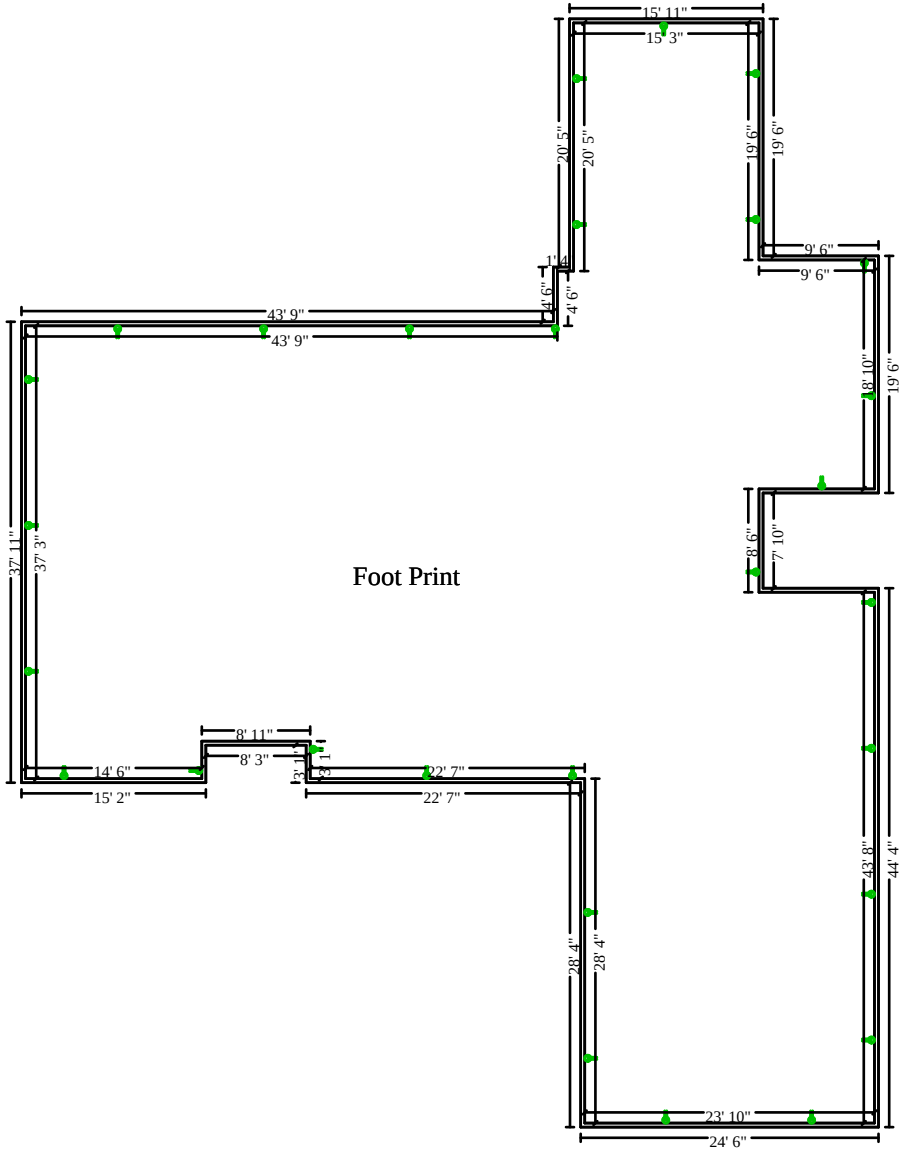
Valuation Report

Estimated Replacement Cost (Calculated Value):	***$440,293.47***
Actual Cash Value (Calculated Value):	**$404,086.74**

(Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax)

(Actual Cash Value equals replacement cost less depreciation)

The Replacement Cost figure represents the average estimated cost to rebuild this building after a total loss and includes such things as labor and materials to meet current building codes and general contractor profit and overhead for your location. The actual reconstruction costs for this building may differ from this figure due to changes in economic conditions, building contractor availability, and specific building contractor attributes. The estimate does not include costs for such items as excavation, land value or detached structures. This information is to be used for insurance purposes only and is provided on the condition and understanding that it represents only an estimate and that the provider is not responsible for good faith errors.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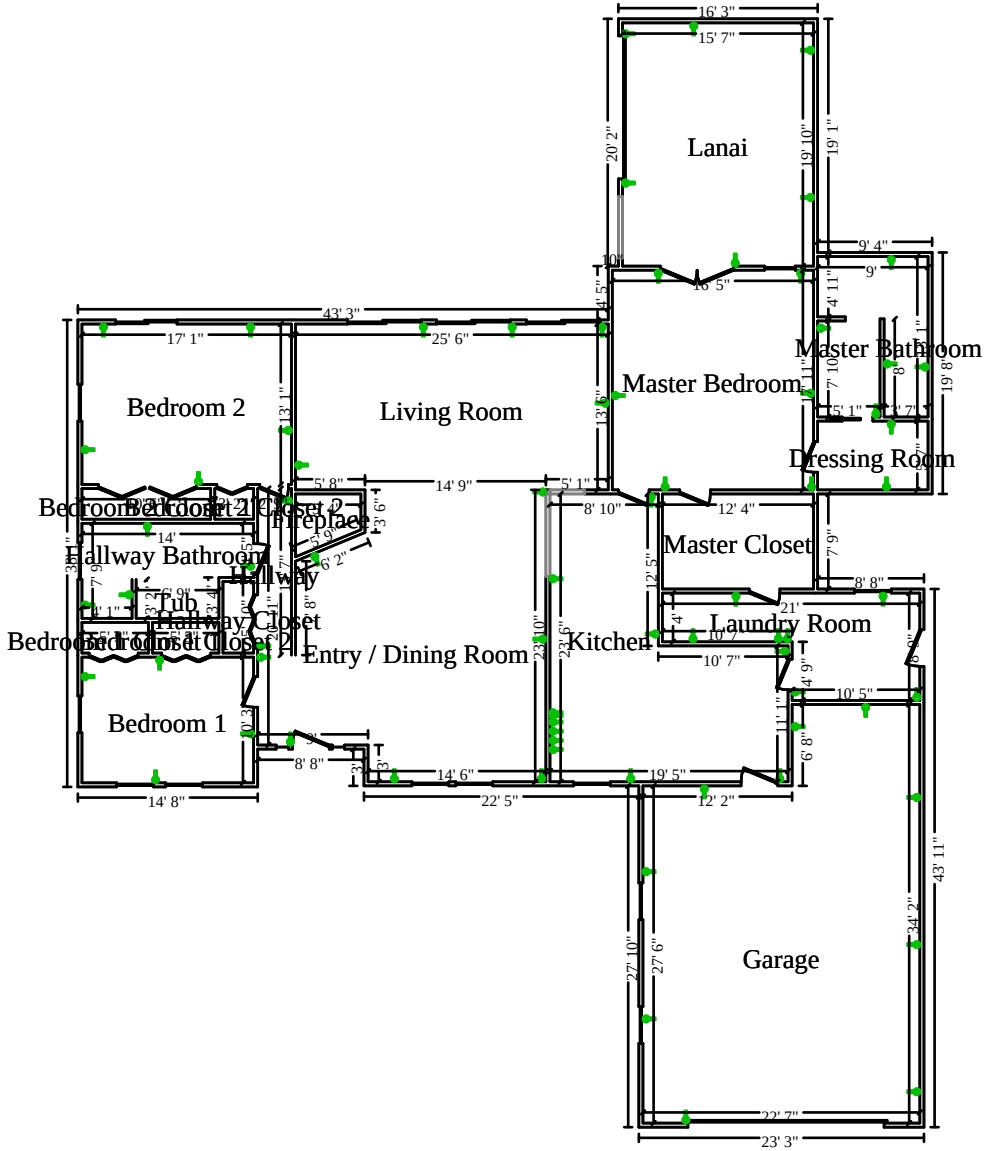
15' 3"
20' 5"
20' 5"
19' 6"
19' 6"
9' 6"
9' 6"
1' 4"
4' 6"
4' 6"
43' 9"
43' 9"
8' 10"
19' 6"
37' 11"
37' 3"
Foot Print
8' 6"
7' 10"
8' 11"
8' 3"
3' 11"
3' 1"
14' 6"
15' 2"
22' 7"
22' 7"
43' 8"
44' 4"
28' 4"
28' 4"
23' 10"
24' 6"

Interior



Interior

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured:	LEONARD J KING JANICE KING (TRUST ESTATE)	Cell:	(781) 844-7808
Home:	1444 LEMON BAY DR ENGLEWOOD, FL 34223	Home:	(781) 424-4450
		E-mail:	leonardking@comcast.net
Property:	1444 LEMON BAY DR ENGLEWOOD, FL 34223		

Claim Rep.:	David William Santom	Business:	(251) 895-6133
Position:	Commercial field adjuster	E-mail:	davidsantom@yahoo.com
Company:	CNC Catastrophe & National Claims		
Business:	PO Box 6842 Mobile, AL 36660		

Estimator:	David William Santom	Business:	(251) 895-6133
Position:	Commercial field adjuster	E-mail:	davidsantom@yahoo.com
Company:	CNC Catastrophe & National Claims		
Business:	PO Box 6842 Mobile, AL 36660		

Reference:	
Company:	American Bankers Insurance Company Of Florida
Business:	P.O. Box 8695 Kalispell,, MT 59904-8695

Claim Number: 7709773813-10092024 **Policy Number:** 7709773813 **Type of Loss:** Flood (NFIP)

Date of Loss:	10/9/2024 12:00 AM	Date Received:	10/11/2024 12:00 AM
Date Inspected:	10/18/2024 12:00 AM	Date Entered:	10/11/2024 6:11 PM
Date Est. Completed:	1/23/2025 12:22 PM		

Price List:	FLSR8X_OCT24 Restoration/Service/Remodel
Estimate:	LEONARD_J__KING_(TR1

Net Claim Summary

Coverage		Net Claim
Building		$208,972.57
Personal Property		$12,190.90
	Total Net Claim	**$221,163.47**
	Total Amount of Building Recoverable Depreciation	$23,439.18
	Total Net Claim if Depreciation is Recovered	**$244,602.65**

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

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Date of Loss:	10/9/2024 12:00 AM	Date Received:	10/11/2024 12:00 AM
Date Inspected:	10/18/2024 12:00 AM	Date Entered:	10/11/2024 6:11 PM
Date Est. Completed:	1/23/2025 12:22 PM		

Price List: FLSR8X_OCT24
Restoration/Service/Remodel
Estimate: LEONARD_J__KING_(TR1

Building

Net Claim Summary

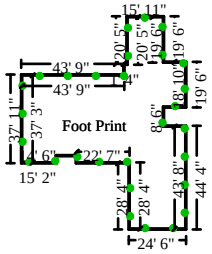
Replacement Cost Value	Less Recoverable Depreciation	Less Non-recoverable Depreciation	Actual Cash Value
$238,733.89	(23,439.18)	<1,322.14>	$213,972.57
Less Deductible			(5,000.00)
Net Claim			**$208,972.57**
Total Recoverable Depreciation			$23,439.18
Net Claim if Depreciation is Recovered			**$232,411.75**

Building

LEONARD_J__KING_(TR1

Dwelling

General / Exterior

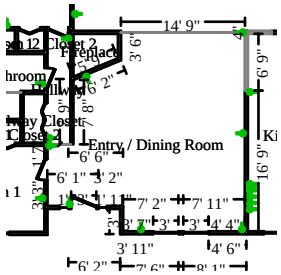


Foot Print **Height: 8'**

2766.67	SF Walls	3605.76	SF Ceiling
6372.43	SF Walls & Ceiling	3605.76	SF Floor
400.64	SY Flooring	345.83	LF Floor Perimeter
345.83	LF Ceil. Perimeter		

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
1. Clean with pressure spray	1,417.92 SF	1.10	1.99	311.94	1,873.64	(0.00)	1,873.64
Clean 1' above the flood line							
_____ PAINT EXTERIOR OF HOUSE _____							
2. Seal & paint stucco	2,766.67 SF	1.67	61.97	924.06	5,606.37	(1,170.58)	4,435.79
Paint the exterior stucco walls do to the damage from the boat hitting the dwelling.							
_____ HVAC _____							
3. R&R Central air conditioning system - 5 ton - 16-21 SEER	1.00 EA	6,699.01	307.84	0.00	7,006.85	(993.78)	6,013.07
This is also for the inside air handle in the laundry room.							
_____ INSULATION _____							
4. Remove Rigid foam insulation board - 1"	1,417.92 SF	0.50	0.00	141.80	850.76	(0.00)	850.76
5. Rigid foam insulation board - 1"	1,417.92 SF	1.35	99.25	382.84	2,396.28	(302.02)	2,094.26
_____ MASONRY REPAIR _____							
6. Masonry repair	1.00 EA	400.00	11.48	80.00	491.48	(0.00)	491.48
This is for the damage that the boat made when it hit the dwelling							
_____ ELECTRICAL _____							
7. R&R 110 volt copper wiring run, box and outlet	5.00 EA	105.59	7.54	105.60	641.09	(73.98)	567.11
Totals: Foot Print			**490.07**	**1,946.24**	**18,866.47**	**2,540.36**	**16,326.11**
Total: General / Exterior			**490.07**	**1,946.24**	**18,866.47**	**2,540.36**	**16,326.11**

Interior



Entry / Dining Room **Height: 8'**

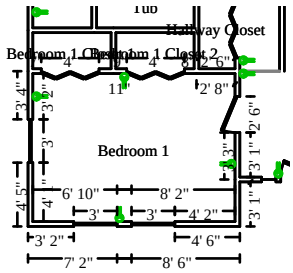
491.54	SF Walls	462.14	SF Ceiling
953.68	SF Walls & Ceiling	462.14	SF Floor
51.35	SY Flooring	60.65	LF Floor Perimeter
74.90	LF Ceil. Perimeter		

Door	**2' 6" X 6' 8"**	**Opens into BEDROOM_1**
Missing Wall	**2' 9" X 8'**	**Opens into HALLWAY1**
Missing Wall	**14' 9" X 8'**	**Opens into LIVING_ROOM1**
Missing Wall - Goes to Floor	**6' 9" X 6' 8"**	**Opens into KITCHEN1**
Window	**3' X 3'**	**Opens into Exterior**
Window	**3' X 3'**	**Opens into Exterior**
Window - Goes to Floor	**1' X 4'**	**Opens into Exterior**
Door	**3' X 6' 8"**	**Opens into Exterior**
Window - Goes to Floor	**1' X 4'**	**Opens into Exterior**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
8. Flood loss cleanup - Light	462.14 SF	1.19	0.00	0.00	549.95	(0.00)	549.95
9. Apply anti-microbial agent	462.14 SF	0.36	1.62	0.00	167.99	(0.00)	167.99
Note: Applying anti - microbial to floor.							
10. Clean stud wall	248.67 SF	1.09	0.35	54.22	325.62	(0.00)	325.62
Note: Cleaning stud walls 1" foot above the water line.							
11. Apply anti-microbial agent	248.67 SF	0.36	0.87	0.00	90.39	(0.00)	90.39
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
12. STRCTURAL DRYOUT	462.14 SF	0.95	12.62	0.00	451.65	(0.00)	451.65
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
13. Remove 1/2" drywall - hung, taped, floated, ready for paint	485.21 SF	0.68	0.00	65.98	395.92	(0.00)	395.92
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
14. 1/2" drywall - hung, taped, floated, ready for paint	485.21 SF	3.35	24.12	325.10	1,974.67	(197.94)	1,776.73
Note: Replacing drywall up to 8' feet.							
15. Texture drywall - machine	485.21 SF	0.91	2.04	88.30	531.88	(44.35)	487.53
_____ DETACH & RESET FOR PAINTING _____							
16. Light fixture - Detach & reset	1.00 EA	46.32	0.00	9.26	55.58	(0.00)	55.58
17. Heat/AC register - Mechanically attached - Detach & reset	1.00 EA	4.98	0.00	1.00	5.98	(0.00)	5.98

CONTINUED - Entry / Dining Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
18. Window blind - horizontal or vertical - Detach & reset	1.00 EA	30.14	0.00	6.02	36.16	(0.00)	36.16
19. Window drapery - hardware - Detach & reset	1.00 EA	30.14	0.00	6.02	36.16	(0.00)	36.16
20. Detach & Reset Thermostat	1.00 EA	43.72	0.00	0.00	43.72	(0.00)	43.72
_____ PAINT _____							
21. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	485.21 SF	1.18	7.81	114.52	694.88	(58.04)	636.84
22. Paint the walls - one coat	491.54 SF	0.83	5.85	81.60	495.43	(41.39)	454.04
23. Paint the ceiling - one coat	462.14 SF	0.83	5.50	76.72	465.80	(38.91)	426.89
_____ EXTERIOR DOORS _____							
24. R&R Exterior door - fiberglass / wood w/detail	1.00 EA	1,508.14	94.23	301.62	1,903.99	(188.23)	1,715.76
25. Prime & paint door slab only - exterior (per side)	2.00 EA	53.60	2.33	21.44	130.97	(10.95)	120.02
26. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	37.64	0.89	15.06	91.23	(7.62)	83.61
27. R&R Door lockset & deadbolt - exterior	1.00 EA	123.92	4.57	24.80	153.29	(10.49)	142.80
_____ ELECTRICAL _____							
28. R&R 110 volt copper wiring run, box and outlet	7.00 EA	105.59	10.55	147.82	897.50	(124.28)	773.22
29. Remove Phone, TV, or speaker outlet	1.00 EA	4.93	0.00	0.98	5.91	(0.00)	5.91
30. Phone, TV, or speaker outlet	1.00 EA	23.30	0.49	4.66	28.45	(0.00)	28.45
31. Remove Phone / low voltage copper wiring	1.00 LF	0.18	0.00	0.04	0.22	(0.00)	0.22
Note: Includes low voltage or telephone copper wiring and installation labor for phone, TV or speaker outlet.							
32. Phone / low voltage copper wiring	1.00 LF	1.36	0.01	0.28	1.65	(0.00)	1.65
_____ WINDOW _____							
33. R&R Vinyl window - double hung, 13-19 sf	2.00 EA	660.88	72.64	264.36	1,658.76	(198.48)	1,460.28
34. R&R Interior window shutters (set) - Large	2.00 EA	333.20	36.60	133.28	836.28	(101.88)	734.40
35. R&R Casing - 3 1/4"	22.00 LF	5.24	4.54	23.06	142.88	(12.26)	130.62
36. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	37.64	0.89	15.06	91.23	(7.62)	83.61
Totals: Entry / Dining Room			**288.52**	**1,781.20**	**12,264.14**	**1,042.44**	**11,221.70**



Bedroom 1 **Height: 8'**

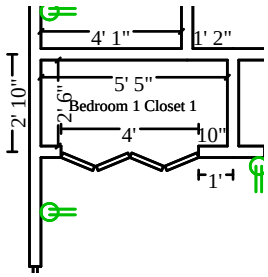
317.67	SF Walls	143.50	SF Ceiling
461.17	SF Walls & Ceiling	143.50	SF Floor
15.94	SY Flooring	42.00	LF Floor Perimeter
48.50	LF Ceil. Perimeter		

Window	**3' X 3'**	**Opens into Exterior**
Window	**3' X 3'**	**Opens into Exterior**
Window	**3' X 3'**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into ENTRY___DINI**
Door	**4' X 6' 8"**	**Opens into BEDROOM_1_C3**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
37. Flood loss cleanup - Light	143.50 SF	1.19	0.00	0.00	170.77	(0.00)	170.77
38. Apply anti-microbial agent	143.50 SF	0.36	0.50	0.00	52.16	(0.00)	52.16
Note: Applying anti - microbial to floor.							
39. Clean stud wall	172.20 SF	1.09	0.24	37.54	225.48	(0.00)	225.48
Note: Cleaning stud walls 1" foot above the water line.							
40. Apply anti-microbial agent	172.20 SF	0.36	0.60	0.00	62.59	(0.00)	62.59
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
41. STRCTURAL DRYOUT	143.50 SF	0.95	3.92	0.00	140.25	(0.00)	140.25
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
42. Remove 1/2" drywall - hung, taped, floated, ready for paint	336.00 SF	0.68	0.00	45.70	274.18	(0.00)	274.18
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
43. 1/2" drywall - hung, taped, floated, ready for paint	336.00 SF	3.35	16.70	225.12	1,367.42	(137.07)	1,230.35
Note: Replacing drywall up to 8' feet.							
44. Texture drywall - machine	336.00 SF	0.91	1.41	61.16	368.33	(30.72)	337.61
_____ DETACH & RESET FOR PAINTING _____							
45. Heat/AC register - Mechanically attached - Detach & reset	1.00 EA	4.98	0.00	1.00	5.98	(0.00)	5.98
46. Ceiling fan - Detach & reset	1.00 EA	164.99	0.00	33.00	197.99	(0.00)	197.99
47. Window drapery - hardware - Detach & reset	2.00 EA	30.14	0.00	12.06	72.34	(0.00)	72.34
_____ PAINT _____							
48. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	336.00 SF	1.18	5.41	79.30	481.19	(40.19)	441.00
49. Paint the walls - one coat	317.67 SF	0.83	3.78	52.74	320.19	(26.75)	293.44

CONTINUED - Bedroom 1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
50. Paint the ceiling - one coat	143.50 SF	0.83	1.71	23.82	144.64	(12.08)	132.56
_____ ELECTRICAL _____							
51. R&R 110 volt copper wiring run, box and outlet	4.00 EA	105.59	6.03	84.46	512.85	(71.02)	441.83
52. Remove Phone, TV, or speaker outlet	1.00 EA	4.93	0.00	0.98	5.91	(0.00)	5.91
53. Phone, TV, or speaker outlet	1.00 EA	23.30	0.49	4.66	28.45	(0.00)	28.45
54. Remove Phone / low voltage copper wiring	1.00 LF	0.18	0.00	0.04	0.22	(0.00)	0.22
Note: Includes low voltage or telephone copper wiring and installation labor for phone, TV or speaker outlet.							
55. Phone / low voltage copper wiring	1.00 LF	1.36	0.01	0.28	1.65	(0.00)	1.65
_____ INTERIOR DOOR _____							
56. R&R Door knob - interior	1.00 EA	68.70	1.59	13.74	84.03	(5.06)	78.97
_____ WINDOW _____							
57. R&R Vinyl window - double hung, 13-19 sf	1.00 EA	660.88	36.32	132.18	829.38	(99.24)	730.14
Only one window in this bedroom was damaged by flood water							
58. R&R Interior window shutters (set) - Large	1.00 EA	333.20	18.30	66.64	418.14	(50.93)	367.21
59. Detach & Reset Interior window shutters (set) - Large	1.00 EA	49.88	0.00	9.98	59.86	(0.00)	59.86
60. R&R Casing - 3 1/4"	22.00 LF	5.24	4.54	23.06	142.88	(12.26)	130.62
61. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	37.64	0.89	15.06	91.23	(7.62)	83.61
Totals: Bedroom 1			**102.44**	**922.52**	**6,058.11**	**492.94**	**5,565.17**



Bedroom 1 Closet 1 **Height: 8'**

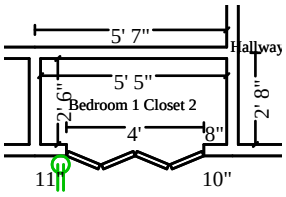
100.00	SF Walls	13.54	SF Ceiling
113.54	SF Walls & Ceiling	13.54	SF Floor
1.50	SY Flooring	11.83	LF Floor Perimeter
15.83	LF Ceil. Perimeter		

Door **4' X 6' 8"** **Opens into BEDROOM_1**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV

CONTINUED - Bedroom 1 Closet 1

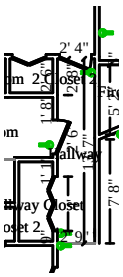
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
62. Flood loss cleanup - Light	13.54 SF	1.19	0.00	0.00	16.11	(0.00)	16.11
63. Apply anti-microbial agent	13.54 SF	0.36	0.05	0.00	4.92	(0.00)	4.92
Note: Applying anti - microbial to floor.							
64. Clean stud wall	48.52 SF	1.09	0.07	10.58	63.54	(0.00)	63.54
Note: Cleaning stud walls 1" foot above the water line.							
65. Apply anti-microbial agent	48.52 SF	0.36	0.17	0.00	17.64	(0.00)	17.64
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
66. STRCTURAL DRYOUT	13.54 SF	0.95	0.37	0.00	13.23	(0.00)	13.23
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
67. Remove 1/2" drywall - hung, taped, floated, ready for paint	94.67 SF	0.68	0.00	12.88	77.26	(0.00)	77.26
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
68. 1/2" drywall - hung, taped, floated, ready for paint	94.67 SF	3.35	4.71	63.42	385.27	(38.63)	346.64
Note: Replacing drywall up to 8' feet.							
69. Texture drywall - machine	94.67 SF	0.91	0.40	17.24	103.79	(8.66)	95.13
_____ PAINT _____							
70. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	94.67 SF	1.18	1.52	22.34	135.57	(11.32)	124.25
71. Paint the walls - one coat	100.00 SF	0.83	1.19	16.60	100.79	(8.42)	92.37
72. Paint the ceiling - one coat	13.54 SF	0.83	0.16	2.24	13.64	(1.14)	12.50
_____ SHELVING _____							
73. R&R Closet shelf and rod package	5.50 LF	35.76	2.24	39.34	238.27	(19.97)	218.30
Totals: Bedroom 1 Closet 1			**10.88**	**184.64**	**1,170.03**	**88.14**	**1,081.89**



Bedroom 1 Closet 2 **Height: 8'**

126.67	SF Walls	13.54	SF Ceiling
140.21	SF Walls & Ceiling	13.54	SF Floor
1.50	SY Flooring	15.83	LF Floor Perimeter
15.83	LF Ceil. Perimeter		

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
74. Flood loss cleanup - Light	13.54 SF	1.19	0.00	0.00	16.11	(0.00)	16.11
75. Apply anti-microbial agent	13.54 SF	0.36	0.05	0.00	4.92	(0.00)	4.92
Note: Applying anti - microbial to floor.							
76. Clean stud wall	64.92 SF	1.09	0.09	14.16	85.01	(0.00)	85.01
Note: Cleaning stud walls 1" foot above the water line.							
77. Apply anti-microbial agent	64.92 SF	0.36	0.23	0.00	23.60	(0.00)	23.60
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
78. STRCTURAL DRYOUT	13.54 SF	0.95	0.37	0.00	13.23	(0.00)	13.23
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
79. Remove 1/2" drywall - hung, taped, floated, ready for paint	126.67 SF	0.68	0.00	17.22	103.36	(0.00)	103.36
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
80. 1/2" drywall - hung, taped, floated, ready for paint	126.67 SF	3.35	6.30	84.86	515.50	(51.68)	463.82
Note: Replacing drywall up to 8' feet.							
81. Texture drywall - machine	126.67 SF	0.91	0.53	23.06	138.86	(11.58)	127.28
_____ PAINT _____							
82. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	126.67 SF	1.18	2.04	29.90	181.41	(15.15)	166.26
83. Paint the walls - one coat	126.67 SF	0.83	1.51	21.02	127.67	(10.66)	117.01
84. Paint the ceiling - one coat	13.54 SF	0.83	0.16	2.24	13.64	(1.14)	12.50
_____ SHELVING _____							
85. R&R Closet shelf and rod package	5.50 LF	35.76	2.24	39.34	238.27	(19.97)	218.30
Totals: Bedroom 1 Closet 2			**13.52**	**231.80**	**1,461.58**	**110.18**	**1,351.40**



Hallway **Height: 8'**

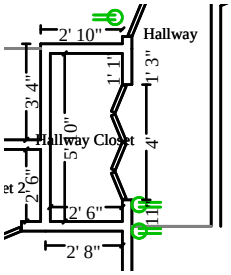
212.67	SF Walls	37.35	SF Ceiling
250.02	SF Walls & Ceiling	37.35	SF Floor
4.15	SY Flooring	25.92	LF Floor Perimeter
29.92	LF Ceil. Perimeter		

Door	**4' X 6' 8"**	**Opens into HALLWAY_CLO2**
Missing Wall	**2' 9" X 8'**	**Opens into ENTRY___DINI**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV

CONTINUED - Hallway

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
86. Flood loss cleanup - Light	37.35 SF	1.19	0.00	0.00	44.45	(0.00)	44.45
87. Apply anti-microbial agent	37.35 SF	0.36	0.13	0.00	13.58	(0.00)	13.58
Note: Applying anti - microbial to floor.							
88. Clean stud wall	106.26 SF	1.09	0.15	23.16	139.13	(0.00)	139.13
Note: Cleaning stud walls 1" foot above the water line.							
89. Apply anti-microbial agent	106.26 SF	0.36	0.37	0.00	38.62	(0.00)	38.62
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
90. STRCTURAL DRYOUT	37.35 SF	0.95	1.02	0.00	36.50	(0.00)	36.50
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
91. Remove 1/2" drywall - hung, taped, floated, ready for paint	207.33 SF	0.68	0.00	28.20	169.18	(0.00)	169.18
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
92. 1/2" drywall - hung, taped, floated, ready for paint	207.33 SF	3.35	10.30	138.92	843.78	(84.59)	759.19
Note: Replacing drywall up to 8' feet.							
93. Texture drywall - machine	207.33 SF	0.91	0.87	37.74	227.28	(18.96)	208.32
_____ DETACH & RESET FOR PAINTING _____							
94. Light fixture - Detach & reset	1.00 EA	46.32	0.00	9.26	55.58	(0.00)	55.58
95. Heat/AC register - Mechanically attached - Detach & reset	1.00 EA	4.98	0.00	1.00	5.98	(0.00)	5.98
96. Smoke detector - Detach & reset	1.00 EA	44.87	0.00	8.98	53.85	(0.00)	53.85
_____ PAINT _____							
97. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	207.33 SF	1.18	3.34	48.94	296.93	(24.80)	272.13
98. Paint the walls - one coat	212.67 SF	0.83	2.53	35.30	214.35	(17.90)	196.45
99. Paint the ceiling - one coat	37.35 SF	0.83	0.44	6.20	37.64	(3.14)	34.50
_____ ELECTRICAL _____							
100. R&R 110 volt copper wiring run, box and outlet	2.00 EA	105.59	3.02	42.24	256.44	(35.51)	220.93
Totals: Hallway			**22.17**	**379.94**	**2,433.29**	**184.90**	**2,248.39**



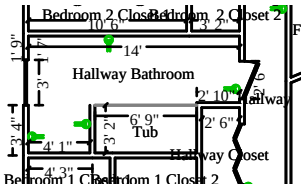
Hallway Closet **Height: 8'**

106.67	SF Walls	14.58	SF Ceiling
121.25	SF Walls & Ceiling	14.58	SF Floor
1.62	SY Flooring	12.67	LF Floor Perimeter
16.67	LF Ceil. Perimeter		

Door **4' X 6' 8"** **Opens into HALLWAY1**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
101. Flood loss cleanup - Light	14.58 SF	1.19	0.00	0.00	17.35	(0.00)	17.35
102. Apply anti-microbial agent	14.58 SF	0.36	0.05	0.00	5.30	(0.00)	5.30
Note: Applying anti - microbial to floor.							
103. Clean stud wall	51.93 SF	1.09	0.07	11.32	67.99	(0.00)	67.99
Note: Cleaning stud walls 1" foot above the water line.							
104. Apply anti-microbial agent	51.93 SF	0.36	0.18	0.00	18.87	(0.00)	18.87
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
105. STRCTURAL DRYOUT	14.58 SF	0.95	0.40	0.00	14.25	(0.00)	14.25
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
106. Remove 1/2" drywall - hung, taped, floated, ready for paint	101.33 SF	0.68	0.00	13.78	82.68	(0.00)	82.68
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
107. 1/2" drywall - hung, taped, floated, ready for paint	101.33 SF	3.35	5.04	67.90	412.40	(41.34)	371.06
Note: Replacing drywall up to 8' feet.							
108. Texture drywall - machine	101.33 SF	0.91	0.43	18.44	111.08	(9.26)	101.82
_____ PAINT _____							
109. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	101.33 SF	1.18	1.63	23.92	145.12	(12.12)	133.00
110. Paint the walls - one coat	106.67 SF	0.83	1.27	17.70	107.51	(8.98)	98.53
111. Paint the ceiling - one coat	14.58 SF	0.83	0.17	2.42	14.69	(1.23)	13.46
_____ SHELVING _____							
112. R&R Closet shelf and rod package	5.83 LF	35.76	2.38	41.70	252.57	(21.17)	231.40
Totals: Hallway Closet			**11.62**	**197.18**	**1,249.81**	**94.10**	**1,155.71**

Hallway Bathroom **Height: 8'**



281.00 SF Walls	76.63 SF Ceiling
357.63 SF Walls & Ceiling	76.63 SF Floor
8.51 SY Flooring	36.25 LF Floor Perimeter
36.25 LF Ceil. Perimeter	

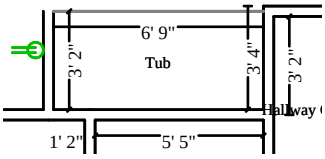
Window	**3' X 3'**	**Opens into Exterior**
Missing Wall	**6' 9" X 8'**	**Opens into TUB**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
113. Flood loss cleanup - Light	76.63 SF	1.19	0.00	0.00	91.19	(0.00)	91.19
114. Apply anti-microbial agent	76.63 SF	0.36	0.27	0.00	27.86	(0.00)	27.86
Note: Applying anti - microbial to floor.							
115. Clean stud wall	148.63 SF	1.09	0.21	32.40	194.62	(0.00)	194.62
Note: Cleaning stud walls 1" foot above the water line.							
116. Apply anti-microbial agent	148.63 SF	0.36	0.52	0.00	54.03	(0.00)	54.03
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
117. STRCTURAL DRYOUT	76.63 SF	0.95	2.09	0.00	74.89	(0.00)	74.89
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
118. Remove 1/2" drywall - hung, taped, floated, ready for paint	290.00 SF	0.68	0.00	39.44	236.64	(0.00)	236.64
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
119. 1/2" drywall - hung, taped, floated, ready for paint	290.00 SF	3.35	14.41	194.30	1,180.21	(118.31)	1,061.90
Note: Replacing drywall up to 8' feet.							
120. Texture drywall - machine	290.00 SF	0.91	1.22	52.78	317.90	(26.51)	291.39
_____ DETACH & RESET FOR PAINTING _____							
121. Light fixture - Detach & reset	1.00 EA	46.32	0.00	9.26	55.58	(0.00)	55.58
122. Heat/AC register - Mechanically attached - Detach & reset	1.00 EA	4.98	0.00	1.00	5.98	(0.00)	5.98
123. Window drapery - hardware - Detach & reset	1.00 EA	30.14	0.00	6.02	36.16	(0.00)	36.16
_____ PAINT _____							
124. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	290.00 SF	1.18	4.67	68.44	415.31	(34.69)	380.62
125. Paint the surface area - one coat	239.00 SF	0.83	2.84	39.68	240.89	(20.12)	220.77
126. Paint the ceiling - one coat	76.63 SF	0.83	0.91	12.72	77.23	(6.45)	70.78
_____ INTERIOR DOOR _____							
127. R&R Door knob - interior	1.00 EA	68.70	1.59	13.74	84.03	(5.06)	78.97

CONTINUED - Hallway Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ PLUMBING _____							
128. Detach & Reset Mirror - 1/4" plate glass	31.00 SF	8.32	0.00	51.58	309.50	(0.00)	309.50
129. Remove Vanity	14.00 LF	12.32	0.00	34.50	206.98	(0.00)	206.98
130. Vanity	14.00 LF	251.97	191.83	705.52	4,424.93	(669.49)	3,755.44
131. R&R Sink - single	1.00 EA	350.48	11.51	70.10	432.09	(39.89)	392.20
132. R&R Countertop - Granite or Marble	35.00 SF	90.76	74.43	635.34	3,886.37	(354.38)	3,531.99
133. R&R Cabinet knob or pull	6.00 EA	12.71	1.49	15.24	92.99	(8.01)	84.98
134. R&R Sink faucet - Bathroom	1.00 EA	290.30	10.39	58.06	358.75	(32.54)	326.21
135. Remove P-trap assembly - ABS (plastic)	1.00 EA	12.32	0.00	2.46	14.78	(0.00)	14.78
136. P-trap assembly - ABS (plastic)	1.00 EA	76.82	0.59	15.36	92.77	(13.94)	78.83
137. Remove Angle stop valve	3.00 EA	8.21	0.00	4.92	29.55	(0.00)	29.55
138. Angle stop valve	3.00 EA	46.71	2.62	28.02	170.77	(25.69)	145.08
139. Remove Plumbing fixture supply line	3.00 EA	8.21	0.00	4.92	29.55	(0.00)	29.55
140. Plumbing fixture supply line	3.00 EA	24.35	1.52	14.62	89.19	(13.42)	75.77
141. R&R Toilet	1.00 EA	630.90	22.95	126.18	780.03	(110.30)	669.73
142. R&R Toilet seat	1.00 EA	76.78	2.20	15.36	94.34	(8.18)	86.16
_____ WINDOW _____							
143. Detach & Reset Interior window shutters (set) - Small	1.00 EA	49.88	0.00	9.98	59.86	(0.00)	59.86
144. R&R Casing - 3 1/4"	10.00 LF	5.24	2.07	10.48	64.95	(5.58)	59.37
145. Paint door/window trim & jamb - 2 coats (per side)	1.00 EA	37.64	0.44	7.52	45.60	(3.80)	41.80
_____ ELECTRICAL _____							
146. R&R 110 volt copper wiring run, box and outlet	4.00 EA	105.59	6.03	84.46	512.85	(71.02)	441.83
Totals: Hallway Bathroom			**356.80**	**2,364.40**	**14,788.37**	**1,567.38**	**13,220.99**

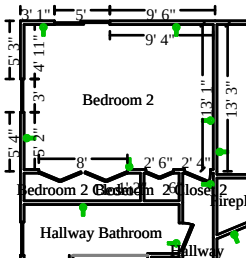
Tub **Height: 8'**



106.00	SF Walls	21.38	SF Ceiling
127.38	SF Walls & Ceiling	21.38	SF Floor
2.38	SY Flooring	13.25	LF Floor Perimeter
13.25	LF Ceil. Perimeter		

Missing Wall **6' 9" X 8'** **Opens into HALLWAY_BAT2**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
147. Flood loss cleanup - Light	21.38 SF	1.19	0.00	0.00	25.44	(0.00)	25.44
148. Apply anti-microbial agent	21.38 SF	0.36	0.07	0.00	7.77	(0.00)	7.77
Note: Applying anti - microbial to floor.							
149. Clean stud wall	54.33 SF	1.09	0.08	11.84	71.14	(0.00)	71.14
Note: Cleaning stud walls 1" foot above the water line.							
150. Apply anti-microbial agent	54.33 SF	0.36	0.19	0.00	19.75	(0.00)	19.75
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
151. STRCTURAL DRYOUT	21.38 SF	0.95	0.58	0.00	20.89	(0.00)	20.89
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
152. Remove 1/2" drywall - hung, taped, floated, ready for paint	106.00 SF	0.68	0.00	14.42	86.50	(0.00)	86.50
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
153. 1/2" drywall - hung, taped, floated, ready for paint	106.00 SF	3.35	5.27	71.02	431.39	(43.24)	388.15
Note: Replacing drywall up to 8' feet.							
154. Texture drywall - machine	106.00 SF	0.91	0.45	19.30	116.21	(9.70)	106.51
_____ PAINT _____							
155. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	106.00 SF	1.18	1.71	25.02	151.81	(12.68)	139.13
156. Paint the ceiling - one coat	21.38 SF	0.83	0.25	3.56	21.56	(1.81)	19.75
_____ PLUMBING _____							
157. Remove Bathtub	1.00 EA	123.11	0.00	24.62	147.73	(0.00)	147.73
158. Bathtub	1.00 EA	1,039.49	33.27	207.90	1,280.66	(193.10)	1,087.56
159. Remove Tile shower - 61 to 100 SF	1.00 EA	316.48	0.00	63.30	379.78	(0.00)	379.78
160. Tile shower - 61 to 100 SF	1.00 EA	2,165.22	47.23	433.04	2,645.49	(398.24)	2,247.25
161. Tub/shower faucet - Detach & reset	1.00 EA	261.94	0.00	52.38	314.32	(0.00)	314.32
162. Clean tub / shower faucet	1.00 EA	20.38	0.00	4.08	24.46	(0.00)	24.46
Totals: Tub			**89.10**	**930.48**	**5,744.90**	**658.77**	**5,086.13**



Bedroom 2 **Height: 8'**

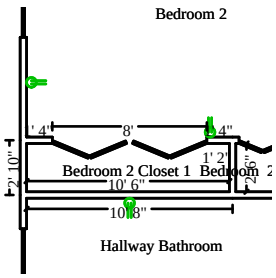
387.00	SF Walls	223.51	SF Ceiling
610.51	SF Walls & Ceiling	223.51	SF Floor
24.83	SY Flooring	47.33	LF Floor Perimeter
60.33	LF Ceil. Perimeter		

Window	**3' X 3'**	**Opens into Exterior**
Door	**8' X 6' 8"**	**Opens into BEDROOM_2_C2**
Door	**5' X 6' 8"**	**Opens into Exterior**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
163. Flood loss cleanup - Light	223.51 SF	1.19	0.00	0.00	265.98	(0.00)	265.98
164. Apply anti-microbial agent	223.51 SF	0.36	0.78	0.00	81.24	(0.00)	81.24
Note: Applying anti - microbial to floor.							
165. Clean stud wall	194.07 SF	1.09	0.27	42.30	254.11	(0.00)	254.11
Note: Cleaning stud walls 1" foot above the water line.							
166. Apply anti-microbial agent	194.07 SF	0.36	0.68	0.00	70.55	(0.00)	70.55
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
167. STRCTURAL DRYOUT	223.51 SF	0.95	6.10	0.00	218.43	(0.00)	218.43
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
168. Remove 1/2" drywall - hung, taped, floated, ready for paint	378.67 SF	0.68	0.00	51.50	309.00	(0.00)	309.00
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
169. 1/2" drywall - hung, taped, floated, ready for paint	378.67 SF	3.35	18.82	253.70	1,541.06	(154.48)	1,386.58
Note: Replacing drywall up to 8' feet.							
170. Texture drywall - machine	378.67 SF	0.91	1.59	68.92	415.10	(34.62)	380.48
_____ DETACH & RESET FOR PAINTING _____							
171. Heat/AC register - Mechanically attached - Detach & reset	1.00 EA	4.98	0.00	1.00	5.98	(0.00)	5.98
172. Ceiling fan - Detach & reset	1.00 EA	164.99	0.00	33.00	197.99	(0.00)	197.99
173. Window drapery - hardware - Detach & reset	2.00 EA	30.14	0.00	12.06	72.34	(0.00)	72.34
_____ PAINT _____							
174. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	378.67 SF	1.18	6.10	89.36	542.29	(45.29)	497.00
175. Paint the walls - one coat	387.00 SF	0.83	4.61	64.24	390.06	(32.58)	357.48
176. Paint the ceiling - one coat	223.51 SF	0.83	2.66	37.10	225.27	(18.82)	206.45
_____ EXTERIOR DOORS _____							

CONTINUED - Bedroom 2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
177. R&R 5-0 8-0 alum. sliding patio door - anodized	1.00 EA	1,570.63	79.69	314.14	1,964.46	(236.92)	1,727.54
178. R&R Casing - 3 1/4"	19.60 LF	5.24	4.05	20.54	127.29	(10.93)	116.36
179. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	37.64	0.89	15.06	91.23	(7.62)	83.61
_____ ELECTRICAL _____							
180. R&R 110 volt copper wiring run, box and outlet	5.00 EA	105.59	7.54	105.60	641.09	(88.78)	552.31
181. Remove Phone, TV, or speaker outlet	1.00 EA	4.93	0.00	0.98	5.91	(0.00)	5.91
182. Phone, TV, or speaker outlet	1.00 EA	23.30	0.49	4.66	28.45	(0.00)	28.45
183. Remove Phone / low voltage copper wiring	1.00 LF	0.18	0.00	0.04	0.22	(0.00)	0.22
Note: Includes low voltage or telephone copper wiring and installation labor for phone, TV or speaker outlet.							
184. Phone / low voltage copper wiring	1.00 LF	1.36	0.01	0.28	1.65	(0.00)	1.65
_____ INTERIOR DOOR _____							
185. R&R Door knob - interior	1.00 EA	68.70	1.59	13.74	84.03	(5.06)	78.97
_____ WINDOW _____							
186. R&R Vinyl window - double hung, 13-19 sf	1.00 EA	660.88	36.32	132.18	829.38	(99.24)	730.14
187. R&R Interior window shutters (set) - Large	1.00 EA	333.20	18.30	66.64	418.14	(50.93)	367.21
188. R&R Casing - 3 1/4"	16.00 LF	5.24	3.30	16.76	103.90	(8.92)	94.98
189. Paint door/window trim & jamb - 2 coats (per side)	1.00 EA	37.64	0.44	7.52	45.60	(3.80)	41.80
Totals: Bedroom 2			**194.23**	**1,351.32**	**8,930.75**	**797.99**	**8,132.76**



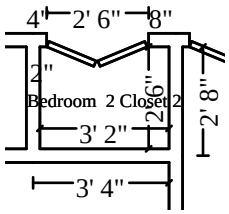
Bedroom 2 Closet 1 **Height: 8'**

154.67	SF Walls	26.25	SF Ceiling
180.92	SF Walls & Ceiling	26.25	SF Floor
2.92	SY Flooring	18.00	LF Floor Perimeter
26.00	LF Ceil. Perimeter		

Door **8' X 6' 8"** **Opens into BEDROOM_2**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
190. Flood loss cleanup - Light	26.25 SF	1.19	0.00	0.00	31.24	(0.00)	31.24
191. Apply anti-microbial agent	26.25 SF	0.36	0.09	0.00	9.54	(0.00)	9.54
Note: Applying anti - microbial to floor.							
192. Clean stud wall	73.80 SF	1.09	0.10	16.08	96.62	(0.00)	96.62
Note: Cleaning stud walls 1" foot above the water line.							
193. Apply anti-microbial agent	73.80 SF	0.36	0.26	0.00	26.83	(0.00)	26.83
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
194. STRCTURAL DRYOUT	26.25 SF	0.95	0.72	0.00	25.66	(0.00)	25.66
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
195. Remove 1/2" drywall - hung, taped, floated, ready for paint	144.00 SF	0.68	0.00	19.58	117.50	(0.00)	117.50
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
196. 1/2" drywall - hung, taped, floated, ready for paint	144.00 SF	3.35	7.16	96.48	586.04	(58.75)	527.29
Note: Replacing drywall up to 8' feet.							
197. Texture drywall - machine	144.00 SF	0.91	0.60	26.20	157.84	(13.16)	144.68
_____ PAINT _____							
198. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	144.00 SF	1.18	2.32	33.98	206.22	(17.22)	189.00
199. Paint the walls - one coat	154.67 SF	0.83	1.84	25.68	155.90	(13.02)	142.88
200. Paint the ceiling - one coat	26.25 SF	0.83	0.31	4.36	26.46	(2.21)	24.25
_____ SHELVING _____							
201. R&R Closet shelf and rod package	10.60 LF	35.76	4.33	75.82	459.21	(38.49)	420.72
Totals: Bedroom 2 Closet 1			**17.73**	**298.18**	**1,899.06**	**142.85**	**1,756.21**

Bedroom 2 Closet 2 **Height: 8'**

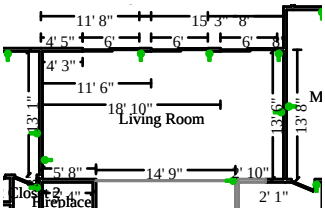


90.67 SF Walls	7.92 SF Ceiling
98.58 SF Walls & Ceiling	7.92 SF Floor
0.88 SY Flooring	11.33 LF Floor Perimeter
11.33 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
202. Flood loss cleanup - Light	7.92 SF	1.19	0.00	0.00	9.42	(0.00)	9.42
203. Apply anti-microbial agent	7.92 SF	0.36	0.03	0.00	2.88	(0.00)	2.88
Note: Applying anti - microbial to floor.							

CONTINUED - Bedroom 2 Closet 2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
204. Clean stud wall	46.47 SF	1.09	0.07	10.14	60.86	(0.00)	60.86
Note: Cleaning stud walls 1" foot above the water line.							
205. Apply anti-microbial agent	46.47 SF	0.36	0.16	0.00	16.89	(0.00)	16.89
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
206. STRCTURAL DRYOUT	7.92 SF	0.95	0.22	0.00	7.74	(0.00)	7.74
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
207. Remove 1/2" drywall - hung, taped, floated, ready for paint	90.67 SF	0.68	0.00	12.34	74.00	(0.00)	74.00
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
208. 1/2" drywall - hung, taped, floated, ready for paint	90.67 SF	3.35	4.51	60.74	368.99	(36.99)	332.00
Note: Replacing drywall up to 8' feet.							
209. Texture drywall - machine	90.67 SF	0.91	0.38	16.50	99.39	(8.29)	91.10
_____ PAINT _____							
210. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	90.67 SF	1.18	1.46	21.40	129.85	(10.85)	119.00
211. Paint the walls - one coat	90.67 SF	0.83	1.08	15.06	91.40	(7.64)	83.76
212. Paint the ceiling - one coat	7.92 SF	0.83	0.09	1.32	7.98	(0.67)	7.31
_____ SHELVING _____							
213. R&R Closet shelf and rod package	3.20 LF	35.76	1.31	22.88	138.62	(11.62)	127.00
Totals: Bedroom 2 Closet 2			**9.31**	**160.38**	**1,008.02**	**76.06**	**931.96**



Living Room **Height: 8'**

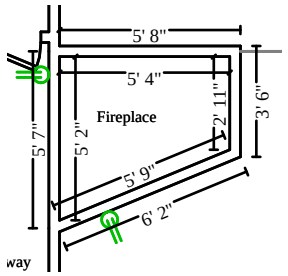
367.52	SF Walls	347.37	SF Ceiling
714.89	SF Walls & Ceiling	347.37	SF Floor
38.60	SY Flooring	42.47	LF Floor Perimeter
63.30	LF Ceil. Perimeter		

Missing Wall	**14' 9" X 8'**	**Opens into ENTRY___DINI**
Missing Wall - Goes to Floor	**2' 10" X 6' 8"**	**Opens into KITCHEN1**
Door	**6' X 6' 8"**	**Opens into Exterior**
Door	**6' X 6' 8"**	**Opens into Exterior**
Door	**6' X 6' 8"**	**Opens into Exterior**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
214. Flood loss cleanup - Light	347.37 SF	1.19	0.00	0.00	413.37	(0.00)	413.37
215. Apply anti-microbial agent	347.37 SF	0.36	1.22	0.00	126.27	(0.00)	126.27
Note: Applying anti - microbial to floor.							
216. Clean stud wall	174.12 SF	1.09	0.24	37.96	227.99	(0.00)	227.99
Note: Cleaning stud walls 1" foot above the water line.							
217. Apply anti-microbial agent	174.12 SF	0.36	0.61	0.00	63.29	(0.00)	63.29
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
218. STRCTURAL DRYOUT	347.37 SF	0.95	9.48	0.00	339.48	(0.00)	339.48
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
219. Remove 1/2" drywall - hung, taped, floated, ready for paint	339.75 SF	0.68	0.00	46.20	277.23	(0.00)	277.23
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
220. 1/2" drywall - hung, taped, floated, ready for paint	339.75 SF	3.35	16.89	227.64	1,382.69	(138.61)	1,244.08
Note: Replacing drywall up to 8' feet.							
221. Texture drywall - machine	339.75 SF	0.91	1.43	61.84	372.44	(31.06)	341.38
_____ DETACH & RESET FOR PAINTING _____							
222. Heat/AC register - Mechanically attached - Detach & reset	2.00 EA	4.98	0.00	2.00	11.96	(0.00)	11.96
223. Smoke detector - Detach & reset	1.00 EA	44.87	0.00	8.98	53.85	(0.00)	53.85
224. Ceiling fan - Detach & reset	1.00 EA	164.99	0.00	33.00	197.99	(0.00)	197.99
225. Window drapery - hardware - Detach & reset	3.00 EA	30.14	0.00	18.08	108.50	(0.00)	108.50
_____ PAINT _____							
226. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	339.75 SF	1.18	5.47	80.18	486.56	(40.64)	445.92

CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
227. Paint the walls - one coat	367.52 SF	0.83	4.37	61.00	370.41	(30.94)	339.47
228. Paint the ceiling - one coat	347.37 SF	0.83	4.13	57.66	350.11	(29.24)	320.87
_____ EXTERIOR DOORS _____							
229. R&R French double doors - Exterior - stain grade jamb & casing	3.00 EA	1,863.75	327.06	1,118.26	7,036.57	(694.71)	6,341.86
230. Stain & finish door slab only (per side)	6.00 EA	68.98	4.56	82.78	501.22	(41.85)	459.37
231. Stain & finish door/window jamb (per side)	6.00 EA	48.31	3.20	57.98	351.04	(29.31)	321.73
232. Paint door/window trim & jamb - 2 coats (per side)	3.00 EA	37.64	1.33	22.58	136.83	(11.42)	125.41
233. R&R Casing - 3 1/4"	58.80 LF	5.24	12.14	61.62	381.87	(32.79)	349.08
234. R&R Door lockset & deadbolt - exterior	3.00 EA	123.92	13.70	74.36	459.82	(31.45)	428.37
_____ ELECTRICAL _____							
235. R&R 110 volt copper wiring run, box and outlet	5.00 EA	105.59	7.54	105.60	641.09	(88.78)	552.31
236. Remove Phone, TV, or speaker outlet	1.00 EA	4.93	0.00	0.98	5.91	(0.00)	5.91
237. Phone, TV, or speaker outlet	1.00 EA	23.30	0.49	4.66	28.45	(0.00)	28.45
238. Remove Phone / low voltage copper wiring	1.00 LF	0.18	0.00	0.04	0.22	(0.00)	0.22
Note: Includes low voltage or telephone copper wiring and installation labor for phone, TV or speaker outlet.							
239. Phone / low voltage copper wiring	1.00 LF	1.36	0.01	0.28	1.65	(0.00)	1.65
Totals: Living Room			**413.87**	**2,163.68**	**14,326.81**	**1,200.80**	**13,126.01**



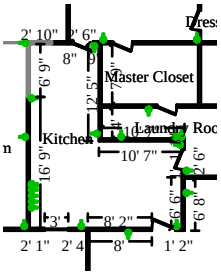
Fireplace **Height: 8'**

153.20 SF Walls	21.45 SF Ceiling
174.65 SF Walls & Ceiling	21.45 SF Floor
2.38 SY Flooring	19.15 LF Floor Perimeter
19.15 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
240. Flood loss cleanup - Light	21.45 SF	1.19	0.00	0.00	25.53	(0.00)	25.53
241. Apply anti-microbial agent	21.45 SF	0.36	0.07	0.00	7.79	(0.00)	7.79
Note: Applying anti - microbial to floor.							

CONTINUED - Fireplace

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
242. Clean stud wall	78.51 SF	1.09	0.11	17.12	102.81	(0.00)	102.81
Note: Cleaning stud walls 1" foot above the water line.							
243. Apply anti-microbial agent	78.51 SF	0.36	0.28	0.00	28.54	(0.00)	28.54
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
244. STRCTURAL DRYOUT	21.45 SF	0.95	0.59	0.00	20.97	(0.00)	20.97
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
245. Remove 1/2" drywall - hung, taped, floated, ready for paint	76.60 SF	0.68	0.00	10.42	62.51	(0.00)	62.51
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
246. 1/2" drywall - hung, taped, floated, ready for paint	76.60 SF	3.35	3.81	51.32	311.74	(31.25)	280.49
Note: Replacing drywall up to 8' feet.							
247. Texture drywall - machine	76.60 SF	0.91	0.32	13.94	83.97	(7.00)	76.97
_____ PAINT _____							
248. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	76.60 SF	1.18	1.23	18.08	109.70	(9.16)	100.54
249. Paint the surface area - one coat	76.60 SF	0.83	0.91	12.72	77.21	(6.45)	70.76
250. Paint the ceiling - one coat	21.45 SF	0.83	0.26	3.56	21.62	(1.81)	19.81
_____ FIREPLACE _____							
251. R&R Fireplace gas log set - 18" to 24"	1.00 EA	442.79	26.18	88.56	557.53	(44.75)	512.78
252. R&R Stone veneer - natural stone	142.00 SF	49.92	146.32	1,417.72	8,652.68	(817.93)	7,834.75
Totals: Fireplace			**180.08**	**1,633.44**	**10,062.60**	**918.35**	**9,144.25**



Kitchen **Height: 8'**

560.03	SF Walls	324.65	SF Ceiling
884.69	SF Walls & Ceiling	324.65	SF Floor
36.07	SY Flooring	68.20	LF Floor Perimeter
85.78	LF Ceil. Perimeter		

Missing Wall - Goes to Floor	**6' 9" X 6' 8"**	**Opens into ENTRY___DINI**
Missing Wall - Goes to Floor	**2' 10" X 6' 8"**	**Opens into LIVING_ROOM1**
Door	**2' 6" X 6' 8"**	**Opens into MASTER_BEDRO**
Door	**2' 6" X 6' 8"**	**Opens into LAUNDRY_ROO1**
Door	**3' X 6' 8"**	**Opens into GARAGE**
Window	**3' X 3'**	**Opens into Exterior**

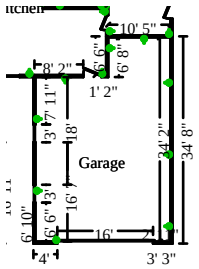
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
253. Flood loss cleanup - Light	324.65 SF	1.19	0.00	0.00	386.33	(0.00)	386.33
254. Apply anti-microbial agent	324.65 SF	0.36	1.14	0.00	118.01	(0.00)	118.01
Note: Applying anti - microbial to floor.							
255. Clean stud wall	279.61 SF	1.09	0.39	60.96	366.12	(0.00)	366.12
Note: Cleaning stud walls 1" foot above the water line.							
256. Apply anti-microbial agent	279.61 SF	0.36	0.98	0.00	101.64	(0.00)	101.64
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
257. STRCTURAL DRYOUT	324.65 SF	0.95	8.86	0.00	317.28	(0.00)	317.28
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
258. Remove 1/2" drywall - hung, taped, floated, ready for paint	545.59 SF	0.68	0.00	74.20	445.20	(0.00)	445.20
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
259. 1/2" drywall - hung, taped, floated, ready for paint	545.59 SF	3.35	27.12	365.54	2,220.39	(222.58)	1,997.81
260. R&R AC plywood - 1/2"	324.65 SF	4.31	47.95	279.86	1,727.05	(151.45)	1,575.60
This plywood is behind the drywall on the button 1/2 of the wall.							
Note: Replacing drywall up to 8' feet.							
261. Texture drywall - machine	545.59 SF	0.91	2.29	99.30	598.08	(49.88)	548.20
_____ DETACH & RESET FOR PAINTING _____							
262. Light fixture - Detach & reset	1.00 EA	46.32	0.00	9.26	55.58	(0.00)	55.58
263. Heat/AC register - Mechanically attached - Detach & reset	2.00 EA	4.98	0.00	2.00	11.96	(0.00)	11.96
264. Smoke detector - Detach & reset	1.00 EA	44.87	0.00	8.98	53.85	(0.00)	53.85

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
265. Window drapery - hardware - Detach & reset	1.00 EA	30.14	0.00	6.02	36.16	(0.00)	36.16
_____ PAINT _____							
266. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	545.59 SF	1.18	8.78	128.76	781.34	(65.26)	716.08
267. Paint the walls - one coat	560.03 SF	0.83	6.66	92.96	564.44	(47.15)	517.29
268. Paint the ceiling - one coat	324.65 SF	0.83	3.86	53.90	327.22	(27.34)	299.88
_____ KITCHEN CABINETRY _____							
269. R&R Cabinetry - lower (base) units	37.90 LF	526.71	1,212.95	3,992.46	25,167.72	(3,108.98)	22,058.74
Orig. Desc. - Cabinetry - lower (base) units							
270. R&R Cabinetry - full height unit	3.00 LF	562.22	99.75	337.32	2,123.73	(261.56)	1,862.17
Orig. Desc. - Cabinetry - full height unit							
271. R&R Cabinet knob or pull	59.00 EA	12.71	14.62	149.98	914.49	(78.71)	835.78
_____ MARBLE/GRANITE COUNTERTOP _____							
272. R&R Countertop - Granite or Marble	122.70 SF	90.76	260.93	2,227.26	13,624.45	(1,552.95)	12,071.50
273. R&R Glass tile	87.80 SF	19.83	46.53	348.22	2,135.82	(224.81)	1,911.01
This is for the back splash.							
_____ KITCHEN SINK _____							
274. R&R Sink - double basin	1.00 EA	641.16	30.94	128.24	800.34	(96.08)	704.26
275. Remove P-trap assembly - ABS (plastic)	2.00 EA	12.32	0.00	4.92	29.56	(0.00)	29.56
276. P-trap assembly - ABS (plastic)	2.00 EA	76.82	1.17	30.72	185.53	(27.87)	157.66
277. Remove Angle stop valve	2.00 EA	8.21	0.00	3.28	19.70	(0.00)	19.70
278. Angle stop valve	2.00 EA	46.71	1.75	18.68	113.85	(17.14)	96.71
279. Remove Plumbing fixture supply line	2.00 EA	8.21	0.00	3.28	19.70	(0.00)	19.70
280. Plumbing fixture supply line	2.00 EA	24.35	1.01	9.74	59.45	(8.95)	50.50
_____ KITCHEN APPLIANCES _____							
281. Remove Range - slide in - electric	1.00 EA	31.76	0.00	0.00	31.76	<0.00>	31.76
MAKE: FRIGIDAIRE MN: FFEH3054USF SN: VF30901241							
282. Range - slide in - electric	1.00 EA	1,894.60	124.45	0.00	2,019.05	<504.76>	1,514.29
283. Remove Dishwasher	1.00 EA	42.27	0.00	0.00	42.27	<0.00>	42.27
MAKE: FRIGIDAIRE MN: WWG9547UB53 SN: DW06NY520W							
284. Dishwasher	1.00 EA	1,035.65	59.40	0.00	1,095.05	<273.76>	821.29
285. Remove Refrigerator - side by side - 16 to 22 cf	1.00 EA	52.59	0.00	0.00	52.59	<0.00>	52.59
MAKE: FRIGIDAIRE MN: FFSS2623ASD SN: 4A31304564							
286. Refrigerator - side by side - 16 to 22 cf	1.00 EA	2,034.49	140.00	0.00	2,174.49	<543.62>	1,630.87
287. Remove Refrigerator/icemaker water supply box with valve	1.00 EA	3.90	0.00	0.78	4.68	(0.00)	4.68

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
288. Refrigerator/icemaker water supply box with valve	1.00 EA	193.47	5.33	38.70	237.50	(49.70)	187.80
_____ ELECTRICAL _____							
289. R&R 220 volt copper wiring run, box and receptacle	1.00 EA	241.22	8.92	48.24	298.38	(42.90)	255.48
290. R&R Ground fault interrupter (GFI) outlet	2.00 EA	46.99	2.71	18.80	115.49	(14.54)	100.95
291. R&R 110 volt copper wiring run, box and outlet	6.00 EA	105.59	9.05	126.72	769.31	(106.53)	662.78
292. Remove Phone, TV, or speaker outlet	1.00 EA	4.93	0.00	0.98	5.91	(0.00)	5.91
293. Phone, TV, or speaker outlet	1.00 EA	23.30	0.49	4.66	28.45	(0.00)	28.45
294. Remove Phone / low voltage copper wiring	1.00 LF	0.18	0.00	0.04	0.22	(0.00)	0.22
Note: Includes low voltage or telephone copper wiring and installation labor for phone, TV or speaker outlet.							
295. Phone / low voltage copper wiring	1.00 LF	1.36	0.01	0.28	1.65	(0.00)	1.65
_____ WINDOW _____							
296. R&R Vinyl window - double hung, 9-12 sf	1.00 EA	547.03	29.33	109.40	685.76	(81.11)	604.65
297. R&R Interior window shutters (set) - Small	1.00 EA	255.75	12.88	51.14	319.77	(38.51)	281.26
298. R&R Casing - 3 1/4"	10.00 LF	5.24	2.07	10.48	64.95	(5.58)	59.37
299. Paint door/window trim & jamb - 2 coats (per side)	1.00 EA	37.64	0.44	7.52	45.60	(3.80)	41.80
Totals: Kitchen			**2,172.76**	**8,853.58**	**61,297.87**	**7,605.52**	**53,692.35**



Garage **Height: 8'**

757.59	SF Walls	690.22	SF Ceiling
1447.80	SF Walls & Ceiling	690.22	SF Floor
76.69	SY Flooring	94.45	LF Floor Perimeter
113.45	LF Ceil. Perimeter		

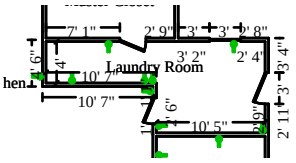
Window	**3' X 3'**	**Opens into Exterior**
Window	**3' X 3'**	**Opens into Exterior**
Door	**16' X 7'**	**Opens into Exterior**
Door	**3' X 6' 8"**	**Opens into KITCHEN1**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
300. Flood loss cleanup - Light	690.22 SF	1.19	0.00	0.00	821.36	(0.00)	821.36
301. Apply anti-microbial agent	690.22 SF	0.36	2.42	0.00	250.90	(0.00)	250.90
Note: Applying anti - microbial to floor.							
302. Clean stud wall	108.65 SF	1.09	0.15	23.68	142.26	(0.00)	142.26
Note: Cleaning stud walls 1" foot above the water line.							
303. Clean masonry	278.59 SF	0.90	0.39	50.14	301.26	(0.00)	301.26
Note: Cleaning masonry walls 1" foot above the water line.							
304. Apply anti-microbial agent	387.24 SF	0.36	1.36	0.00	140.77	(0.00)	140.77
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
305. STRCTURAL DRYOUT	690.22 SF	0.85	18.84	0.00	605.53	(0.00)	605.53
METHOD 1 DRY OUT BULLETIN W10325A							
_____ INSULATION _____							
306. Tear out wet insulation	108.65 SF	0.77	0.00	0.00	83.66	(0.00)	83.66
This is for the walls between the kitchen and garage and the laundry room and garage							
307. Batt insulation - 4" - R11- unfaced batt	108.65 SF	0.73	3.35	15.86	98.52	(9.92)	88.60
_____ DRYWALL _____							
308. Remove 1/2" drywall - hung, taped, floated, ready for paint	212.00 SF	0.68	0.00	28.84	173.00	(0.00)	173.00
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
309. 1/2" drywall - hung, taped, floated, ready for paint	212.00 SF	3.35	10.54	142.04	862.78	(86.48)	776.30
Note: Replacing drywall up to 8' feet.							
310. Texture drywall - machine	212.00 SF	0.91	0.89	38.58	232.39	(19.38)	213.01
_____ DETACH & RESET FOR PAINTING _____							
311. Light fixture - Detach & reset	1.00 EA	46.32	0.00	9.26	55.58	(0.00)	55.58
_____ PAINT _____							

CONTINUED - Garage

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
312. Seal/prime (1 coat) then paint (1 coat) the surface area	212.00 SF	1.18	3.41	50.04	303.61	(25.36)	278.25
313. Paint the walls - one coat	757.59 SF	0.83	9.02	125.76	763.58	(63.78)	699.80
314. Paint the ceiling - one coat	690.22 SF	0.83	8.21	114.58	695.67	(58.11)	637.56
_____ EXTERIOR DOORS _____							
315. Remove Exterior door - metal - insulated - flush or panel style	1.00 EA	33.81	0.00	6.76	40.57	(0.00)	40.57
316. Exterior door - metal - insulated - flush or panel style	1.00 EA	523.33	27.66	104.66	655.65	(66.12)	589.53
317. Prime & paint door slab only - exterior (per side)	2.00 EA	53.60	2.33	21.44	130.97	(10.95)	120.02
318. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	37.64	0.89	15.06	91.23	(7.62)	83.61
319. R&R Door lockset & deadbolt - exterior	2.00 EA	123.92	9.13	49.56	306.53	(20.96)	285.57
_____ GARAGE DOOR _____							
320. R&R Overhead (garage) door opener - sensors only (per pair)	1.00 EA	115.32	3.39	23.06	141.77	(14.85)	126.92
321. R&R Overhead door & hardware - 16' x 7'	1.00 EA	3,011.61	168.63	602.32	3,782.56	(457.31)	3,325.25
_____ ELECTRICAL _____							
322. R&R 110 volt copper wiring run, box and outlet	9.00 EA	105.59	13.57	190.06	1,153.94	(159.79)	994.15
_____ WINDOW _____							
323. R&R Vinyl window - double hung, 9-12 sf	2.00 EA	547.03	58.66	218.82	1,371.54	(162.22)	1,209.32
324. R&R Vinyl window - double hung, 13-19 sf	1.00 EA	660.88	36.32	132.18	829.38	(99.24)	730.14
Totals: Garage			**379.16**	**1,962.70**	**14,035.01**	**1,262.09**	**12,772.92**

Laundry Room **Height: 8'**



413.67 SF Walls	133.21 SF Ceiling
546.87 SF Walls & Ceiling	133.21 SF Floor
14.80 SY Flooring	51.50 LF Floor Perimeter
59.50 LF Ceil. Perimeter	

Door	**2' 6" X 6' 8"**	**Opens into KITCHEN1**
Door	**2' 6" X 6' 8"**	**Opens into MASTER_CLOSE**
Window	**3' X 3'**	**Opens into Exterior**
Door	**3' X 6' 8"**	**Opens into Exterior**

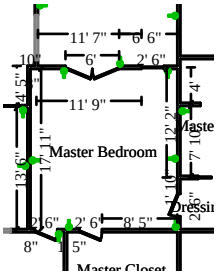
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
325. Flood loss cleanup - Light	133.21 SF	1.19	0.00	0.00	158.52	(0.00)	158.52
326. Apply anti-microbial agent	133.21 SF	0.36	0.47	0.00	48.43	(0.00)	48.43
Note: Applying anti - microbial to floor.							
327. Clean stud wall	211.15 SF	1.09	0.30	46.04	276.49	(0.00)	276.49
Note: Cleaning stud walls 1" foot above the water line.							
328. Apply anti-microbial agent	211.15 SF	0.36	0.74	0.00	76.75	(0.00)	76.75
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
329. STRCTURAL DRYOUT	133.21 SF	0.95	3.64	0.00	130.19	(0.00)	130.19
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
330. Remove 1/2" drywall - hung, taped, floated, ready for paint	412.00 SF	0.68	0.00	56.04	336.20	(0.00)	336.20
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
331. 1/2" drywall - hung, taped, floated, ready for paint	412.00 SF	3.35	20.48	276.04	1,676.72	(168.08)	1,508.64
Note: Replacing drywall up to 8' feet.							
332. Texture drywall - machine	412.00 SF	0.91	1.73	74.98	451.63	(37.66)	413.97
_____ DETACH & RESET FOR PAINTING _____							
333. Light fixture - Detach & reset	1.00 EA	46.32	0.00	9.26	55.58	(0.00)	55.58
334. Heat/AC register - Mechanically attached - Detach & reset	2.00 EA	4.98	0.00	2.00	11.96	(0.00)	11.96
335. Smoke detector - Detach & reset	1.00 EA	44.87	0.00	8.98	53.85	(0.00)	53.85
336. Window drapery - hardware - Detach & reset	1.00 EA	30.14	0.00	6.02	36.16	(0.00)	36.16
_____ PAINT _____							
337. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	412.00 SF	1.18	6.63	97.24	590.03	(49.28)	540.75
338. Paint the walls - one coat	413.67 SF	0.83	4.92	68.68	416.95	(34.83)	382.12

CONTINUED - Laundry Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
339. Paint the ceiling - one coat	133.21 SF	0.83	1.59	22.12	134.27	(11.22)	123.05
_____ EXTERIOR DOORS _____							
340. Remove Exterior door - metal - insulated - flush or panel style	1.00 EA	33.81	0.00	6.76	40.57	(0.00)	40.57
341. Exterior door - metal - insulated - flush or panel style	1.00 EA	523.33	27.66	104.66	655.65	(66.12)	589.53
342. Prime & paint door slab only - exterior (per side)	2.00 EA	53.60	2.33	21.44	130.97	(10.95)	120.02
343. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	37.64	0.89	15.06	91.23	(7.62)	83.61
344. R&R Door lockset & deadbolt - exterior	1.00 EA	123.92	4.57	24.80	153.29	(10.49)	142.80
_____ INTERIOR DOOR _____							
345. R&R Door knob - interior	1.00 EA	68.70	1.59	13.74	84.03	(5.06)	78.97
_____ WINDOW _____							
346. Detach & Reset Interior window shutters (set) - Small	1.00 EA	49.88	0.00	9.98	59.86	(0.00)	59.86
347. R&R Casing - 3 1/4"	10.00 LF	5.24	2.07	10.48	64.95	(5.58)	59.37
348. Paint door/window trim & jamb - 2 coats (per side)	1.00 EA	37.64	0.44	7.52	45.60	(3.80)	41.80
_____ PLUMBING _____							
349. R&R Water heater - 40 gallon - Electric - 9 yr	1.00 EA	1,333.27	49.26	266.64	1,649.17	(154.95)	1,494.22
MAKE: RHEEM MN: PROE40 M2 RH95 SN: Q021728274							
_____ LAUNDRY CABINETRY _____							
350. R&R Cabinetry - lower (base) units	7.00 LF	526.71	224.03	737.40	4,648.40	(574.21)	4,074.19
351. R&R Cabinet knob or pull	8.00 EA	12.71	1.98	20.34	124.00	(10.68)	113.32
352. R&R Countertop - Granite or Marble	17.50 SF	90.76	37.22	317.66	1,943.19	(221.49)	1,721.70
353. R&R Sink - double basin	1.00 EA	641.16	30.94	128.24	800.34	(96.08)	704.26
354. Remove P-trap assembly - ABS (plastic)	2.00 EA	12.32	0.00	4.92	29.56	(0.00)	29.56
355. P-trap assembly - ABS (plastic)	2.00 EA	76.82	1.17	30.72	185.53	(27.87)	157.66
356. Remove Angle stop valve	2.00 EA	8.21	0.00	3.28	19.70	(0.00)	19.70
357. Angle stop valve	2.00 EA	46.71	1.75	18.68	113.85	(17.14)	96.71
358. Remove Plumbing fixture supply line	2.00 EA	8.21	0.00	3.28	19.70	(0.00)	19.70
359. Plumbing fixture supply line	2.00 EA	24.35	1.01	9.74	59.45	(8.95)	50.50
360. Remove Washing machine outlet box with valves	1.00 EA	28.68	0.00	5.74	34.42	(0.00)	34.42
361. Washing machine outlet box with valves	1.00 EA	273.59	3.15	54.72	331.46	(41.51)	289.95
_____ ELECTRICAL _____							
362. R&R 220 volt copper wiring run, box and receptacle	1.00 EA	241.22	8.92	48.24	298.38	(42.90)	255.48

CONTINUED - Laundry Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
363. R&R Ground fault interrupter (GFI) outlet	1.00 EA	46.99	1.35	9.40	57.74	(7.27)	50.47
364. R&R 110 volt copper wiring run, box and outlet	5.00 EA	105.59	7.54	105.60	641.09	(88.78)	552.31
Totals: Laundry Room			**448.37**	**2,646.44**	**16,735.86**	**1,702.52**	**15,033.34**



Master Bedroom **Height: 8'**

459.33	SF Walls	294.13	SF Ceiling
753.47	SF Walls & Ceiling	294.13	SF Floor
32.68	SY Flooring	55.17	LF Floor Perimeter
68.67	LF Ceil. Perimeter		

Door	**2' 6" X 6' 8"**	**Opens into KITCHEN1**
Door	**2' 6" X 6' 8"**	**Opens into MASTER_CLOSE**
Door	**2' 6" X 6' 8"**	**Opens into DRESSING_ROO**
Door	**6' X 6' 8"**	**Opens into LANAI**

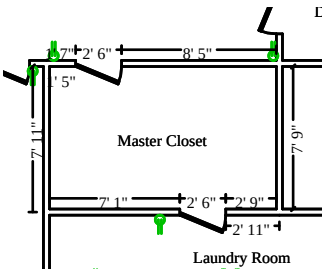
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
365. Flood loss cleanup - Light	294.13 SF	1.19	0.00	0.00	350.01	(0.00)	350.01
366. Apply anti-microbial agent	294.13 SF	0.36	1.03	0.00	106.92	(0.00)	106.92
Note: Applying anti - microbial to floor.							
367. Clean stud wall	226.18 SF	1.09	0.32	49.30	296.16	(0.00)	296.16
Note: Cleaning stud walls 1" foot above the water line.							
368. Apply anti-microbial agent	226.18 SF	0.36	0.79	0.00	82.21	(0.00)	82.21
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
369. STRCTURAL DRYOUT	294.13 SF	0.95	8.03	0.00	287.45	(0.00)	287.45
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
370. Remove 1/2" drywall - hung, taped, floated, ready for paint	441.33 SF	0.68	0.00	60.02	360.12	(0.00)	360.12

CONTINUED - Master Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
371. 1/2" drywall - hung, taped, floated, ready for paint	441.33 SF	3.35	21.93	295.70	1,796.09	(180.05)	1,616.04
Note: Replacing drywall up to 8' feet.							
372. Texture drywall - machine	441.33 SF	0.91	1.85	80.32	483.78	(40.34)	443.44
_____ DETACH & RESET FOR PAINTING _____							
373. Heat/AC register - Mechanically attached - Detach & reset	2.00 EA	4.98	0.00	2.00	11.96	(0.00)	11.96
374. Smoke detector - Detach & reset	1.00 EA	44.87	0.00	8.98	53.85	(0.00)	53.85
375. Ceiling fan - Detach & reset	1.00 EA	164.99	0.00	33.00	197.99	(0.00)	197.99
376. Window drapery - hardware - Detach & reset	1.00 EA	30.14	0.00	6.02	36.16	(0.00)	36.16
_____ PAINT _____							
377. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	441.33 SF	1.18	7.11	104.16	632.04	(52.79)	579.25
378. Paint the walls - one coat	459.33 SF	0.83	5.47	76.24	462.95	(38.67)	424.28
379. Paint the ceiling - one coat	294.13 SF	0.83	3.50	48.82	296.45	(24.76)	271.69
_____ EXTERIOR DOORS _____							
380. R&R French double doors - Exterior - pre-hung unit	1.00 EA	1,825.76	106.36	365.14	2,297.26	(283.36)	2,013.90
381. Paint door slab only - 2 coats (per side)	4.00 EA	45.11	2.90	36.08	219.42	(18.33)	201.09
382. R&R Casing - 3 1/4"	19.60 LF	5.24	4.05	20.54	127.29	(10.93)	116.36
383. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	37.64	0.89	15.06	91.23	(7.62)	83.61
384. R&R Door lockset & deadbolt - exterior	1.00 EA	123.92	4.57	24.80	153.29	(12.58)	140.71
_____ INTERIOR DOOR _____							
385. R&R Door knob - interior	1.00 EA	68.70	1.59	13.74	84.03	(5.06)	78.97
_____ ELECTRICAL _____							
386. R&R 110 volt copper wiring run, box and outlet	6.00 EA	105.59	9.05	126.72	769.31	(106.53)	662.78
387. Remove Phone, TV, or speaker outlet	1.00 EA	4.93	0.00	0.98	5.91	(0.00)	5.91
388. Phone, TV, or speaker outlet	1.00 EA	23.30	0.49	4.66	28.45	(0.00)	28.45
389. Remove Phone / low voltage copper wiring	1.00 LF	0.18	0.00	0.04	0.22	(0.00)	0.22
Note: Includes low voltage or telephone copper wiring and installation labor for phone, TV or speaker outlet.							
390. Phone / low voltage copper wiring	1.00 LF	1.36	0.01	0.28	1.65	(0.00)	1.65
_____ WINDOW _____							
391. R&R Vinyl window - double hung, 9-12 sf	1.00 EA	547.03	29.33	109.40	685.76	(81.11)	604.65
392. Detach & Reset Interior window shutters (set) - Large	1.00 EA	49.88	0.00	9.98	59.86	(0.00)	59.86

CONTINUED - Master Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
393. R&R Casing - 3 1/4"	10.00 LF	5.24	2.07	10.48	64.95	(5.58)	59.37
394. Paint door/window trim & jamb - 2 coats (per side)	1.00 EA	37.64	0.44	7.52	45.60	(3.80)	41.80
Totals: Master Bedroom			**211.78**	**1,509.98**	**10,088.37**	**871.51**	**9,216.86**



Master Closet **Height: 8'**

288.00 SF Walls	95.58 SF Ceiling
383.58 SF Walls & Ceiling	95.58 SF Floor
10.62 SY Flooring	35.17 LF Floor Perimeter
40.17 LF Ceil. Perimeter	

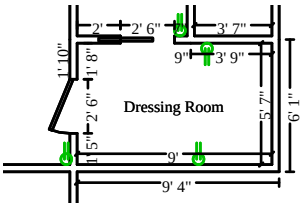
Door	**2' 6" X 6' 8"**	**Opens into LAUNDRY_ROO1**
Door	**2' 6" X 6' 8"**	**Opens into MASTER_BEDRO**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
395. Flood loss cleanup - Light	95.58 SF	1.19	0.00	0.00	113.74	(0.00)	113.74
396. Apply anti-microbial agent	95.58 SF	0.36	0.33	0.00	34.74	(0.00)	34.74
Note: Applying anti - microbial to floor.							
397. Clean stud wall	144.18 SF	1.09	0.20	31.44	188.80	(0.00)	188.80
Note: Cleaning stud walls 1" foot above the water line.							
398. Apply anti-microbial agent	144.18 SF	0.36	0.50	0.00	52.40	(0.00)	52.40
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
399. STRCTURAL DRYOUT	95.58 SF	0.95	2.61	0.00	93.41	(0.00)	93.41
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
400. Remove 1/2" drywall - hung, taped, floated, ready for paint	281.33 SF	0.68	0.00	38.26	229.56	(0.00)	229.56
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
401. 1/2" drywall - hung, taped, floated, ready for paint	281.33 SF	3.35	13.98	188.50	1,144.94	(114.78)	1,030.16

CONTINUED - Master Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Note: Replacing drywall up to 8' feet.							
402. Texture drywall - machine	281.33 SF	0.91	1.18	51.20	308.39	(25.72)	282.67
_____ DETACH & RESET FOR PAINTING _____							
403. Light fixture - Detach & reset	1.00 EA	46.32	0.00	9.26	55.58	(0.00)	55.58
404. Heat/AC register - Mechanically attached - Detach & reset	1.00 EA	4.98	0.00	1.00	5.98	(0.00)	5.98
_____ PAINT _____							
405. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	281.33 SF	1.18	4.53	66.40	402.90	(33.65)	369.25
406. Paint the walls - one coat	288.00 SF	0.83	3.43	47.80	290.27	(24.24)	266.03
407. Paint the ceiling - one coat	95.58 SF	0.83	1.14	15.86	96.33	(8.04)	88.29
_____ INTERIOR DOOR _____							
408. R&R Door knob - interior	2.00 EA	68.70	3.18	27.48	168.06	(10.12)	157.94
_____ SHELVING _____							
409. R&R Closet shelf and rod package	35.17 LF	35.76	14.35	251.54	1,523.56	(127.70)	1,395.86
Totals: Master Closet			**45.43**	**728.74**	**4,708.66**	**344.25**	**4,364.41**

Dressing Room **Height: 8'**



217.08	SF Walls	50.48	SF Ceiling
267.56	SF Walls & Ceiling	50.48	SF Floor
5.61	SY Flooring	26.72	LF Floor Perimeter
29.22	LF Ceil. Perimeter		

Door **2' 6" X 6' 8"** **Opens into MASTER_BEDRO**

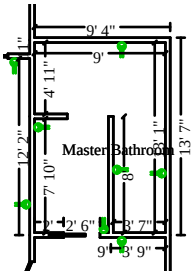
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
410. Flood loss cleanup - Light	50.48 SF	1.19	0.00	0.00	60.07	(0.00)	60.07
411. Apply anti-microbial agent	50.48 SF	0.36	0.18	0.00	18.35	(0.00)	18.35
Note: Applying anti - microbial to floor.							
412. Clean stud wall	109.55 SF	1.09	0.15	23.88	143.44	(0.00)	143.44
Note: Cleaning stud walls 1" foot above the water line.							

CONTINUED - Dressing Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
413. Apply anti-microbial agent	109.55 SF	0.36	0.38	0.00	39.82	(0.00)	39.82
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
414. STRCTURAL DRYOUT	50.48 SF	0.95	1.38	0.00	49.34	(0.00)	49.34
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
415. Remove 1/2" drywall - hung, taped, floated, ready for paint	213.75 SF	0.68	0.00	29.08	174.43	(0.00)	174.43
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
416. 1/2" drywall - hung, taped, floated, ready for paint	213.75 SF	3.35	10.62	143.22	869.90	(87.20)	782.70
Note: Replacing drywall up to 8' feet.							
417. Texture drywall - machine	213.75 SF	0.91	0.90	38.90	234.31	(19.54)	214.77
_____ DETACH & RESET FOR PAINTING _____							
418. Light fixture - Detach & reset	1.00 EA	46.32	0.00	9.26	55.58	(0.00)	55.58
419. Heat/AC register - Mechanically attached - Detach & reset	1.00 EA	4.98	0.00	1.00	5.98	(0.00)	5.98
_____ PAINT _____							
420. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	213.75 SF	1.18	3.44	50.44	306.11	(25.56)	280.55
421. Paint the walls - one coat	217.08 SF	0.83	2.58	36.04	218.80	(18.28)	200.52
422. Paint the ceiling - one coat	50.48 SF	0.83	0.60	8.38	50.88	(4.25)	46.63
_____ INTERIOR DOOR _____							
423. R&R Door knob - interior	1.00 EA	68.70	1.59	13.74	84.03	(5.06)	78.97
_____ PLUMBING _____							
424. Detach & Reset Mirror - 1/4" plate glass	55.00 SF	8.32	0.00	91.52	549.12	(0.00)	549.12
425. Remove Vanity	11.70 LF	12.32	0.00	28.82	172.96	(0.00)	172.96
426. Vanity	11.70 LF	251.97	160.31	589.62	3,697.98	(559.51)	3,138.47
427. R&R Countertop - Granite or Marble	29.25 SF	90.76	62.20	530.94	3,247.87	(296.16)	2,951.71
428. R&R Cabinet knob or pull	18.00 EA	12.71	4.46	45.76	279.00	(24.02)	254.98
_____ SHELVING _____							
429. R&R Closet shelf and rod package	5.00 LF	35.76	2.04	35.78	216.62	(18.15)	198.47
_____ ELECTRICAL _____							
430. R&R 110 volt copper wiring run, box and outlet	2.00 EA	105.59	3.02	42.24	256.44	(35.51)	220.93
431. Remove Phone, TV, or speaker outlet	1.00 EA	4.93	0.00	0.98	5.91	(0.00)	5.91
432. Phone, TV, or speaker outlet	1.00 EA	23.30	0.49	4.66	28.45	(0.00)	28.45
433. Remove Phone / low voltage copper wiring	1.00 LF	0.18	0.00	0.04	0.22	(0.00)	0.22
Note: Includes low voltage or telephone copper wiring and installation labor for phone, TV or speaker outlet.							

CONTINUED - Dressing Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
434. Phone / low voltage copper wiring	1.00 LF	1.36	0.01	0.28	1.65	(0.00)	1.65
Totals: Dressing Room			**254.35**	**1,724.58**	**10,767.26**	**1,093.24**	**9,674.02**



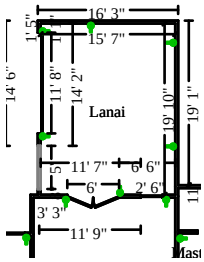
Master Bathroom **Height: 8'**

517.33 SF Walls	114.22 SF Ceiling
631.56 SF Walls & Ceiling	114.22 SF Floor
12.69 SY Flooring	64.67 LF Floor Perimeter
64.67 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
435. Flood loss cleanup - Light	114.22 SF	1.19	0.00	0.00	135.92	(0.00)	135.92
436. Apply anti-microbial agent	114.22 SF	0.36	0.40	0.00	41.52	(0.00)	41.52
Note: Applying anti - microbial to floor.							
437. Clean stud wall	265.13 SF	1.09	0.37	57.80	347.16	(0.00)	347.16
Note: Cleaning stud walls 1" foot above the water line.							
438. Apply anti-microbial agent	265.13 SF	0.36	0.93	0.00	96.38	(0.00)	96.38
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
439. STRCTURAL DRYOUT	114.22 SF	0.95	3.12	0.00	111.63	(0.00)	111.63
METHOD 1 DRY OUT BULLETIN W10325A							
_____ DRYWALL _____							
440. Remove 1/2" drywall - hung, taped, floated, ready for paint	517.33 SF	0.68	0.00	70.36	422.14	(0.00)	422.14
With wave action and floating debris damaging the top portion of the drywall the adjuster is replacing eight feet of drywall throughout the dwelling.							
441. 1/2" drywall - hung, taped, floated, ready for paint	517.33 SF	3.35	25.71	346.62	2,105.39	(211.06)	1,894.33
Note: Replacing drywall up to 8' feet.							
442. Texture drywall - machine	517.33 SF	0.91	2.17	94.16	567.10	(47.30)	519.80
_____ DETACH & RESET FOR PAINTING _____							
443. Light fixture - Detach & reset	1.00 EA	46.32	0.00	9.26	55.58	(0.00)	55.58
444. Heat/AC register - Mechanically attached - Detach & reset	1.00 EA	4.98	0.00	1.00	5.98	(0.00)	5.98
_____ PAINT _____							

CONTINUED - Master Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
445. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	517.33 SF	1.18	8.33	122.10	740.88	(61.88)	679.00
446. Paint the walls - one coat	517.33 SF	0.83	6.16	85.88	521.42	(43.56)	477.86
447. Paint the ceiling - one coat	114.22 SF	0.83	1.36	18.96	115.12	(9.62)	105.50
_____ PLUMBING _____							
448. Detach & Reset Mirror - 1/4" plate glass	31.00 SF	8.32	0.00	51.58	309.50	(0.00)	309.50
449. Remove Vanity	7.10 LF	12.32	0.00	17.50	104.97	(0.00)	104.97
450. Vanity	7.10 LF	251.97	97.28	357.80	2,244.07	(339.53)	1,904.54
451. R&R Sink - single	1.00 EA	350.48	11.51	70.10	432.09	(39.89)	392.20
452. R&R Countertop - Granite or Marble	35.00 SF	90.76	74.43	635.34	3,886.37	(354.38)	3,531.99
453. R&R Cabinet knob or pull	6.00 EA	12.71	1.49	15.24	92.99	(8.01)	84.98
454. R&R Sink faucet - Bathroom	1.00 EA	290.30	10.39	58.06	358.75	(32.54)	326.21
455. Remove P-trap assembly - ABS (plastic)	1.00 EA	12.32	0.00	2.46	14.78	(0.00)	14.78
456. P-trap assembly - ABS (plastic)	1.00 EA	76.82	0.59	15.36	92.77	(13.94)	78.83
457. Remove Angle stop valve	3.00 EA	8.21	0.00	4.92	29.55	(0.00)	29.55
458. Angle stop valve	3.00 EA	46.71	2.62	28.02	170.77	(25.69)	145.08
459. Remove Plumbing fixture supply line	3.00 EA	8.21	0.00	4.92	29.55	(0.00)	29.55
460. Plumbing fixture supply line	3.00 EA	24.35	1.52	14.62	89.19	(13.42)	75.77
461. R&R Toilet	1.00 EA	630.90	22.95	126.18	780.03	(110.30)	669.73
462. R&R Toilet seat	1.00 EA	76.78	2.20	15.36	94.34	(8.18)	86.16
_____ PLUMBING _____							
463. R&R Tile shower - 101 to 120 SF	1.00 EA	3,504.50	88.71	700.90	4,294.11	(484.87)	3,809.24
464. Tub/shower faucet - Detach & reset	1.00 EA	299.37	0.00	59.88	359.25	(0.00)	359.25
465. Clean tub / shower faucet	1.00 EA	20.38	0.00	4.08	24.46	(0.00)	24.46
_____ ELECTRICAL _____							
466. R&R 110 volt copper wiring run, box and outlet	5.00 EA	105.59	7.54	105.60	641.09	(73.98)	567.11
Totals: Master Bathroom			**369.78**	**3,094.06**	**19,314.85**	**1,878.15**	**17,436.70**



Lanai **Height: 8'**

493.33	SF Walls	309.07	SF Ceiling
802.40	SF Walls & Ceiling	309.07	SF Floor
34.34	SY Flooring	59.83	LF Floor Perimeter
70.83	LF Ceil. Perimeter		

Missing Wall - Goes to Floor	**5' X 6' 8"**	**Opens into Exterior**
Door	**6' X 6' 8"**	**Opens into MASTER_BEDRO**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
467. Flood loss cleanup - Light	309.07 SF	1.19	0.00	0.00	367.79	(0.00)	367.79
468. Apply anti-microbial agent	309.07 SF	0.36	1.08	0.00	112.35	(0.00)	112.35
Note: Applying anti - microbial to floor.							
469. Clean masonry	89.75 SF	0.90	0.13	16.16	97.07	(0.00)	97.07
Note: Cleaning masonry walls 1" foot above the water line.							
470. Apply anti-microbial agent	89.75 SF	0.36	0.31	0.00	32.62	(0.00)	32.62
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
471. STRCTURAL DRYOUT	309.07 SF	0.85	8.44	0.00	271.15	(0.00)	271.15
METHOD 1 DRY OUT BULLETIN W10325A							
_____ ELECTRICAL _____							
472. R&R 110 volt copper wiring run, box and outlet	5.00 EA	105.59	7.54	105.60	641.09	(88.78)	552.31
Totals: Lanai			**17.50**	**121.76**	**1,522.07**	**88.78**	**1,433.29**
Total: Interior			**5,609.40**	**33,241.00**	**219,867.42**	**22,220.96**	**197,646.46**
Total: Dwelling			**6,099.47**	**35,187.24**	**238,733.89**	**24,761.32**	**213,972.57**
Line Item Totals: LEONARD_J__KING_(TR1			**6,099.47**	**35,187.24**	**238,733.89**	**24,761.32**	**213,972.57**

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Summary for Building

Line Item Total		197,447.18
Overhead		17,593.62
Profit		17,593.62
Material Sales Tax		6,099.47
Replacement Cost Value		**$238,733.89**
Less Depreciation		(24,761.32)
Actual Cash Value		**$213,972.57**
Less Deductible		(5,000.00)
Net Claim		**$208,972.57**
Total Depreciation	24,761.32	
Less Non-Recoverable Depreciation	<1,322.14>	
Total Recoverable Depreciation		23,439.18
Net Claim if Depreciation is Recovered		**$232,411.75**

David William Santom
Commercial field adjuster

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Claim Number: 7709773813-10092024 **Policy Number:** 7709773813 **Type of Loss:** Flood (NFIP)

Date of Loss:	10/9/2024 12:00 AM	Date Received:	10/11/2024 12:00 AM
Date Inspected:	10/18/2024 12:00 AM	Date Entered:	10/11/2024 6:11 PM
Date Est. Completed:	1/23/2025 12:22 PM		

Price List: FLSR8X_OCT24
Restoration/Service/Remodel
Estimate: LEONARD_J__KING_(TR1

Personal Property

Net Claim Summary

Replacement Cost Value	Less Non-recoverable Depreciation	Actual Cash Value
$16,190.14	<1,999.24>	$14,190.90
Less Deductible		(2,000.00)
Net Claim		**$12,190.90**

Personal Property

LEONARD_J__KING_(TR1

King, Leonard personal-Property-Inventory-Import-T

King, Leonard personal-Property-Inventory-Import-T

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
473. green sofa	1.00 EA	1,285.00	3 yr	89.95	1,374.95	<0.00>	1,374.95
Total: King, Leonard personal-Property-Inventory-Import-T				**89.95**	**1,374.95**	**0.00**	**1,374.95**

Family Room

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
474. brown reclining sofa	1.00 EA	2,997.97	3 yr	209.86	3,207.83	<577.40>	2,630.43
Photos 222 https://www.baers.com/item/lyra-zero-gravity-power-sofa/812965287							
475. green sofa	1.00 EA	2,499.00	3 yr	174.93	2,673.93	<401.09>	2,272.84
Photos 223 -https://robbstucky.com/Product/Detail/271-2550-053-00/Hf-hooker-furnishings/Frasier-I I-Sofa							
Totals: Family Room				**384.79**	**5,881.76**	**978.49**	**4,903.27**

Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
476. China Cabinet/armoir	1.00 EA	2,658.00	2 yr	186.06	2,844.06	<341.29>	2,502.77
Photo 224 https://colemanfurniture.com/madison-gray-ridge-china-cabinet.htm							
Totals: Kitchen				**186.06**	**2,844.06**	**341.29**	**2,502.77**

Laundry Room

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
477. LG, ThinQ washing machine	1.00 EA	1,198.00	1 yr	83.86	1,281.86	<128.19>	1,153.67
Photo 225-228							

https://www.homedepot.com/p/LG-5-2-cu-Ft-Stackable-SMART-Front-Load-Washer-in-Black-Steel-with-Steam-Turbowash-Technology-WM8900HBA/320061862?MERCH=REC-_-pipsem-_-207024865-_-0-_-n/a-_-n/a-_-n/a-_-n/a-_-n/a

CONTINUED - Laundry Room

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
478. LG, ThinQ dryer Photo 225-228 https://www.homedepot.com/p/LG-9-0-cu-ft-Vented-SMART-Stackable-Electric-Dryer-in-Black-Steel-with-TurboSteam-and-Sensor-Dry-Technology-DLEX8900B/320061948?mtc=SHOPPING-CM-CML-BNG-D29A-029_008_LAUNDRY-NA-Multi-NA-PLALIA-5163653-NA-NA-NA-NBR-NA-NA-NA-MajorAppl_2023&cm_mmc=SHOPPING-CM-CML-BNG-D29A-029_008_LAUNDRY-NA-Multi-NA-PLALIA-5163653-NA-NA-NA-NBR-NA-NA-NA-MajorAppl_2023-16900942698-149354290234-1961712346276&gclid=1166a56b0e191d849ebcc2e2cd3f939b&gclsrc=3p.ds&msclkid=1166a56b0e191d849ebcc2e2cd3f939b - overlay	1.00 EA	1,198.00	1 yr	83.86	1,281.86	<128.19>	1,153.67
Totals: Laundry Room				**167.72**	**2,563.72**	**256.38**	**2,307.34**

Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
479. Queen bed, 2 nightstands, dresser Photo 229 https://colemanfurniture.com/weatherford-cornsilk-westland-storage-bedroom-set.htm	1.00 EA	3,295.00	1 yr	230.65	3,525.65	<423.08>	3,102.57
Totals: Bedroom				**230.65**	**3,525.65**	**423.08**	**3,102.57**
Total: King, Leonard personal-Property-Inventory-Import-T				**1,059.17**	**16,190.14**	**1,999.24**	**14,190.90**
Line Item Totals: LEONARD_J__KING_(TR1				**1,059.17**	**16,190.14**	**1,999.24**	**14,190.90**

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Summary for Personal Property

Line Item Total	15,130.97
Material Sales Tax	1,059.17
Replacement Cost Value	**$16,190.14**
Less Non-recoverable Depreciation	<1,999.24>
Actual Cash Value	**$14,190.90**
Less Deductible	(2,000.00)
Net Claim	**$12,190.90**

David William Santom
Commercial field adjuster

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (7%)	Laundering Tax (2%)	Manuf. Home Tax (6%)	Storage Rental Tax (7%)
Line Items	17,593.62	17,593.62	7,158.64	0.00	0.00	0.00
Total	**17,593.62**	**17,593.62**	**7,158.64**	**0.00**	**0.00**	**0.00**

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Recap by Room

Estimate: LEONARD_J__KING_(TR1

Area: Dwelling

Area: General / Exterior

Foot Print		**16,430.16**	**7.73%**
Coverage: Building	100.00% =	16,430.16	
Area Subtotal: General / Exterior		**16,430.16**	**7.73%**
Coverage: Building	100.00% =	16,430.16	

Area: Interior

Entry / Dining Room		**10,194.42**	**4.80%**
Coverage: Building	100.00% =	10,194.42	
Bedroom 1		**5,033.15**	**2.37%**
Coverage: Building	100.00% =	5,033.15	
Bedroom 1 Closet 1		**974.51**	**0.46%**
Coverage: Building	100.00% =	974.51	
Bedroom 1 Closet 2		**1,216.26**	**0.57%**
Coverage: Building	100.00% =	1,216.26	
Hallway		**2,031.18**	**0.96%**
Coverage: Building	100.00% =	2,031.18	
Hallway Closet		**1,041.01**	**0.49%**
Coverage: Building	100.00% =	1,041.01	
Hallway Bathroom		**12,067.17**	**5.68%**
Coverage: Building	100.00% =	12,067.17	
Tub		**4,725.32**	**2.22%**
Coverage: Building	100.00% =	4,725.32	
Bedroom 2		**7,385.20**	**3.47%**
Coverage: Building	100.00% =	7,385.20	
Bedroom 2 Closet 1		**1,583.15**	**0.74%**
Coverage: Building	100.00% =	1,583.15	
Bedroom 2 Closet 2		**838.33**	**0.39%**
Coverage: Building	100.00% =	838.33	
Living Room		**11,749.26**	**5.53%**
Coverage: Building	100.00% =	11,749.26	
Fireplace		**8,249.08**	**3.88%**
Coverage: Building	100.00% =	8,249.08	
Kitchen		**50,271.53**	**23.65%**
Coverage: Building	100.00% =	50,271.53	
Garage		**11,693.15**	**5.50%**
Coverage: Building	100.00% =	11,693.15	
Laundry Room		**13,641.05**	**6.42%**

Coverage: Building	100.00% =	13,641.05	
Master Bedroom		**8,366.61**	**3.94%**
Coverage: Building	100.00% =	8,366.61	
Master Closet		**3,934.49**	**1.85%**
Coverage: Building	100.00% =	3,934.49	
Dressing Room		**8,788.33**	**4.13%**
Coverage: Building	100.00% =	8,788.33	
Master Bathroom		**15,851.01**	**7.46%**
Coverage: Building	100.00% =	15,851.01	
Lanai		**1,382.81**	**0.65%**
Coverage: Building	100.00% =	1,382.81	
Area Subtotal: Interior		**181,017.02**	**85.15%**
Coverage: Building	100.00% =	181,017.02	
Area Subtotal: Dwelling		**197,447.18**	**92.88%**
Coverage: Building	100.00% =	197,447.18	
Area: King, Leonard personal-Property-Inventory-Import-T		**1,285.00**	**0.60%**
Coverage: Personal Property	100.00% =	1,285.00	
Family Room		**5,496.97**	**2.59%**
Coverage: Personal Property	100.00% =	5,496.97	
Kitchen		**2,658.00**	**1.25%**
Coverage: Personal Property	100.00% =	2,658.00	
Laundry Room		**2,396.00**	**1.13%**
Coverage: Personal Property	100.00% =	2,396.00	
Bedroom		**3,295.00**	**1.55%**
Coverage: Personal Property	100.00% =	3,295.00	
Area Subtotal: King, Leonard personal-Property-Inventory-Import-T		**15,130.97**	**7.12%**
Coverage: Personal Property	100.00% =	15,130.97	
Subtotal of Areas		**212,578.15**	**100.00%**
Coverage: Building	92.88% =	197,447.18	
Coverage: Personal Property	7.12% =	15,130.97	
Total		**212,578.15**	**100.00%**

Recap by Category with Depreciation

O&P Items			RCV	Deprec.	ACV
CABINETRY			**53,775.47**	**8,037.74**	**45,737.73**
Coverage: Building	@	100.00% =	53,775.47		
CLEANING			**5,071.16**		**5,071.16**
Coverage: Building	@	100.00% =	5,071.16		
GENERAL DEMOLITION			**13,775.71**		**13,775.71**
Coverage: Building	@	100.00% =	13,775.71		
DOORS			**12,741.62**	**1,671.75**	**11,069.87**
Coverage: Building	@	100.00% =	12,741.62		
DRYWALL			**23,004.98**	**2,662.33**	**20,342.65**
Coverage: Building	@	100.00% =	23,004.98		
ELECTRICAL			**7,771.95**	**1,298.37**	**6,473.58**
Coverage: Building	@	100.00% =	7,771.95		
FINISH CARPENTRY / TRIMWORK			**2,992.50**	**359.09**	**2,633.41**
Coverage: Building	@	100.00% =	2,992.50		
FINISH HARDWARE			**1,193.84**	**121.42**	**1,072.42**
Coverage: Building	@	100.00% =	1,193.84		
FIREPLACES			**421.34**	**42.13**	**379.21**
Coverage: Building	@	100.00% =	421.34		
FRAMING & ROUGH CARPENTRY			**1,214.19**	**145.70**	**1,068.49**
Coverage: Building	@	100.00% =	1,214.19		
INSULATION			**1,993.50**	**296.65**	**1,696.85**
Coverage: Building	@	100.00% =	1,993.50		
LIGHT FIXTURES			**1,076.84**		**1,076.84**
Coverage: Building	@	100.00% =	1,076.84		
MASONRY			**5,706.54**	**795.98**	**4,910.56**
Coverage: Building	@	100.00% =	5,706.54		
MIRRORS & SHOWER DOORS			**973.44**		**973.44**
Coverage: Building	@	100.00% =	973.44		
PLUMBING			**8,175.62**	**1,187.12**	**6,988.50**
Coverage: Building	@	100.00% =	8,175.62		
PAINTING			**20,492.66**	**2,742.35**	**17,750.31**
Coverage: Building	@	100.00% =	20,492.66		
TILE			**6,761.17**	**1,079.13**	**5,682.04**
Coverage: Building	@	100.00% =	6,761.17		
WINDOWS - SLIDING PATIO DOORS			**1,499.78**	**224.97**	**1,274.81**
Coverage: Building	@	100.00% =	1,499.78		
WINDOW TREATMENT			**2,120.34**	**229.35**	**1,890.99**
Coverage: Building	@	100.00% =	2,120.34		
WINDOWS - VINYL			**5,171.85**	**775.79**	**4,396.06**
Coverage: Building	@	100.00% =	5,171.85		
O&P Items Subtotal			**175,934.50**	**21,669.87**	**154,264.63**

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Non-O&P Items				RCV	Deprec.	ACV
APPLIANCES				**4,964.74**	**1,241.18**	**3,723.56**
Coverage: Building	@	100.00%	=	4,964.74		
GENERAL DEMOLITION				**4,662.63**		**4,662.63**
Coverage: Building	@	100.00%	=	4,662.63		
HEAT, VENT & AIR CONDITIONING				**6,361.03**	**947.60**	**5,413.43**
Coverage: Building	@	100.00%	=	6,361.03		
SPECIALTY ITEMS				**3,149.75**		**3,149.75**
Coverage: Building	@	100.00%	=	3,149.75		
USER DEFINED ITEMS				**15,130.97**	**1,868.44**	**13,262.53**
Coverage: Personal Property	@	100.00%	=	15,130.97		
WATER EXTRACTION & REMEDIATION				**2,374.53**		**2,374.53**
Coverage: Building	@	100.00%	=	2,374.53		
Non-O&P Items Subtotal				**36,643.65**	**4057.22**	**32,586.43**
O&P Items Subtotal				**175,934.50**	**21,669.87**	**154,264.63**
Overhead				**17,593.62**		**17,593.62**
Coverage: Building	@	100.00%	=	17,593.62		
Profit				**17,593.62**		**17,593.62**
Coverage: Building	@	100.00%	=	17,593.62		
Material Sales Tax				**7,158.64**	**1,033.47**	**6,125.17**
Coverage: Building	@	85.20%	=	6,099.47		
Coverage: Personal Property	@	14.80%	=	1,059.17		
Total				**254,924.03**	**26,760.56**	**228,163.47**

LEONARD J. KING REVOCABLE TRUST INFORMATION PAGE

NAME OF THE TRUST:	Leonard J. King Revocable Trust
DATE ESTABLISHED:	October 4, 2016
NAME OF TRUSTEE:	Leonard J. King and Janice L. King

FOR TRUST BUSINESS, ALWAYS SIGN NAME:

Leonard J. King and Janice L. King, Trustees of the
Leonard J. King Revocable Trust

TITLE TO ALL ASSETS IN THIS TRUST ARE VESTED IN THE NAME OF:

Leonard J. King and Janice L. King, Trustees of the
Leonard J. King Revocable dated August 27, 2001,
as Restated in its Entirety on October 4, 2016, and
any amendments thereto

ASSETS MAY BE TRANSFERRED TO OR REMOVED FROM THIS TRUST AT ANY TIME

ALL INCOME OR LOSS FROM TRUST ASSETS SHOULD BE REPORTED ON GRANTORS' INDIVIDUAL FEDERAL AND STATE INCOME TAX RETURNS

DO NOT WRITE ON YOUR TRUST AGREEMENT, CHANGE IT, OR REVOKE IT WITHOUT ADVICE FROM YOUR ATTORNEY

MH

McGowan | Hoiberg Law Group, P.A.
(A Professional Association including a Professional Corporation and a Limited Liability Company)

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AMENDED AND RESTATED REVOCABLE TRUST OF LEONARD J. KING

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AMENDED AND RESTATED
REVOCABLE TRUST OF
LEONARD J. KING
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COPY

AMENDED AND RESTATED
REVOCABLE TRUST OF LEONARD J. KING

THIS IS AN AMENDED AND RESTATED TRUST AGREEMENT (sometimes referred to as "this Trust Agreement") dated October 4, 2016, between Leonard J. King of Englewood, Florida (the "Grantor"), and Leonard J. King of Englewood, Florida and the Grantor's spouse, Janice L. King of Englewood, Florida as Trustees (collectively, the "Trustee").

WHEREAS, the Grantor originally executed a trust agreement dated August 27, 2001 (the "Original Trust Agreement");

WHEREAS, the Grantor reserved the right to amend the Original Trust Agreement (as amended from time to time) under Section 13 of the Original Trust Agreement (as it may have been amended from time to time);

WHEREAS, the Grantor now wishes to exercise this reserved power and to amend and restate the Original Trust Agreement (as it may have been amended from time to time) in its entirety, without changing the name of the Original Trust Agreement, which name shall now apply to this Trust Agreement;

WHEREAS, the Trustee is willing to continue to hold the trust property and to discharge faithfully the fiduciary duties imposed upon the Trustee under this Trust Agreement;

NOW, THEREFORE, the Trustee agrees to continue to hold and distribute the trust property (property held hereunder from time to time shall be referred to as the "Trust Estate") according to the terms of this Trust Agreement.

ARTICLE I

Family Information

The Grantor is married to Janice L. King and any reference to the Grantor's Wife shall be to her. The Grantor's children born before the date of this Trust Agreement are Amy M. Madden, born on February 11, 1976, April J. Stoddard, born on April 20, 1982 and Ryan J. King, born on December 27, 1984.

ARTICLE II

Trust Name

This Trust Agreement and the trusts hereunder may be referred to as the "Leonard J. King Revocable Trust u/d/t Dated August 27, 2001, and as restated in its entirety on October 4, 2016, and any amendments thereto."

ARTICLE III

Trust Provisions During Lifetime

During the Grantor's life, the Trust Estate (as defined above) shall be disposed of as follows:

A. **Distributions.** The Trustee shall distribute to the Grantor as much of the net income and principal of the Trust Estate as the Grantor may from time to time direct, and such additional amounts of net income or principal thereof as the Trustee may at any time and from time to time determine.

B. **Undistributed Income.** Any net income of the Trust Estate not so distributed shall be accumulated and annually added to principal.

C. **Intention.** The Trustee shall liberally distribute income and principal of the Trust Estate for the Grantor's benefit and the rights of the successor beneficiaries hereunder shall be considered secondary. The Trust Estate is established to ensure that the best available care and support are provided to the Grantor to meet all lifetime needs. All assets of the Trust Estate are to be considered available for that purpose, and the Trustee shall at all times be guided by that purpose and intent.

D. **General Directions to Trustee.** The Trustee shall make every effort to involve the Grantor in decision-making regarding both financial matters and personal care. The Trustee shall make every effort to determine the Grantor's wishes and make decisions that conform to them. If the Grantor is unable to make the Grantor's wishes known, the Trustee shall make decisions that the Trustee believes that the Grantor would make, bearing in mind that the least restrictive alternatives for living arrangements are desirable so that the Grantor may live with the greatest degree of dignity possible. The Trust Estate is to be used to provide the Grantor with the best available care and support for the Grantor during the Grantor's lifetime.

ARTICLE IV

Payments After Death

Upon the Grantor's death, the Trustee shall dispose of the Trust Estate which shall include all property distributable to the Trustee as a result of the Grantor's death, whether under the Grantor's Will or otherwise (such property shall be referred to as the "Trust Fund"), as follows:

A. **Pay Estate Obligations.** If the Grantor's probate estate (excluding income) is insufficient to pay the Grantor's funeral expenses, all claims against the Grantor's probate estate and the expenses of administering the Grantor's probate estate, the Trustee shall make available to the Grantor's Personal Representative under the Grantor's Will (including by direct payment thereof as directed by the Grantor's Personal Representative) out of the Trust Fund such sums as the Grantor's Personal Representative shall certify to be required to make good such insufficiency; provided if no such Personal Representative is serving, then the Trustee is authorized to pay such debts and expenses directly without direction by the Grantor's Personal Representative. Nothing herein, however, shall be deemed to authorize the Trustee to make any such payment of property where such property was not otherwise subject to the claims to be paid. Without limiting the foregoing, the Trustee is also authorized to pay or reimburse, in the manner set forth above, any reasonable and necessary costs of the Grantor's funeral (and related expenses) in excess of any limit thereon imposed by applicable state or Federal law. In addition, if the Grantor's Will gives the Grantor's entire residuary estate to the Trustee under this Trust Agreement, the Trustee shall satisfy any unsatisfied preresiduary pecuniary gift (to the extent of such insufficiency) in the Grantor's Will and shall distribute real property, tangible personal property and intangible personal property in the way and to the recipients specified in the preresiduary provisions of the Grantor's Will (to the extent not satisfied thereunder). Such gifts and provisions shall be construed and applied as if the trust property had been owned outright by the Grantor and disposed of under the Grantor's Will, but distribution shall be made directly to the recipients named in the Will and not to the Grantor's Personal Representative, so that the trust property does not pass through the Grantor's probate estate.

B. **Death Taxes.** The Trustee shall pay any death taxes that result from the Grantor's death out of the Trust Fund in the manner provided below in the provisions governing payment of death taxes.

C. **Balance of the Trust Fund.** After the foregoing payments, the Trustee shall dispose of the balance of the Trust Fund in the manner provided below.

ARTICLE V

Tangible Personal Property

A. **Separate Writing.** The Grantor may dispose of some or all of the Grantor's tangible personal property in one or more separate written lists, provided such lists are signed by the Grantor and describe the dispositions to be made with reasonable certainty. If there is a conflict between one or more of the separate written lists, the most recent list will control the disposition of that item. To be binding, a separate written list must be found within three (3) months of the Grantor's death.

B. **General Gift of Tangible Personal Property.** The Grantor gives all the Grantor's tangible personal property held in the Trust Fund (other than items effectively disposed of above) to the Grantor's Wife, if she survives the Grantor. If the Grantor's Wife does not survive the Grantor, the Trustee may sell any of the Grantor's tangible personal property that the Trustee (excluding, however, any Trustee who is a descendant of the Grantor) may determine the Grantor would not wish to have preserved for the Grantor's descendants and shall add the proceeds of any such sale to the Trust Fund. The Grantor gives the balance of such property to the Grantor's descendants who survive the Grantor, by right of representation.

C. **Tangible Personal Property.** The term "tangible personal property" means personal property such as furniture, furnishings, clothing, jewelry, household items, and the like, but does not include property primarily held for investment purposes, nor does it include any property held for use in a trade or business, ordinary currency, and cash or bullion. The term "tangible personal property" includes personally held art, antiques, stamp and coin collections and other collectibles. Furthermore, such term includes, for these purposes, private club memberships.

D. **Gift Includes Insurance.** A gift of property under this Article includes the Grantor's rights under any insurance policies related to such property or the proceeds of such policies.

E. **Survivorship.** Except when the Grantor may have specifically provided otherwise, any gift to an individual under this Article shall take effect only if the individual survives the Grantor, and no anti-lapse rule shall apply.

ARTICLE VI

Pecuniary Gifts

A. **Conditional Pecuniary Gifts.** If the Grantor's Wife survives the Grantor, the Grantor gives the following pecuniary gifts:

1. To the Grantor's daughter, Amy M. Madden, the sum of Two Hundred Fifty Thousand Dollars ($250,000). If the Grantor's said daughter predeceases the Grantor, said gift shall be divided and given to her issue in equal shares, by right of representation.

2. To the Grantor's daughter, April J. Stoddard, the sum of Two Hundred Fifty Thousand Dollars ($250,000). If the Grantor's said daughter predeceases the Grantor, said gift shall be divided and given to her issue in equal shares, by right of representation.

3. To the Grantor's son, Ryan J. King, the sum of Two Hundred Fifty Thousand Dollars ($250,000). If the Grantor's said son predeceases the Grantor, said gift shall be divided and given to his issue in equal shares, by right of representation.

ARTICLE VII

Formula Gift

This Article contains a gift based upon technical tax-related terms. These terms are defined elsewhere in this Trust Agreement and shall be applied under the law and the facts as they are at the time of the Grantor's death. The Grantor makes the following gift called a "Formula Gift."

A. **Estate Tax Exemption Gift.** If the Grantor's Wife survives the Grantor, the Grantor gives a fractional share of the Trust Fund, as determined after payment of transfer taxes, expenses and other preresiduary gifts but before payment of any Formula Gift hereunder, equal to the Grantor's Estate Tax Exemption to the Trustee of the Family Trust under this Trust Agreement, to be disposed of under the terms of that trust.

This gift is intended to equal the smaller of the available Federal estate tax exemption or the state estate tax exemption under the applicable federal and state laws.

B. **Excess Exemption QTIP Gift.** If the Grantor's Wife survives the Grantor, the Grantor gives a fractional share of the Trust Fund, as determined after payment of transfer taxes, expenses and other preresiduary gifts but before payment of any Formula Gift hereunder equal to the Grantor's Excess Exemption QTIP gift, to the Trustee of the Marital Trust under this Trust

Agreement, to be disposed of under the terms of that trust and held as a separate trust. This separate trust shall be called the "Excess Exemption QTIP Trust." This gift is intended to equal the excess of (1) the larger of the available Federal estate tax exemption or the state estate tax exemption over (2) the smaller of those exemptions.

C. **Priority of Gifts.** If there is insufficient property to satisfy both the Excess Exemption QTIP gift and the Estate Tax Exemption gift, the gift of the Estate Tax Exemption shall take precedence.

D. **Simultaneous Death.** If the Grantor's Wife and the Grantor die simultaneously or under such circumstances that the order of their deaths cannot be determined, she shall be deemed to have survived the Grantor for purposes of this Article. Further, the Grantor's Wife shall be deemed to have survived the Grantor if she actually survives the Grantor for any period of time, however short.

E. **Special Rules for Formula Gift.** The amount of the Formula Gift and the resulting gift of the Grantor's Residuary Trust Fund shall be calculated using values as finally determined for the tax purposes for which the Formula Gift is determined. The Formula Gift and the resulting gift of the Grantor's Residuary Trust Fund shall carry with it a pro rata share of the income earned by the Grantor's Trust Fund, provided that in no event shall the Grantor's Wife or a Marital Trust receive less income from the Grantor's Trust Fund than that provided under applicable state law. Any Formula Gift and the resulting gift of the Grantor's Residuary Trust Fund shall be a fractional share of the Grantor's Trust Fund as determined after payment of transfer taxes, expenses and other preresiduary gifts but before payment of such Formula Gift and shall participate pro rata in appreciation and depreciation of the assets of the Grantor's Trust Fund. No portion of the Grantor's Trust Fund shall pass under the Article entitled "Residue" if the Formula Gift shall consume all of the Grantor's Trust Fund. In determining to what extent a distribution in kind satisfies the Formula Gift, property distributed in kind shall be valued at the date or dates of distribution.

ARTICLE VIII

Residue

The Grantor disposes of the balance of the Trust Fund (the Grantor's "Residuary Trust Fund"), including any property mentioned above but not effectively disposed of, as follows:

A. **If the Grantor's Wife Survives.** If the Grantor's Wife survives the Grantor, the Grantor gives the Grantor's Residuary Trust Fund, real and personal, to the Trustee of the Marital Trust under this Trust Agreement, to be disposed of under the terms of that trust.

B. **If the Grantor's Wife Does Not Survive.** If the Grantor's Wife does not survive the Grantor, the Trustee shall set aside and divide the Grantor's Residuary Trust Fund into shares by right of representation for the Grantor's descendants who survive the Grantor to be disposed of as follows:

1. The Grantor directs that any share so set aside for a grandchild or more remote descendant of the Grantor shall be transferred and paid over to the Trustee of a Separate Trust for a Grandchild or More Remote Descendant, to be held as a separate trust to be disposed of under the terms of the Separate Trusts for a Grandchild or More Remote Descendant under this Trust Agreement, the grandchild or more remote descendant for whom the share is set aside to be the Beneficiary of his or her own Separate Trust for a Grandchild or More Remote Descendant.

2. The Grantor directs that any share so set aside for a child of the Grantor shall be transferred and paid over to such child.

C. **Simultaneous Death.** If the Grantor's Wife and the Grantor die simultaneously or under such circumstances that the order of their deaths cannot be determined, she shall be deemed to have survived the Grantor for purposes of this Article. Further, the Grantor's Wife shall be deemed to have survived the Grantor if she actually survives the Grantor for any period of time, however short.

ARTICLE IX

QTIP and Excess Exemption QTIP Marital Trusts

Property that is to be held as or disposed of under the terms of the Marital Trust shall be held under this Article, and all references to the "Marital Trust" shall be to the trusts held under this Article.

A. **During the Grantor's Wife's Lifetime.** The following provisions shall apply during the Grantor's Wife's life:

1. The Trustee shall distribute to the Grantor's Wife the net income of the trust at least annually.

2. The Trustee shall distribute to the Grantor's Wife as much of the principal of the trust as the Trustee may from time to time select for the Grantor's Wife's health, education, maintenance or support in the Grantor's Wife's accustomed manner of living.

3. The Trustee shall distribute to the Grantor's Wife as much of the principal of the trust as the Trustee (excluding, however, any Interested Trustee) may at any time and from time to time determine, for any purpose.

4. Without limiting the Trustee's discretion, the Grantor suggests that no distribution of principal be made from the Excess Exemption QTIP Trust until the principal of the other Marital Trust is exhausted, unless there is a compelling reason to do so.

5. Without limiting the Trustee's discretion, the Trustee may consider the needs of the Grantor's Wife as more important than the needs of the Grantor's descendants or any other beneficiary.

6. The Grantor's Wife shall have the right individually at any time to withdraw principal for her health, education, maintenance or support in her accustomed manner of living.

7. The Grantor's Wife may direct the Trustee to make any unproductive assets productive of income or to convert any unproductive assets to property that produces income, within a reasonable time, notwithstanding any provision of this Trust Agreement or any applicable law otherwise authorizing the Trustee to retain unproductive property. The application of any specific provision of this Trust Agreement shall in all events be construed so as to give the Grantor's Wife that degree of beneficial enjoyment of the trust property during her life which the principles of the law of trusts accord to a person who is the sole income beneficiary of a trust and shall ensure that the Marital Trust qualifies for the Federal estate tax marital deduction to the extent so elected.

B. **Upon the Grantor's Wife's Death.** The following provisions shall apply after the Grantor's Wife's death:

1. Unless the Grantor's Wife provides otherwise by specific reference to this paragraph in a Will or other writing, the Trustee shall pay any increase in death taxes payable upon the death of the Grantor's Wife caused by the inclusion of a Marital Trust hereunder or a portion of a Marital Trust hereunder in her gross estate from the principal of the trust or portion so included. The Trustee may rely upon the written statement by the Grantor's Wife's Personal Representative of the amounts thus payable. If there is more than one Marital Trust, the Trustee

shall pay all such death taxes from the Marital Trust or included portion thereof other than the Excess Exemption QTIP Trust, until it is exhausted, and only then from the Excess Exemption QTIP Trust or included portion thereof.

2. The balance of the property then held in the Marital Trust shall be:

a. set aside and divided into shares by right of representation for the Grantor's descendants then living to be disposed of as follows:

i. The Grantor directs that any share so set aside for a grandchild or more remote descendant of the Grantor shall be transferred and paid over to the Trustee of a Separate Trust for a Grandchild or More Remote Descendant, to be held as a separate trust to be disposed of under the terms of the Separate Trusts for a Grandchild or More Remote Descendant under this Trust Agreement, the grandchild or more remote descendant for whom the share is set aside to be the Beneficiary of his or her own Separate Trust for a Grandchild or More Remote Descendant.

ii. The Grantor directs that any share so set aside for a child shall be transferred and paid over to such child.

C. **Wife's Disclaimer.** If the Grantor's Wife disclaims any of her interest in the income and principal of a Marital Trust hereunder, the disclaimed property shall be added to the Family Trust under this Trust Agreement to be disposed of under the terms of that trust; provided, however, that the Grantor's Wife shall have no power to direct the beneficial enjoyment of the fractional share of the Family Trust originally consisting of disclaimed property, including any accumulated income of that share, unless such power to direct the beneficial enjoyment is limited by an ascertainable standard. If the Grantor's Wife disclaims all of her interest in the income of a Marital Trust hereunder or a portion of the income of a Marital Trust hereunder, she shall be deemed to have disclaimed her interest in all or a corresponding portion of the principal of that Marital Trust.

D. **Allocation of Management Expenses.** To the extent the following authorization does not cause any interest hereunder to fail to qualify, in whole or in part, for the Federal estate tax marital deduction which otherwise would so qualify, the Trustee is authorized to allocate management expenses within the meaning of Reg. §20.2056(b)-4(d)(1)(i) to any interest hereunder that qualifies for the Federal estate tax marital deduction.

ARTICLE X

Family Trust

Property that is to be held as or disposed of under the terms of the Family Trust shall be held under this Article and all references to the "Family Trust" shall be to the trust held under this Article.

A. **During the Grantor's Wife's Life.** The following provisions shall apply during the Grantor's Wife's life:

1. The Trustee shall distribute to one or more of the Grantor's Wife as much of the net income and principal of the trust as the Trustee may at any time and from time to time determine, in such amounts as the Trustee may from time to time select for the Grantor's Wife's health, education, maintenance or support in her accustomed manner of living.

2. The Trustee shall distribute to one or more of the Grantor's Wife as much of the net income and principal of the trust as the Trustee (excluding, however, any Interested Trustee) may at any time and from time to time determine in such amounts or proportions as the Trustee (excluding, however, any Interested Trustee) may from time to time select for any purpose.

3. Any net income not so distributed shall be accumulated and annually added to principal.

4. Without limiting the Trustee's discretion, the Grantor suggests that no distribution of principal of the trust be made to the Grantor's Wife until the principal of the Marital Trust is exhausted, unless there is a compelling reason to do so.

5. The Grantor's Wife shall have the right individually at any time to withdraw principal for her health, education, maintenance or support in her accustomed manner of living.

B. **Upon the Grantor's Wife's Death.** Upon the death of the Grantor's Wife, the property then held in the Family Trust shall be:

1. set aside and divided into shares by right of representation for the Grantor's descendants then living to be disposed of as follows:

a. The Grantor directs that any share so set aside for a grandchild or more remote descendant of the Grantor shall be transferred and paid over to the Trustee of a Separate Trust for Grandchild or More Remote Descendant, to be held as a separate trust to be disposed of under the terms of the Separate Trusts for Grandchildren or More Remote

Descendants under this Trust Agreement, the grandchild or more remote descendant for whom the share is set aside to be the Beneficiary of his or her own Separate Trust for Grandchild or More Remote Descendant.

b. The Grantor directs that any share so set aside for a child shall be transferred and paid over to such child.

C. **Wife's Disclaimer.** If the Grantor's Wife disclaims her interest in the income and principal of all or a portion of the Family Trust, the disclaimed property shall be disposed of as if she had survived the Grantor and died immediately after the Grantor's death.

ARTICLE XI
Estate Tax Efficient Shares

The Grantor has provided in this Trust Agreement, if the Grantor's Wife survives the Grantor, for the Grantor's Trust Fund to be divided into what the Grantor perceives to be estate tax efficient shares for those who may succeed to property disposed of hereunder upon the death of the Grantor's Wife. The Grantor realizes that the size of those shares is dependent upon artificial tax concepts and upon elections or other decisions made by the Grantor's Personal Representative and/or the Grantor's Trustee. The Grantor also realizes that on account of changes enacted to the death tax laws the size of the shares also will change depending upon the year of the Grantor's death. The Grantor further acknowledges that the interest of the Grantor's Wife in the shares may be different and that, if there is no death tax in effect at the time of the Grantor's death, no estate tax marital deduction share may be created for the Grantor's Wife. Because benefiting the Grantor's Wife is one of the Grantor's primary concerns, the Grantor hopes and expects, but does not direct, the Trustee (other than any Interested Trustee) of any trust hereunder in which the Grantor's Wife has an interest to benefit the Grantor's Wife therefrom in a manner that will eliminate or minimize the impact upon her of the artificial division of the shares. Without limiting the discretion granted to the Trustee hereunder, without granting the Grantor's Wife any right to compel the Trustee to do so, and without imposing any obligation for the Trustee to do so, and solely by way of illustration and not limitation, the Grantor authorizes the Trustee (other than any Interested Trustee) to pay principal to the Grantor's Wife from any trust that qualifies for the Federal and/or state estate tax marital deduction while accumulating income in any other tr which the Grantor's Wife may have an interest in a manner that the Trustee (

Interested Trustee) believes may provide the Grantor's Wife with approximately the same net benefit (taking into account income taxes and any other factors the Trustee (other than any Interested Trustee) deems appropriate) the Grantor's Wife would have received had all income or a reasonable unitrust amount, as determined by the Trustee (other than any Interested Trustee), from all trusts in which she has an interest hereunder been paid to her.

ARTICLE XII

Separate Trusts for a Grandchild or More Remote Descendant

Property that is to be held in a Separate Trust for a Grandchild or More Remote Descendant or Separate Trusts for a Grandchild or More Remote Descendant shall be held under this Article, and all references to a "Separate Trust for a Grandchild or More Remote Descendant" or the "Separate Trusts for a Grandchild or More Remote Descendant" shall be to the trust or trusts held under this Article.

A. **During the Beneficiary's Life.** The following provisions shall apply during the Beneficiary's life:

1. The Trustee shall distribute to any one or more of the Beneficiary and the Beneficiary's descendants as much of the net income and principal of the trust as the Trustee may at any time and from time to time determine, in such amounts or proportions as the Trustee may from time to time select for the recipient's health, education, maintenance or support in his or her accustomed manner of living.

2. The Trustee shall distribute to any one or more of the Beneficiary and the Beneficiary's descendants as much of the net income and principal of the trust as the Trustee (excluding, however, any Interested Trustee) may at any time and from time to time determine, in such amounts or proportions as the Trustee (excluding, however, any Interested Trustee) may from time to time select for any purpose.

3. Any net income not so distributed shall be accumulated and annually added to principal.

4. The Beneficiary may withdraw the principal of the trust at any time after the Beneficiary has attained the age of thirty (30) years.

5. Notwithstanding anything herein contained to the contrary, the Trustee shall not distribute any portion of the Trust, or any income attributable thereto, that is subject to

withdrawal by the Beneficiary to anyone other than the Beneficiary. The Trustee shall distribute, upon the Beneficiary's death, to the estate of the Beneficiary (and not pursuant to the paragraph entitled "Upon Beneficiary's Death") any principal, and any income attributable thereto, that was subject to withdrawal by the Beneficiary at the time of the Beneficiary's death and not yet withdrawn by the Beneficiary.

6. Without limiting the Trustee's discretion, the Grantor suggests that no distribution of principal be made from any trust for a Beneficiary that is exempt from Federal generation-skipping transfer tax (a "GST Exempt Trust") until the principal of any trust that is not exempt from Federal generation-skipping transfer tax (a "GST Non-Exempt Trust") for that Beneficiary is exhausted, unless there is a compelling reason to do so.

B. **Upon Beneficiary's Death.** Upon the Beneficiary's death, the property then held in his or her trust shall be set aside and divided into shares by right of representation for the Beneficiary's then living descendants or, if no such descendant is then living, for the then living descendants of the nearest ancestor of such Beneficiary which ancestor was a descendant of the Grantor (or was the Grantor), any share so set aside for a grandchild or more remote descendant of the Grantor to be distributed to the Trustee of the Separate Trusts for a Grandchild or More Remote Descendant under this Article, such grandchild or more remote descendant for whom the share is so set aside to be the Beneficiary of his or her own Separate Trust for a Grandchild or More Remote Descendant, and any share so set aside for a child of the Grantor to be distributed to such child.

ARTICLE XIII

Takers of Last Resort

The Trustee shall distribute any property that is not otherwise disposed of under this Trust Agreement (a) one-half (1/2) (or all, if there are no persons to take under item (b)) to the persons who would have inherited the Grantor's personal estate and in the shares that they would have inherited it, had the Grantor died a resident of the State of Florida, unmarried and without a valid Will, on the date on which expires the interest of the last beneficiary of the property under this Trust Agreement, and (b) one-half (1/2) (or all, if there are no persons to take under item (a)) to the persons who would have inherited the personal estate of the Grantor's Wife, and in the shares that they would have inherited it, had the Grantor's Wife died a resident of the State of Florida,

unmarried and without a valid Will, on the date on which expires the interest of the last beneficiary of the property under this Trust Agreement.

ARTICLE XIV

Maximum Duration for Trusts

A. **Maximum Duration for Trusts Defined.** The Maximum Duration for Trusts shall end on the date twenty-one (21) years after the death of the last to die of the measuring lives described in the paragraph below entitled "Measuring Lives."

B. **Measuring Lives.** The measuring lives under the paragraph above entitled "Maximum Duration for Trusts Defined" shall consist of those of the following individuals who are living at the time that the application of such rules limiting the maximum duration of trusts is deemed to begin: the Grantor, the Grantor's Wife, all of the Grantor's descendants and any surviving spouse of a descendant of the Grantor.

ARTICLE XV

Payments to Minors

Whenever property becomes distributable to a person under twenty-one (21) years of age (described herein as the "Minor" regardless of the actual legal age of majority) for any reason, the Trustee may make the distribution in any way in which the Trustee shall deem appropriate, including (but not limited to) those enumerated in this Article and that will not be inconsistent with the qualification of any Marital Trust for the Federal estate tax marital deduction, to the extent so elected:

A. **Distribution to Trust.** The Trustee may hold the property in a separate trust for the Minor until the Minor attains twenty-one (21) years of age. The Trustee may distribute to the Minor as much of the net income and/or principal of the trust as the Trustee may at any time and from time to time determine, for any purpose, annually adding to principal any undistributed net income. When the Minor reaches twenty-one (21) years of age, the Trustee shall distribute the property to the Minor. If the Minor dies before reaching twenty-one (21) years of age, then upon the Minor's death, the Trustee shall distribute the property held in trust for the Minor as follows:

1. to the Minor's descendants surviving the Minor, by right of representation; or if there are no such descendants then living, then

2. if the Minor was a grandchild or more remote descendant of the Grantor, to the descendants then living, by right of representation, of the Minor's nearest ancestor who was a descendant of the Grantor with descendants then living, or if there are no such descendants then living, or if the Minor was a child of the Grantor, then

3. to the Grantor's descendants then living, by right of representation.

Any trust under this paragraph entitled "Distribution to Trust" shall terminate upon the expiration of the Maximum Duration for Trusts as defined elsewhere in this Trust Agreement, and the remaining trust property shall be distributed to the Minor in one of the other ways authorized in this Article.

B. **Distribution to Custodian.** The Trustee may distribute the property to a custodian or successor custodian under any state's version of the Uniform Transfers (or Gifts) to Minors Act, including a custodian selected by the Trustee. The Trustee may select any age for termination of the custodianship permitted under the Act, giving due consideration to selecting twenty-one (21) years of age if that is permitted, and may designate successor custodians.

C. **Distribution Subject to Authority of Trustee.** If not prohibited under applicable state law, the Trustee may actually distribute the property to anyone serving as Trustee under this Trust Agreement, to hold the property on behalf of the Minor, but in a manner so that the property then vests in the Minor, and the Trustee, in managing the property for the Minor, shall have all the powers of a Trustee under this Trust Agreement (including the power to apply the property for the Minor) and be compensated as if the property were a separate trust, but with no duty to account to any court periodically or otherwise.

D. **Distribution to a Guardian of a Minor's Property.** The Trustee may distribute the property to a Guardian of the Minor's estate.

E. **Distribution to a Minor's Parent.** The Trustee may distribute the property to a parent of the Minor even if the parent does not assume any formal fiduciary capacity concerning the property.

F. **Distribution Directly to a Minor.** The Trustee may distribute directly to the Minor property that is of relatively modest monetary value (which the Trustee shall determine in its absolute discretion) and is appropriate for ownership by an individual of age if the Minor has the practical capacity to own property and without limiting the authority

2. The exercise of the power to invade the principal of a trust under this paragraph shall be by an instrument in writing, signed, and acknowledged by the authorized Trustee. The instrument exercising the power shall be maintained with the records of the invaded trust and may be filed in any court having jurisdiction over the invaded trust.

3. The exercise of the power to invade the principal of a trust under this paragraph shall not be treated as being prohibited by any provision in the invaded trust instrument that prohibits amendment or revocation of the trust or that constitutes a spendthrift clause.

4. The provisions of this paragraph shall not be construed to abridge the right of any Trustee to appoint property in further trust that arises under any statutory law or under common law, or as directed by any court having jurisdiction over the invaded trust.

5. Nothing in this paragraph shall be construed as creating or implying a duty on any Trustee acting hereunder to exercise a power to invade principal, and no inference of impropriety shall be made as a result of a Trustee not exercising the power conferred under this paragraph.

6. The authorized Trustee, acting pursuant to the authority granted by this paragraph, may not exercise a power to decrease or indemnify against a Trustee's liability or exonerate a Trustee from liability for failure to exercise the duty of care, diligence and prudence otherwise applicable to the Trustee or to make a binding and conclusive fixation of the value of any asset for purposes of distribution, allocation or otherwise.

7. The authorized Trustee, acting pursuant to the authority granted by this paragraph, may not exercise a power to increase the total compensation of any Trustee of the appointed trust, other than by reason of extending the period, as may be permitted hereunder, during which such Trustee will serve. No Trustee shall receive any paying commission with respect to property transferred pursuant to this paragraph.

8. If any contribution to the invaded trust qualified for the annual exclusion under Code Sec. 2503(b), the marital deduction under Code Sec. 2056(a) or 2523(a), or the charitable deduction under Code Sec. 170(a), 642(c), 2055(a) or 2522(a), is a direct skip whether or not a nontaxable gift under Code Sec. 2642(c), or qualified for any other specific tax benefit that would be lost by the existence of the authorized Trustee's authority under this paragraph for income, gift, estate, or generation-skipping transfer tax purposes under the Code, then the authorized Trustee shall not (1) have the power to invade the principal of a trust pursuant to this

paragraph in a manner that would prevent the invaded trust from qualifying for or would reduce the exclusion, deduction, nontaxable gift or other tax benefit which was originally claimed with respect to that contribution, (2) have the power to make a change, including the grant of a power of appointment, that will result in (a) a change or modification of any standard of payment to or for one or more of the beneficiaries of the invaded trust or (b) a reduction, limitation or other change in any beneficiary's right to a mandatory distribution of income, a mandatory annuity or unitrust interest, a right annually to withdraw a percentage of the value of the trust or a right annually to withdraw a specified dollar amount provided that such mandatory or annual right has already come into effect with respect to the beneficiary. Notwithstanding the foregoing (2) but subject to (1), the authorized Trustee may pay to an appointed trust that is a supplemental needs trust.

9. The authorized Trustee exercising the authority granted by this paragraph may not make a change that will violate any rule against perpetuities or similar rule limiting the duration of trusts applicable to the invaded trust and may not make a change that will disqualify a trust which owns S corporation stock and is a permitted shareholder under Code Sec. 1361(c)(2) from being a permitted shareholder.

10. The current beneficiaries of the appointed trust shall be one, more than one or all of the current beneficiaries of the invaded trust and the successor and remainder beneficiaries of the appointed trust shall be one, more than one or all of the successor or remainder beneficiaries of the invaded trust. If a beneficiary includes a class of persons, such class shall include any person who falls within the class of persons after the payment to the appointed trust. The appointed trust may grant to one or more of the beneficiaries of the appointed trust a power of appointment.

11. The term "appointed trust" shall mean an irrevocable trust other than the invaded trust to which principal is appointed under this paragraph including, but not limited to, a new trust created by the authorized Trustee.

12. The standard for invasion in the appointed trust may be no greater than the standard for invasion of the invaded trust.

13. As used in this paragraph, the term "authorized Trustee" means the Trustee of any trust hereunder, provided, however, that with respect to any trust that principal may be invaded for any reason other than su

within the meaning of Code Sec. 2041(b), the authorized Trustee of that trust shall exclude any Interested Trustee.

ARTICLE XVIII

Life Insurance And Qualified Retirement Benefits

The following provisions concern proceeds of life insurance and Retirement Benefits that become payable or distributable to the Trustee under this Trust Agreement (whether directly or through the Grantor's estate) by reason of the Grantor's death:

A. **Disposition of Insured's and Participant's Interests.** Life insurance proceeds on the Grantor's life and Retirement Benefits shall be allocated as follows:

1. To the extent there is insufficient other property to satisfy the Formula Gift, a fractional share (and not a sum, even if the gift is stated as a sum) of the Retirement Benefits and proceeds of such life insurance, resulting in a value as finally determined for Federal estate tax purposes equal to the insufficiency (or as much of the insufficiency as possible) shall be allocated in satisfaction of such Formula Gift. To the extent that less than all of the Retirement Benefits, and proceeds of such life insurance are required to satisfy such insufficiency, proceeds of such life insurance shall be allocated first in the manner provided above, and then proceeds of Retirement Benefits shall be so allocated.

2. Subject to the foregoing, life insurance proceeds and Retirement Benefits shall be disposed of in the same manner as the Grantor's Residuary Trust Fund under this Trust Agreement. These provisions are subject to the following exemptions from creditors and special directions concerning excluded benefits.

B. **Exclusion of Proceeds and Benefits from Creditors.** Anything to the contrary in this Trust Agreement notwithstanding, any proceeds of life insurance or any Retirement Benefits payable to the Trustee under this Trust Agreement shall, however, never be or become part of the Grantor's probate or testamentary estate, and nothing in this Trust Agreement shall be deemed to subject those proceeds to payment of the Grantor's debts or expenses.

C. **Benefits Excluded from Gross Estate.** If the Grantor's Wife survives the Grantor, any benefit excluded for Federal estate tax purposes from the Grantor's gross estate shall be added to (but shall not affect the size of) any Formula Gift that is not made to the Grantor's Wife or any Marital Trust for the Grantor's Wife or if there is no such gift to that portion of the Grantor's

Residuary Trust Fund that is not left to the Grantor's Wife or any Marital Trust for the Grantor's Wife. No excluded benefit shall, however, be used to satisfy any obligation of the Grantor's estate or any such trust.

D. **Definition of Retirement Benefits.** As used in this Trust Agreement, the term "Retirement Benefits" (of whatever type), includes any trust, contract, plan, benefit, account, annuity, or bond which arises out of an employer-employee relationship (or in the case of a self-employed person, is deemed or treated as if arising out of an employer-employee relationship), whether non-qualified, qualified under Code Sec. 401, an individual retirement arrangement under Code Secs. 408 or 408A, a tax-sheltered annuity under Code Sec. 403 or any other benefit subject to the distribution rules of Code Sec. 401(a)(9), as well as deferred compensation under any employment contract and other benefits normally considered as employee benefits. As used in this Trust Agreement, the term "Retirement Plan" shall mean any plan or agreement under which Retirement Benefits are payable.

E. **Selection of "Payout Schedule."** The Trustee may exercise any right to determine the manner and timing of payment of Retirement Benefits that is available to the recipient of the benefits, but the Trustee must exercise such rights in a manner consistent with the Federal income tax rules governing required minimum distributions under Code Sec. 401(a)(9). However, if any Retirement Benefit is payable to the Grantor's Wife or to any Marital Trust (whether pursuant to a separate beneficiary designation or pursuant to this Article) hereunder, the Grantor's Wife shall have the right in her individual capacity and in her sole and absolute discretion, exercisable in all events, to withdraw from the Retirement Plan from which the benefits are payable, all the income of the Retirement Plan annually or at more frequent intervals. To accomplish the foregoing whenever any such Retirement Benefit is payable to any Marital Trust hereunder, and with specific intent to qualify for the "marital deduction" under Section 2056 of the Code, the Grantor provides the following:

1. The Grantor's Wife shall have the power, exercisable annually, to compel the Trustee to withdraw from the Retirement Plan an amount equal to all the income of that Retirement Plan for the year and to distribute that income to the Grantor's Wife. If the Grantor's Wife exercises such power, the Trustee is obligated to withdraw the greater of all of the income of the Retirement Plan or the annual required minimum distribution amount under Code Sec. 408(a)(6), and distribute currently to the Grantor's Wife at least the income of that Retirement

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skipping transfer other than a direct skip or any comparable tax imposed by any other taxing authority) that result from the Grantor's death and that are imposed by any domestic or foreign taxing authority with respect to all property taxable by reason of the Grantor's death, together with interest and penalties on those taxes, shall be charged against and paid without apportionment out of the Grantor's Residuary Trust Fund as an administration expense. The Grantor acknowledges that the actual burden of death tax may be borne, in whole or in part, by the Estate Tax Exemption Gift by reason of the formula by which the size of that gift is determined.

B. **Modifications.** However, the following clarifications and/or modifications of the general rule set forth in the preceding paragraph shall apply:

1. All taxes generated by the Grantor's Residuary Trust Fund shall be apportioned within the Grantor's Residuary Trust Fund to the share or shares generating the tax, but shall not be apportioned between current and future interests, such as a life estate and remainder, even if one and not the other is taxable.

2. The tax on any QTIP property included in the Grantor's gross estate under Code Sec. 2044 shall be apportioned and paid in the manner provided in Code Sec. 2207A. If not already provided by applicable law, to the extent that the Grantor has the power to do so, the Grantor directs that state and foreign taxes shall be apportioned to and paid from the property at the marginal rate in the same way Federal tax is payable, so that QTIP property shall contribute all the additional tax at the marginal rate caused by its inclusion. The Grantor further directs that any provision of the Grantor's Wife's Will or other governing instrument which provides which portion of a trust, or which of two or more trusts, of QTIP property should pay taxes shall be followed and the Trustee shall pursue any right of reimbursement against such trusts only in a manner consistent with that provision.

3. To the extent any interests in properties pass to a trust that could qualify for the Federal estate tax marital deduction by an election by the Grantor's Personal Representative under Code Sec. 2056(b)(7) and are not allowed as a Federal estate tax marital deduction, taxes shall be borne by those interests in properties not allowed as a Federal estate tax marital deduction to the extent the taxes thereon exceed what those taxes would have been if the value of those interests in properties for Federal estate tax purposes had been allowed as a Federal estate tax marital deduction.

C. **Specific Reference to Code Sections.** The Grantor hereby makes specific reference to Code Secs. 2207A (concerning tax on QTIP property), 2207B (concerning tax on property included under Code Sec. 2036) and 2603(b) (concerning the generation-skipping transfer tax under Chapter 13 of the Code) and to corresponding provisions of state law, and the Grantor directs that they shall apply to the extent they are consistent with the above and shall not apply to the extent they are inconsistent with the above.

ARTICLE XX
Trustees

A. **Appointment of Initial Trustee.** The Grantor appoints Leonard J. King of Englewood, Florida and the Grantor's Wife, Janice L. King, of Englewood, Florida, to serve as Trustees hereunder (collectively referred to in this instrument as the Trustee).

B. **Appointment of Successor Trustees.** The Grantor appoints the following individuals to serve as Trustee hereunder when a Trustee fails to qualify or ceases to serve as Trustee, such successor Trustee to serve in the order named:

1. The Grantor's daughter, Amy M. Madden, of Hanover, Massachusetts;
2. The Grantor's daughter, April J. Stoddard, of Whitman, Massachusetts; and
3. The Grantor's son, Ryan J. King, of Kingston, Massachusetts.

C. **Co-Trustees.** A Co-Trustee may be appointed by a then serving Trustee (the "appointing Trustee") at any time when only one trustee is serving. A Co-Trustee so appointed hereunder shall serve while the appointing Trustee serves, and shall continue to serve if the appointing Trustee fails or ceases to serve in lieu of any successor trustee named or identified herein by the Grantor, and any successor trustee named or identified herein by the Grantor shall serve only after the co-trustee is no longer serving. Any appointment of a Co-Trustee hereunder shall be made by an acknowledged instrument delivered to any and all other Trustees who may then be serving.

D. **Successor Trustees.** If a specific successor Trustee is named to succeed a particular Trustee named in this Article, such specific successor Trustee shall serve as successor as appointed above. In all other cases, a Trustee (the "appointing Trustee") may appoint successor Trustees in accordance with this paragraph:

1. If only one trustee is serving hereunder and if no successor trustee has been named or identified herein or has been otherwise named pursuant to the provisions hereof, such trustee may appoint a successor trustee to serve when the appointing trustee fails or ceases to serve as trustee.

2. If an appointing Trustee names a successor Trustee, and if the Grantor has also named or provided for the appointment of one or more successor Trustees herein, the appointments the Grantor has made herein shall take priority.

3. Any appointment of a successor Trustee shall be made by an acknowledged instrument delivered to any and all other Trustees who may then be serving.

E. **Filling Trustee Vacancies.** If there is neither an effectual appointment of a successor Trustee nor any effectual provision otherwise hereunder for the appointment of a successor Trustee, the Grantor's Wife, if living and capable of making the appointment or, if not, a majority of the Grantor's then living descendants who are so capable shall have the right to appoint an individual, corporation or other entity with fiduciary powers to replace the removed Trustee or whenever the office of Trustee becomes vacant.

F. **Compensation of Trustees.** Individual Trustees shall receive reasonable compensation in accordance with the law of the State of Florida in effect at the time of payment, unless the Trustee waives compensation; provided, however, that neither the Grantor's Wife nor any descendant of the Grantor who is named herein or otherwise appointed to serve as Trustee hereunder shall receive compensation for serving as Trustee hereunder. A corporate Trustee shall be compensated by agreement with the individual Trustee or, in the absence of such agreement, in accordance with its fee schedule as in effect at the time of payment.

ARTICLE XXI
Fiduciary Provisions

A. **General Provisions Regarding Changes in Fiduciaries.**

1. In the event that the sole Trustee of a trust is a beneficiary of the trust, the Trustee may appoint, but shall not be required to appoint, a Co-Trustee as provided herein. A beneficiary's interest shall not be merged or converted into a legal life estate or estate for years because the beneficiary is the sole Trustee. If this would still happen under applicable law, then a Co-Trustee shall be appointed in preference to such merger or conversion.

2. Separate trusts hereunder may have different Trustees.

3. To the extent not prohibited by applicable law, any Trustee may resign at any time without court approval, whether or not a successor has been appointed, provided the resigning Trustee complies with any applicable state law governing the resignation of the Trustee that may not be waived by a governing instrument. Such resignation shall be by acknowledged instrument executed by the resigning Trustee and delivered to any other fiduciary acting hereunder, or if none, to the Grantor's then living eldest adult and competent descendant (who, if a Trustee is resigning, is a beneficiary of the trust of which such Trustee is resigning), or if none, then to the guardian of the Grantor's then living eldest descendant (who, if a Trustee is resigning, is a beneficiary of the trust of which such Trustee is resigning), or, if such descendant is a minor and no guardian for such minor has been appointed and is acting, then to the parent of such descendant or other individual with whom such minor resides.

4. If any Trustee is removed, resigns or otherwise ceases to act as Trustee of any trust hereunder, the Trustee shall deliver all records and trust property in the Trustee's possession with respect to such trust to the then acting Trustees or, if no other Trustee is then acting with respect to such trust, to the successor Trustee upon receipt of written notice of the designation of the successor Trustee from the person appointing such successor Trustee, or any other person entitled to the records or trust property within a reasonable amount of time after the Trustee ceases to act, and unless a Trustee is then acting with respect to such trust, the Trustee who ceases to act shall continue to have all of the duties of a Trustee and the powers necessary to protect the records and trust property until delivered as provided herein.

B. **Accountings and Other Proceedings.**

1. The Grantor directs that a trust hereunder be subject to independent administration with as little court supervision as the applicable state law allows. The Trustee shall not be required to render to any court annual or other periodic accounts, or any inventory, appraisal, or other returns or reports, except as required by applicable state law. The Trustee shall take such action for the settlement or approval of accounts at such times and before such courts or without court proceedings as the Trustee shall determine. The Trustee shall pay the costs and expenses of any such action or proceeding, including (but not limited to) the compensation and expenses of attorneys and guardians, out of the property of the trust. The Trustee shall not be required to register any trust hereunder except as required by law.

2. The Grantor directs that in any proceeding relating to a trust hereunder, service upon any person under a legal disability need not be made when another person not under a disability is a party to the proceeding and has the same interest as the person under the disability. The person under the disability shall nevertheless be bound by the results of the proceeding. The same rule shall apply to non-judicial settlements, releases, and exonerations.

C. **Continuation of Trustee's Powers.** Powers granted to the Trustee hereunder or by applicable law shall continue with respect to all property held hereunder to be exercisable by the Trustee until property is actually distributed to a beneficiary. By way of illustration and not by way of limitation, the Trustee may invest and reinvest and take all investment action with respect to property that has been directed to be distributed and notwithstanding any direction that the property be distributed "as it is then constituted" until such property is actually distributed.

D. **Additional General Provisions Regarding Fiduciaries.**

1. Under this Trust Agreement, if two or more separate trusts with the same beneficiaries and same terms are created, either by direction or pursuant to the exercise of discretion, the Grantor intends that the separate trusts may but need not have the same investments and may, but need not, follow the same pattern of distributions. The Trustee's powers shall be exercisable separately with respect to each trust.

2. Except to the extent, if any, specifically provided otherwise in this Trust Agreement, references to the Trustee shall, in their application to a trust hereunder, refer to all those from time to time acting as Trustee and, if two Trustees are eligible to act on any given matter, they shall act unanimously, and if more than two Trustees are eligible to act on a given matter, they shall act by majority. In the exercise of discretion over distributions, if this Trust Agreement provides that certain Trustees may participate in distributions limited by an ascertainable standard while a different set of Trustees may participate in distributions for any purpose, and if the two sets of Trustees (each acting by its own majority) want to distribute the same item of income or principal to different recipients, then the distribution desired by the set of Trustees participating in distributions for any purpose shall prevail.

3. The Trustee shall be entitled to reimbursement for any out-of-pocket expenditures, with interest as appropriate, made or incurred in the proper administration of the trusts under this Trust Agreement or in furtherance of his or her fiduciary duties and obligations.

4. No Trustee shall be liable to anyone for anything done or not done by any other Trustee or any beneficiary.

5. The fact that a Trustee is active in the investment business shall not be deemed a conflict of interest. Purchases and sales of investments may be made through a corporate Trustee or through any firm of which a corporate or individual Trustee is a partner, member, shareholder, proprietor, associate, employee, owner, subsidiary, affiliate or the like. Property of a trust hereunder may be invested in individual securities, mutual funds, partnerships, LLCs, private placements or other forms of investment promoted, underwritten, managed or advised by a Trustee or such a firm.

6. The Trustee may employ and rely upon advice given by investment counsel, delegate discretionary investment authority over investments to investment counsel and pay investment counsel reasonable compensation in addition to fees otherwise payable to the Trustee, notwithstanding any rule of law otherwise prohibiting such dual compensation. The Trustee may, but need not, favor retention of assets originally owned by the Grantor.

7. The fact that a Trustee (or a firm of which a Trustee is a member or with which a Trustee is otherwise affiliated) renders legal or other professional services to a trust hereunder shall not be deemed a conflict of interest, and the Trustee may, if permitted by applicable state law, pay fees for such services to such Trustee or firm without prior approval of any court or any beneficiary, whether or not there is a Trustee to approve such payment. An attorney or other Trustee who also renders professional services shall receive full compensation for both services as a Trustee and the professional services rendered, except as specifically limited by law.

8. If the Grantor has given the Trustee discretion concerning distributions of income or principal, that discretion shall be absolute and uncontrolled and subject to correction by a court only if the Trustee should act utterly without reason, in bad faith, with reckless indifference to the purposes of the trust or the interests of the beneficiaries, or in violation of specific provisions of this Trust Agreement. If the Grantor has set forth general guidelines (as opposed to directions or dollar limits) for the Trustee in making distributions, those guidelines shall be merely suggestive and shall not create an enforceable standard whereby a distribution could be criticized or compelled. It is the Grantor's strong belief that the Trustee will be in the best position to interpret and carry out the intentions expressed herein under changing circumstances. This paragraph shall not, however, apply to any standards framed in terms of health, education, maintenance or support

(including support in an accustomed manner of living), as those words shall create an ascertainable standard for Federal tax purposes under Code Sec. 2041(b), when applied to a Trustee's power or a power held individually, although even in those cases the holder of the power shall have as much discretion as is consistent therewith. An Interested Trustee who is otherwise authorized to make distributions to himself or herself subject to an ascertainable standard may exercise such discretion, notwithstanding any contrary rule of law, unless such authorization would cause the trust property to be subject to the claims of the creditors of such Interested Trustee.

9. Notwithstanding any other provision of this Trust Agreement, each Trustee (other than the Grantor) is prohibited from making, voting on or otherwise participating in any discretionary distribution of income or principal from a trust that would discharge or substitute for a legal obligation of that Trustee, including the obligation to support a beneficiary of the trust. Further, notwithstanding any other provision of this Trust Agreement, any Trustee authorized to distribute income or principal for his or her own health, education, maintenance or support in his or her accustomed manner of living, as those words shall create an ascertainable standard for Federal tax purposes under Code Sec. 2041(b), shall consider all resources reasonably available to himself or herself. Subject to that, in exercising discretion over distributions, the Trustee may consider or disregard other resources available to any beneficiary.

10. A Trustee may irrevocably release one or more powers held by the Trustee while retaining other powers.

11. Any Trustee may delegate to a Co-Trustee any power held by the delegating Trustee, but only if the Co-Trustee is authorized to exercise the power delegated. A delegation may be revocable, but while it is in effect the delegating Trustee shall have no responsibility concerning the exercise of the delegated power.

12. Unless the Grantor has specifically provided otherwise, and subject to any ascertainable standard governing its exercise for Federal tax purposes under Code Sec. 2041(b), the Trustee's discretionary power to distribute income or principal includes the power to distribute all of such income and/or principal to one or more members of a class to the exclusion of others, whether or not the terms of the trust specifically mention that possibility.

E. **Waiver of Bond.** No Trustee shall be required to give bond or other security in any jurisdiction and, if despite this exoneration, a bond is nevertheless required, no sureties shall be required.

ARTICLE XXII

Governing Law and Trustee Powers

The interpretation and operation of the trust shall be governed by the laws of the State of Florida. The Trustee may, without prior authority from any court, exercise all powers conferred by this Trust Agreement or by common law or by any fiduciary powers act or other statute of the State of Florida or any other jurisdiction whose law applies to the trust. The Trustee shall have sole and absolute discretion in exercising these powers. Except as specifically limited by this Trust Agreement, these powers shall extend to all property held by the Trustee until actual distribution of the property. The powers of the Trustee shall include the following:

A. **Deceased Spousal Unused Exclusion Amount Election.** The Grantor directs that the Grantor's Personal Representative do all things necessary to make a valid election to allow the Grantor's Wife to have the benefit of the Grantor's deceased spousal unused exclusion amount, to the greatest extent permitted under applicable federal estate tax law. The Grantor's Wife shall have no obligation to make any payment to the Grantor's estate or to any other beneficiaries of the Grantor's estate in order for the Grantor's Personal Representative to make this election or because this election was made, nor shall any equitable adjustment be made with respect to the dispositions under the Grantor's estate because this election was made. If there is no Personal Representative appointed for the Grantor's estate, the direction in this paragraph shall apply to the Trustee.

B. **Special Trustee Liability Provision.** Some persons may be hesitant to serve as Trustee hereunder because of a concern about potential liability. Therefore, with respect to any trust created hereunder (i) no Trustee shall incur any liability by reason of any error of judgment, mistake of law, or action of any kind taken or omitted to be taken in connection with the administration of any trust created hereunder if in good faith reasonably believed by such Trustee to be in accordance with the provisions and intent hereof, except for matters involving such Trustee's willful misconduct or gross negligence proved by clear and convincing evidence, (ii) no Trustee shall have any fiduciary responsibility to observe, monitor or evaluate the actions of any other Trustee and shall not be liable to any party for the failure to seek to remedy a breach of trust, or in a recurring situation to request instructions from a court having jurisdiction over the trust, even if a Trustee may be guilty of a gross violation of fiduciary duties hereunder, and (iii) each Trustee shall be fully indemnified by the trust estate against any claim or demand by any trust

beneficiary or trust creditor, except for any claim or demand based on such Trustee's willful misconduct or gross negligence proved by clear and convincing evidence. Expenses incurred by a Trustee in defending any such claim or demand shall be paid by the trust estate in advance of the final disposition of such claim or demand, provided the Trustee agrees to repay such amount if it shall ultimately be determined that such Trustee is not entitled to be indemnified as authorized by this paragraph. In no event shall any Trustee hereunder be liable for any matter with respect to which he, she or it is not authorized to participate hereunder (including the duty to review or monitor trust investments).

C. **Qualification of Eligible Property.** If there is no Personal Representative appointed for the Grantor's estate, the Trustee may determine whether and to what extent to elect to qualify any eligible property for the Federal or state marital deduction, even though a Trustee may have an interest affected by the election, and such election, if made, shall have the same effect as if it had been made by the Grantor's Personal Representative for purposes of this Trust Agreement. No Trustee shall have any liability to any person on account of having made or having refrained from making this election in good faith.

D. **Security Interests.** The Trustee may grant security interests and execute all instruments creating such interests upon such terms as the Trustee may deem advisable.

E. **Tax Elections and Allocations.** The Trustee may make all tax elections and allocations the Trustee may consider appropriate, including any election to treat this revocable trust as part of the Grantor's estate for income tax purposes, even though a Trustee may have an interest affected by the election, except where a Trustee is prohibited from participating in the election by another provision of this Trust Agreement; provided, however, this authority is exercisable only in a fiduciary capacity and may not be used to enlarge or shift any beneficial interest except as an incidental consequence of the discharge of fiduciary duties. Tax elections and allocations made in good faith shall not require equitable adjustments.

F. **Determinations About Property.** The Trustee may determine what property is covered by general descriptions contained in this Trust Agreement.

G. **Investment Responsibility.** The Trustee may retain any property originally owned by the Grantor and invest and reinvest in all forms of real and personal property, whether inside or outside the United States, including, without limitation, common trust funds of a corporate Trustee, mutual funds, partnerships (including a partnership in which a Trustee is a partner) and

other forms of joint investment (which may but need not be managed by, advised by or affiliated with a Trustee), without regard to any principle of law limiting delegation of investment responsibility by the Trustee.

H. **Compromise Claims or Debts.** The Trustee may compromise claims or debts and abandon or demolish any property which the Trustee shall determine to be of little or no value.

I. **Borrowings.** The Trustee may borrow from anyone, even if the lender is a Trustee under this Trust Agreement, and may pledge property as security for repayment of the funds borrowed, including the establishment of a margin account. No Trustee shall be personally liable for any such loan, and such loan shall be payable only out of assets of the trust.

J. **Sale or Exchange of Property.** The Trustee may sell property at public or private sale, for cash or upon credit, exchange property for other property, lease property for any period of time and give options of any duration for sales, exchanges or leases. The Trustee may give such warranties or indemnifications as the Trustee may deem advisable.

K. **Participation in Mergers and Reorganizations.** The Trustee may join in any merger, reorganization, voting-trust plan or other concerted action of security holders and delegate discretionary powers (including investment powers) in entering into the arrangement.

L. **Allocate Gain to Income or Principal.** The Trustee (other than any Interested Trustee) may allocate within the meaning of Reg. §1.643(a)-3(b) to income or to principal, or partly to income and partly to principal, all or part of the realized gains from the sale or exchange of trust assets; provided, however, that, if income is defined under an applicable state statute as a unitrust amount and the trust is being administered pursuant to such statute, the allocation of gains to income must be exercised consistently and the amount so allocated may not be greater than the excess of the unitrust amount over the amount of distributable net income determined without regard to Reg. §1.643(a)-3(b).

M. **Character of Unitrust Amount Paid.** The Trustee (other than any Interested Trustee) may, within the meaning of Reg. §1.643(a)-3(e), specify the tax character of any unitrust amount paid hereunder. The Trustee (other than any Interested Trustee) may take any action that may be necessary in order for such specification to be respected for tax purposes.

N. **Distributions as Paid from Capital Gains.** The Trustee (other than any Interested Trustee) may deem, within the meaning of Reg. §1.643(a)-3(e), any discretionary distribution of principal as being paid from capital gains realized during the year. The Trustee (other than any

Interested Trustee) may take any action that may be necessary in order for such deeming to be respected for tax purposes.

O. **Distributions in Cash or Kind.** The Trustee may, without the consent of any beneficiary, distribute in cash or in kind, and allocate specific assets in satisfaction of fractional shares or pecuniary sums among the beneficiaries (including any trust) in such proportions, not necessarily pro rata, as the Trustee may determine, even though a Trustee has an interest affected by the distribution and even though different beneficiaries entitled to the same sum or share may thereby receive different mixes of assets, possibly with different income tax bases, as long as the fair market value of property on the date of distribution is used in determining the extent to which any distribution satisfies a sum or share. The decision of the Trustee in dividing any portion of the Trust Fund between or among multiple beneficiaries shall be binding on all persons.

P. **Application of Property.** The Trustee may apply to the use or for the benefit of any individual, any property whether principal or income, that otherwise would or could be distributed directly to such individual.

Q. **Improvements to Property.** The Trustee may, with respect to any real property: (i) partition, subdivide or improve such property and enter into agreements concerning the partition, subdivision, improvement, zoning or management of any real estate in which a trust hereunder has an interest and impose or extinguish restrictions on any such real estate; (ii) sell, exchange, lease for any period, mortgage, alter or otherwise dispose of such property and execute any instrument necessary to do that; and (iii) charge to principal the net loss incurred in operating or carrying non-income producing real property.

R. **Acquisition and Maintenance of Real Property.** The Trustee may acquire, hold and maintain any residence (whether held as real property, condominium or cooperative apartment) for the use and benefit of any one or more of the beneficiaries of any trust whenever that action is consistent with the terms of that trust, and, if the Trustee shall determine that it would be in the best interests of the beneficiaries of that trust (and consistent with the terms of that trust) to maintain a residence for their use but that the residence owned by that trust should not be used for such purposes, the Trustee may sell said residence and apply the net proceeds of sale to the purchase of such other residence or make such other arrangements as the Trustee shall deem suitable for the purpose. Any proceeds of sale not needed for reinvestment in a residence as provided above shall be added to the principal of that trust and thereafter held, administered and

disposed of as a part thereof. The Trustee may pay all carrying charges of such residence, including, but not limited to, any taxes, assessments and maintenance thereon, and all expenses of the repair and operation thereof, including the employment of household employees (including independent contractors) and other expenses incident to the running of a household for the benefit of the beneficiaries of that trust. Without limiting the foregoing, the Trustee may permit any income beneficiary of any trust created hereunder to occupy any real property or use any personal property forming a part of that trust on such terms as the Trustee may determine, whether rent free or in consideration of payment of taxes, insurance, maintenance and ordinary repairs or otherwise. In the case of any trust created under this Trust Agreement that qualifies for the marital deduction, such occupancy shall be rent free and any other condition shall be consistent with the intention that the Grantor's Wife have that degree of beneficial enjoyment of the trust property during life which the principles of the law of trusts accord to a person who is unqualifiedly designated as the life beneficiary of a trust, so that the Grantor's Wife's interest is a qualifying income interest for life for purposes of the marital deduction.

S. **Acquisition and Maintenance of Personal Property.** The Trustee may acquire, hold and maintain as a part of each trust hereunder any and all articles of tangible personal property or any other property whether productive, underproductive or unproductive of income, and without any duty to convert such property to productive property, subject, however, to any right of the Grantor's Wife to demand that any property held in a trust for her be made productive and pay the expenses of the repair and maintenance of such property, and sell such property and apply the net proceeds of sale to the purchase of such other property as the Trustee deems suitable for the purpose.

T. **Digital Assets and Accounts.** The Trustee may take any action (including, without limitation, changing a terms of service agreement or other governing instrument) with respect to any Digital Assets and Digital Accounts held as part of any trust hereunder (whether by explicit transfer or by general assignment) as the Trustee shall deem appropriate, and as shall be permitted under applicable state and Federal law. The Trustee may engage experts or consultants or any other third party, and may delegate authority to such experts, consultants or third party, as necessary or appropriate to effectuate such actions with respect to the Digital Assets or Digital Accounts, including, but not limited to, such authority as may be necessary or appropriate to decrypt electronically stored information, or to bypass, reset or recover any password or other kind

of authentication or authorization. This authority is intended to constitute "lawful consent" to a service provider to divulge the contents of any communication under The Stored Communications Act (currently codified as 18 U.S.C. §§ 2701 et seq.), to the extent that such lawful consent is required and a Trustee acting hereunder shall be an authorized user for purposes of applicable computer-fraud and unauthorized-computer-access laws. The authority granted under this paragraph is intended to provide the Trustee with full authority to access and manage any Digital Assets and Digital Accounts held as part of any trust hereunder, to the extent permitted under applicable state and Federal law and shall not limit any authority granted to the Trustee under such laws.

U. **Hold Trusts as Combined Fund.** The Trustee may hold two or more trusts hereunder as a combined fund (allocating ratably to such trusts all receipts from, and expenses of, the combined fund) for convenience in investment and administration, but no combination of trusts for this purpose may alter their status as separate trusts.

V. **Consolidation of Trusts.** After complying with any applicable state law, such as providing notice to all beneficiaries, the Trustee may consolidate any trust with another trust if the consolidation will not impair the rights of any beneficiary or adversely affect the achievement of the purposes of the trust and administer the two as one trust, provided that each portion of the consolidated trust shall terminate and vest in possession no later than the date required for the separate trust from which it came. Without in any way limiting the discretion of the Trustee granted by this paragraph, the Grantor envisions that the Trustee will not elect to consolidate two or more trusts with different inclusion ratios for generation-skipping transfer tax purposes.

W. **Division of Trusts.** After complying with any applicable state law, such as providing notice to all beneficiaries, the Trustee may divide any trust into two or more separate trusts and administer them as separate trusts, either before or after the trust is funded, to enable the GST Exemption to be allocated separately to one of the trusts, to enable the election under Code Sec. 2652(a)(3) to be made separately over one of them or otherwise to make possible a separate trust with a zero inclusion ratio because the trusts have different transferors for GST purposes or for any other tax or non-tax purpose, provided the division does not impair rights of any beneficiary or adversely affect the achievement of the purposes of the trust. Any such division shall be by fractional shares and each share shall participate pro rata in income, appreciation and depreciation to the time of division. Any relevant pecuniary amount (such as the obligation to pay an annuity,

or the right to withdraw that amount referred to in Code Sec. 2514(e)(1) (currently, Five Thousand Dollars ($5,000)) shall be applied to the separate trusts based on the fractional shares into which they are divided. Any such division may be retroactive to an earlier effective date, and each separate trust created by the division shall be treated as a separate trust for all purposes from the date on which the division is effective. If a trust is divided pursuant to this paragraph into two trusts, one that is exempt from Federal generation-skipping transfer tax ("GST Exempt Trust") and one that is not exempt from Federal generation-skipping transfer tax ("GST Non-Exempt Trust"), then, without limiting the Trustee's discretion, hereunder the Grantor suggests that no distribution of principal be made from such GST Exempt Trust until the principal of such GST Non-Exempt Trust is exhausted, unless there is a compelling reason to do so.

X. **Loans.** The Trustee may make loans to, may buy property from, and generally shall have the power to make contracts with the Grantor's estate or the Grantor's Wife's estate, or the trustee of any trust subject to any wealth transfer tax upon either of their deaths, regardless of the fact that one or more or all of the persons serving as Trustee hereunder are also serving as a selling or borrowing or otherwise contracting Personal Representative or Trustee; provided that such loans shall be for adequate interest and shall be adequately secured, and such purchases shall be for the property's then fair market value.

Y. **Reliance Upon Advice.** The Trustee may employ and rely upon advice given by accountants, attorneys, investment bankers, and other expert advisors and employ agents, clerks and other employees and pay reasonable compensation to such advisors or employees in addition to fees otherwise payable to the Trustee, notwithstanding any rule of law otherwise prohibiting such dual compensation.

Z. **Trustee as Agent.** Trustees serving in any jurisdiction in which a corporate trustee is unable to serve as Trustee may use such corporate trustee as an agent to perform any task that may lawfully be performed by such an agent in that jurisdiction, and may pay to such corporate trustee such compensation for its services as an agent as shall be agreed upon by all Trustees.

AA. **Additions to Trust.** The Trustee may accept or decline to accept additions from any source.

BB. **Division of QTIP Property.** If the Personal Representative makes the so-called QTIP Election under Code Sec. 2056(b)(7) over a portion (but less than all) of any property passing to a trust hereunder, the Trustee is authorized to divide such property as to which the election was

made and the portion as to which it was not made in the manner prescribed by Reg. §20.2056(b)-7(b) or any successor Regulation. Those shares shall be held and administered by the Trustee as separate trusts with identical terms, so that one of said trusts is entirely subject to said election and the other is not subject to it. However, the Trustee may manage and invest such separate trusts *in solido*. One of the purposes in authorizing such division is to enable the separate allocation of GST Exemption to one or both of said trusts.

CC. **Administration of Multiple Trusts.** Whenever two trusts created under this Trust Agreement are directed to be combined into a single trust (for example, because property of one trust is to be added to the other trust), whether or not the trusts have different inclusion ratios with respect to any common transferor or have different transferors for generation-skipping transfer tax purposes, the Trustee is authorized, instead of combining said trusts, to administer them as two separate trusts with identical terms in accordance with the provisions that would have governed the combined trusts. However, the Trustee may manage and invest such separate trusts *in solido*. If anyone (for example, the Grantor's Wife) adds or is deemed to add by gift or bequest property to a trust created under this Trust Agreement, the Grantor authorizes the Trustee to hold the added property as a separate trust with terms identical to the trust to which it would have been added and the Trustee may manage and invest such separate trusts *in solido*.

DD. **Custodian Employed.** The Trustee may employ a custodian, hold property unregistered or in the name of a nominee (including the nominee of any bank, trust company, brokerage house or other institution employed as custodian), and pay reasonable compensation to a custodian in addition to any fees otherwise payable to the Trustee, notwithstanding any rule of law otherwise prohibiting such dual compensation.

ARTICLE XXIII
Definitions and Miscellaneous Provisions

The following definitions and miscellaneous provisions shall apply under this Trust Agreement:

A. **Children and Descendants.** References to "children" and "descendants" shall include children and descendants whenever born.

B. **Spouse.** An individual's "spouse" (other than with respect to the Grantor) is the person (if any) to whom that individual is married at any given time.

C. **Surviving Spouse.** The "surviving spouse" of an individual, other than with respect to the Grantor, is the person (if any) who survives that individual and who is married to and living with that individual as a married couple at the time of his or her death.

D. **Survivorship.** Any beneficiary hereunder (other than as expressly provided elsewhere herein with respect to the Grantor's Wife) who dies within thirty (30) days following the date of the Grantor's death or the termination of or distribution from any trust under this Trust Agreement for which entitlement the date of this beneficiary's death shall be relevant, shall be deemed to have predeceased the Grantor or to have died before the termination of or distribution from that trust, as the case may be, for all purposes of this Trust Agreement.

E. **Rights in Residence.** An income beneficiary of any trust under this Trust Agreement shall, for his or her lifetime, have the continuous and present use, occupancy and possession of any permanent residence of that beneficiary that constitutes part of the corpus of such trust, it being the intent of this provision to grant to such income beneficiary the requisite beneficial interest and possessory right in and to such real property in order to comply with Section 196.041 of the Florida Statutes, such that his or her beneficial interest and possessory right constitutes in all respects "equitable title to real estate", as that term is used in Section 6, Article VII, of the Constitution of the State of Florida.

F. **Minor and Adult.** Whether an individual is a minor or an adult shall be determined under the laws of the individual's domicile at the time in question, except in cases when this Trust Agreement has specifically defined "Minor" to mean a person under twenty-one (21) years of age.

G. **Code and Regulations.** References to the "Internal Revenue Code" or "Code" or to provisions thereof are to the Internal Revenue Code of 1986, as amended at the time in question. References to the "Regulations" and "Regs." are to the Regulations under the Code. If, by the time in question, a particular provision of the Code has been renumbered, or the Code has been superseded by a subsequent Federal tax law, the reference shall be deemed to be to the renumbered provision or the corresponding provision of the subsequent law, unless to do so would clearly be contrary to the Grantor's intent as expressed in this Trust Agreement. A similar rule shall apply to references to the Regulations.

H. **Digital Assets, Accounts and Devices.** The following definitions and descriptions shall apply to the authority of the Trustee with respect to the Digital Assets and Accounts held hereunder:

1. "Digital Assets" shall include files created, generated, sent, communicated, shared, received, or stored on a Digital Device, regardless of the ownership of the physical device upon which the digital item was created, generated, sent, communicated, shared, received or stored (which underlying physical device shall not be a "Digital Asset" for purposes of this Trust Agreement)

2. A "Digital Device" is an electronic device that can create, generate, send, share, communicate, receive, store, display, or process information, including, without limitation, desktops, laptops, tablets, peripherals, storage devices, mobile telephones, smart phones, cameras, electronic reading devices and any similar digital device which currently exists or may exist as technology develops or such comparable items as technology develops.

3. "Digital Account" means an electronic system for creating, generating, sending, sharing, communicating, receiving, storing, displaying, or processing information which provides access to a Digital Asset stored on a Digital Device, regardless of the ownership of such Digital Device.

4. For the purpose of illustration, and without limitation, Digital Assets and Digital Accounts shall include email and email accounts, social network content and accounts, social media content and accounts, text, documents, digital photographs, digital videos, software, software licenses, computer programs, computer source codes, databases, file sharing accounts, financial accounts, health insurance records and accounts, health care records and accounts, domain registrations, DNS service accounts, web hosting accounts, tax preparation service accounts, online store accounts and affiliate programs and other online accounts which currently exist or may exist as technology develops, or such comparable items and accounts as technology develops, including any words, characters, codes, or contractual rights necessary to access such items and accounts.

I. **Interested Trustee.** With respect to any trust, an "Interested Trustee" is a Trustee who is (i) a transferor of property to the trust, including a person whose qualified disclaimer resulted in property passing to the trust; or (ii) a person who is, or in the future may be, eligible to receive income or principal pursuant to the terms of the trust. A Trustee described in (i) is an Interested Trustee only with respect to the transferred property (including income and gain on, and reinvestment of, such property). A person is described in (ii) even if he or she has a remote contingent remainder interest, but is not described in (ii) if the person's only interest is as a potential

appointee under a non-fiduciary power of appointment held by another person which has not yet been exercised or the exercise of which can take effect only in the future, such as a testamentary power held by a living person. A Trustee who is not an Interested Trustee is a "Disinterested Trustee."

J. **By Right of Representation.** Property that is to be divided among an individual's surviving or then-living descendants "by right of representation" or in "shares by right of representation" shall be divided into as many equal shares as there are children of the individual who are then living or who have died leaving surviving or then-living descendants. A share allocated to a deceased child of the individual shall be divided further among such deceased child's surviving or then-living descendants in the same manner.

K. **Personal Representative.** Whenever herein a reference is made to the Grantor's or another person's Personal Representative, such reference shall be to those serving as the fiduciary of that person's estate, whether or not their title is Personal Representative under applicable state law.

L. **Incapacitated Grantor or Trustee.** No individual (including the Grantor) shall serve as Trustee during any period in which such individual is determined to be incapacitated in accordance with the provisions of this Paragraph. An individual shall be deemed to be "incapacitated," whether or not there is an adjudication of incapacity, if (1) with respect to a Trustee, another then-serving Trustee or, if there is none, the next successor Trustee, receives written certification that the examined individual is physically or mentally incapable of managing the affairs of the trust, or (2) with respect to the Grantor, the then-serving Trustee or, if no Trustee other than the Grantor is serving, the next successor Trustee, receives written certification that the Grantor is incapable of managing the Grantor's personal financial affairs. The following shall apply to any certification required by this Paragraph:

1. The certification shall be valid only if it is signed by at least two (2) licensed physicians, each of whom has personally examined the Trustee or the Grantor, as the case may be.

2. This certification need not indicate any cause for the incapacity of the Trustee or the Grantor.

3. A certification of incapacity shall be rescinded when a serving Trustee receives a certification that the Grantor is then capable of managing the Grantor's personal financial affairs, or that the former Trustee is capable of managing the trust's affairs, as the case

may be. This certification, too, shall be valid only if it is signed by at least two (2) licensed physicians, each of whom has personally examined the Trustee or the Grantor, as the case may be.

4. No person is liable to anyone for actions taken in reliance on the certifications under this paragraph or for dealing with a Trustee other than the one removed for incapacity based on these certifications.

M. **GST Exempt and GST Non-Exempt Trusts.** As used hereunder, any trust that is wholly exempt from Federal generation skipping tax shall be known as a "GST Exempt Trust" and any trust that is not wholly exempt from such tax shall be known as a "GST Non-Exempt Trust."

N. **Gross Estate.** "Gross estate" means the Grantor's gross estate as determined for Federal estate tax purposes (or for state death tax purposes where relevant).

O. **Terms Relating to Formula Gift.** The technical tax-related terms determining the Formula Gift shall be defined as follows:

1. The Grantor's "Estate Tax Exemption" means the largest amount that can pass to the Family Trust as a Formula Gift without increasing the Federal estate tax and without increasing the state death taxes due by reason of the Grantor's death.

2. The Grantor's "Excess Exemption QTIP Gift" means the amount, if any, by which (a) the greater of (i) the largest amount that can pass to the Family Trust as a Formula Gift without increasing the Federal estate tax due by reason of the Grantor's death (determined without regard to the Excess Exemption QTIP Gift), and (ii) the largest amount that can so pass as such Formula Gift without increasing the state death taxes due by reason of the Grantor's death (determined without regard to the Excess Exemption QTIP Gift), exceeds (b) the Grantor's Estate Tax Exemption (determined without regard to the Excess Exemption QTIP Gift).

3. This amount and the resulting Formula Gift shall be calculated using values as finally determined for the tax purposes for which the Formula Gift is determined, and the calculations shall take account of all non-deductible items entering into the calculation of the Federal estate tax, which include, for example, the Grantor's adjusted taxable gifts during life, non-deductible gifts under or outside this Trust Agreement, state death taxes (to the extent any state death tax paid is not allowed in full as a credit against the Federal estate tax), some administration expenses not allowed as estate tax deductions, as well as all deductible items, which include, for example, gifts under or outside this Trust Agreement that qualify for the marital or charitable deduction and some administration expenses allowed as estate tax deductions. However, in

making the calculations, it shall be assumed that an election is made by the Grantor's Personal Representative to qualify all eligible property for the marital deduction regardless of what election is in fact made by the Grantor's Personal Representative. The calculations shall take into account all available subtractions and credits against the Federal estate tax (other than a credit for previously taxed property that results from a death after the Grantor's death), except that no credit shall be taken into account that does not reduce the Federal estate tax to zero or the lowest possible amount, and if the only credits that can do that are the unified credit and the credit for state death taxes, the credit for state death taxes shall not be taken into account if the state imposes only a tax equal to that credit. The calculations shall be made before giving effect to any disclaimer. The Grantor recognizes that some of these amounts may be zero, may be affected by changes in the law before the Grantor's death and by the Grantor's Personal Representative in exercising certain tax elections (for example, the selection of the valuation date and the deduction of some administration expenses), and will be affected by some items (for example, state death taxes and some administration expenses not allowed as estate tax deductions) even though such items may initially be payable from the Grantor's Residuary Trust Fund generally.

P. **Change of Situs.** The situs of the property of any trust created hereunder may be maintained in any jurisdiction that is appropriate to the trust purposes and its administration, in the discretion of the Trustee (other than an Interested Trustee), and thereafter transferred at any time or times to any such jurisdiction selected by the Trustee (other than an Interested Trustee) in accordance with applicable state law, which may include court approval of the transfer or adequate notice to trust beneficiaries. Upon any such transfer of situs, the trust estate of that trust may thereafter, at the election of the Trustee (other than an Interested Trustee) of said trust, be administered exclusively under the laws of (and subject, as required, to the exclusive supervision of the courts of) the jurisdiction to which it has been transferred. Accordingly, if the Trustee (other than an Interested Trustee) of any trust created hereunder elects to change the situs of any such trust, said Trustee is hereby relieved of any requirement to qualify in any other jurisdiction and of any requirement to account in any court of such other jurisdiction.

ARTICLE XXIV

Manifestation of Trustee's Actions

When a Trustee takes action that is authorized hereunder and such action does not involve the participation of another person with respect to such action, the Trustee may (but shall not be required to) execute, within a reasonable time of taking such action, an acknowledged, written instrument describing the action taken, which instrument shall be maintained with the trust records and either filed in the court having jurisdiction over the trust or delivered to one or more of the adult and competent beneficiaries then eligible or entitled to distributions of income or principal of such trust or, if there is no such beneficiary, to one or more of the parent(s), guardian(s) of the person, conservator(s) or committee of the minor or incompetent beneficiaries then eligible or entitled to distributions of income or principal of such trust. Failure to execute or to file or deliver the instrument shall not make the action taken by a Trustee void, voidable or ineffective, and the Trustee or Trustees, as the case may be, shall not be subject to any liability or surcharge for failure to document such action.

ARTICLE XXV

Revocability of Trust and Rights Reserved

The Grantor reserves the rights listed in this article, each of which may be exercised whenever and as often as the Grantor may wish.

A. **Amend or Revoke.** The right by an acknowledged instrument in writing to revoke or amend this Trust Agreement or any trust hereunder. After the Grantor's death, neither this Trust Agreement nor any trust hereunder may be revoked or amended except as expressly provided elsewhere herein.

B. **Remove and Appoint Trustees.** The right to remove any Trustee and appoint substitute, additional or successor Trustees.

C. **Approve Investment Decisions.** The right to approve the Trustee's investment decisions and the Grantor's approval shall bind all other beneficiaries.

D. **Approve Trustee's Conduct.** The right from time to time to approve of the Trustee's conduct (whether in connection with an accounting by the Trustee or without an accounting), and the Grantor's approval shall bind all other beneficiaries.

E. **Insurance Policies.** All rights the Grantor may have as the owner of any insurance policies payable to the Trustee.

ARTICLE XXVI

Savings Clause

Should any of the provisions or directions of this Trust Agreement fail or be held ineffectual or invalid for any reason, it is the Grantor's desire that no other portion or provision of this Trust Agreement be invalidated, impaired or affected thereby, but that this Trust Agreement be construed as if such invalid provision or direction had not been contained therein.

ARTICLE XXVII

Captions

The captions used in this Trust Agreement are inserted only as a matter of convenience and for reference and in no way define, limit or describe the scope of this Trust Agreement or the intent of any provision therein.

IN WITNESS WHEREOF, the Trustee and the Grantor have signed this Trust Agreement, effective the day and year first above written and executed by each of them on the dates set forth below.

Dated: October 4, 2016

Leonard J. King, as Grantor and as Initial Trustee

Dated: October 4, 2016

Janice L. King, as Trustee

WITNESSES:

Carol Barrett residing at 800 Hingham St
Signature of Witness
Rockland, MA

Carol Barrett
Print Name

Kelli Seaholm residing at
Signature of Witness

KELLI J. SEAHOLM
278 Manning St #1301
Hudson, MA 01749

Print Name

COMMONWEALTH OF MASSACHUSETTS)
)
PLYMOUTH COUNTY)

I HEREBY CERTIFY that on October 4, 2016, before me, the subscriber, a Notary Public in and for Plymouth County, Massachusetts, personally appeared Leonard J. King, as Grantor and as Initial Trustee, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the foregoing instrument, and acknowledged that the foregoing instrument was executed by Leonard J. King, as Grantor and as Initial Trustee, for the purposes therein contained.

WITNESS my hand and notarial seal.

Dated: October 4, 2016

(SEAL)

LESL. HOIBERG, JR. MY COMM. EXPIRES FEB. 24, 2017 NOTARY PUBLIC COMMONWEALTH OF MASSACHUSETTS

Notary Public

My Commission Expires: 2/24/17

We, Leonard J. King, the Grantor and Carol Barrett and Kelli J Seaholm, the witnesses, respectively, whose names are signed to the attached or foregoing instrument, having been sworn, declared to the undersigned officer that the Grantor, in the presence of witnesses, signed the instrument as the Revocable Trust for Leonard J. King, that the Grantor signed or directed another to sign for the Grantor, and that each of the witnesses, in the presence of the Grantor and in the presence of each other, signed the trust as a witness.

Leonard J. King, Grantor

Carol Barrett
Signature of Witness

residing at 800 Hingham St.
Rockland, MA.

Carol Barrett
Print Name

Kelli J Seaholm
Signature of Witness

residing at KELLI J. SEAHOLM
278 Manning St #1301
Hudson, MA 01749

Print Name

Subscribed and sworn to before me by Leonard J. King, the Grantor, and Carol Barrett and Kelli J Seaholm, each of whom is a witness, who is personally known to me or who has produced a driver's license as identification on October 4, 2016.

Notary Public

My Commission Expires: 2/24/17

LES L. HOIBERG, JR.
MY COMM. EXPIRES FEB. 24, 2017
NOTARY PUBLIC
COMMONWEALTH OF MASSACHUSETTS

COMMONWEALTH OF MASSACHUSETTS)

)

PLYMOUTH COUNTY)

I HEREBY CERTIFY that on October 4, 2016, before me, the subscriber, a Notary Public in and for Plymouth County, Massachusetts, personally appeared Janice L. King, as Trustee, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the foregoing instrument, and acknowledged that the foregoing instrument was executed by Janice L. King, as Trustee, for the purposes therein contained.

WITNESS my hand and notarial seal.

Dated: October 4, 2016

(SEAL)

LES L. HOIBERG, JR.
MY COMM. EXPIRES FEB. 24, 2017
NOTARY PUBLIC
COMMONWEALTH OF MASSACHUSETTS

Notary Public

My Commission Expires: 2/24/17

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

1-Address

Date Taken: 10/16/2024

Taken By: David Santom

Address

2-Front Elevation

Date Taken: 10/16/2024

Taken By: David Santom

Front elevation

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

3-Left Elevation

Date Taken: 10/16/2024

Taken By: David Santom

Left elevation

4-Back Elevation

Date Taken: 10/16/2024

Taken By: David Santom

Back elevation

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

5-Right Elevation

Date Taken: 10/16/2024

Taken By: David Santom

Right elevation

6-Exterior Flood Line 44 Inches

Date Taken: 10/16/2024

Taken By: David Santom

Exterior flood line 44 inches

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

7-Exterior Flood Line 44 Inches

Date Taken: 10/16/2024

Taken By: David Santom

Exterior flood line 44 inches

8-Interior Flood Line 37 Inches

Date Taken: 10/16/2024

Taken By: David Santom

Interior Flood line 37 inches

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

9-Interior Flood Line 37 Inches

Date Taken: 10/16/2024

Taken By: David Santom

Interior Flood line 37 inches

10-Hvac Condenser Unit

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

11-Hvac Condenser Unit

Date Taken: 10/16/2024

Taken By: David Santom

The entire condenser unit was underwater

12-Hvac Condenser Unit

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

13-Enter / Dining Room

Date Taken: 10/16/2024

Taken By: David Santom

14-Enter / Dining Room

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

15-Enter / Dining Room

Date Taken: 10/16/2024

Taken By: David Santom

16-Enter / Dining Room

Date Taken: 10/16/2024

Taken By: David Santom

This front window took on floodwater and will need to be replaced

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

17-Enter / Dining Room

Date Taken: 10/16/2024

Taken By: David Santom

19-Bedroom 1

Date Taken: 10/16/2024

Taken By: David Santom

Overview of bedroom one
The drywall was cut to 8 feet. Electrical will need to be replaced. insulation, and this front window.

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

20-Bedroom 1

Date Taken: 10/16/2024

Taken By: David Santom

21-Bedroom 1

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

22-Bedroom 1

Date Taken: 10/16/2024

Taken By: David Santom

This is a photo looking back towards the bedroom door area

23-Bedroom 1

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

24-Bedroom 1

Date Taken: 10/16/2024

Taken By: David Santom

27-Bedroom 1 Closet 1

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

28-Bedroom 1 Closet 1

Date Taken: 10/16/2024

Taken By: David Santom

29-Bedroom 1 Closet 1

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

30-Bedroom 1 Closet 1

Date Taken: 10/16/2024

Taken By: David Santom

31-Bedroom 1 Closet 2

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

32-Bedroom 1 Closet 2

Date Taken: 10/16/2024

Taken By: David Santom

33-Bedroom 1 Closet 2

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

34-Bedroom 1 Closet 2

Date Taken: 10/16/2024

Taken By: David Santom

35-Bedroom 1 Closet 2

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

38-Hallway

Date Taken: 10/16/2024

Taken By: David Santom

In the hallway, there are three bedrooms and a hall bathroom

39-Hallway

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

40-Hallway Closet

Date Taken: 10/16/2024

Taken By: David Santom

41-Hallway Closet

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

42-Hallway Closet

Date Taken: 10/16/2024

Taken By: David Santom

43-Hallway Closet

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

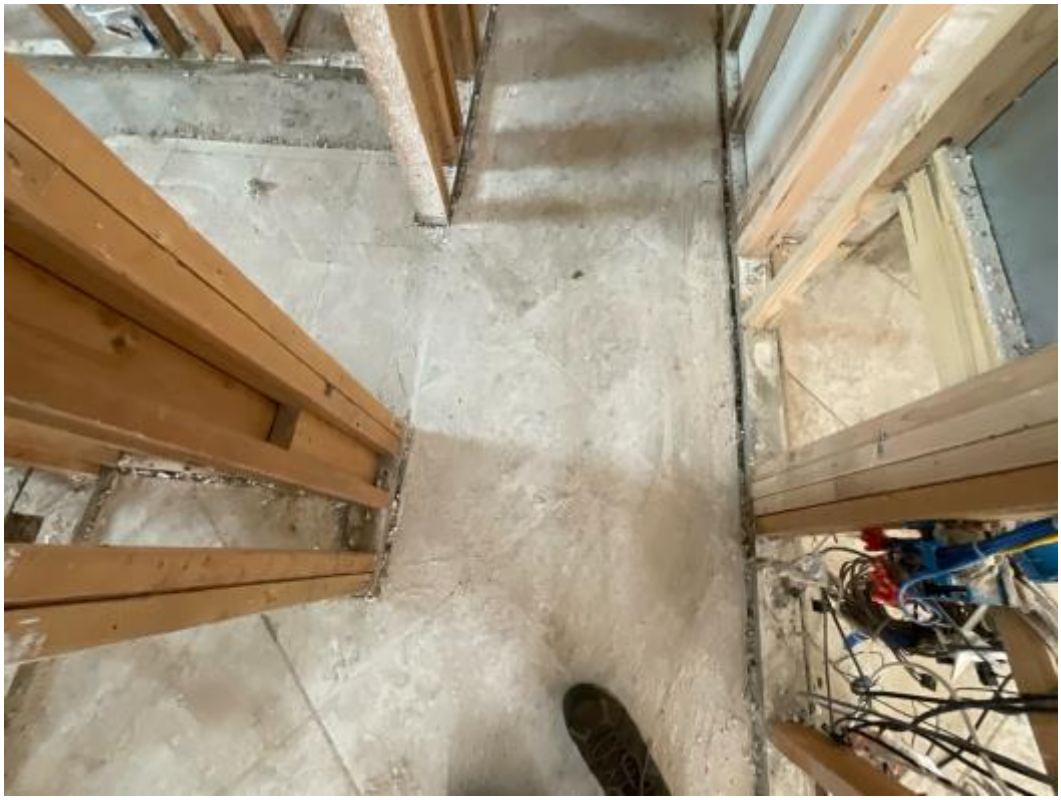
CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813



44-Hallway Closet

Date Taken: 10/16/2024

Taken By: David Santom

45-Hallway Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

The hall bathroom was completely gutted

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

46-Hallway Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

47-Hallway Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

48-Hallway Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

This photo was showing the area where the vanities were taken out

49-Hallway Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

This photo is showing back towards the door of the hall bathroom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

50-Hallway Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

51-Hallway Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

52-Hallway Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

53-Hallway Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

54-Tub

Date Taken: 10/16/2024

Taken By: David Santom

55-Tub

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

56-Tub

Date Taken: 10/16/2024

Taken By: David Santom

57-Bedroom 2

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

58-Bedroom 2

Date Taken: 10/16/2024

Taken By: David Santom

Policyholder stated they took the drywall cut to eight feet due to the previous cut at four feet which had not been replaced prior to Milton. The house sat with the water in it for 1/2 a day then no electricity for nearly a week.

59-Bedroom 2

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

60-Bedroom 2

Date Taken: 10/16/2024

Taken By: David Santom

The adjuster will be recommending cleaning of the tile flooring, replacement of insulation, drywall, baseboard, and electrical.

61-Bedroom 2

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

62-Bedroom 2

Date Taken: 10/16/2024

Taken By: David Santom

63-Bedroom 2

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

64-Bedroom 2

Date Taken: 10/16/2024

Taken By: David Santom

65-Bedroom 2 Closet 1

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

66-Bedroom 2 Closet 1

Date Taken: 10/16/2024

Taken By: David Santom

67-Bedroom 2 Closet 1

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

68-Bedroom 2 Closet 2

Date Taken: 10/16/2024

Taken By: David Santom

69-Bedroom 2 Closet 2

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

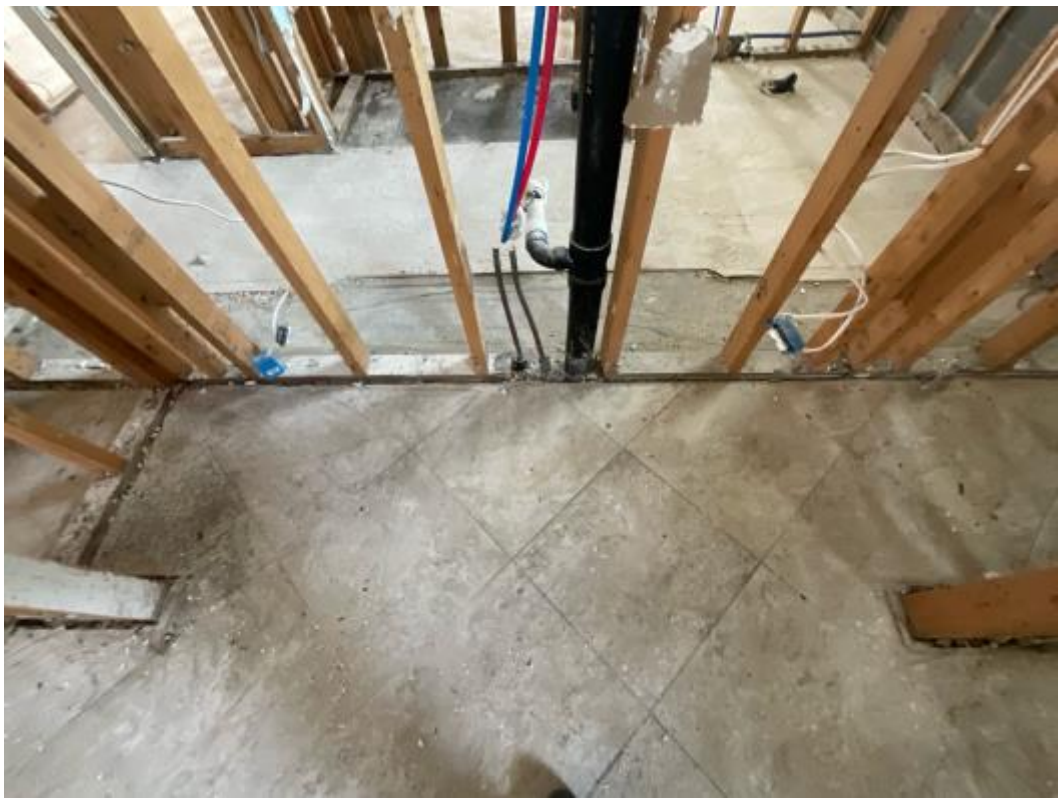
Claim #: 7709773813-10092024

Policy #: 7709773813

70-Bedroom 2 Closet 2

Date Taken: 10/16/2024

Taken By: David Santom



71-Bedroom 2 Closet 2

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

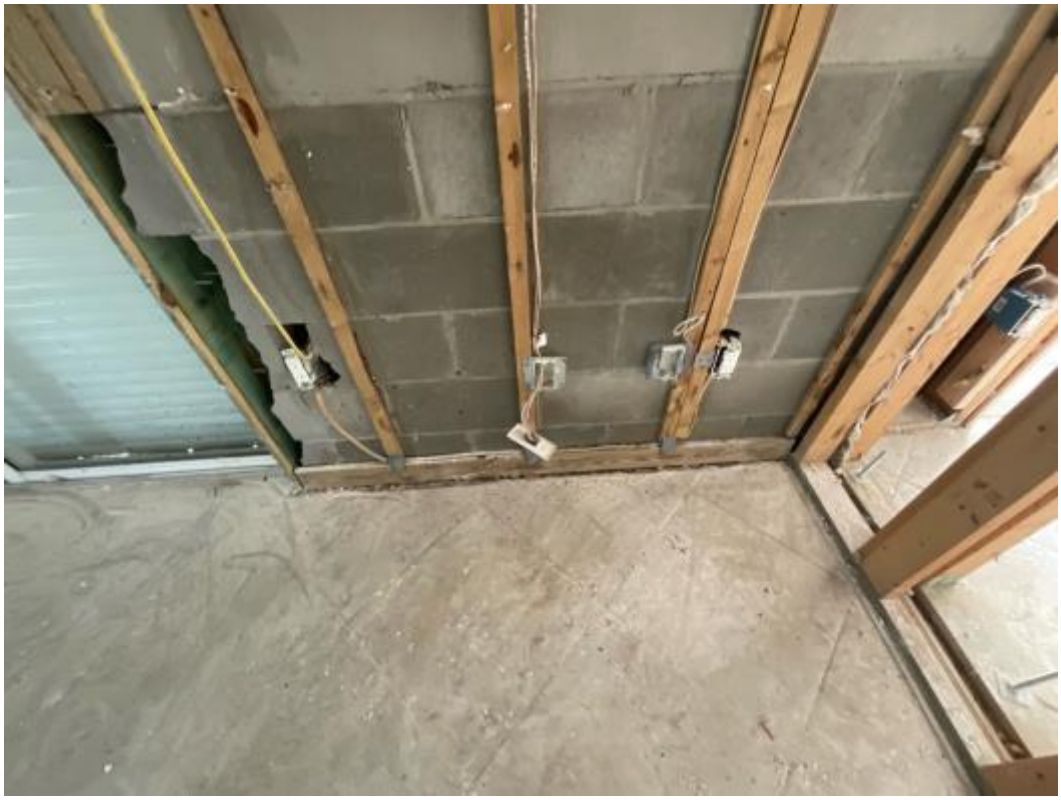
Claim #: 7709773813-10092024

Policy #: 7709773813

72-Bedroom 2 Closet 2

Date Taken: 10/16/2024

Taken By: David Santom



74-Bedroom 2

Date Taken: 10/16/2024

Taken By: David Santom

The adjuster is recommending replacement of the electrical.

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

75-Living Room

Date Taken: 10/16/2024

Taken By: David Santom

This is a photo showing the living room

76-Living Room

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

77-Living Room

Date Taken: 10/16/2024

Taken By: David Santom

78-Living Room

Date Taken: 10/16/2024

Taken By: David Santom

In the living room, there are four sliding glass doors that will need to be replaced

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

79-Living Room

Date Taken: 10/16/2024

Taken By: David Santom

80-Living Room

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

81-Fireplace

Date Taken: 10/16/2024

Taken By: David Santom

82-Fireplace

Date Taken: 10/16/2024

Taken By: David Santom

Photo showing the fireplace in the living room area so far the stone is not coming loose.

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

83-Kitchen

Date Taken: 10/16/2024

Taken By: David Santom

In the kitchen, all the base cabinets will need to be replaced along with the baseboard and electrical

84-Kitchen

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

85-Kitchen

Date Taken: 10/16/2024

Taken By: David Santom

86-Kitchen

Date Taken: 10/16/2024

Taken By: David Santom

Another view of the kitchen area in the shape of an L all of the interior doors will need to be replaced

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

87-Kitchen

Date Taken: 10/16/2024

Taken By: David Santom

88-Kitchen

Date Taken: 10/16/2024

Taken By: David Santom

Another view of the kitchen area

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

89-Kitchen

Date Taken: 10/16/2024

Taken By: David Santom

90-Kitchen

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

91-Kitchen

Date Taken: 10/16/2024

Taken By: David Santom

92-Kitchen

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

93-Kitchen

Date Taken: 10/16/2024

Taken By: David Santom

94-Kitchen

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

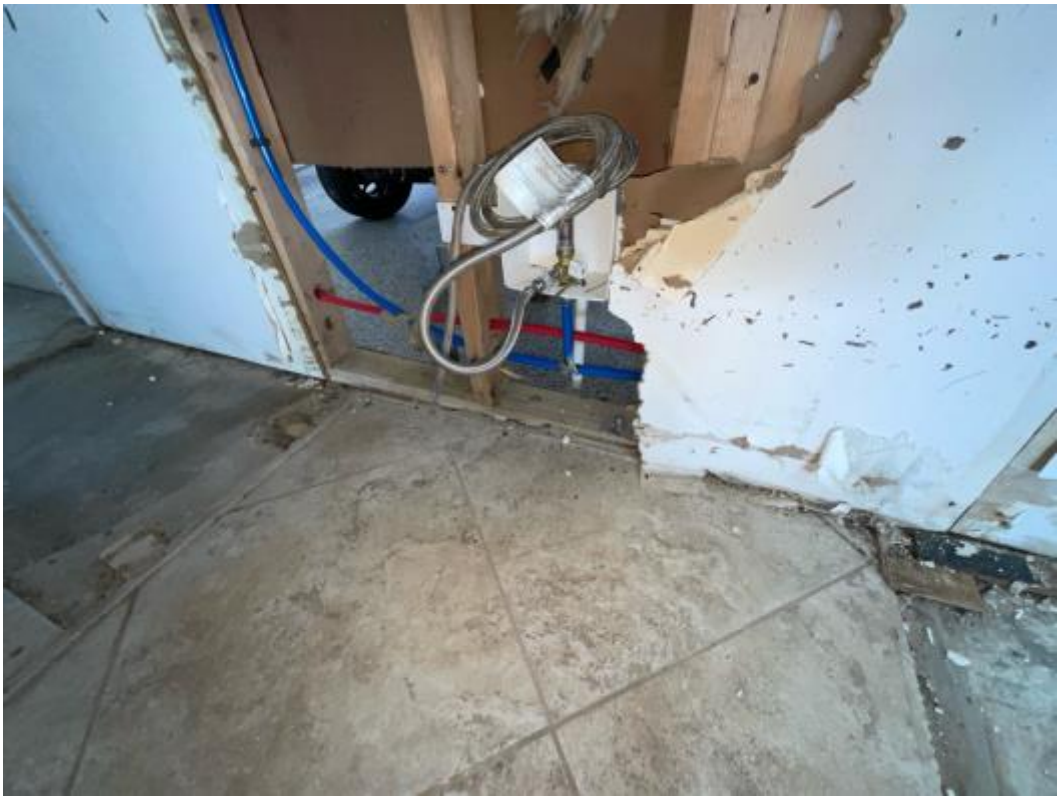
CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813



95-Kitchen

Date Taken: 10/16/2024

Taken By: David Santom

96-Kitchen

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

104-Garage

Date Taken: 10/16/2024

Taken By: David Santom

105-Garage

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

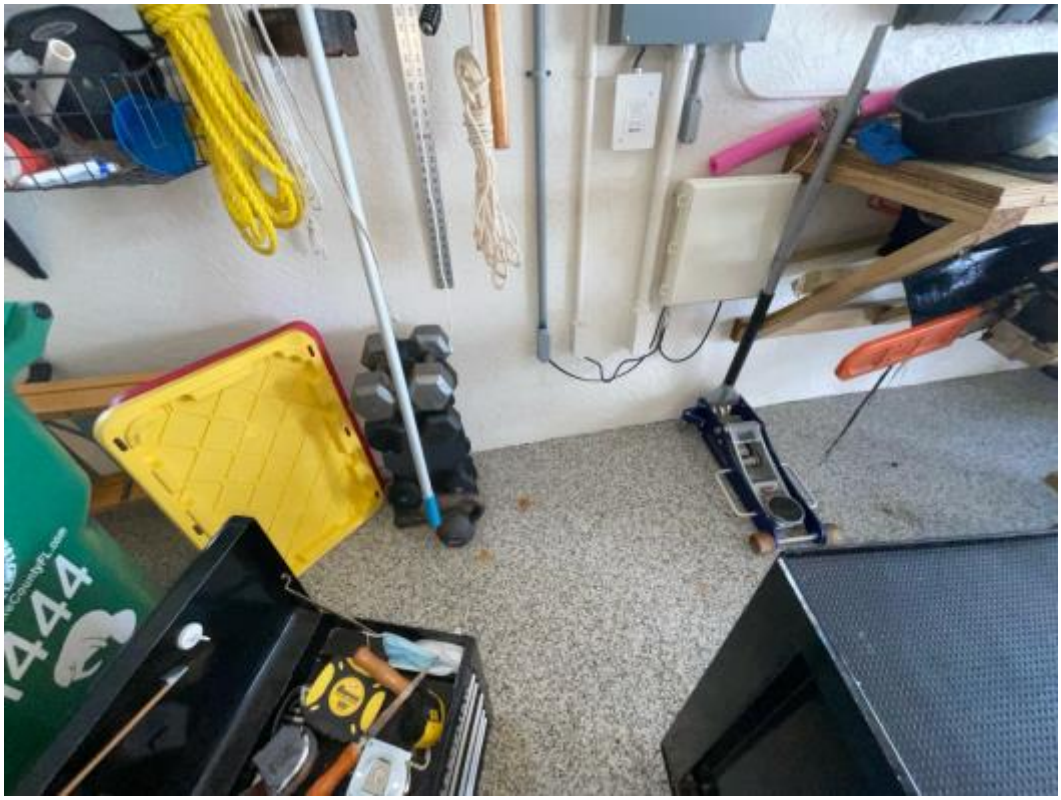
Claim #: 7709773813-10092024

Policy #: 7709773813

106-Garage

Date Taken: 10/16/2024

Taken By: David Santom



107-Garage

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

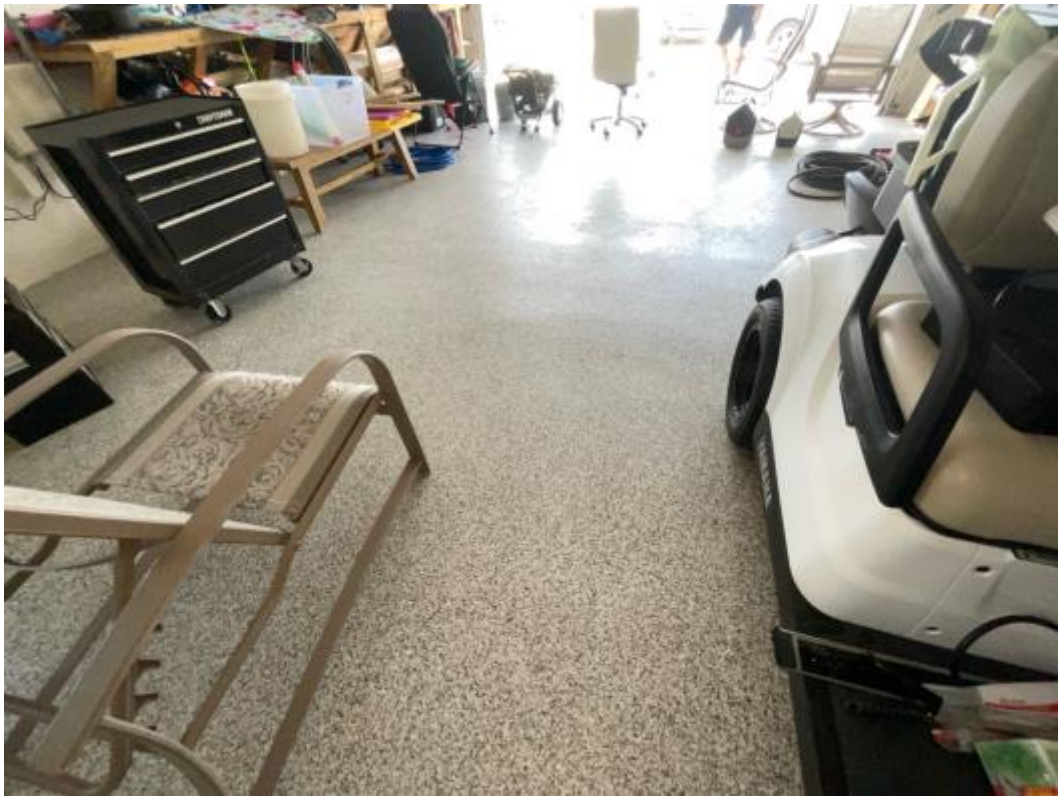
CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813



109-Garage

Date Taken: 10/16/2024

Taken By: David Santom

110-Garage

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

111-Garage Hot Water Tank

Date Taken: 10/16/2024

Taken By: David Santom

112-Garage Hot Water Tank

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

113-Garage Hot Water Tank

Date Taken: 10/16/2024

Taken By: David Santom

114-Garage Hot Water Tank

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

115-Laundry Room

Date Taken: 10/16/2024

Taken By: David Santom

The laundry room in mitigation process

116-Laundry Room

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

117-Laundry Room

Date Taken: 10/16/2024

Taken By: David Santom

118-Laundry Room

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

119-Laundry Room

Date Taken: 10/16/2024

Taken By: David Santom

120-Laundry Room

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

121-Laundry Room

Date Taken: 10/16/2024

Taken By: David Santom

122-Laundry Room

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

123-Laundry Room

Date Taken: 10/16/2024

Taken By: David Santom

124-HVAC Air Handler

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

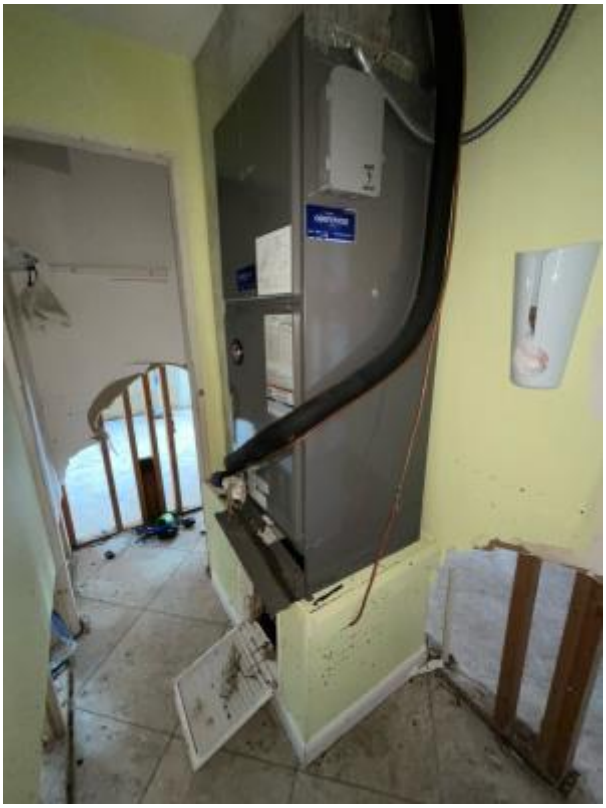
Claim #: 7709773813-10092024

Policy #: 7709773813

125-HVAC Air Handler

Date Taken: 10/16/2024

Taken By: David Santom



126-HVAC Air Handler

Date Taken: 10/16/2024

Taken By: David Santom

laundry room air handler partially submerged in flood

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

127-HVAC Air Handler

Date Taken: 10/16/2024

Taken By: David Santom

128-HVAC Air Handler

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

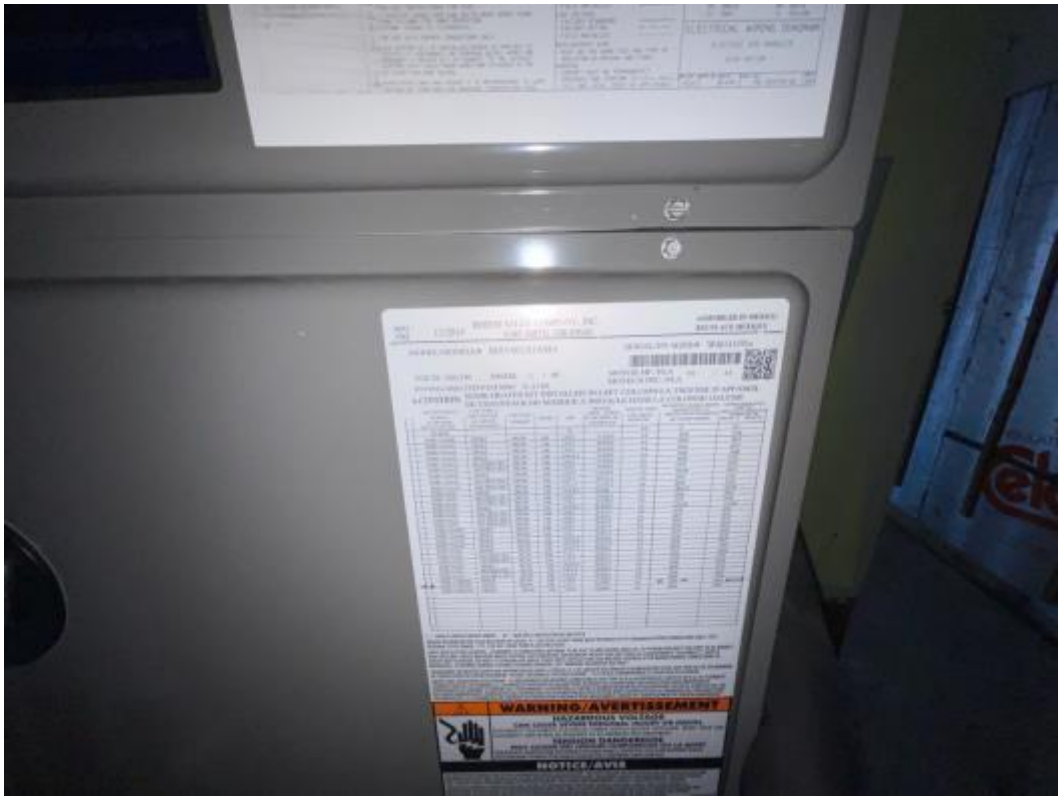
CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

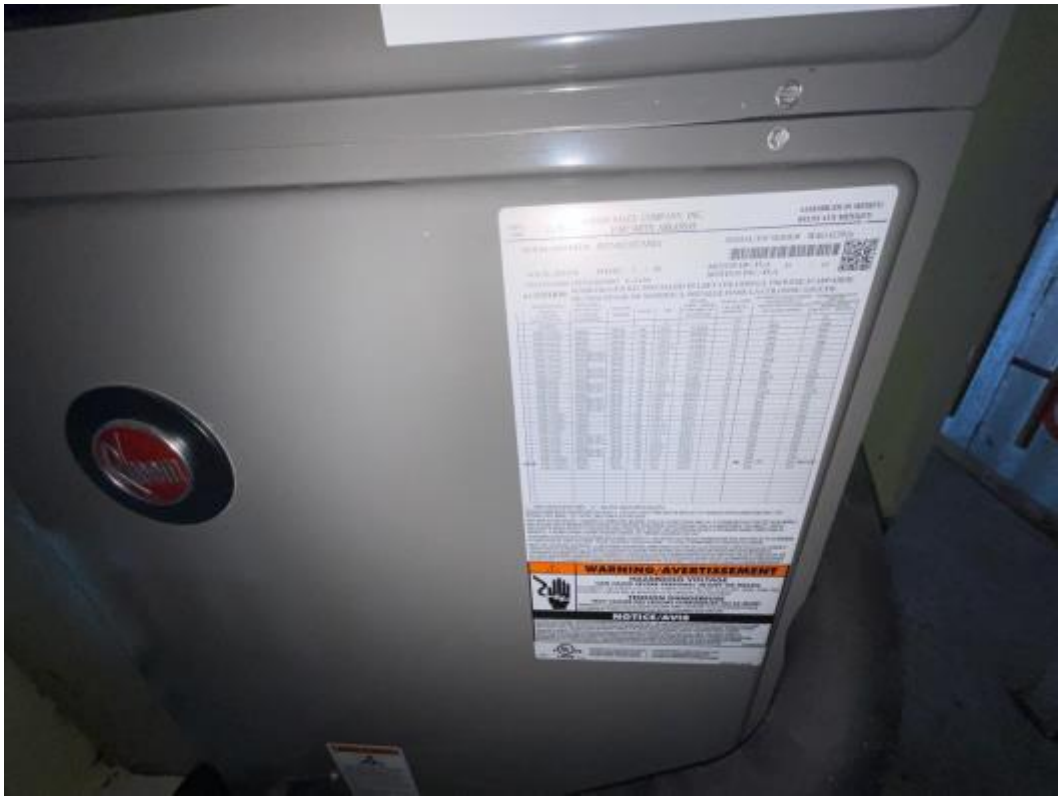
Policy #: 7709773813



129-HVAC Air Handler

Date Taken: 10/16/2024

Taken By: David Santom



130-HVAC Air Handler

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

131-Master Bedroom

Date Taken: 10/16/2024

Taken By: David Santom

The drywall was cut to 8 feet after being cut to 4 feet for Helene dry out process is starting the second time

132-Master Bedroom

Date Taken: 10/16/2024

Taken By: David Santom

Another overview of the primary bedroom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

133-Master Bedroom

Date Taken: 10/16/2024

Taken By: David Santom

134-Master Bedroom

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

135-Master Bedroom

Date Taken: 10/16/2024

Taken By: David Santom

136-Master Bedroom

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

137-Master Bedroom

Date Taken: 10/16/2024

Taken By: David Santom

138-Master Bedroom

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

139-Master Bedroom Closet

Date Taken: 10/16/2024

Taken By: David Santom

All of the electrical switches and outlets will need to be replaced.

140-Master Bedroom Closet

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

141-Master Bedroom Closet

Date Taken: 10/16/2024

Taken By: David Santom

142-Master Bedroom Closet

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

143-Master Bedroom Closet

Date Taken: 10/16/2024

Taken By: David Santom

144-Master Bedroom Closet

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

145-Master Bedroom Closet

Date Taken: 10/16/2024

Taken By: David Santom

146-Dressing Room

Date Taken: 10/16/2024

Taken By: David Santom

The drywall has been cut to 8 feet in the primary closet

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

147-Dressing Room

Date Taken: 10/16/2024

Taken By: David Santom

148-Dressing Room

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

149-Dressing Room

Date Taken: 10/16/2024

Taken By: David Santom

150-Dressing Room

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

151-Dressing Room

Date Taken: 10/16/2024

Taken By: David Santom

152-Master Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

The primary bathroom has been totally gutted except the shower. He’s trying to save the tile walls.

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

153-Master Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

154-Master Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

155-Master Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

156-Master Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

157-Master Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

158-Master Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

The Insured is trying to save the tile walls

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

159-Master Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

160-Master Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

161-Master Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

162-Master Bathroom

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

163-Lanai

Date Taken: 10/16/2024

Taken By: David Santom

164-Lanai

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

165-Lanai

Date Taken: 10/16/2024

Taken By: David Santom

166-Lanai

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

167-Lanai

Date Taken: 10/16/2024

Taken By: David Santom

168-Lanai

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

169-Windows

Date Taken: 10/16/2024

Taken By: David Santom

170-Windows

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

171-Windows

Date Taken: 10/16/2024

Taken By: David Santom

172-Windows

Date Taken: 10/16/2024

Taken By: David Santom

Front door

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

173-Windows

Date Taken: 10/16/2024

Taken By: David Santom

174-Windows

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

175-Windows

Date Taken: 10/16/2024

Taken By: David Santom

176-Windows

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

177-Windows

Date Taken: 10/16/2024

Taken By: David Santom

178-Windows

Date Taken: 10/16/2024

Taken By: David Santom

Floating debris broke several windows

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

179-Windows

Date Taken: 10/16/2024

Taken By: David Santom

180-Windows

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

181-Boat

Date Taken: 10/16/2024

Taken By: David Santom

Boat is against the house damaging the house in two specific places.

182-Boat

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

183-Boat

Date Taken: 10/16/2024

Taken By: David Santom

184-Boat

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

187-Boat

Date Taken: 10/16/2024

Taken By: David Santom

This boat dock is touching the house

222-Contents

Date Taken: 10/10/2024

Taken By: Insured

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

223-Contents

Date Taken: 10/16/2024

Taken By: David Santom

224-Contents

Date Taken: 10/10/2024

Taken By: Insured

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

225-Contents

Date Taken: 10/16/2024

Taken By: David Santom

226-Contents

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

227-Contents

Date Taken: 10/16/2024

Taken By: David Santom

228-Contents

Date Taken: 10/16/2024

Taken By: David Santom

Photo Sheet

CNC Catastrophe & National Claims

2928 McVay Dr N.
Mobile, AL 36606

Insured: LEONARD J KING JANICE KING (TRUST ESTATE)

Claim #: 7709773813-10092024

Policy #: 7709773813

229-Contents

Date Taken: 10/10/2024

Taken By: Insured

American Bankers

Insured	LEONARD J KING (TRUST ESTATE)
Policy Number	7709773813
Date of Loss	10/09/2024
Loss Address	1444 LEMON BAY DR , ENGLEWOOD, FL 34223

CNC CATASTROPHE & NATIONAL CLAIMS

2928 McVay Drive North
Mobile, AL 36606
Claims Department: 251-471-4718 ext. 5
Claims Department Email: claims@cnc-resource.com
Fax: 251-478-3257
www.adjustingexpectations.com

☐ Insured was not present during the inspection.

I received a copy of the National Flood Insurance Program's Flood Insurance Claims Handbook from the adjuster.

Reset

Insured Signature 10/16/2024

Reset

Adjuster Signature 10/16/2024

Adjuster: David Santom
Adjuster FCN: 06070408
Phone: 1-251-471-4718 Mobile: 251-895-6133
Fax: 1-251-478-3257

American Bankers

Insured	LEONARD J KING (TRUST ESTATE)
Policy Number	7709773813
Date of Loss	10/09/2024
Loss Address	1444 LEMON BAY DR , ENGLEWOOD, FL 34223

CNC CATASTROPHE & NATIONAL CLAIMS

2928 McVay Drive North
Mobile, AL 36606
Claims Department: 251-471-4718 ext. 5
Claims Department Email: claims@cnc-resource.com
Fax: 251-478-3257
www.adjustingexpectations.com

Flood Loss Questionnaire

Please fill in information as accurately as possible. If you are not sure about an answer please fill in to the best of your knowledge or put “unknown” or “unavailable”.

1. What month and year was the building constructed? 2 / 1973

2. What month and year was the risk purchased? 1 / 2011

3. Do you own the building? YES

4. Is this your (pick one): PRINCIPAL RESIDENCE Is this a Condo Unit? NO

5. If this is rental property and have contents coverage, do you own all of the contents?

6. Since you have owned the property, have you completed any major improvements?

   a. If yes, explain: Value:

7. Mailing Address **1444 LEMON BAY DR**

☐ **Is this your current mailing address? New mailing address** 22 Burgess Rd, Plymouth, MA, 02360
(Touch the button to deselect if this is not your current mailing address)

Initial Here:

8. Name of Mortgagee (s)

☐ **Is this your current mortgage?**
(Touch the button to deselect if this is not your current mortgage)

Initial Here:

9. If Mortgage paid off, give year paid off (Please provide Pay Off Letter from Mortgagee. If pay off documents are not received and/or if you have not provided the most current mortgage, the current mortgage as listed above will be included on your building payment check.):

10. Date and Time water entered your building? 10/09/2024 (null)

11. Date and Time water receded from your building?

12. The floodwaters that came in were (pick one): DIRTY

Assurant Flood Insurance Program

Helpdesk number: 800-423-4403

FLOOD INSURANCE LOSS NOTICE

Report Date:	10/11/2024	**Date Of Loss:**	10/09/2024
Time:	08:02:00AM	**Reported By:**	MICHAEL KEITH ROWLEY
FICO Number:			
Adjuster ID:	521080000	**Examiner ID:**	Gustavo Yanes

AGENCY

Agency Name:	MICHAEL KEITH ROWLEY		
Address:	250 W DEARBORN ST ENGLEWOOD, FL 34223		
Phone:	941-475-7762	**Agency Fax:**	941-475-0550
Agent Id:	60353-59151-002-00001		

POLICY: 7709773813

TERM:	**06/12/2024 - 06/12/2025**	**STATUS:**	**Inforce Status**
Rating Method:	Risk Rating 2.0	**Rewritten From:**	
Policy Type:	Standard	**Policy Form:**	Dwelling
Insured Name:	LEONARD & JANICE KING LEONARD J KING TRUST ESTATE	**Pending Endorsements:**	No
Mailing Address:	1444 LEMON BAY DR ENGLEWOOD, FL 34223-4222	**Property Address:**	1444 LEMON BAY DR ENGLEWOOD, FL 34223-4222
Construction Date:	02/20/1973	**Construction Date Type:**	Construction Date
FIRM Date (Current):	08/06/1971	**Pre/Post FIRM Coverage Limitations:**	PRE FIRMPRE FIRM
Community Number:	120061 F	**FIRM Zone:**	AE
CBRA Indicator:	Property is not in a CBRA area	**Program Type:**	Regular
Building Use:	Main Dwelling	**Occupancy Type:**	Single-Family Home
Primary Residence:	Yes	**Principal Residence:**	No
Insured is Tenant Type:	No	**Rental Property:**	No
Building Description:	Slab on Grade, One Floor, Masonry Construction		
Building Coverage:	$250,000.00	**Building Deductible:**	$5,000.00
Contents Coverage:	$100,000.00	**Contents Deductible:**	$2,000.00

RISK RATING 1.0

Garage Type:			
Building Purpose:		**Residential Use Percentage:**	
Business Property:		**Coverage Purpose:**	

Primary Building Policy Number:		**Contents Description:**	
Obstruction?:			
Elevation Difference:		**BFE:**	
HAG:		**LAG:**	
LFE:			

RISK RATING 2.0

Square Footage:	2410	**Construction Type:**	Masonry
Foundation:	Slab on Grade	**Number of Floors:**	1
Number of Elevators:	0		
FFH:	1.10	**FFH Method:**	TOOL
HAG:		**LAG:**	
LFE:			

LENDER INFORMATION

First Mortgagee:		**Second Mortgagee:**	
Loss Payee:		**Disaster Assistance:**	
Other Loan:			

LOSS INFORMATION

Loss and Damage Description:	Total gone. 5 feet of water. 6 rooms.		
Client Cat Code:		**Loss Report Number:**	
Other Flood or Wind Insurance:	Yes		
Remarks/Other Insurance:	Homeowners insurance for wind.		
Adjuster Assigned:	YES	**Date Assigned:**	10/11/2024
		Time Assigned:	08:10:00AM
Adjusting Firm:	CNC		
Phone:	800-843-0170	**Extension:**	

CONTACT INFORMATION

Name:	LEONARD KING		
Address:	9166 BENSONHURST LANE ENGLEWOOD, FL 33224		
Mobile Phone:	781-844-7808		
Alternate Phone:	781-424-4450	**Extension:**	
Email Address:	leonardking@comcast.net		

LOSS HISTORY

Date of loss	Status	Bldg paid	Cont paid	Adjuster	Examiner
09/26/2024	Open	$0.00	$0.00	CNC	c_ca06b9