

NARRATIVE REPORT

DWELLING / UNIT OWNER

Carrier:	Assurant Flood Insurance Program	Date of Loss:	9/26/2024
Insured:	ELIZABETH WRIGHT/WRIGHT CAROLYN	Assigned:	10/15/2024
CID:	243519	Contacted:	10/15/2024
Claim Number:	7406040448-09262024	Inspected:	10/24/2024
Policy Number:	7406040448	Inspected With:	CAROLYN WRIGHT
Loss Address:	400 N FORK RD BARNARDSVILLE NC 28709	Mailing Address:	41 N COLLEGE ST WEAVERVILLE, NC 28787
Coverage A:	\$ 185,000.00	Mortgage:	LOANCARE LLC
Coverage B:	\$ 0.00	Verified with:	CAROLYN WRIGHT
Policy Term:	9/25/2024 to 9/25/2025		

Risk:	Valuation:		
DOC:	RCV Building:	\$283,677.14	
FIRM:	ACV Building:	\$171,434.33	
Pre/Post:	Qualification:		
Elevated:	Type:	Single Family	
Zone:	Occupancy:	Owner occupied (Principal residence)	
Foundation:	Insured to Value %:	100 %	
Basement:	Replacement Cost:	Yes	
Ext. Finish:			
# Floors:			

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 vinyl siding and a metal roof.

There are no detached structures located on the property with the risk

Source and Water Depth: (If the cause is not listed in the drop box, type the cause into the field).

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 Choose an item caused by Hurricane HELENE.

This created overflow from a nearby river 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:	49"
Interior Water Height:	5"

Establishing a GCF:

After heavy rainfall in the area from Hurricane Helene, rainwater accumulated and outpaced local drainage solutions and the Swannanoa River rose out of its banks. The GCF was established via visible flood and construction debris on the neighboring properties. The proximity to the river and weather reported rainfall totals supports the condition of flooding.

Other Insurance:

The insured has a homeowners policy. Carolyn Wright has confirmed that the policy does not offer any coverage for flood.

Who is authorized to sign? Elizabeth Wright and Carolyn Wright

Underwriting or Coverage Issues:

No Underwriting concerns have been noted to date.

Scope Notes:

Scope notes were taken onsite electronically.

Summary of Loss:

Building Property Adjustment:

The field inspection revealed flooding throughout the crawlspace and the interior of the risk. The exterior flood line was shown to be 49 inches and the interior flood line shown to be 5 inches. We inspected the risk with Carolyn Wright. She stated the flood happened very quickly. She was not at home, but her children were. They had to be rescued by a neighbor who was on higher ground. The insured stated that the house seemed to be sinking. The rear elevation walls have a gap between the floor and baseboards. There were also cracks found in the rock wall foundation and the concrete porch on the front elevation has a crack between the concrete and the side of the front wall. We have requested an engineering expert to address those concerns, and we will reopen once the report has been received.

Based on the facts listed above, we have recommended payment for the following damages:

Exterior Observed:

- Elevations – remove, replace vinyl siding on the front, right, left and portion of the rear elevation to 5.25 feet due to water and floating debris damage. The rear elevation has fiber cement siding – we have allowed to remove, replace up to 5.25 ft.
- Mechanical & Equipment – remove, replace HVAC compressor as it was inundated in flood water for substantial amount of time.
- Gutter downspouts – remove, replace downspouts damaged by flood debris
- Wood windows – paint casing around the exterior windows
- Plumbing – tankless water heater is installed on the exterior of the rear elevation.
- Metal columns – paint columns due to water damage, paint is peeling.

Interior Observed:

- Drywall – remove, replace to 4'; texture to 5' for blending and paint to 8' in the rooms with drywall. Remove, replace rooms with beadboard up to 4'; paint to 8'. There are several

rooms with vertical paneling – remove, replace and paint to 8'

- Flooring – The flooring is oak flooring in all rooms except the kitchen, laundry and bathrooms. There is no subfloor present. Remove, replace the wood flooring due to water damage. The tile flooring appeared to be laid on the top of the oak floors and will need to be removed to access the wood floor. The vinyl floor tiles appear to be the same in the kitchen. The laundry room appears to be an add on after the original build. Remove, replace the vinyl in the laundry room.
- Insulation – remove and replace exterior wall to 5.25' (1' above waterline).
- Doors – remove and replace doors, remove and reinstall hardware.
- Bathrooms – replace cabinetry in bathroom1, remove and reinstall bath, toilet and sink. Bathroom2 does not appear to have damage to the vanity but will need to be detached and reset to facilitate floor repairs.
- Cabinets – Wood base cabinets were damaged by flood waters. Countertops were not damaged by flood but require removal to access the cabinets. Policyholder has been informed of their duty to not damage the countertop during removal.
- Appliances – Remove, replace due to cat 3 flood waters

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:

- No contents coverage purchased on this policy

Personal Property in APS:

Not Applicable

Detached Garage:

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

Reserves:

No change to initial reserve.

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 advance was offered in the amount of:

\$25,000

Denial Recommendations:

No denials noted at this time.

Other Causes of Loss:

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

Prior Loss / Verification:

There is no prior loss indicated on the loss notice or mentioned by the Policyholder at any time during the claims process.

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:

An expert was requested due to the following Policyholder concerns:

Based on the cracking observed to the exterior stone wall of the foundation wall. The home also appears to be unlevel and is sinking. We have requested an engineer to inspect the home to determine if the cracking was caused by flood

Closing Comments:

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

The settlement of the claim was discussed with the policyholder.

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

Thank you for the assignment.

Dina Bullard
FCN #: 0070008711

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

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

Adjuster-Prepared

PROOF OF LOSS**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: <u>ELIZABETH WRIGHT/WRIGHT CAROLYN</u>	POLICY NO.: <u>7406040448</u>		
PROPERTY ADDRESS: <u>400 N FORK RD</u>	CLAIM/FILE NO.: <u>7406040448-09262024</u>		
CITY: <u>BARNARDSVILLE</u>	STATE: <u>NC</u> ZIP: <u>28709</u>	DATE OF LOSS: <u>9/26/2024</u>	
MAILING ADDRESS: <u>41 N College St</u>	Temporary mailing		TIME OF LOSS: <u>12:00 AM</u>
CITY: <u>Weaverville</u>	STATE: <u>NC</u> ZIP: <u>28787</u>	EDN NO.: <u>NC0124</u>	
EMAIL(S): <u>ckwhitstine@hotmail.com</u>			PHONE NO.: <u>(404) 610-3477</u>

How flood loss happened: Overflow of inland or tidal waters

Title and Occupancy:	Building type: <u>Residential single-family dwelling</u>	Ownership/use: <u>Owner-occupied (principal residence)</u>
	Contents type/ownership/use: <u>I did not purchase coverage for contents</u>	

Interest:	Mortgagee(s): <u>LOANCARE LLC</u>	None: <input type="checkbox"/>
	Others with interest in or liens, charges or claims against property:	None: <input checked="" type="checkbox"/>
	Other insurance that may insure this loss: <u>NONE</u>	Type: <u>Homeowners</u>

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

Statement of Loss		Coverage A - Building Property		Coverage B - Personal Property	
Coverage limit(s):		\$185,000.00		\$0.00	
Coverage deductible(s):		\$10,000.00		\$0.00	
Property pre-loss value (RCV)	coverage to value %: <u>65.21%</u>	\$283,677.14	\$0.00	\$0.00	\$0.00
Property pre-loss value (ACV)	80% of RCV: <u>\$226,941.71</u>	\$171,434.33	\$0.00	\$0.00	\$0.00
Insured damage RCV loss		\$133,903.72	\$0.00	\$0.00	\$0.00
Less non-insured proportion	<input type="checkbox"/> applicable <input checked="" type="checkbox"/> not applicable	\$0.00			
Insured proportional loss		\$0.00			
Less depreciation (recoverable)	<input checked="" type="checkbox"/> applicable <input type="checkbox"/> not applicable	(\$10,058.00)			
Less depreciation (non-recoverable)	<input checked="" type="checkbox"/> applicable <input type="checkbox"/> not applicable	(\$1,086.23)	\$0.00	\$0.00	\$0.00
Insured damage ACV loss		\$122,759.49	\$0.00	\$0.00	\$0.00
Add eligible Coverage C loss: Not applicable		\$0.00		\$0.00	
Insured ACV loss subtotal		\$122,759.49	\$0.00	\$0.00	\$0.00
Less salvage/buyback		\$0.00	\$0.00	\$0.00	\$0.00
Net insured ACV loss		\$122,759.49	\$0.00	\$0.00	\$0.00
Less deductible		(\$10,000.00)	\$0.00	\$0.00	\$0.00
Amount over net insured loss limit (excess loss)		\$0.00	\$0.00	\$0.00	\$0.00
ACV claim		\$112,759.49	\$0.00	\$0.00	\$0.00
Add recoverable depreciation	<input type="checkbox"/> not applicable	\$10,058.00			
Claim subtotal		\$122,817.49	\$0.00	\$0.00	\$0.00
Net claim		\$122,817.49			\$0.00

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: _____	OWNER TITLE: _____

Date: 10/27/2024

**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 Reserve 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 within 15 days of assignment.

Policyholder information		<input type="checkbox"/> Add third-party representative (if any)	Insurer information		
Policyholder (primary): <u>ELIZABETH WRIGHT</u>		Insurer: <u>AMERICAN BANKERS</u>			EDN: <u>NC0124</u>
Policyholder (additional): <u>CAROLYN WRIGHT</u>		Policy #: <u>7406040448</u>			Claim #: <u>7406040448-09262024</u>
Property address: <u>400 N FORK RD</u>		Adjuster: <u>Dina Bullard</u>			File #: <u>243519</u>
City: <u>BARNARDSVILLE</u>		State: <u>NC</u>	ZIP: <u>28709</u>	Adjusting firm: <u>CNC Catastrophe & National Claims</u>	
Mailing address: <u>41 N College St</u>		Mailing address: <u>PO Box 6842</u>			
City: <u>Weaverville</u>		State: <u>NC</u>	ZIP: <u>28787</u>	City: <u>Mobile</u>	
Phone #1: <u>(404) 610-3477</u>		Phone #2: <u>() -</u>	State: <u>AL</u>		
Email: _____		Phone #1: <u>(817) 903-0572</u>			ZIP: <u>36606</u>
Comments: _____		Email: <u>dinabullard@cnc.claims</u>			Comments: _____

Representative information					
Company/firm name: _____		Name: _____	Relationship: _____		
Address: _____		City: _____	State: _____ ZIP: _____		
Phone #1: _____	Phone #2: _____	Email: _____			
<input type="checkbox"/> Select if Letter of Representation is attached. Note: policyholders must provide a signed Letter of Representation that complies with the <input type="checkbox"/> Privacy Act authorizing a third-party representative to speak to an NFIP insurer (see NFIP Claims Handbook).					

Insurance information					
<input type="checkbox"/> Other perils or insurance involved (if so, explain in Adjuster's Report)					
Flood program type: <u>Regular program</u>	Coverage type	Coverage	Deductible	Reserve	Advance
SFIP policy type: <u>Dwelling Form</u>	<u>Coverage A - Building</u>	\$ <u>185,000.00</u>	\$ <u>10,000.00</u>	\$ <u>100,000.00</u>	\$ <u>25,000.00</u>
Term: <u>9/25/2024</u> to: <u>9/25/2025</u>	<u>Coverage B - Contents</u>	\$ <u>0.00</u>	\$ <u>0.00</u>	\$ <u>0.00</u>	\$ <u>0.00</u>
Number of insured buildings at described location: <u>1</u>					

Property risk information					
<input type="checkbox"/> Add comments					
Building occupancy: <u>Single-family home</u>	Ownership verified: <u>Yes</u>	Current flood zone: <u>AE</u>			
Building type: <u>Main dwelling</u>	Building over water: <u>No</u>	Approx. % over water: _____			
Occupied by: <u>Owner-occupied (principal residence)</u>	Under construction: <u>No</u>	Const. status: _____			
Foundation type: <u>Crawl space (elevated or non-elevated sub-grade)</u>	Flood openings: <u>No</u>	No. of flood openings: _____			
Construction type: <u>Frame</u> First floor height: <u>3</u> ft. <u>9</u> in. Floodproofed: _____	Floodproofing certificate: <u>N/A</u>				
Number of floors in building (excluding basement/enclosure): <u>1</u> Lowest machinery & equipment: _____	Floor number: _____				
If multi-floor building, floor number occupied by policyholder: _____	Location of personal property: _____				
If mixed-use occupancy, approximate percentage residential: _____	Type of personal property: <input type="checkbox"/> Household <input type="checkbox"/> Other than household				
Substantial improvements after FIRM date (if yes, explain below): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Prior flood loss(es) (if yes, explain below): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
Nearest body of water to insured property: <u>NORTH FORK IVY CREEK</u>	Distance from insured property: <u>95</u> Feet				
Comments: _____					

Date and time information					
<input type="checkbox"/> Add comments					
Date of FIRM: <u>8/1/1980</u>	FIRM status: <u>Pre-FIRM</u>	Date of loss: <u>9/26/2024</u>	Date assigned: <u>10/15/2024</u>		
Date of construction: <u>1/1/1937</u>	Building age (years): <u>87.9</u>	Time of loss: <u>12:00 AM</u>	Date contacted: <u>10/15/2024</u>		
Date of occupancy: <u>11/1/2020</u>	Occupied (years): <u>4</u>		Date inspected: <u>10/24/2024</u>		
Comments: _____					

Cause of flood loss information					
<input type="checkbox"/> Add comments					
Was there a general and temporary condition of flood: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Inundation: <u>Complete</u> Inundation area: <u>Two or more acres</u>					
Potential flood-in-progress: <u>No</u> If yes, explain in Adjuster's Report					
Has flood water receded from building: <u>Yes</u> If no, approx. date when access expected: _____				Habitability status: <u>Uninhabitable</u>	
Type of flood: <u>Stream, river, or lake overflow</u> Other contributing cause(s) of loss (if yes, submit Subrogation Referral): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Comments: _____					

Flood water information: Main building or unit	+ Click to add additional flood water data for an appurtenant structure (if any)		
Approx. date flood entered: <u>9/27/2024</u>	Approx. time entered: <u>5:00 AM</u>	Exterior water height inches = feet & inches	Interior water height inches = feet & inches
Approx. date flood receded: <u>9/28/2024</u>	Approx. time receded: <u>2:00 PM</u>	<input type="text" value="49"/> <input type="button" value="+"/> = <input type="text" value="4ft. 1in."/>	<input type="text" value="5"/> <input type="button" value="+"/> = <input type="text" value="0ft. 5in."/>
Approximate duration flood water in main building or unit: <u>33</u> Hours			
Flood water information: Appurtenant structure		- Click to remove additional flood water data	
Approx. date flood entered:	Approx. time entered:	Exterior water height inches = feet & inches	Interior water height inches = feet & inches
Approx. date flood receded:	Approx. time receded:	<input type="text"/> <input type="button" value="+"/> = <input type="text"/>	<input type="text"/> <input type="button" value="+"/> = <input type="text"/>
Approximate duration flood water in appurtenant structure:			
Adjuster's signature: <u>Dora Bullard</u>	Adjuster	FCN: <u>0070008711</u>	Date signed: <u>10/27/2024</u>
Adjuster's signature:		FCN:	Date signed:

NFIP Registered Adjuster

NFIP Standard Operations

DINA BULLARD

FCN: 0070008711
Status: Active

Registration Date: 3/27/2024
Valid Through: 06/30/2025



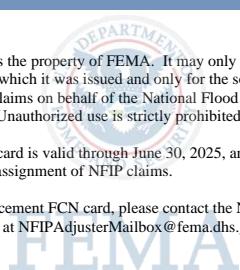
AUTHORIZED FOR:
Residential (Dwelling)
Small Commercial



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.



National Flood Insurance Program

NFIPSERVICES.FLOODSMART.GOV



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Valuation Report

Owner Information

Name:	ELIZABETH WRIGHT/WRIGHT CAROLYN	Phone:	(404) 610-3477
Street:	41 N College St	Date Entered:	1/8/2025
City, State ZIP Code	Weaverville, NC 28787	Date Calculated:	
Country:	USA	Pricing Area:	NCAS8X_SEP24

General Information

Number of Stories:	1 Story	Cond.:	Single Family Detached
Sq. Feet:	1,592.00	Year Built:	1937
Cost per Finished Sq. Ft.:	\$178.19	Agent Code:	

Foundation

Foundation Shape:	6-7 Corners - L Shape	Foundation Type:	100% Crawlspace
Finished Basement Pct.:	0.00%	Foundation Material:	100% Brick
Property Slope:	None (0 - 15 degrees)	Walk-out:	No

Exterior

Roof Type:	Gable	Average Wall Height:	8 Ft.
Number of Dormers:	0	Wall Material:	100% Drywall
Roof Material:	100% Metal - Standing Seam	Floor Covering:	10% Tile - Vinyl/Rubber, 90% Hardwood - Plank
Wall Material:	80% Siding - Vinyl, 20% Siding - Cement Fiber (Clapboard)	Wall Finish:	25% Paint, 2% Wallpaper, 73% Paneling - Tongue and Groove

Interior

Ceiling Finish:	100% Paint
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Key Rooms

Kitchens:	1 - Medium	Garages/Carports:	None
Bathrooms:	2 - Full Bath	Decks/Balconies:	None
Bedrooms:	1 - Large, 3 - Medium	Patios/Porches:	120 Sq. Ft. Bare Concrete

Attached Structures

User-Defined Features

Features:	None	Additions:	None
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Systems

Heating:	1 Boiler/Hot Water Heating System	Specialty:	None
Air Conditioning:	1 Central Air Conditioning	Fireplaces:	None

Cost Breakdown

Rough Framing:	\$45,165.65	Exterior Finish:	\$19,850.53	Windows:	\$9,891.60
Roofing:	\$15,361.40	Electrical:	\$9,955.90	Plumbing:	\$16,157.11
Heating/AC:	\$17,749.06	Floor Covering:	\$15,126.86	Interior Finish:	\$76,221.01
Appliances:	\$2,201.41				



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Valuation Report

Estimated Replacement Cost (Calculated Value):	\$283,677.14
Actual Cash Value (Calculated Value):	\$171,434.33

(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.



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Valuation Report

Owner Information

Name:	ELIZABETH WRIGHT/WRIGHT CAROLYN	Phone:	(404) 610-3477
Street Address:	41 N College St	Date Entered:	1/8/2025
City, State ZIP Code	Weaverville, NC 28787	Date Calculated:	
Country:	USA	Pricing Area:	NCAS8X_SEP24

General Information

Quality:	Standard	Number of Stories:	1 Story
Style:	Ranch/Rambler	Agent Code:	
Cond.:	Single Family Detached		
Sq. Feet:	1,592		
Year Built:	1937		
Cost per Finished Sq. Ft.:	\$178.19		

Foundation

Foundation Type:	100% Crawlspac	Foundation Shape:	6-7 Corners - L Shape
Finished Basement Pct.:	0.00%		
Basement Quality:	Standard		
Foundation Material:	100% Brick		
Property Slope:	None (0 - 15 degrees)	Walkout:	No

Exterior

Roof Type:	Gable	Number of Dormers:	0
Roof Material:	100% Metal - Standing Seam	Wall Material:	80% Siding - Vinyl, 20% Siding - Cement Fiber (Clapboard)

Interior

Average Wall Height:	8 Ft.	Wall Material:	100% Drywall
Floor Covering:	10% Tile - Vinyl/Rubber, 90% Hardwood - Plank	Wall Finish:	25% Paint, 2% Wallpaper, 73% Paneling - Tongue and Groove
Ceiling Finish:	100% Paint		

Garages

None

Attached Structures

Decks:	None		
Porch/Patio #1			
Sq. Ft.:	120	Material:	Bare Concrete
Covered:	100.00%	Enclosed:	0.00%

Other Attachments:
None

Detached (detached items are not included in the final estimated cost)

Detached Items: None



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Valuation Report

User-Defined Features

Features: None

Additions

None

Systems

Heating:	1 Boiler/Hot Water Heating System	Specialty:	None
Air Conditioning:	1 Central Air Conditioning		
Fireplaces:	None		

Home Features

Exterior Features:	3 Exterior Doors, 12 Wood Single / Double Hung Medium (10 - 15 SF)
Interior Features:	None
Additional Features:	None

Rooms

Living - Large (Above Grade Room)

Bedroom/Small Living - Medium (Above Grade Room)

Bedroom/Small Living - Medium (Above Grade Room)

Bedroom/Small Living - Medium (Above Grade Room)

Bedroom/Small Living - Large (Above Grade Room)

Kitchen - Medium (Above Grade Room)

Appliances: 1 Garbage Disposal, 1 Dishwasher, 1 Range Hood, 1 Free Standing Range
Counters: 100% Plastic Laminate

Bath - Full Bath (Above Grade Room)

Counters: 100% Plastic Laminate
Fixtures / Features: 1 Acrylic/Fiberglass Tub/Shower Surr.

Bath - Full Bath (Above Grade Room)

Counters: 100% Plastic Laminate
Fixtures / Features: 1 Acrylic/Fiberglass Tub/Shower Surr.

Hall - Small (Above Grade Room)

Hall - Medium (Above Grade Room)

Dining - Medium (Above Grade Room)

Laundry - Small (Above Grade Room)

Cost Breakdown

Rough Framing:	\$45,165.65	Exterior Finish:	\$19,850.53	Windows:	\$9,891.60
Roofing:	\$15,361.40	Electrical:	\$9,955.90	Plumbing:	\$16,157.11
Heating/AC:	\$17,749.06	Floor Covering:	\$15,126.86	Interior Finish:	\$76,221.01
Appliances:	\$2,201.41				



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Valuation Report

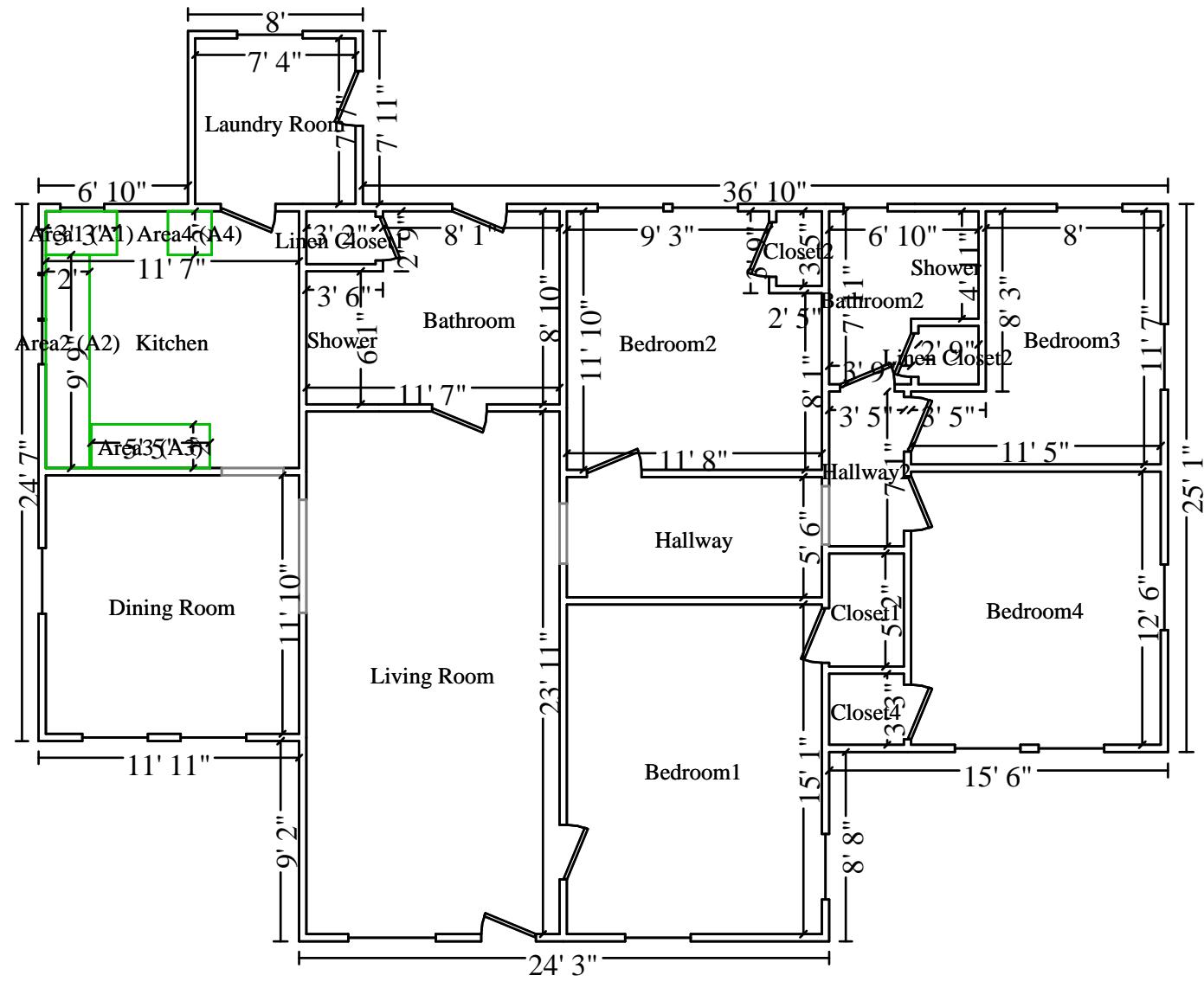
Estimated Replacement Cost (Calculated Value):	\$283,677.14
Actual Cash Value (Calculated Value):	\$171,434.33

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

(Actual Cash Value equals replacement cost less depreciation)

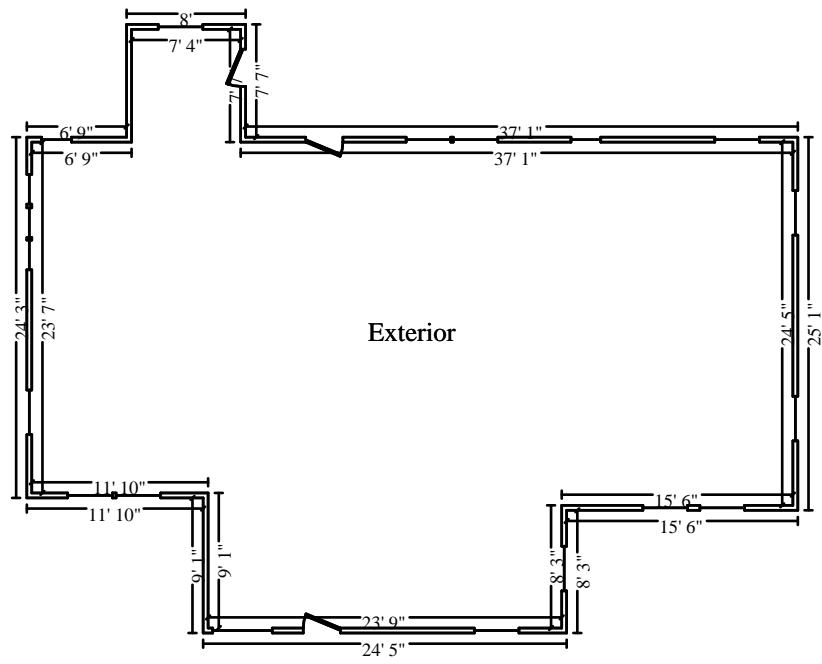
The Replacement Cost figure represents the average estimated cost to rebuild this building after a total loss and includes such things as labor and materials to meet current building codes and general contractor profit and overhead for your location. The actual reconstruction costs for this building 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.

Main Level

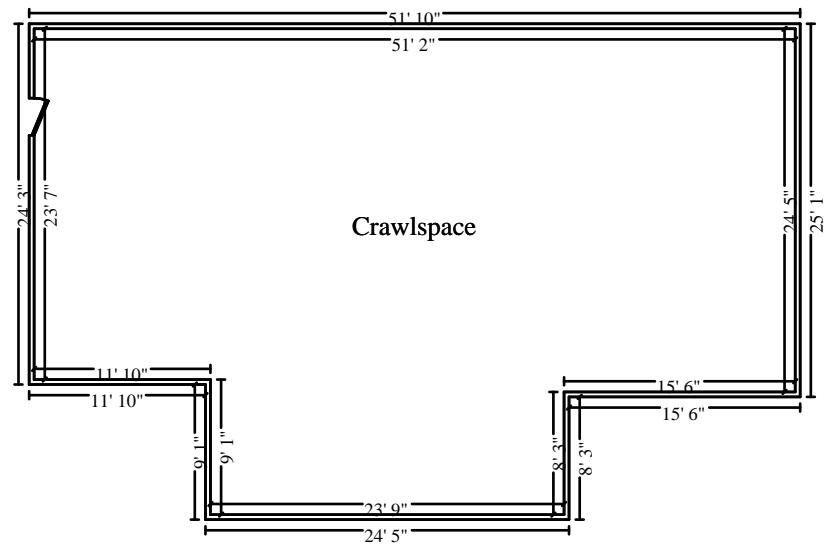


Main Level

Exterior



Exterior



Crawlspace



Exterior



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Billing: 41 N College St
Weaverville, NC 28787
Property: 400 N FORK RD
BARNARDSVILLE, NC 28709
Home: 400 N FORK RD
BARNARDSVILLE, NC 28709

Cell: (404) 610-3477
E-mail: ckwhitstine@hotmail.com

Claim Rep.: Dina Business: (817) 903-0572

Estimator: Dina Bullard
Company: CNC Catastrophe & National Claims
Business: PO Box 6842
Mobile , AL 36606

Business: (817) 903-0572
E-mail: dinabullard@cnc.claims

Reference:
Company: Assurant Flood Insurance Program

Claim Number: 7406040448-09262024 **Policy Number:** 7406040448 **Type of Loss:** Flood (NFIP)

Date of Loss: 9/26/2024 12:00 AM Date Received: 10/15/2024 2:00 AM
Date Inspected: 10/24/2024 11:52 PM Date Entered: 10/16/2024 7:05 PM
Date Est. Completed: 1/9/2025 2:27 AM

Price List: NCAS8X_SEP24
Restoration/Service/Remodel
Estimate: ELIZABETH_WRIGHT

Net Claim Summary

Coverage	Net Claim
Building	\$112,759.49
Total Net Claim	\$112,759.49
Total Amount of Building Recoverable Depreciation	\$10,058.00
Total Net Claim if Depreciation is Recovered	\$122,817.49



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Claim Number: 7406040448-09262024

Policy Number: 7406040448

Type of Loss: Flood (NFIP)

Date of Loss: 9/26/2024 12:00 AM

Date Received: 10/15/2024 2:00 AM

Date Inspected: 10/24/2024 11:52 PM

Date Entered: 10/16/2024 7:05 PM

Date Est. Completed: 1/9/2025 2:27 AM

Price List: NCAS8X_SEP24
Restoration/Service/Remodel
Estimate: ELIZABETH_WRIGHT

Building

Net Claim Summary

Replacement Cost Value	Less Recoverable Depreciation	Less Non-recoverable Depreciation	Actual Cash Value
\$133,903.72	(10,058.00)	<1,086.23>	\$122,759.49
Less Deductible			(10,000.00)
Net Claim			\$112,759.49
Total Recoverable Depreciation			\$10,058.00
Net Claim if Depreciation is Recovered			\$122,817.49



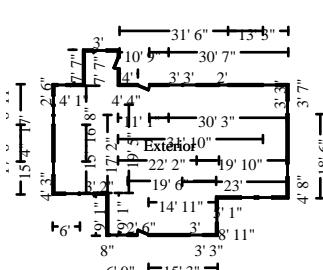
Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Building

ELIZABETH_WRIGHT

Exterior



Exterior

Height: 8'

1220.67 SF Walls
2711.84 SF Walls & Ceiling
165.69 SY Flooring
182.83 LF Ceil. Perimeter

1491.17 SF Ceiling
1491.17 SF Floor
175.33 LF Floor Perimeter

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

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANUP							
1. Clean masonry	350.67 SF	0.70	0.49	0.00	245.96	<0.00>	245.96

The above item is for cleaning the exterior crawlspace masonry stone

ELIZABETH_WRIGHT

1/9/2025

Page: 3



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>DEBRIS REMOVAL</u>							
2. Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	710.12	0.00	0.00	710.12	(0.00)	710.12
<i>For rebuild</i>							
<u>INSULATION</u>							
3. Tear out wet insulation, no bagging - Category 3 water	920.50 SF	0.97	0.00	178.58	1,071.47	(0.00)	1,071.47
<i>The above item is for removing the insulation in the exterior wall to one foot above the water line.</i>							
4. Batt insulation - 6" - R19 - paper / foil faced	920.50 SF	1.42	79.64	261.42	1,648.17	(91.56)	1,556.61
<i>The above item is for replacing the insulation up to one foot above the water line.</i>							
<u>SIDING</u>							
5. R&R Siding - vinyl	717.92 SF	5.06	145.94	726.54	4,505.16	(674.76)	3,830.40
<i>The above item is for replacing the siding up to one foot above the water line. Deduction for fiber cement on rear elevation</i>							
6. R&R House wrap (air/moisture barrier)	920.50 SF	0.36	13.92	66.28	411.58	(19.18)	392.40
7. R&R Fiber cement lap siding - 8"	193.38 SF	5.54	41.90	214.26	1,327.48	(66.92)	1,260.56
<i>Fiber cement siding on rear elevation</i>							
8. R&R Siding trim - 1" x 4" PVC trim board	80.00 LF	5.29	18.82	84.64	526.66	(113.74)	412.92
9. R&R Wrap wood window frame & trim with aluminum sheet	16.00 EA	239.30	90.86	765.76	4,685.42	(652.58)	4,032.84
10. R&R Wrap wood door frame & trim with aluminum (PER LF)	32.00 LF	15.88	9.82	101.64	619.62	(87.08)	532.54
11. Shutters - Detach & reset	8.00 EA	31.02	0.00	49.64	297.80	(0.00)	297.80
<i>Necessary for siding replacement</i>							
12. R&R Clothes dryer vent cover	1.00 EA	46.25	0.56	0.00	46.81	(14.09)	32.72
13. Paint casing - one coat	290.00 LF	1.43	3.41	82.94	501.05	(204.59)	296.46
<i>Paint exterior window casing on all windows</i>							
<u>METAL COLUMNS</u>							
14. Paint column - one coat	40.00 LF	5.63	1.58	45.04	271.82	(45.30)	226.52
<i>Paint metal columns on front porch</i>							
<u>GUTTERS</u>							
15. R&R Downspout - aluminum - up to 5"	48.00 LF	9.14	20.96	87.76	547.44	(51.18)	496.26
<u>HVAC</u>							
16. R&R Central air - condenser unit - 3 ton - 14-15 SEER mn#RP1536AJINA sr#W201529659	1.00 EA	2,872.07	154.98	0.00	3,027.05	(1,458.40)	1,568.65
<u>PLUMBING</u>							
17. R&R Water heater - tankless - 5-5.9 gallon - Gas RHEEM MN#RTGH-84XLP SR#M351503817	1.00 EA	1,710.36	82.28	342.08	2,134.72	(837.29)	1,297.43

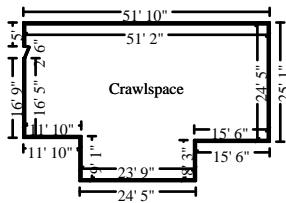


Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Totals: Exterior			665.16	3,006.58	22,578.33	4,316.67	18,261.66



Crawlspace

Height: 2'

330.33 SF Walls
1765.90 SF Walls & Ceiling
159.51 SY Flooring
167.67 LF Ceil. Perimeter

1435.56 SF Ceiling
1435.56 SF Floor
165.17 LF Floor Perimeter

Door **2' 6" X 2'** **Opens into Exterior**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANUP & DRYOUT</u>							
18. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	1,435.56 SF	0.85	35.17	0.00	1,255.40	(0.00)	1,255.40
19. Flood loss cleanup - Light	1,435.56 SF	1.03	0.00	0.00	1,478.63	(0.00)	1,478.63
20. Clean floor or roof joist system in confined space	1,435.56 SF	2.75	2.01	0.00	3,949.80	(0.00)	3,949.80
21. Apply anti-microbial agent to floor joist	1,435.56 SF	0.31	5.02	0.00	450.04	(0.00)	450.04
22. Clean masonry	330.33 SF	0.70	0.46	0.00	231.69	(0.00)	231.69
<i>Clean crawlspace footprint masonry walls</i>							
23. Apply anti-microbial agent to perimeter walls	330.33 SF	0.31	1.16	0.00	103.56	(0.00)	103.56
<u>PLUMBER</u>							
24. Plumber - per hour	3.00 HR	109.00	0.00	0.00	327.00	(0.00)	327.00
<i>Service call to check pipes in crawlspace for leaks due to swift moving waters</i>							
Totals: Crawlspace			43.82	0.00	7,796.12	0.00	7,796.12
Total: Exterior			708.98	3,006.58	30,374.45	4,316.67	26,057.78

Main Level



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660



Living Room

Height: 8'

449.22 SF Walls	277.03 SF Ceiling
726.26 SF Walls & Ceiling	277.03 SF Floor
30.78 SY Flooring	55.58 LF Floor Perimeter
71.00 LF Ceil. Perimeter	

Missing Wall - Goes to Floor	5' 2" X 6' 8"	Opens into DINING_ROOM1
Door	2' 6" X 6' 8"	Opens into Exterior
Window	4' X 4'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into BEDROOM2
Missing Wall - Goes to Floor	2' 9" X 6' 8"	Opens into HALLWAY1
Door	2' 6" X 6' 8"	Opens into BATHROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANUP & DRYOUT							
25. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	277.03 SF	0.95	6.79	0.00	269.97	(0.00)	269.97
26. Muck-out/Flood loss cleanup - Light	277.03 SF	1.03	0.00	0.00	285.34	(0.00)	285.34
27. Clean stud wall	222.33 SF	0.84	0.31	0.00	187.07	(0.00)	187.07
28. Apply anti-microbial agent to stud walls	222.33 SF	0.31	0.78	0.00	69.70	(0.00)	69.70
FLOORING							
29. R&R Oak flooring - #1 common - no finish	277.03 SF	12.63	159.17	699.78	4,357.84	(189.65)	4,168.19
30. Seal/prime (1 coat) then paint (1 coat) the floor	277.03 SF	1.38	5.35	76.46	464.11	(51.56)	412.55
31. Paint the floor - one coat	277.03 SF	0.96	3.96	53.20	323.11	(35.90)	287.21
WALLS							
32. Tear out wet drywall, no bagging - Cat 3	222.33 SF	1.27	0.00	0.00	282.36	(0.00)	282.36
33. 1/2" drywall - hung, taped, ready for texture	222.33 SF	2.43	11.76	108.06	660.08	(18.34)	641.74
34. Texture drywall - machine	157.45 SF	0.76	0.92	23.94	144.52	(4.02)	140.50
<i>Deduction for wallpaper</i>							
35. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	157.45 SF	1.04	2.90	32.76	199.41	(22.15)	177.26
<i>Deduction for wallpaper</i>							
36. Wallpaper	112.31 SF	3.19	10.38	71.66	440.31	(157.25)	283.06
<i>One wall</i>							
37. Paint part of the walls - one coat	328.75 SF	0.96	4.69	63.12	383.41	(42.60)	340.81
<i>Deduction for wallpaper</i>							
<i>- Trim</i>							

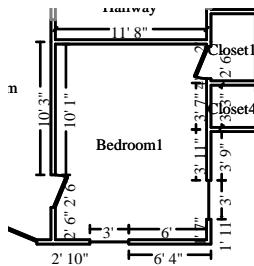


Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
38. R&R Baseboard - 4 1/4"	55.58 LF	5.52	13.07	61.36	381.23	(9.55)	371.68
39. Paint baseboard - two coats	55.58 LF	2.13	0.84	23.68	142.91	(15.88)	127.03
DOORS/WINDOWS							
40. R&R Storm door assembly	1.00 EA	330.11	17.14	66.02	413.27	(40.38)	372.89
41. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA	512.29	33.04	102.46	647.79	(25.69)	622.10
42. Detach & Reset Door lockset & deadbolt - exterior	1.00 EA	36.18	0.00	7.24	43.42	(0.00)	43.42
43. Additional charge for a retrofit exterior door	1.00 EA	269.20	0.29	53.84	323.33	(0.00)	323.33
<i>Additional insulation and labor to install an exterior door in an opening with an existing exterior finish.</i>							
44. Paint door slab only - 2 coats (per side)	2.00 EA	54.40	1.73	21.76	132.29	(14.70)	117.59
45. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	46.03	1.07	18.42	111.55	(12.39)	99.16
Totals: Living Room		274.19	1,483.76	10,263.02	640.06	9,622.96	



Bedroom1

Height: 8'

370.67 SF Walls	175.97 SF Ceiling
546.64 SF Walls & Ceiling	175.97 SF Floor
19.55 SY Flooring	48.50 LF Floor Perimeter
53.50 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into LIVING_ROOM1
Door	2' 6" X 6' 8"	Opens into CLOSET3
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANUP & DRYOUT							
46. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	175.97 SF	0.95	4.31	0.00	171.48	(0.00)	171.48
47. Muck-out/Flood loss cleanup - Light	175.97 SF	1.03	0.00	0.00	181.25	(0.00)	181.25
48. Clean stud wall	194.00 SF	0.84	0.27	0.00	163.23	(0.00)	163.23

ELIZABETH_WRIGHT

1/9/2025

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Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

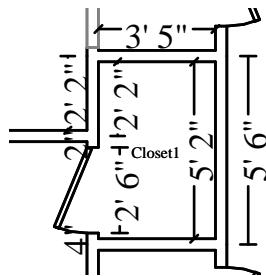
CONTINUED - Bedroom1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
49. Apply anti-microbial agent to stud walls	194.00 SF	0.31	0.68	0.00	60.82	(0.00)	60.82
FLOORING							
50. R&R Oak flooring - #1 common - no finish	175.97 SF	12.63	101.10	444.52	2,768.12	(120.47)	2,647.65
51. Seal/prime (1 coat) then paint (1 coat) the floor	175.97 SF	1.38	3.40	48.56	294.80	(32.76)	262.04
52. Paint the floor - one coat	175.97 SF	0.96	2.51	33.78	205.22	(22.80)	182.42
WALLS							
53. Tear out wet drywall, no bagging - Cat 3	194.00 SF	1.27	0.00	0.00	246.38	(0.00)	246.38
54. 1/2" drywall - hung, taped, ready for texture	194.00 SF	2.43	10.27	94.28	575.97	(16.00)	559.97
55. Texture drywall - machine	242.50 SF	0.76	1.43	36.86	222.59	(6.18)	216.41
56. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	242.50 SF	1.04	4.48	50.44	307.12	(34.13)	272.99
57. Paint the walls - one coat	370.67 SF	0.96	5.29	71.16	432.29	(48.04)	384.25
- Trim							
58. R&R Baseboard - 4 1/4"	48.50 LF	5.52	11.41	53.56	332.69	(8.34)	324.35
59. Paint baseboard - two coats	48.50 LF	2.13	0.73	20.66	124.70	(13.85)	110.85
DOORS/WINDOWS							
60. R&R Interior door - Colonist - pre-hung unit	1.00 EA	342.76	21.30	68.56	432.62	(16.99)	415.63
61. Door knob/lockset - Detach & reset	1.00 EA	27.82	0.00	5.56	33.38	(0.00)	33.38
62. Paint door slab only - 2 coats (per side)	2.00 EA	54.40	1.73	21.76	132.29	(14.70)	117.59
63. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	46.03	1.07	18.42	111.55	(12.39)	99.16
Totals: Bedroom1		169.98	968.12	6,796.50	346.65	6,449.85	



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660



Closet1

Height: 8'

120.67 SF Walls	17.65 SF Ceiling
138.32 SF Walls & Ceiling	17.65 SF Floor
1.96 SY Flooring	14.67 LF Floor Perimeter
17.17 LF Cel. Perimeter	

Door

2' 6" X 6' 8"

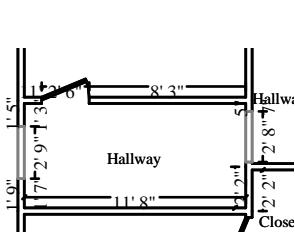
Opens into BEDROOM2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANUP & DRYOUT</u>							
64. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	17.65 SF	0.95	0.43	0.00	17.20	(0.00)	17.20
65. Muck-out/Flood loss cleanup - Light	17.65 SF	1.03	0.00	0.00	18.18	(0.00)	18.18
66. Clean stud wall	58.67 SF	0.84	0.08	0.00	49.36	(0.00)	49.36
67. Apply anti-microbial agent to stud walls	58.67 SF	0.31	0.21	0.00	18.40	(0.00)	18.40
<u>FLOORING</u>							
68. R&R Oak flooring - #1 common - no finish	17.65 SF	12.63	10.14	44.58	277.64	(12.08)	265.56
69. Seal/prime (1 coat) then paint (1 coat) the floor	17.65 SF	1.38	0.34	4.88	29.58	(3.29)	26.29
70. Paint the floor - one coat	17.65 SF	0.96	0.25	3.38	20.57	(2.29)	18.28
<u>WALLS</u>							
71. R&R Cedar closet lining	120.67 SF	5.39	27.88	130.08	808.37	(20.60)	787.77
<u>- Trim</u>							
72. R&R Baseboard - 4 1/4"	14.67 LF	5.52	3.46	16.20	100.64	(2.53)	98.11
73. Paint baseboard - two coats	14.67 LF	2.13	0.22	6.26	37.73	(4.19)	33.54
<u>DOORS/WINDOWS</u>							
74. R&R Bifold door - full louvered - Single	1.00 EA	259.14	15.61	51.84	326.59	(12.85)	313.74
75. Paint single bifold door - slab only - 2 coats (per side)	2.00 EA	43.95	1.69	17.58	107.17	(11.91)	95.26
76. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	46.03	1.07	18.42	111.55	(12.39)	99.16
Totals: Closet1		61.38	293.22	1,922.98	82.13	1,840.85	



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660



Hallway

Height: 8'

221.89 SF Walls	64.17 SF Ceiling
286.06 SF Walls & Ceiling	64.17 SF Floor
7.13 SY Flooring	26.42 LF Floor Perimeter
34.33 LF Ceil. Perimeter	

Missing Wall - Goes to Floor	2' 9" X 6' 8"	Opens into LIVING_ROOM1
Door	2' 6" X 6' 8"	Opens into BEDROOM3
Missing Wall - Goes to Floor	2' 8" X 6' 8"	Opens into HALLWAY3

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANUP & DRYOUT							
77. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	64.17 SF	0.95	1.57	0.00	62.53	(0.00)	62.53
78. Muck-out/Flood loss cleanup - Light	64.17 SF	1.03	0.00	0.00	66.10	(0.00)	66.10
79. Clean stud wall	105.67 SF	0.84	0.15	0.00	88.91	(0.00)	88.91
80. Apply anti-microbial agent to stud walls	105.67 SF	0.31	0.37	0.00	33.13	(0.00)	33.13
FLOORING							
81. R&R Oak flooring - #1 common - no finish	64.17 SF	12.63	36.86	162.08	1,009.40	(43.93)	965.47
82. Seal/prime (1 coat) then paint (1 coat) the floor	64.17 SF	1.38	1.24	17.72	107.51	(11.95)	95.56
83. Paint the floor - one coat	64.17 SF	0.96	0.91	12.32	74.83	(8.31)	66.52
WALLS							
84. R&R Bead board - 1/4" to 3/8" hardwood	61.95 SF	4.02	7.81	49.80	306.65	(15.55)	291.10
85. Seal/prime (1 coat) then paint (1 coat) the surface area	61.95 SF	1.04	1.14	12.88	78.45	(8.72)	69.73
86. Paint part of the walls - one coat	123.89 SF	0.96	1.76	23.78	144.47	(16.06)	128.41
87. R&R T & G paneling - butterfly (beaded vee with 1" cove)	98.00 SF	7.37	29.56	144.46	896.28	(46.79)	849.49
88. Stain & finish paneling	98.00 SF	2.33	3.46	45.66	277.46	(30.83)	246.63
- Trim							
89. R&R Baseboard - 4 1/4"	26.42 LF	5.52	6.22	29.16	181.22	(4.54)	176.68
90. Paint baseboard - two coats	26.42 LF	2.13	0.40	11.26	67.93	(7.54)	60.39
91. Detach & Reset Shelving - 12" - in place	66.00 LF	8.76	0.17	115.64	693.97	(0.00)	693.97
92. Paint wood shelving, 12"- 24" width - 1 coat	66.00 LF	4.50	2.71	59.40	359.11	(39.90)	319.21
DOORS/WINDOWS							
93. R&R Door opening (jamb & casing) - up to 32"wide - paint grade	1.00 EA	179.83	10.84	35.96	226.63	(6.04)	220.59

From living room

ELIZABETH_WRIGHT

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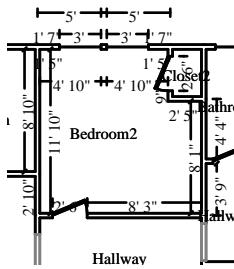


Catastrophe and National Claims

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CONTINUED - Hallway

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
94. Paint door or window opening - 2 coats (per side)	2.00 EA	46.03	1.07	18.42	111.55	(12.39)	99.16
95. R&R Door opening (jamb & casing) - up to 32"wide - stain grade	1.00 EA	223.52	14.51	44.70	282.73	(7.60)	275.13
96. Stain & finish door/window trim & jamb (per side)	2.00 EA	50.09	1.28	20.04	121.50	(13.50)	108.00
Totals: Hallway		122.03	803.28	5,190.36	273.65	4,916.71	



Bedroom2

Height: 8'

318.67 SF Walls	128.99 SF Ceiling
447.66 SF Walls & Ceiling	128.99 SF Floor
14.33 SY Flooring	42.00 LF Floor Perimeter
47.00 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into CLOSET5
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into HALLWAY1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANUP & DRYOUT							
97. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	128.99 SF	0.95	3.16	0.00	125.70	(0.00)	125.70
98. Muck-out/Flood loss cleanup - Light	128.99 SF	1.03	0.00	0.00	132.86	(0.00)	132.86
99. Clean stud wall	168.00 SF	0.84	0.24	0.00	141.36	(0.00)	141.36
100. Apply anti-microbial agent to stud walls	168.00 SF	0.31	0.59	0.00	52.67	(0.00)	52.67
FLOORING							
101. R&R Oak flooring - #1 common - no finish	128.99 SF	12.63	74.11	325.82	2,029.07	(88.31)	1,940.76
102. Seal/prime (1 coat) then paint (1 coat) the floor	128.99 SF	1.38	2.50	35.60	216.11	(24.01)	192.10
103. Paint the floor - one coat	128.99 SF	0.96	1.85	24.76	150.44	(16.72)	133.72

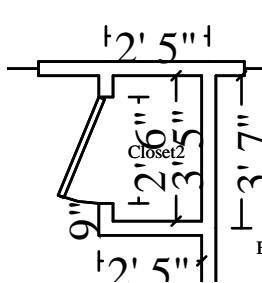


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CONTINUED - Bedroom2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>WALLS</u>							
104. R&R T & G paneling - butterfly (beaded vee with 1" cove)	318.67 SF	7.37	96.10	469.72	2,914.42	(152.14)	2,762.28
105. Seal & paint paneling	318.67 SF	1.74	6.96	110.90	672.35	(74.70)	597.65
106. Detach & Reset Shelving - 12" - in place	15.00 LF	8.76	0.04	26.28	157.72	(0.00)	157.72
<i>Detach to facilitate paneling replacement</i>							
<u>- Trim</u>							
107. R&R Baseboard - 4 1/4"	42.00 LF	5.52	9.88	46.36	288.08	(7.21)	280.87
108. Paint baseboard - two coats	42.00 LF	2.13	0.64	17.90	108.00	(12.00)	96.00
109. Detach & Reset Crown molding - 2 1/4"	47.00 LF	3.93	0.08	36.94	221.73	(0.00)	221.73
110. Paint crown molding - one coat	47.00 LF	1.47	0.59	13.82	83.50	(9.28)	74.22
<u>DOORS/WINDOWS</u>							
111. R&R Interior door - Colonist - pre-hung unit	1.00 EA	342.76	21.30	68.56	432.62	(16.99)	415.63
Entry door							
112. Door knob/lockset - Detach & reset	1.00 EA	27.82	0.00	5.56	33.38	(0.00)	33.38
113. Paint door slab only - 2 coats (per side)	2.00 EA	54.40	1.73	21.76	132.29	(14.70)	117.59
114. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	46.03	1.07	18.42	111.55	(12.39)	99.16
Totals: Bedroom2			220.84	1,222.40	8,003.85	428.45	7,575.40



Closest2

Height: 8'

71.33 SF Walls
78.45 SF Walls & Ceiling
0.79 SY Flooring
11.00 LF Ceil. Perimeter

7.12 SF Ceiling
7.12 SF Floor
8.50 LF Floor Perimeter

Door

2' 6" X 6' 8"

Opens into BEDROOM3

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
ELIZABETH_WRIGHT					1/9/2025		Page: 12



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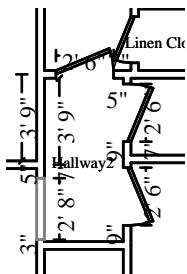
CONTINUED - Closet2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANUP & DRYOUT</u>							
115. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	7.12 SF	0.95	0.17	0.00	6.93	(0.00)	6.93
116. Muck-out/Flood loss cleanup - Light	7.12 SF	1.03	0.00	0.00	7.33	(0.00)	7.33
117. Clean stud wall	34.00 SF	0.84	0.05	0.00	28.61	(0.00)	28.61
118. Apply anti-microbial agent to stud walls	34.00 SF	0.31	0.12	0.00	10.66	(0.00)	10.66
<u>FLOORING</u>							
119. R&R Oak flooring - #1 common - no finish	7.12 SF	12.63	4.09	17.98	111.99	(4.88)	107.11
120. Seal/prime (1 coat) then paint (1 coat) the floor	7.12 SF	1.38	0.13	1.96	11.92	(1.32)	10.60
121. Paint the floor - one coat	7.12 SF	0.96	0.10	1.36	8.30	(0.92)	7.38
<u>WALLS</u>							
122. R&R T & G paneling - butterfly (beaded vee with 1" cove)	71.33 SF	7.37	21.50	105.14	652.34	(34.05)	618.29
123. Stain & finish paneling	71.33 SF	2.33	2.52	33.24	201.96	(22.44)	179.52
<u>DOORS/WINDOWS</u>							
124. R&R Bifold door - Colonist - Single	1.00 EA	191.43	9.92	38.30	239.65	(9.22)	230.43
125. Door knob/lockset - Detach & reset	1.00 EA	27.82	0.00	5.56	33.38	(0.00)	33.38
126. Paint door slab only - 2 coats (per side)	2.00 EA	54.40	1.73	21.76	132.29	(14.70)	117.59
127. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	46.03	1.07	18.42	111.55	(12.39)	99.16
Totals: Closet2			41.40	243.72	1,556.91	99.92	1,456.99



Catastrophe and National Claims

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Hallway2

Height: 8'

100.22 SF Walls	24.20 SF Ceiling
124.42 SF Walls & Ceiling	24.20 SF Floor
2.69 SY Flooring	10.83 LF Floor Perimeter
21.00 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

2' 8" X 6' 8"

Opens into HALLWAY1

Door

2' 6" X 6' 8"

Opens into BATHROOM1

Door

2' 6" X 6' 8"

Opens into BEDROOM7

Door

2' 6" X 6' 8"

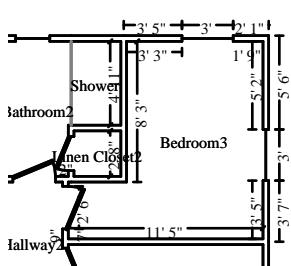
Opens into BEDROOM8

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANUP & DRYOUT							
128. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	24.20 SF	0.95	0.59	0.00	23.58	(0.00)	23.58
129. Muck-out/Flood loss cleanup - Light	24.20 SF	1.03	0.00	0.00	24.93	(0.00)	24.93
130. Clean stud wall	43.33 SF	0.84	0.06	0.00	36.46	(0.00)	36.46
131. Apply anti-microbial agent to stud walls	43.33 SF	0.31	0.15	0.00	13.58	(0.00)	13.58
FLOORING							
132. R&R Oak flooring - #1 common - no finish	24.20 SF	12.63	13.91	61.12	380.68	(16.56)	364.12
133. Seal/prime (1 coat) then paint (1 coat) the floor	24.20 SF	1.38	0.47	6.68	40.55	(4.50)	36.05
134. Paint the floor - one coat	24.20 SF	0.96	0.35	4.64	28.22	(3.14)	25.08
WALLS							
135. R&R T & G paneling - butterfly (beaded vee with 1" cove)	100.22 SF	7.37	30.23	147.72	916.57	(47.85)	868.72
136. Stain & finish paneling	100.22 SF	2.33	3.54	46.70	283.75	(31.52)	252.23
- Trim							
137. R&R Baseboard - 4 1/4"	10.83 LF	5.52	2.54	11.96	74.28	(1.86)	72.42
138. Stain & finish baseboard - oversized	10.83 LF	2.56	0.29	5.54	33.55	(3.73)	29.82
Totals: Hallway2		52.13	284.36	1,856.15	109.16	1,746.99	



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Bedroom3

Height: 8'

327.33 SF Walls	104.06 SF Ceiling
431.39 SF Walls & Ceiling	104.06 SF Floor
11.56 SY Flooring	43.50 LF Floor Perimeter
46.00 LF Cel. Perimeter	

Window

3' X 4'

Opens into Exterior

Window

3' X 4'

Opens into Exterior

Door

2' 6" X 6' 8"

Opens into HALLWAY3

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANUP & DRYOUT							
139. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	104.06 SF	0.95	2.55	0.00	101.41	(0.00)	101.41
140. Muck-out/Flood loss cleanup - Light	104.06 SF	1.03	0.00	0.00	107.18	(0.00)	107.18
141. Clean stud wall	174.00 SF	0.84	0.24	0.00	146.40	(0.00)	146.40
142. Apply anti-microbial agent to stud walls	174.00 SF	0.31	0.61	0.00	54.55	(0.00)	54.55
FLOORING							
143. R&R Oak flooring - #1 common - no finish	104.06 SF	12.63	59.78	262.86	1,636.92	(71.24)	1,565.68
144. Seal/prime (1 coat) then paint (1 coat) the floor	104.06 SF	1.38	2.02	28.72	174.34	(19.37)	154.97
145. Paint the floor - one coat	104.06 SF	0.96	1.49	19.98	121.37	(13.49)	107.88
WALLS							
146. R&R T & G paneling - butterfly (beaded vee with 1" cove)	327.33 SF	7.37	98.71	482.50	2,993.63	(156.27)	2,837.36
147. Seal & paint paneling	327.33 SF	1.74	7.15	113.92	690.62	(76.73)	613.89
Trim							
148. R&R Baseboard - 4 1/4"	43.50 LF	5.52	10.24	48.04	298.40	(7.47)	290.93
149. Paint baseboard - two coats	43.50 LF	2.13	0.66	18.54	111.86	(12.42)	99.44
DOORS/WINDOWS							
150. R&R Interior door - Colonist - pre-hung unit	1.00 EA	342.76	21.30	68.56	432.62	(16.99)	415.63
151. Door knob/lockset - Detach & reset	1.00 EA	27.82	0.00	5.56	33.38	(0.00)	33.38
152. Paint door slab only - 2 coats (per side)	2.00 EA	54.40	1.73	21.76	132.29	(14.70)	117.59
153. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	46.03	1.07	18.42	111.55	(12.39)	99.16

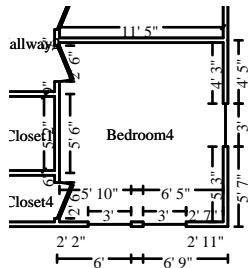
Totals: Bedroom3

207.55 1,088.86 7,146.52 401.07 6,745.45



Catastrophe and National Claims

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Bedroom4

Height: 8'

313.33 SF Walls	142.71 SF Ceiling
456.04 SF Walls & Ceiling	142.71 SF Floor
15.86 SY Flooring	42.83 LF Floor Perimeter
47.83 LF Cel. Perimeter	

Door	2' 6" X 6' 8"	Opens into CLOSET6
Door	2' 6" X 6' 8"	Opens into HALLWAY3
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANUP & DRYOUT</u>							
154. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	142.71 SF	0.95	3.50	0.00	139.07	(0.00)	139.07
155. Muck-out/Flood loss cleanup - Light	142.71 SF	1.03	0.00	0.00	146.99	(0.00)	146.99
156. Clean stud wall	171.33 SF	0.84	0.24	0.00	144.16	(0.00)	144.16
157. Apply anti-microbial agent to stud walls	171.33 SF	0.31	0.60	0.00	53.71	(0.00)	53.71
<u>FLOORING</u>							
158. R&R Oak flooring - #1 common - no finish	142.71 SF	12.63	82.00	360.48	2,244.91	(97.70)	2,147.21
159. Seal/prime (1 coat) then paint (1 coat) the floor	142.71 SF	1.38	2.76	39.38	239.08	(26.57)	212.51
160. Paint the floor - one coat	142.71 SF	0.96	2.04	27.40	166.44	(18.50)	147.94
<u>WALLS</u>							
161. R&R T & G paneling - butterfly (beaded vee with 1" cove)	313.33 SF	7.37	94.49	461.84	2,865.57	(149.59)	2,715.98
162. Seal & paint paneling - Trim	313.33 SF	1.74	6.84	109.04	661.07	(73.45)	587.62
163. R&R Baseboard - 4 1/4"	42.83 LF	5.52	10.07	47.28	293.77	(7.36)	286.41
164. Paint baseboard - two coats	42.83 LF	2.13	0.65	18.24	110.12	(12.23)	97.89
<u>DOORS/WINDOWS</u>							
165. R&R Interior door - Colonist - pre-hung unit	1.00 EA	342.76	21.30	68.56	432.62	(16.99)	415.63
166. Door knob/lockset - Detach & reset	1.00 EA	27.82	0.00	5.56	33.38	(0.00)	33.38
167. Paint door slab only - 2 coats (per side)	2.00 EA	54.40	1.73	21.76	132.29	(14.70)	117.59
168. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	46.03	1.07	18.42	111.55	(12.39)	99.16

Totals: Bedroom4 **227.29** **1,177.96** **7,774.73** **429.48** **7,345.25**

ELIZABETH_WRIGHT

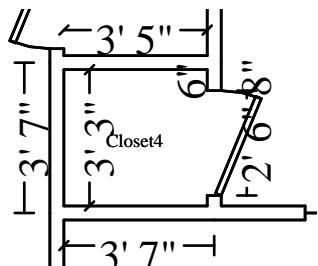
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Closet4

Height: 8'

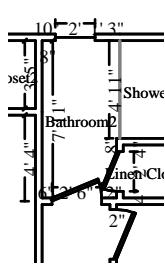
90.00 SF Walls	11.10 SF Ceiling
101.10 SF Walls & Ceiling	11.10 SF Floor
1.23 SY Flooring	10.83 LF Floor Perimeter
13.33 LF Cel. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANUP & DRYOUT</u>							
169. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	11.10 SF	0.95	0.27	0.00	10.82	(0.00)	10.82
170. Muck-out/Flood loss cleanup - Light	11.10 SF	1.03	0.00	0.00	11.43	(0.00)	11.43
171. Clean stud wall	43.33 SF	0.84	0.06	0.00	36.46	(0.00)	36.46
172. Apply anti-microbial agent to stud walls	43.33 SF	0.31	0.15	0.00	13.58	(0.00)	13.58
<u>FLOORING</u>							
173. R&R Oak flooring - #1 common - no finish	11.10 SF	12.63	6.37	28.04	174.60	(7.59)	167.01
174. Seal/prime (1 coat) then paint (1 coat) the floor	11.10 SF	1.38	0.22	3.06	18.60	(2.06)	16.54
175. Paint the floor - one coat	11.10 SF	0.96	0.16	2.14	12.96	(1.44)	11.52
<u>WALLS</u>							
176. Tear out wet drywall, no bagging - Cat 3	43.33 SF	1.27	0.00	0.00	55.03	(0.00)	55.03
177. 1/2" drywall - hung, taped, ready for texture	43.33 SF	2.43	2.29	21.06	128.64	(3.57)	125.07
178. Texture drywall - machine	54.17 SF	0.76	0.32	8.24	49.73	(1.38)	48.35
179. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	54.17 SF	1.04	1.00	11.26	68.60	(7.62)	60.98
180. Paint the walls - one coat	90.00 SF	0.96	1.28	17.28	104.96	(11.66)	93.30
<u>- Trim</u>							
181. R&R Baseboard - 4 1/4"	10.83 LF	5.52	2.54	11.96	74.28	(1.86)	72.42
182. Paint baseboard - two coats	10.83 LF	2.13	0.17	4.62	27.86	(3.10)	24.76
<u>DOORS/WINDOWS</u>							
183. R&R Door opening (jamb & casing) - up to 32"wide - paint grade	1.00 EA	179.83	10.84	35.96	226.63	(6.04)	220.59
184. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	46.03	1.07	18.42	111.55	(12.39)	99.16
Totals: Closet4			26.74	162.04	1,125.73	58.71	1,067.02



Catastrophe and National Claims

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Bathroom2

Height: 8'

114.67 SF Walls	30.51 SF Ceiling
145.17 SF Walls & Ceiling	30.51 SF Floor
3.39 SY Flooring	14.08 LF Floor Perimeter
18.58 LF Ceil. Perimeter	

Window

2' X 2'

Opens into Exterior

Missing Wall

4' 11" X 8'

Opens into SHOWER

Door

2' X 6' 8"

Opens into LINEN_CLOSE1

Door

2' 6" X 6' 8"

Opens into HALLWAY3

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANUP & DRYOUT							
185. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	30.51 SF	0.95	0.75	0.00	29.73	(0.00)	29.73
186. Muck-out/Flood loss cleanup - Light	30.51 SF	1.03	0.00	0.00	31.43	(0.00)	31.43
187. Clean stud wall	56.33 SF	0.84	0.08	0.00	47.40	(0.00)	47.40
188. Apply anti-microbial agent to stud walls	56.33 SF	0.31	0.20	0.00	17.66	(0.00)	17.66
FLOORING							
189. R&R Oak flooring - #1 common - no finish	30.51 SF	12.63	17.53	77.08	479.95	(20.88)	459.07
<i>Subfloor - tile covering laid over oak floor</i>							
190. R&R Tile floor covering	30.51 SF	18.68	13.81	114.00	697.74	(9.77)	687.97
191. Tile/stone sealer	30.51 SF	1.35	0.95	8.24	50.38	(20.57)	29.81
<i>Double application</i>							
WALLS							
192. Tear out wet drywall, no bagging - Cat 3	56.33 SF	1.27	0.00	0.00	71.54	(0.00)	71.54
193. 1/2" drywall - hung, taped, ready for texture	56.33 SF	2.43	2.98	27.38	167.24	(4.64)	162.60
194. Texture drywall - machine	70.42 SF	0.76	0.42	10.70	64.64	(1.79)	62.85
195. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	70.42 SF	1.04	1.30	14.64	89.18	(9.91)	79.27
196. Paint the walls - one coat	114.67 SF	0.96	1.63	22.02	133.73	(14.86)	118.87
- Trim							
197. R&R Baseboard - 4 1/4"	9.08 LF	5.52	2.14	10.02	62.28	(1.56)	60.72
<i>Deduction for tub</i>							
198. Paint baseboard - two coats	9.08 LF	2.13	0.13	3.86	23.33	(2.59)	20.74
DOORS/WINDOWS							
199. R&R French door - Interior - single - pre-hung unit	1.00 EA	670.60	48.76	134.14	853.50	(34.38)	819.12

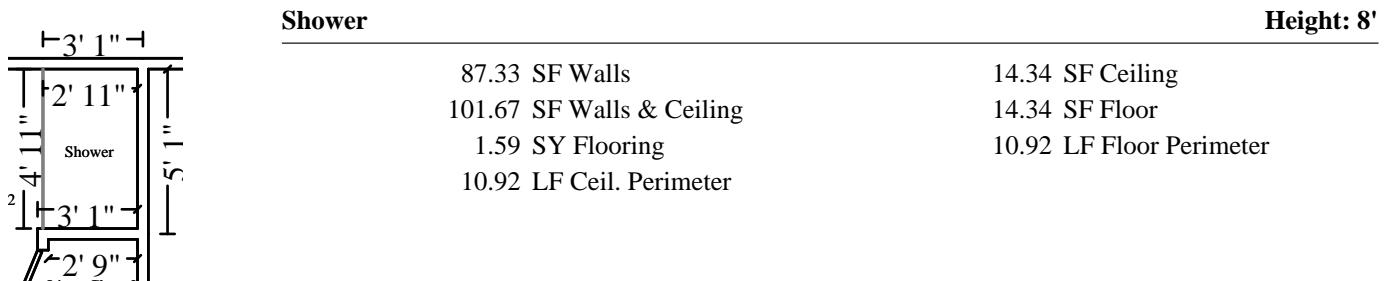


Catastrophe and National Claims

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CONTINUED - Bathroom2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
200. Door knob/lockset - Detach & reset	1.00 EA	27.82	0.00	5.56	33.38	(0.00)	33.38
201. Paint French door slab only - 2 coats (per side)	2.00 EA	105.35	1.75	42.14	254.59	(28.28)	226.31
202. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	46.03	1.07	18.42	111.55	(12.39)	99.16
<u>PLUMBING</u>							
203. Vanity - Detach & reset	2.00 LF	60.71	0.00	24.28	145.70	(0.00)	145.70
365. Vanity top - Detach & reset	2.00 LF	75.62	0.05	30.24	181.53	(0.00)	181.53
204. Detach & Reset Sink faucet - Bathroom	1.00 EA	116.66	0.00	23.34	140.00	(0.00)	140.00
205. P-trap assembly - Detach & reset	1.00 EA	58.13	0.00	11.62	69.75	(0.00)	69.75
206. Toilet - Detach & reset	1.00 EA	239.99	0.80	48.00	288.79	(0.00)	288.79
207. Detach & Reset Bath accessory	3.00 EA	20.50	0.00	12.30	73.80	(0.00)	73.80
208. Bathroom mirror - Detach & reset	4.00 SF	11.32	0.00	9.06	54.34	(0.00)	54.34
<i>Necessary to facilitate drywall repair</i>							
Totals: Bathroom2			94.35	647.04	4,173.16	161.62	4,011.54



Missing Wall

4' 11" X 8'

Opens into BATHROOM1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>FLOORING</u>							
209. R&R Oak flooring - #1 common - no finish	14.34 SF	12.63	8.24	36.22	225.58	(9.82)	215.76
<i>Subfloor</i>							
<u>WALLS</u>							
210. R&R 1/2" water rock (greenboard) hung, taped ready for texture	43.67 SF	3.31	2.86	28.92	176.33	(4.16)	172.17

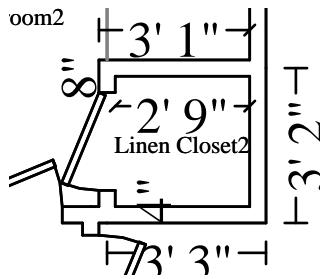


Catastrophe and National Claims

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CONTINUED - Shower

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>PLUMBING</u>							
211. Bathtub - Detach & reset	1.00 EA	556.29	0.00	111.26	667.55	(0.00)	667.55
212. Clean tub	1.00 EA	27.74	0.00	0.00	27.74	(0.00)	27.74
213. Tub/shower faucet - Detach & reset	1.00 EA	202.21	0.00	40.44	242.65	(0.00)	242.65
214. R&R Fiberglass tub surround only	1.00 EA	746.97	32.81	149.40	929.18	(29.15)	900.03
Totals: Shower				43.91	366.24	2,269.03	43.13
							2,225.90



Linen Closet2	Height: 8'
73.33 SF Walls	7.33 SF Ceiling
80.67 SF Walls & Ceiling	7.33 SF Floor
0.81 SY Flooring	8.83 LF Floor Perimeter
10.83 LF Ceil. Perimeter	

Door	2' X 6' 8"		Opens into BATHROOM1				
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANUP & DRYOUT</u>							
215. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	7.33 SF	0.95	0.18	0.00	7.14	(0.00)	7.14
216. Muck-out/Flood loss cleanup - Light	7.33 SF	1.03	0.00	0.00	7.55	(0.00)	7.55
217. Clean stud wall	35.33 SF	0.84	0.05	0.00	29.73	(0.00)	29.73
218. Apply anti-microbial agent to stud walls	35.33 SF	0.31	0.12	0.00	11.07	(0.00)	11.07
<u>FLOORING</u>							
219. R&R Oak flooring - #1 common - no finish	7.33 SF	12.63	4.21	18.52	115.31	(5.01)	110.30
220. Seal/prime (1 coat) then paint (1 coat) the floor	7.33 SF	1.38	0.14	2.02	12.28	(1.37)	10.91
221. Paint the floor - one coat	7.33 SF	0.96	0.11	1.40	8.55	(0.95)	7.60
<u>WALLS</u>							
222. R&R Bead board - 1/4" to 3/8" hardwood	35.33 SF	4.02	4.45	28.40	174.88	(8.87)	166.01
223. Paint the walls - one coat	73.33 SF	0.96	1.04	14.08	85.52	(9.51)	76.01

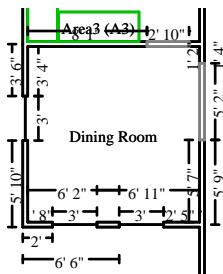


Catastrophe and National Claims

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CONTINUED - Linen Closet2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
- Trim							
224. R&R Closet package - hall/linen (4 shelves 3' wide)	1.00 EA	207.31	8.48	41.46	257.25	(6.42)	250.83
225. Seal & paint closet shelving - linen closet	1.00 EA	130.24	1.52	26.04	157.80	(17.54)	140.26
DOORS/WINDOWS							
226. R&R Bifold door - full louvered - Single	1.00 EA	259.14	15.61	51.84	326.59	(12.85)	313.74
227. Paint single bifold door - slab only - 2 coats (per side)	2.00 EA	43.95	1.69	17.58	107.17	(11.91)	95.26
228. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	46.03	1.07	18.42	111.55	(12.39)	99.16
Totals: Linen Closet2		38.67	219.76	1,412.39	86.82	1,325.57	



Dining Room

Height: 8'

285.33 SF Walls
422.40 SF Walls & Ceiling
15.23 SY Flooring
46.83 LF Ceil. Perimeter

137.07 SF Ceiling
137.07 SF Floor
38.83 LF Floor Perimeter

Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Missing Wall - Goes to Floor	5' 2" X 6' 8"	Opens into LIVING_ROOM1
Missing Wall - Goes to Floor	2' 10" X 6' 8"	Opens into KITCHEN

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANUP & DRYOUT							
229. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	137.07 SF	0.95	3.36	0.00	133.58	(0.00)	133.58
230. Muck-out/Flood loss cleanup - Light	137.07 SF	1.03	0.00	0.00	141.18	(0.00)	141.18
231. Clean stud wall	155.33 SF	0.84	0.22	0.00	130.70	(0.00)	130.70



Catastrophe and National Claims

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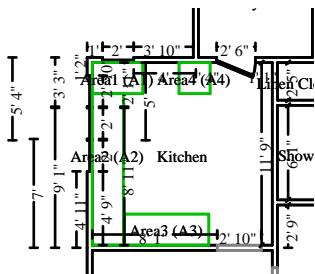
CONTINUED - Dining Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
232. Apply anti-microbial agent to stud walls	155.33 SF	0.31	0.54	0.00	48.69	(0.00)	48.69
FLOORING							
233. R&R Oak flooring - #1 common - no finish	137.07 SF	12.63	78.76	346.24	2,156.20	(93.84)	2,062.36
234. Seal/prime (1 coat) then paint (1 coat) the floor	137.07 SF	1.38	2.65	37.84	229.65	(25.51)	204.14
235. Paint the floor - one coat	137.07 SF	0.96	1.96	26.32	159.87	(17.77)	142.10
WALLS							
236. Tear out wet drywall, no bagging - Cat 3	155.33 SF	1.27	0.00	0.00	197.27	(0.00)	197.27
237. 1/2" drywall - hung, taped, ready for texture	155.33 SF	2.43	8.22	75.50	461.17	(12.81)	448.36
238. Texture drywall - machine	194.17 SF	0.76	1.14	29.52	178.23	(4.95)	173.28
239. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	194.17 SF	1.04	3.59	40.38	245.91	(27.33)	218.58
240. Paint the walls - one coat	285.33 SF	0.96	4.08	54.78	332.78	(36.97)	295.81
- Trim							
241. R&R Baseboard - 4 1/4"	38.83 LF	5.52	9.13	42.86	266.33	(6.67)	259.66
242. Paint baseboard - two coats	38.83 LF	2.13	0.59	16.54	99.84	(11.10)	88.74
DOORS/WINDOWS							
243. R&R Door opening (jamb & casing) - 36"to60"wide - paint grade	1.00 EA	231.69	13.39	46.34	291.42	(7.84)	283.58
<i>To living area</i>							
244. Paint door or window opening - Large - 2 coats (per side)	2.00 EA	54.15	1.25	21.66	131.21	(14.58)	116.63
245. R&R Door opening (jamb & casing) - 32"to36"wide - paint grade	1.00 EA	196.89	11.36	39.38	247.63	(6.63)	241.00
<i>To kitchen</i>							
246. Paint door or window opening - 2 coats (per side)	2.00 EA	46.03	1.07	18.42	111.55	(12.39)	99.16
Totals: Dining Room		141.31	795.78	5,563.21	278.39	5,284.82	



Catastrophe and National Claims

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Kitchen

Height: 8'

319.78 SF Walls	136.10 SF Ceiling
455.88 SF Walls & Ceiling	136.10 SF Floor
15.12 SY Flooring	41.33 LF Floor Perimeter
46.67 LF Ceil. Perimeter	

Window	2' X 2'	Opens into Exterior
Window	2' X 2'	Opens into Exterior
Window	2' X 2'	Opens into Exterior
Missing Wall - Goes to Floor	2' 10" X 6' 8"	Opens into DINING_ROOM1
Door	2' 6" X 6' 8"	Opens into LAUNDRY_ROOM
Window	2' X 3'	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANUP & DRYOUT							
247. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	136.10 SF	0.95	3.33	0.00	132.63	(0.00)	132.63
248. Muck-out/Flood loss cleanup - Light	136.10 SF	1.03	0.00	0.00	140.18	(0.00)	140.18
249. Clean stud wall	165.33 SF	0.84	0.23	0.00	139.11	(0.00)	139.11
250. Apply anti-microbial agent to stud walls	165.33 SF	0.31	0.58	0.00	51.83	(0.00)	51.83
FLOORING							
251. R&R Oak flooring - #1 common - no finish	136.10 SF	12.63	78.19	343.78	2,140.91	(93.17)	2,047.74
<i>Subfloor</i>							
252. R&R Vinyl tile Laid over oak flooring	136.10 SF	5.68	26.98	154.60	954.63	(121.55)	833.08
WALLS							
253. R&R Bead board - 1/4" to 3/8" hardwood	206.67 SF	4.02	26.04	166.16	1,023.01	(51.88)	971.13
<i>Vertical application to 5ft</i>							
254. Stain & finish paneling - Trim	206.67 SF	2.33	7.30	96.30	585.14	(65.02)	520.12
255. R&R Baseboard - 2 1/4" stain grade	22.91 LF	4.43	3.50	20.30	125.29	(3.09)	122.20
<i>Deduction for cabinets</i>							
256. Stain & finish baseboard	22.91 LF	2.28	0.48	10.44	63.15	(7.01)	56.14
<i>Deduction for cabinets</i>							
257. R&R Chair rail - 2 1/2" stain grade	41.33 LF	4.81	8.40	39.76	246.96	(6.15)	240.81
258. Stain & finish chair rail	41.33 LF	2.28	0.86	18.84	113.93	(12.66)	101.27
CABINETS/COUNTERTOPS							
259. R&R Cabinetry - lower (base) units	18.42 LF	254.17	314.38	936.36	5,932.55	(955.16)	4,977.39



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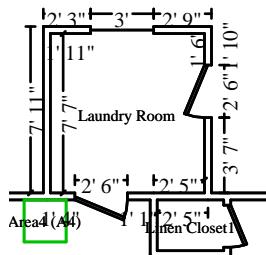
CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
260. Cabinet knobs or pulls - Detach & reset	18.00 EA	2.67	0.00	9.62	57.68	(0.00)	57.68
261. Countertop - solid surface/granite - Detach & reset	20.42 SF	35.44	0.19	144.74	868.61	(0.00)	868.61
262. Backsplash - solid surface - Unattached - Detach & reset	20.42 LF	4.12	0.20	16.82	101.15	(0.00)	101.15
263. Sink - double basin - Detach & reset	1.00 EA	156.48	0.08	31.30	187.86	(0.00)	187.86
264. Detach & Reset Sink faucet - Kitchen	1.00 EA	116.66	0.00	23.34	140.00	(0.00)	140.00
366. P-trap assembly - Detach & reset	1.00 EA	58.13	0.00	11.62	69.75	(0.00)	69.75
<u>APPLIANCES</u>							
265. R&R Dishwasher	1.00 EA	692.89	37.38	0.00	730.27	<341.91>	388.36
KITCHENAID MN#KDTE104ESS0 SR#F52625889							
266. R&R Range - slide in - gas	1.00 EA	1,420.72	84.30	0.00	1,505.02	<493.53>	1,011.49
GE MN#JG8918SEL3SS SR# NOT LEGIABLE							
267. R&R Refrigerator - side by side - 22 to 25 cf	1.00 EA	1,689.02	112.00	0.00	1,801.02	<250.79>	1,550.23
GE MN#PFSS6PKWBSS SR#AR072909							
<u>DOORS/WINDOWS</u>							
268. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA	512.29	33.04	102.46	647.79	(25.69)	622.10
269. Detach & Reset Door lockset & deadbolt - exterior	1.00 EA	36.18	0.00	7.24	43.42	(0.00)	43.42
270. Additional charge for a retrofit exterior door	1.00 EA	269.20	0.29	53.84	323.33	(0.00)	323.33
<i>Additional insulation and labor to install an exterior door in an opening with an existing exterior finish.</i>							
271. Paint door slab only - 2 coats (per side)	2.00 EA	54.40	1.73	21.76	132.29	(14.70)	117.59
272. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	46.03	1.07	18.42	111.55	(12.39)	99.16
Totals: Kitchen		740.55	2,227.70	18,369.06	2,454.70	15,914.36	



Catastrophe and National Claims

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Laundry Room

Height: 8'

193.33 SF Walls	55.61 SF Ceiling
248.94 SF Walls & Ceiling	55.61 SF Floor
6.18 SY Flooring	24.83 LF Floor Perimeter
29.83 LF Cel. Perimeter	

Door	2' 6" X 6' 8"	Opens into KITCHEN
Door	2' 6" X 6' 8"	Opens into Exterior
Window	3' X 4'	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANUP & DRYOUT							
273. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	55.61 SF	0.95	1.36	0.00	54.19	(0.00)	54.19
274. Muck-out/Flood loss cleanup - Light	55.61 SF	1.03	0.00	0.00	57.28	(0.00)	57.28
275. Clean stud wall	99.33 SF	0.84	0.14	0.00	83.58	(0.00)	83.58
276. Apply anti-microbial agent to stud walls	99.33 SF	0.31	0.35	0.00	31.14	(0.00)	31.14
FLOORING							
277. R&R Vinyl tile	55.61 SF	5.68	11.03	63.16	390.05	(49.66)	340.39
WALLS							
278. R&R Bead board - 1/4" to 3/8" hardwood	193.33 SF	4.02	24.36	155.44	956.99	(48.52)	908.47
279. Paint the walls - one coat	193.33 SF	0.96	2.76	37.12	225.48	(25.06)	200.42
<i>Deduction for wallpaper</i>							
- Trim							
280. R&R Quarter round - 3/4"	24.83 LF	2.15	2.12	10.68	66.18	(1.67)	64.51
281. Seal & paint base shoe or quarter round	24.83 LF	1.17	0.29	5.82	35.16	(3.90)	31.26
APPLIANCES							
282. Washer/Washing machine - Remove & reset	1.00 EA	52.20	0.00	0.00	52.20	<0.00>	52.20
<i>Necessary to access floor</i>							
283. Dryer - Remove & reset	1.00 EA	40.25	0.00	0.00	40.25	<0.00>	40.25
<i>Necessary to access floor</i>							
DOORS/WINDOWS							
284. R&R Storm door assembly	1.00 EA	330.11	17.14	66.02	413.27	(40.38)	372.89
285. R&R French door - Exterior - pre-hung unit	1.00 EA	1,085.19	81.16	217.04	1,383.39	(56.34)	1,327.05
286. Detach & Reset Door lockset & deadbolt - exterior	1.00 EA	36.18	0.00	7.24	43.42	(0.00)	43.42

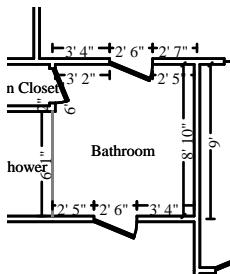


Catastrophe and National Claims

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CONTINUED - Laundry Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
287. Additional charge for a retrofit exterior door	1.00 EA	269.20	0.29	53.84	323.33	(0.00)	323.33
<i>Additional insulation and labor to install an exterior door in an opening with an existing exterior finish.</i>							
288. Paint French door slab only - 2 coats (per side)	2.00 EA	105.35	1.75	42.14	254.59	(28.28)	226.31
289. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	46.03	1.07	18.42	111.55	(12.39)	99.16
290. Pet door - thru door - single flap	1.00 EA	231.84	4.82	46.36	283.02	(11.79)	271.23
Totals: Laundry Room		148.64	723.28	4,805.07	277.99	4,527.08	



Bathroom

Height: 8'

176.67 SF Walls	72.42 SF Ceiling
249.08 SF Walls & Ceiling	72.42 SF Floor
8.05 SY Flooring	20.92 LF Floor Perimeter
27.92 LF Ceil. Perimeter	

Missing Wall

6' 1" X 8"

Opens into SHOWER3

Door

2' X 6' 8"

Opens into LINEN_CLOSE3

Door

2' 6" X 6' 8"

Opens into Exterior

Door

2' 6" X 6' 8"

Opens into LIVING_ROOM1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANUP & DRYOUT							
291. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	72.42 SF	0.95	1.77	0.00	70.57	(0.00)	70.57
292. Muck-out/Flood loss cleanup - Light	72.42 SF	1.03	0.00	0.00	74.59	(0.00)	74.59
293. Clean stud wall	83.67 SF	0.84	0.12	0.00	70.40	(0.00)	70.40
294. Apply anti-microbial agent to stud walls	83.67 SF	0.31	0.29	0.00	26.23	(0.00)	26.23
FLOORING							
295. R&R Oak flooring - #1 common - no finish	72.42 SF	12.63	41.60	182.94	1,139.20	(49.58)	1,089.62
<i>Subfloor</i>							



Catastrophe and National Claims

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CONTINUED - Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
296. R&R Tile floor covering	72.42 SF	18.68	32.78	270.58	1,656.17	(11.60)	1,644.57
297. Tile/stone sealer	72.42 SF	1.35	2.26	19.56	119.59	(48.83)	70.76
<i>Double application</i>							
<u>WALLS</u>							
298. Tear out wet drywall, no bagging - Cat 3	58.33 SF	1.27	0.00	0.00	74.08	(0.00)	74.08
<i>Deduction for bead board wall</i>							
299. 1/2" drywall - hung, taped, ready for texture	58.33 SF	2.43	3.08	28.34	173.16	(4.81)	168.35
<i>Deduction for bead board wall</i>							
300. Texture drywall - machine	79.24 SF	0.76	0.47	12.04	72.73	(2.02)	70.71
<i>Deduction for bead board wall</i>							
301. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	79.24 SF	1.04	1.46	16.48	100.35	(11.15)	89.20
<i>Deduction for bead board wall</i>							
302. R&R Bead board - 1/4" to 3/8" hardwood	25.34 SF	4.02	3.19	20.36	125.41	(6.36)	119.05
303. Paint the walls - one coat	176.67 SF	0.96	2.52	33.92	206.04	(22.89)	183.15
<u>Trim</u>							
304. R&R Baseboard - 4 1/4"	12.92 LF	5.52	3.04	14.26	88.62	(2.22)	86.40
<i>Deduction for vanity & tub</i>							
305. Paint baseboard - two coats	12.92 LF	2.13	0.19	5.50	33.21	(3.69)	29.52
<u>DOORS/WINDOWS</u>							
306. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA	512.29	33.04	102.46	647.79	(25.69)	622.10
307. Door lockset & deadbolt - exterior - Detach & reset	1.00 EA	38.95	0.00	7.80	46.75	(0.00)	46.75
308. R&R Interior door - Colonist - pre-hung unit	1.00 EA	342.76	21.30	68.56	432.62	(16.99)	415.63
309. Door knob/lockset - Detach & reset	1.00 EA	27.82	0.00	5.56	33.38	(0.00)	33.38
310. Paint door slab only - 2 coats (per side)	4.00 EA	54.40	3.47	43.52	264.59	(29.40)	235.19
311. Paint door/window trim & jamb - 2 coats (per side)	4.00 EA	46.03	2.12	36.82	223.06	(24.79)	198.27
312. Pet door - thru door - single flap	1.00 EA	231.84	4.82	46.36	283.02	(11.79)	271.23
<u>PLUMBING</u>							
313. R&R Vanity	3.00 LF	246.73	49.33	148.04	937.56	(30.15)	907.41
367. Vanity top - Detach & reset	3.00 LF	75.62	0.07	45.38	272.31	(0.00)	272.31
314. Detach & Reset Sink faucet - Bathroom	1.00 EA	116.66	0.00	23.34	140.00	(0.00)	140.00
315. Cabinet knobs or pulls - Detach & reset	4.00 EA	2.67	0.00	2.14	12.82	(0.00)	12.82
316. P-trap assembly - Detach & reset	1.00 EA	58.13	0.00	11.62	69.75	(0.00)	69.75
ELIZABETH_WRIGHT					1/9/2025		Page: 27

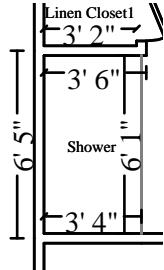


Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
317. Toilet - Detach & reset	1.00 EA	239.99	0.80	48.00	288.79	(0.00)	288.79
318. Clean toilet	1.00 EA	28.67	0.00	0.00	28.67	(0.00)	28.67
319. Detach & Reset Bath accessory <i>Necessary to facilitate drywall repair</i>	3.00 EA	20.50	0.00	12.30	73.80	(0.00)	73.80
320. Bathroom mirror - Detach & reset <i>Necessary to facilitate drywall repair</i>	6.00 SF	11.32	0.00	13.58	81.50	(0.00)	81.50
Totals: Bathroom			207.72	1,219.46	7,866.76	301.96	7,564.80



Shower

Height: 8'

103.33 SF Walls	20.28 SF Ceiling
123.61 SF Walls & Ceiling	20.28 SF Floor
2.25 SY Flooring	12.92 LF Floor Perimeter
12.92 LF Ceil. Perimeter	

Missing Wall

6' 1" X 8"

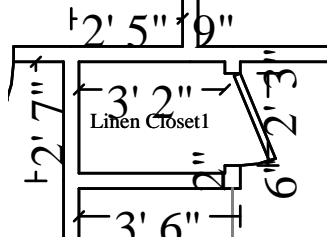
Opens into BATHROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>FLOORING</u>							
321. R&R Oak flooring - #1 common - no finish <i>Subfloor</i>	20.28 SF	12.63	11.65	51.22	319.01	(13.89)	305.12
<u>WALLS</u>							
322. R&R 1/2" water rock (greenboard) hung, taped ready for texture	51.67 SF	3.31	3.38	34.22	208.63	(9.84)	198.79
<u>PLUMBING</u>							
323. Bathtub - Detach & reset	1.00 EA	556.29	0.00	111.26	667.55	(0.00)	667.55
324. Clean tub	1.00 EA	27.74	0.00	0.00	27.74	(0.00)	27.74
325. R&R Tile shower - 61 to 100 SF	1.00 EA	3,405.23	54.48	681.04	4,140.75	(214.44)	3,926.31
326. Tub/shower faucet - Detach & reset	1.00 EA	202.21	0.00	40.44	242.65	(0.00)	242.65
327. Shower curtain rod - Detach & reset	1.00 EA	19.48	0.00	3.90	23.38	(0.00)	23.38
Totals: Shower			69.51	922.08	5,629.71	238.17	5,391.54



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660



Linen Closet1

Height: 8'

76.00 SF Walls	7.65 SF Ceiling
83.65 SF Walls & Ceiling	7.65 SF Floor
0.85 SY Flooring	9.17 LF Floor Perimeter
11.17 LF Cel. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANUP & DRYOUT</u>							
328. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	7.65 SF	0.95	0.19	0.00	7.46	(0.00)	7.46
329. Muck-out/Flood loss cleanup - Light	7.65 SF	1.03	0.00	0.00	7.88	(0.00)	7.88
330. Apply anti-microbial agent to the floor	7.65 SF	0.31	0.03	0.00	2.40	(0.00)	2.40
331. Clean stud wall	36.67 SF	0.84	0.05	0.00	30.85	(0.00)	30.85
332. Apply anti-microbial agent to stud walls	36.67 SF	0.31	0.13	0.00	11.50	(0.00)	11.50
<u>FLOORING</u>							
333. R&R Oak flooring - #1 common - no finish	7.65 SF	12.63	4.39	19.32	120.33	(5.23)	115.10
334. R&R Tile floor covering	7.65 SF	18.68	3.47	28.60	174.98	(12.26)	162.72
335. Tile/stone sealer	15.31 SF	1.35	0.48	4.14	25.29	(10.33)	14.96
<i>Double application</i>							
<u>WALLS</u>							
336. R&R Bead board - 1/4" to 3/8" hardwood	36.67 SF	4.02	4.62	29.48	181.51	(9.21)	172.30
337. Paint the walls - one coat	76.00 SF	0.96	1.08	14.60	88.64	(9.85)	78.79
<u>- Trim</u>							
338. R&R Closet package - hall/linen (4 shelves 3' wide)	1.00 EA	207.31	8.48	41.46	257.25	(6.42)	250.83
339. Seal & paint closet shelving - linen closet	1.00 EA	130.24	1.52	26.04	157.80	(17.54)	140.26
<u>DOORS/WINDOWS</u>							
340. R&R Interior door unit	1.00 EA	355.24	22.72	71.06	449.02	(17.57)	431.45
368. Detach & Reset Door knob - interior	1.00 EA	27.82	0.00	5.56	33.38	(0.00)	33.38
341. Paint door slab only - 2 coats (per side)	2.00 EA	54.40	1.73	21.76	132.29	(14.70)	117.59
342. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	46.03	1.07	18.42	111.55	(12.39)	99.16
Totals: Linen Closet1		49.96	280.44	1,792.13	115.50	1,676.63	
Total: Main Level		2,938.15	15,129.50	103,517.27	6,827.56	96,689.71	



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Line Item Totals: ELIZABETH_WRIGHT 3,647.13 18,136.08 133,891.72 11,144.23 122,747.49



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Summary for Building

Line Item Total	112,108.51
North Carolina White Goods Disposal Tax	12.00
<hr/>	<hr/>
Subtotal	112,120.51
Overhead	9,068.04
Profit	9,068.04
Material Sales Tax	3,647.13
<hr/>	<hr/>
Replacement Cost Value	\$133,903.72
Less Depreciation	(11,144.23)
<hr/>	<hr/>
Actual Cash Value	\$122,759.49
Less Deductible	(10,000.00)
<hr/>	<hr/>
Net Claim	\$112,759.49
<hr/>	<hr/>
Total Depreciation	11,144.23
Less Non-Recoverable Depreciation	<1,086.23>
<hr/>	<hr/>
Total Recoverable Depreciation	10,058.00
<hr/>	<hr/>
Net Claim if Depreciation is Recovered	\$122,817.49
<hr/>	<hr/>

Dina Bullard



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Recap of Taxes, Overhead and Profit

Overhead (10%)	Profit (10%)	Material Sales Tax (7%)	Laundry & D/C Tax (7%)	Manuf. Home Tax (4.75%)	Storage Rental Tax (7%)	Local Food Tax (2%)	Total Tax (7%)	Mat Tax (Rpr/Maint) (7%)
Line Items								
9,068.04	9,068.04	3,647.13	0.00	0.00	0.00	0.00	0.00	0.00
Additional Charges								
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total								
9,068.04	9,068.04	3,647.13	0.00	0.00	0.00	0.00	0.00	0.00



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Recap by Room

Estimate: ELIZABETH_WRIGHT

Area: Exterior

Exterior	18,906.59	16.86%
Crawlspace	7,752.30	6.91%

Area Subtotal: Exterior	26,658.89	23.78%
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Area: Main Level

Living Room	8,505.07	7.59%
Bedroom1	5,658.40	5.05%
Closet1	1,568.38	1.40%
Hallway	4,265.05	3.80%
Bedroom2	6,560.61	5.85%
Closet2	1,271.79	1.13%
Hallway2	1,519.66	1.36%
Bedroom3	5,850.11	5.22%
Bedroom4	6,369.48	5.68%
Closet4	936.95	0.84%
Bathroom2	3,431.77	3.06%
Shower	1,858.88	1.66%
Linen Closet2	1,153.96	1.03%
Dining Room	4,626.12	4.13%
Kitchen	15,400.81	13.74%
Laundry Room	3,933.15	3.51%
Bathroom	6,439.58	5.74%
Shower	4,638.12	4.14%
Linen Closet1	1,461.73	1.30%

Area Subtotal: Main Level	85,449.62	76.22%
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Subtotal of Areas	112,108.51	100.00%
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Total	112,108.51	100.00%
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Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
CABINETRY	6,214.62	931.27	5,283.35
GENERAL DEMOLITION	8,817.93		8,817.93
DOORS	7,660.60	388.93	7,271.67
DRYWALL	2,646.44	93.03	2,553.41
FLOOR COVERING - STONE	159.63	78.22	81.41
FLOOR COVERING - CERAMIC TILE	1,729.48	32.84	1,696.64
FLOOR COVERING - VINYL	824.35	164.87	659.48
FLOOR COVERING - WOOD	13,497.46	899.83	12,597.63
FINISH CARPENTRY / TRIMWORK	4,320.06	114.20	4,205.86
FINISH HARDWARE	512.53		512.53
INSULATION	1,583.26	105.55	1,477.71
MARBLE - CULTURED OR NATURAL	378.10		378.10
PLUMBING	5,019.46	831.75	4,187.71
PANELING & WOOD WALL FINISHES	11,133.46	722.41	10,411.05
PAINTING	13,664.01	1,984.76	11,679.25
SIDING	8,465.97	1,547.17	6,918.80
SOFFIT, FASCIA, & GUTTER	408.96	49.08	359.88
TOILET & BATH ACCESSORIES	113.20		113.20
TILE	3,171.21	211.41	2,959.80
WALLPAPER	358.27	153.54	204.73
O&P Items Subtotal	90,679.00	8,308.86	82,370.14
Non-O&P Items	RCV	Deprec.	ACV
APPLIANCES	3,792.62	1,023.81	2,768.81
CLEANING	6,059.84		6,059.84
GENERAL DEMOLITION	4,714.83		4,714.83
HEAT, VENT & AIR CONDITIONING	2,863.04	1,396.36	1,466.68
PLUMBING	327.00		327.00
WATER EXTRACTION & REMEDIATION	3,672.18		3,672.18
Non-O&P Items Subtotal	21,429.51	2420.17	19,009.34
O&P Items Subtotal	90,679.00	8,308.86	82,370.14
Permits and Fees	12.00		12.00
Overhead	9,068.04		9,068.04
Profit	9,068.04		9,068.04
Material Sales Tax	3,647.13	415.20	3,231.93
Total	133,903.72	11,144.23	122,759.49

Policy Information

- Policyholder: ELIZABETH WRIGHT
- Policy Number: 7406040448
- Loss Address: 400 N FORK RD BARNARDSVILLE NC 28709
- Carrier: Assurant Flood Insurance Program

Claim Information

- Claim Number: 7406040448-09262024
- Date of Loss: 9/26/2024

Expert Request Details

- Type of expert request: *Engineer*
- Why is an expert required? *To provide repair suggestion.*
- Damages observed requiring an expert: *House is shifted and is unlevel. The flood caused erosion around the foundation piers in the rear of the structure. Also, crack in the foundation wall.*
- Supporting documentation: *photo report*

Adjuster Information

- Inspecting Adjuster: Dina Bullard
- Adjuster's FCN: 0070008711



Flood Questionnaire

for

ELIZABETH WRIGHT

Policy number: 7406040448

Claim number: 7406040448-09262024

Address: 400 N FORK RD, BARNARDSVILLE, NC, 28709, US

Submitted by ELIZABETH WRIGHT

On 10.17.24

At 12:51 PM

Note: All times will be displayed in America/New York time zone except the time the image was taken, which is displayed according to the time specified on the device.



Flood Questionnaire

Policyholder: ELIZABETH WRIGHT

Policy Number: 7406040448

Date of Loss

09/26/2024

Best Contact Number

-14046103477

Email Address

ckwhitstine@hotmail.com

Mailing Address

400 N. Fork Rd. Barnardsville, NC 28709

Agent Information

Jones Insurance Agency

Ownership Questions:

Year Purchased

2020

Risk:

Owned

Name on deed

Carolyn Wright

Mortgage paid off?

No

Name of all current mortgages

Mission Servicing Residential

Do you have a homeowner's policy?

Yes

If yes, with what company?

Travelers Indemnity

If yes, did you have damage not caused by the flood?

No

Residence Questions:

Residence Type:

Single Family

How many months of the year do you live here?

12

Lived here since?

2020

Check One:

Primary Residence

Do you occasionally or permanently rent any portion of the risk?

No

Describe any renovations done since purchase:

Painting of hardwood floors and some walls surfaces. New vinyl flooring in kitchen and laundry. Wall paper in living room.

Number of floors in building including basement:

1

Is building a split level?

No

How many rooms are in this building?

10

What area(s) of your property have been flooded?

House Partially Flooded

Crawlspace

Has this home ever been flooded before?

No

Date water entered building

09/26/2024

Date water left building

09/27/2024

Length of time water remained in building

24. hrs

Water height - Exterior:

3-4 ft.

Water height - Interior:

2 inches-8 inches

Settlement Information:

Where would you like the settlement/advance check sent?

400 N. Fork Rd.

Did you receive a copy of the Flood Claims Handbook?

No

Did the Adjuster offer you an Advance Payment towards your loss?

Yes

Additional Comments

The adjuster mentioned I would likely be offered an advance at some point while we were



talking on the phone.

Signature of Insured
10/17/24 12:41PM

Elizabeth Wright

Printed Name
Elizabeth Wright

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN

Claim #: 7406040448-09262024

Policy #: 7406040448



Exterior - 1-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Front Elevation



Exterior - 2-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Address Verification

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Exterior - 3-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Exterior flood line - 49 in



Exterior - 4-Insured Risk

Date Taken: 10/24/2024

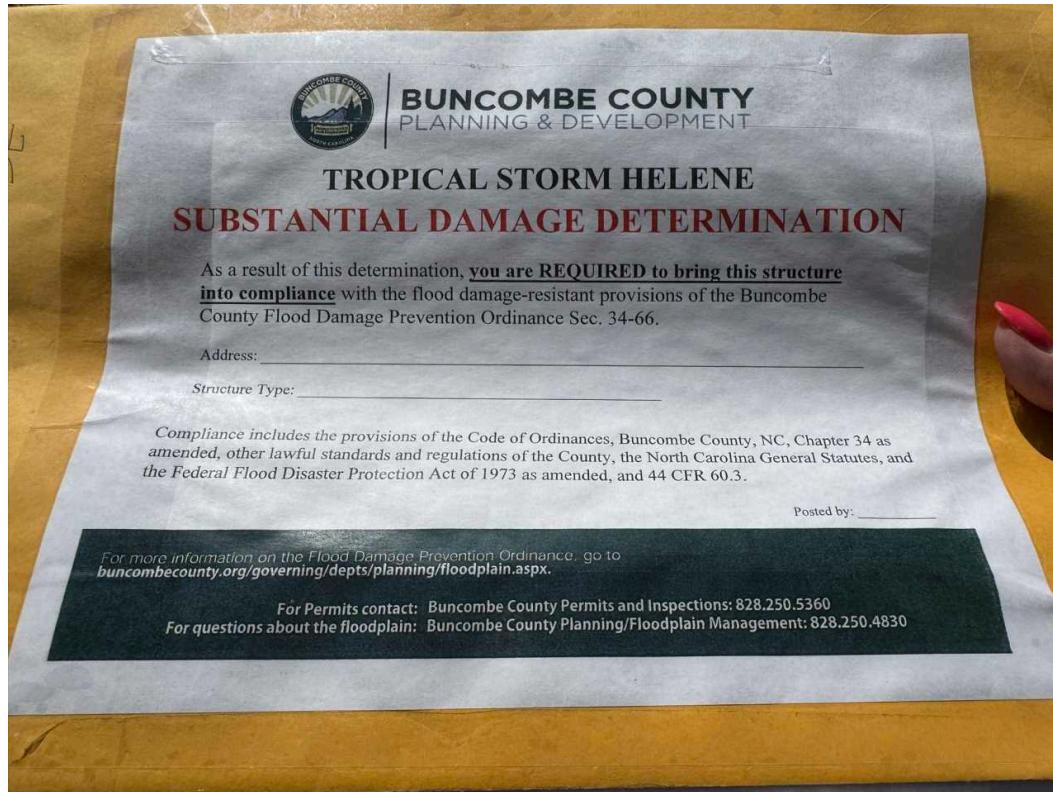
Taken By: Dina Bullard

5 in INTERIOR flood water line

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Exterior - 5-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Letter from county stating insured must bring the structure into compliance

Exterior /Exterior - 6-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Front Elevation

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Exterior /Exterior - 7-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
crack - Porch pulling away from wall



Exterior /Exterior - 8-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
crack - Porch pulling away from wall

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Exterior /Exterior - 9-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
Right Elevation



Exterior /Exterior - 10-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
Siding damage from flood debris

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448

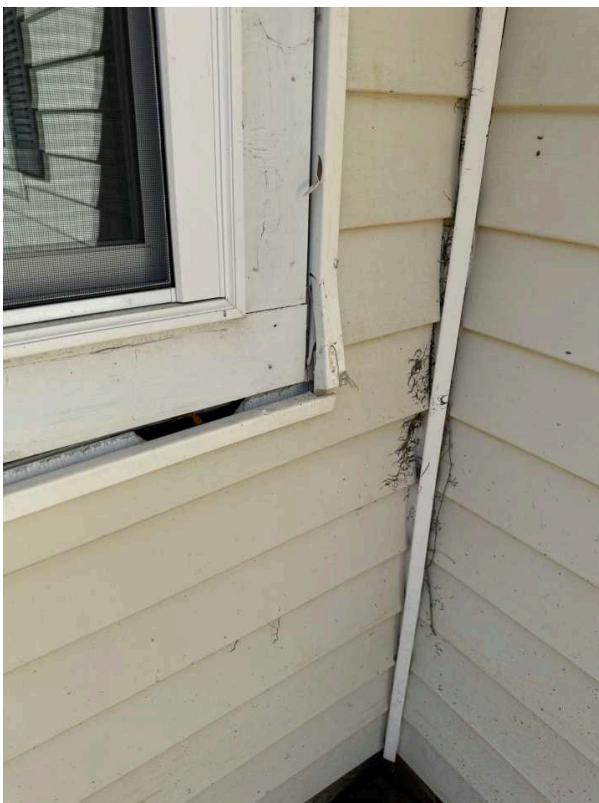


Exterior /Exterior - 11-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Siding damage from flood debris



Exterior /Exterior - 12-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Siding damage from flood debris

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448

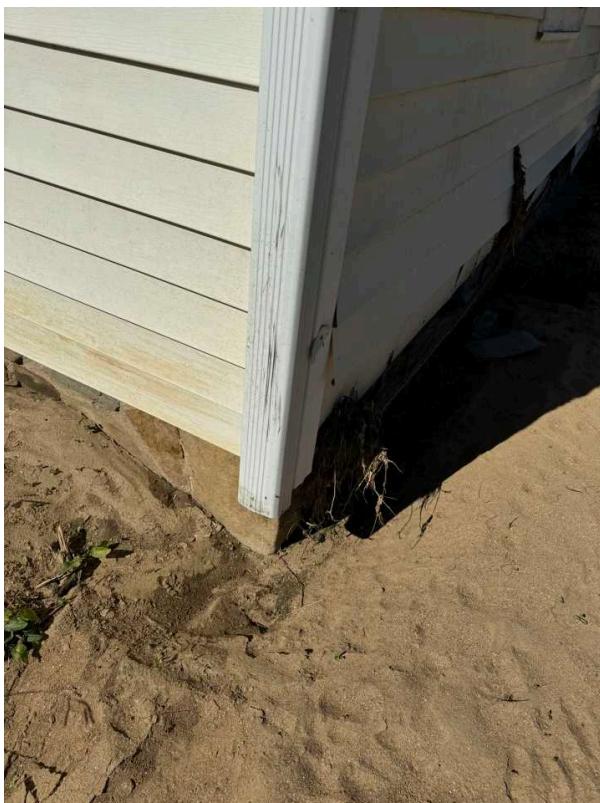


Exterior /Exterior - 13-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Siding damage from flood debris



Exterior /Exterior - 14-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Siding and gutter damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Exterior /Exterior - 15-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
Right Elevation



Exterior /Exterior - 16-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
Siding damage from flood debris

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN

Claim #: 7406040448-09262024

Policy #: 7406040448

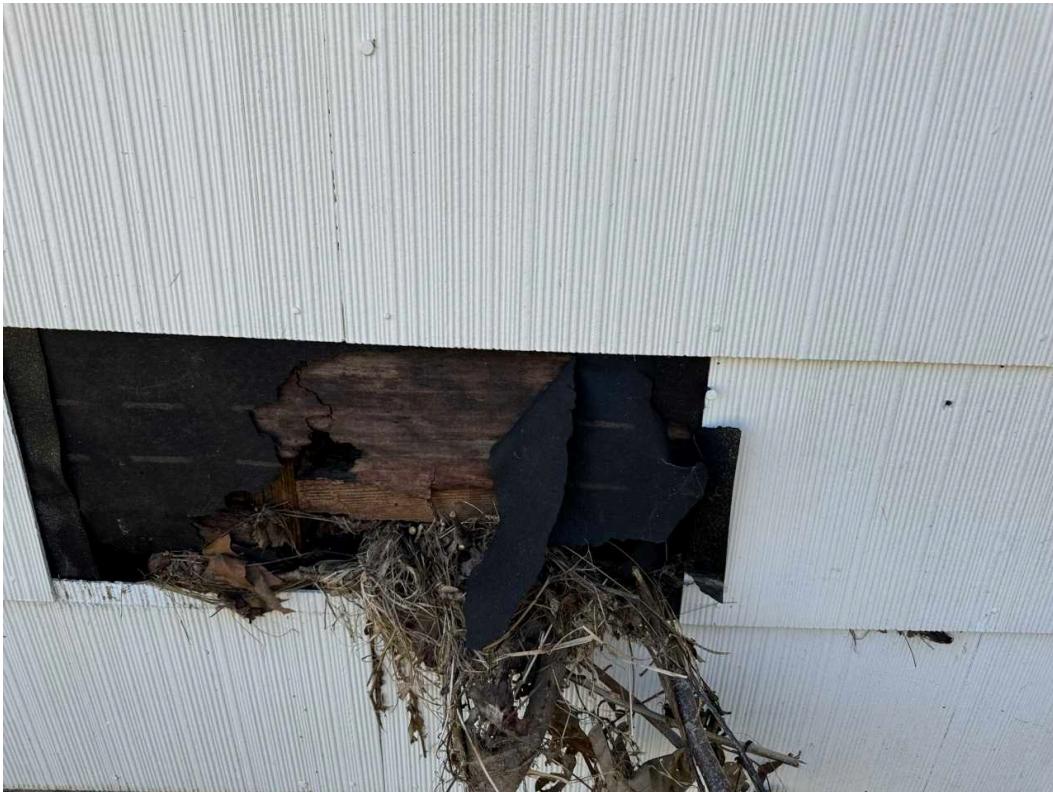


Exterior /Exterior - 17-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Siding damage from flood debris



Exterior /Exterior - 18-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Siding damage from flood debris

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Exterior /Exterior - 19-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Siding damage from flood debris



Exterior /Exterior - 20-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Siding damage - possible asbestos siding

Photo Sheet

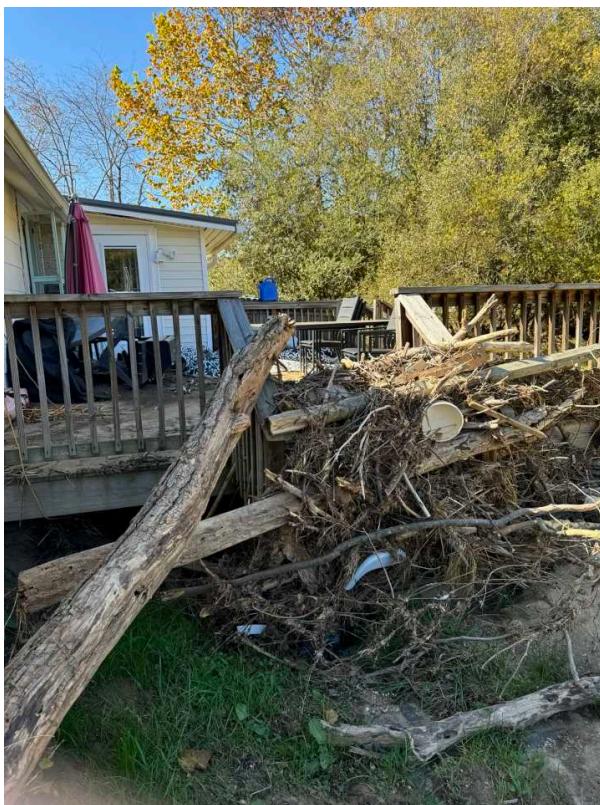
Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Exterior /Exterior - 21-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
Rear Elevation



Exterior /Exterior - 22-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
Rear deck damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Exterior /Exterior - 23-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Rear deck damage



Exterior /Exterior - 24-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Rear deck damage

Photo Sheet

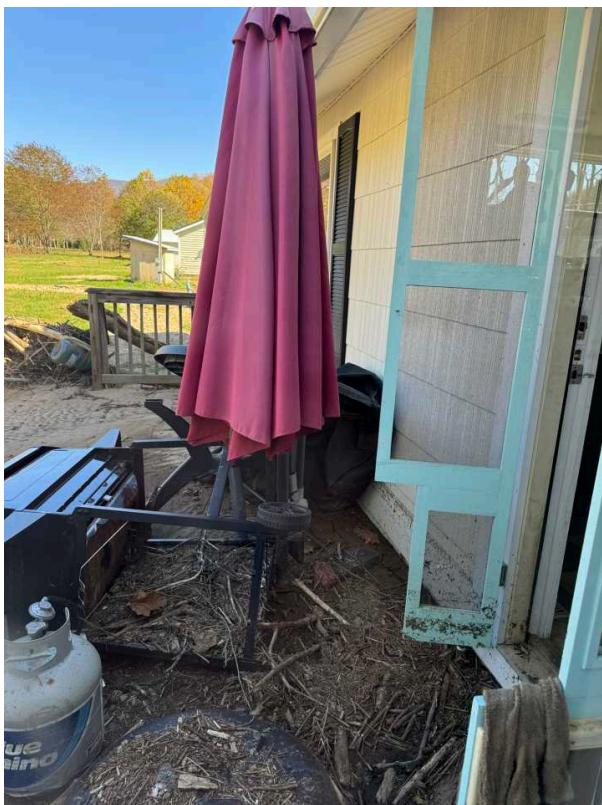
Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Exterior /Exterior - 25-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
Rear deck damage



Exterior /Exterior - 26-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
Rear deck damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Exterior /Exterior - 27-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
Rear deck damage



Exterior /Exterior - 28-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
Water heater damage by flood water

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN

Claim #: 7406040448-09262024

Policy #: 7406040448



Exterior /Exterior - 29-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Water heater damage by flood water
mn#RTGH-84XLP sr#M351503817



Exterior /Exterior - 30-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Rear deck damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Exterior /Exterior - 31-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
Rear deck damage



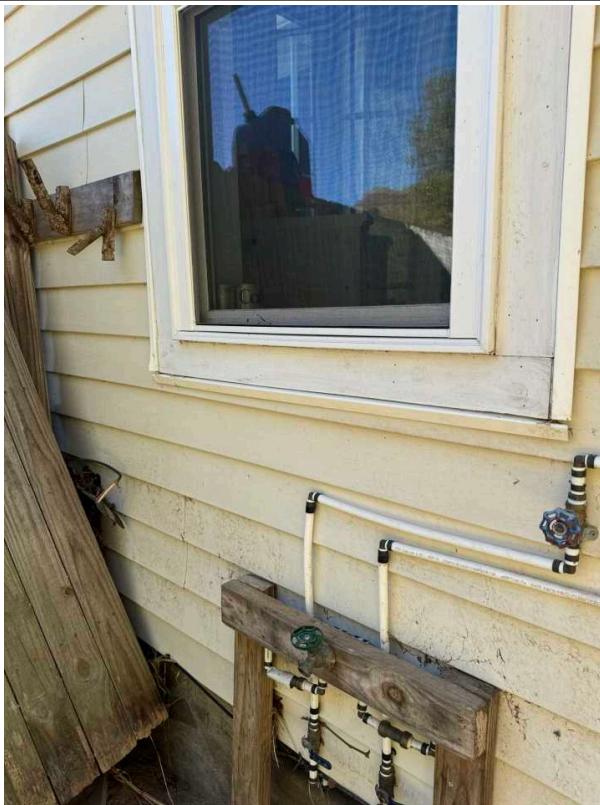
Exterior /Exterior - 32-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
Rear elevation - siding damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Exterior /Exterior - 33-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
Rear elevation - siding damage



Exterior /Exterior - 34-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
Crack in foundation

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Exterior /Exterior - 35-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Left elevation - siding, gutter, and vent damage



Exterior /Exterior - 36-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Left elevation - siding, gutter, and vent damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Exterior /Exterior - 37-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Left elevation - siding, dog door



Exterior /Exterior - 38-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Left elevation - siding damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Exterior /Exterior - 39-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
Left elevation - siding damage



Exterior /Exterior - 40-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
Left Elevation

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Exterior /Exterior - 41-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
HVAC damage by flood water



Exterior /Exterior - 42-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
HVAC damage by flood water
mn#RP1536AJINA sr#W201529659

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Exterior /Crawlspace - 43-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Crawlspace - 2 ft height



**Exterior /Crawlspace - 44-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Crawlspace damage by flood waters

Photo Sheet

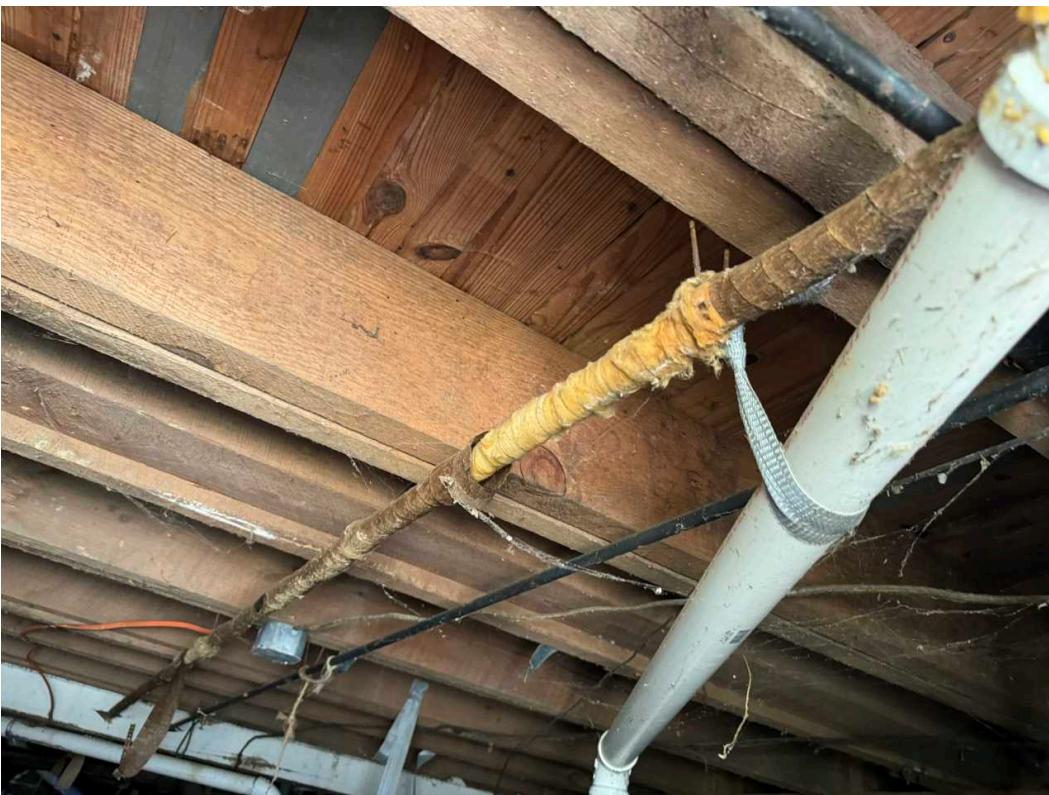
Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Exterior /Crawlspace - 45-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Crawlspace damage by flood waters



**Exterior /Crawlspace - 46-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Crawlspace damage by flood waters -
oak floor subfloor

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Exterior /Crawlspace - 47-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Crawlspace damage by flood waters



**Exterior /Crawlspace - 48-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Crawlspace damage by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Living Room - 49-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor, wall, baseboard and door damage



**Main Level/Living Room - 50-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor, wall, baseboard and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Living Room - 51-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor, wall, baseboard and door damage



**Main Level/Living Room - 52-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor, wall, baseboard and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Living Room - 53-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor, wall, baseboard and door damage



**Main Level/Living Room - 54-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor, wall, baseboard and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Living Room - 55-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor damage



**Main Level/Living Room - 56-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Living Room - 57-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Overview of living area



**Main Level/Bedroom1 - 58-
Insured Risk**

Date Taken: 10/24/2024

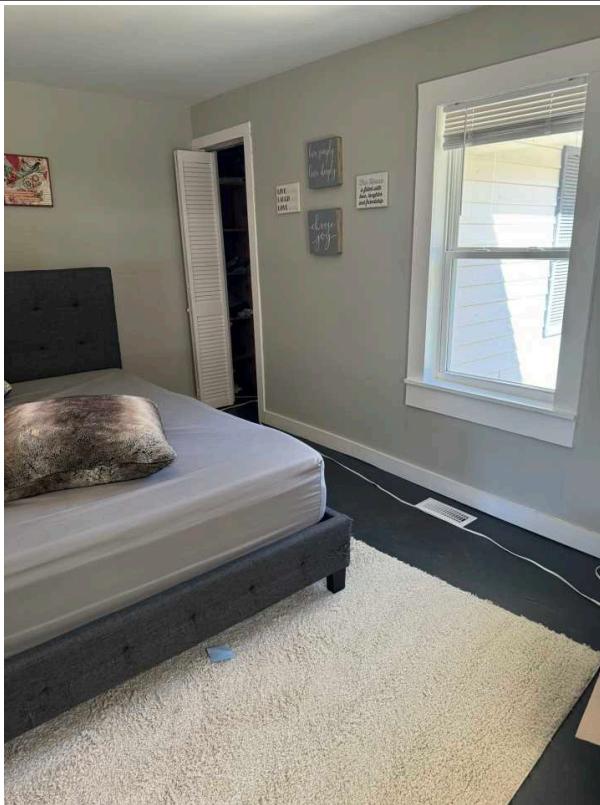
Taken By: Dina Bullard

Floor, baseboard and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Bedroom1 - 59-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Overview of bedroom 1



**Main Level/Bedroom1 - 60-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Overview of bedroom 1

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448

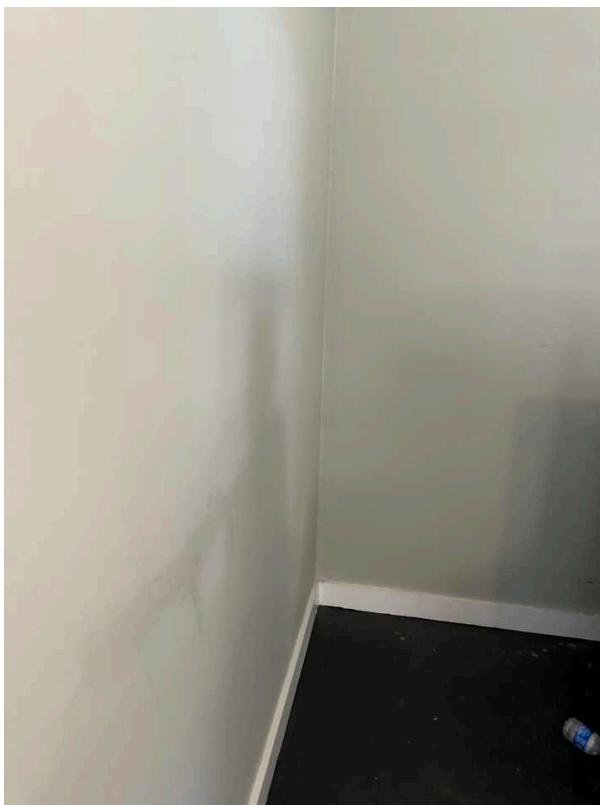


**Main Level/Bedroom1 - 61-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Overview of bedroom 1



**Main Level/Bedroom1 - 62-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Bedroom1 - 63-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage



**Main Level/Closet1 - 64-Insured
Risk**

Date Taken: 10/24/2024

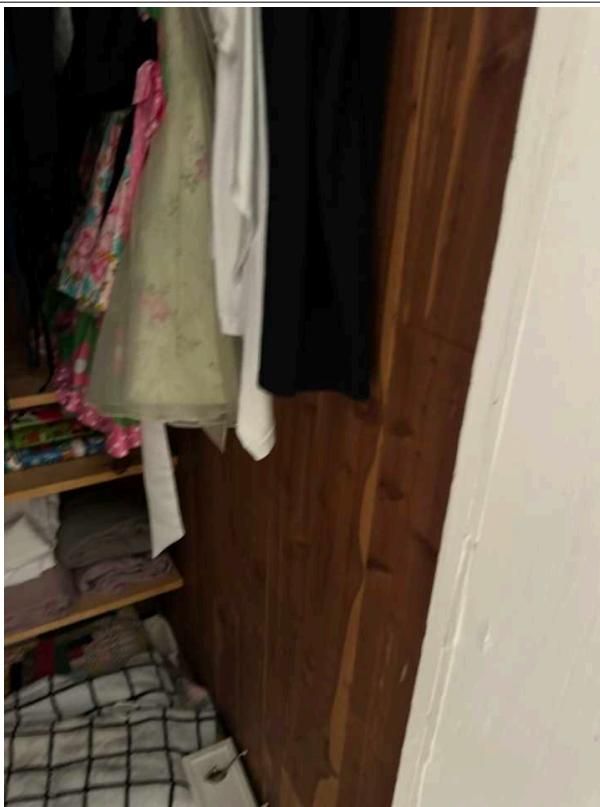
Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Main Level/Closet1 - 65-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage



Main Level/Hallway - 66-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Main Level/Hallway - 67-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage



Main Level/Bedroom2 - 68-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

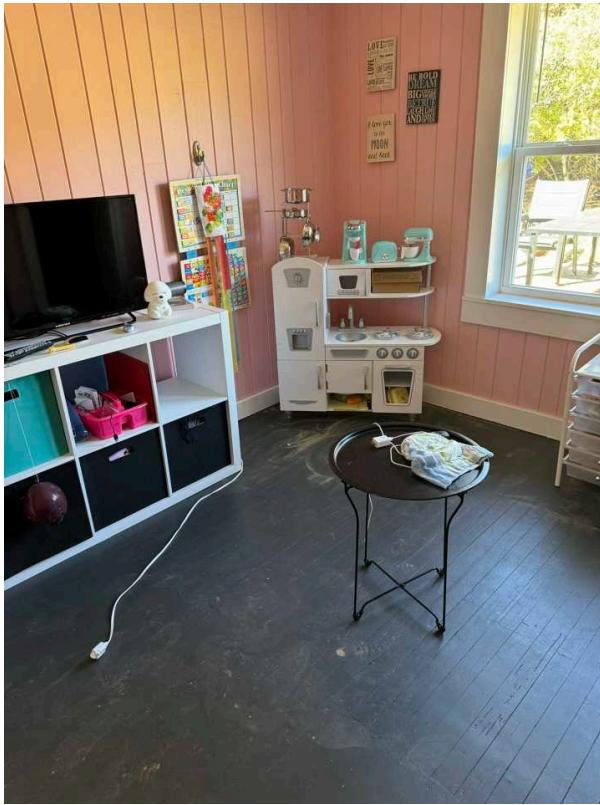
Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Bedroom2 - 69-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor, baseboard, wall and door damage



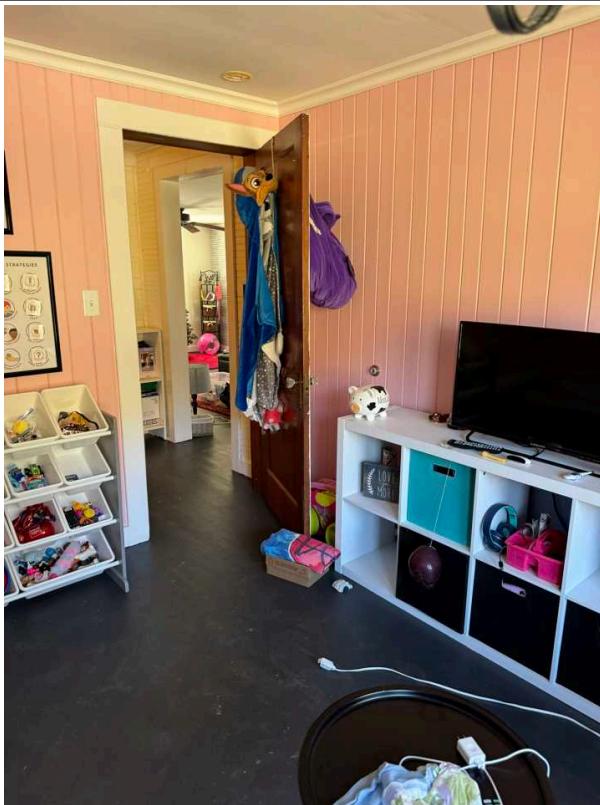
**Main Level/Bedroom2 - 70-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Bedroom2 - 71-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor, baseboard, wall and door damage



**Main Level/Bedroom2 - 72-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Bedroom2 - 73-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage



**Main Level/Bedroom2 - 74-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Main Level/Closet2 - 75-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage



Main Level/Closet2 - 76-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Main Level/Closet2 - 77-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage



Main Level/Hallway2 - 78-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Hallway2 - 79-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage



**Main Level/Bedroom3 - 80-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448

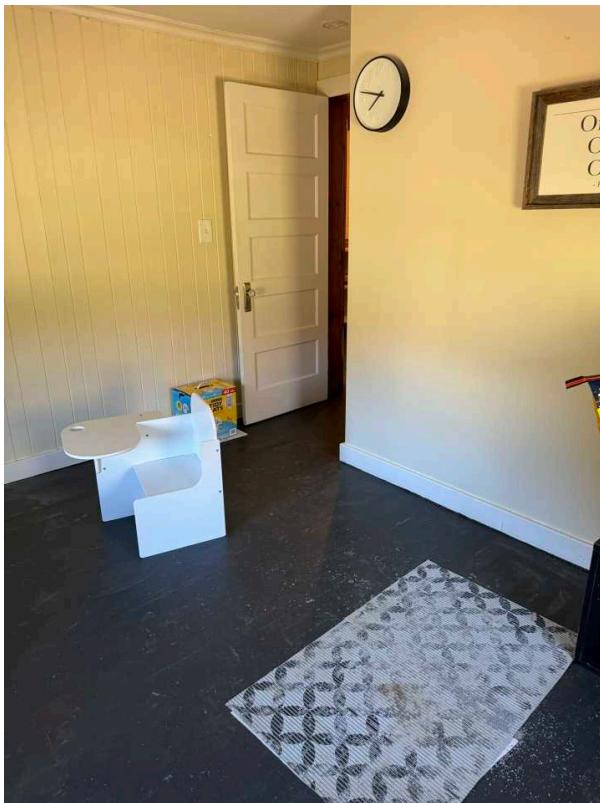


**Main Level/Bedroom3 - 81-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage



**Main Level/Bedroom3 - 82-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Bedroom3 - 83-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage



**Main Level/Bedroom3 - 84-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Bedroom3 - 85-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor, baseboard, wall and door damage



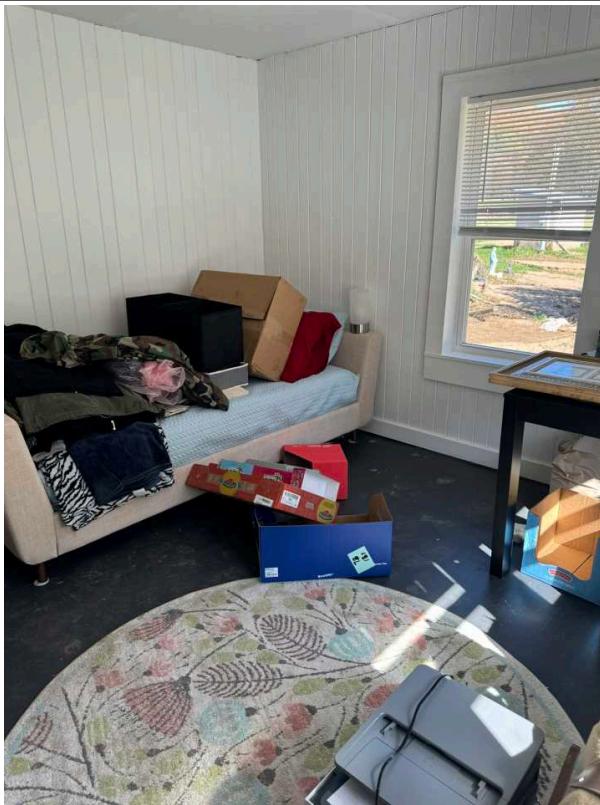
**Main Level/Bedroom4 - 86-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448

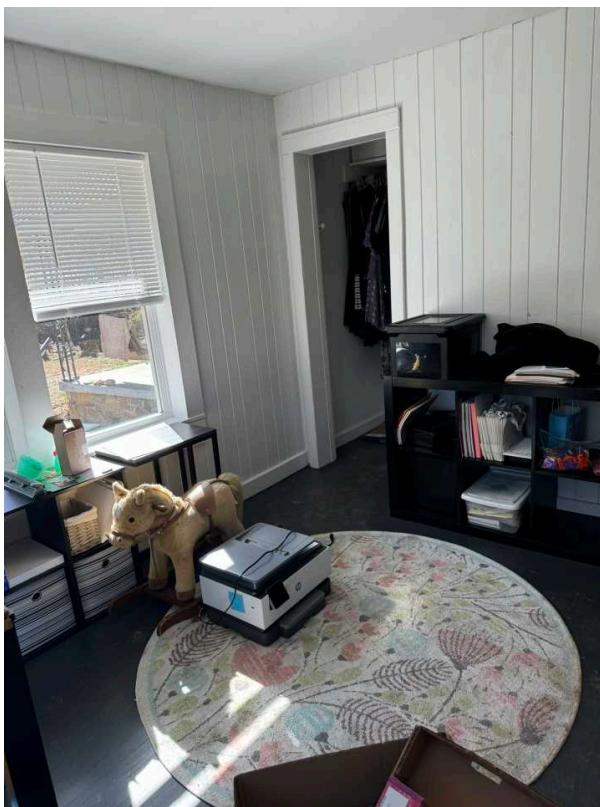


**Main Level/Bedroom4 - 87-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage



**Main Level/Bedroom4 - 88-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Bedroom4 - 89-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage



**Main Level/Closet4 - 90-Insured
Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Main Level/Closet4 - 91-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall damage



Main Level/Bathroom2 - 92-Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Bathroom2 - 93-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage



**Main Level/Bathroom2 - 94-
Insured Risk**

Date Taken: 10/24/2024

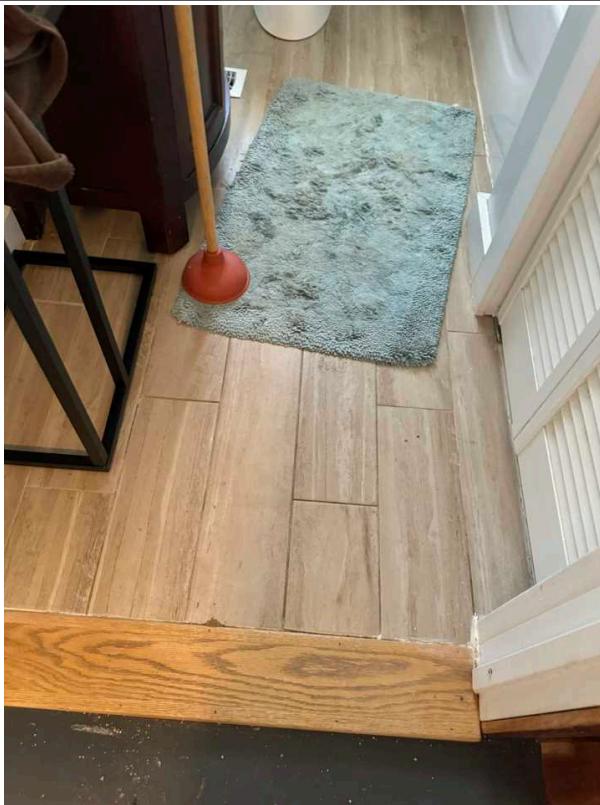
Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Bathroom2 - 95-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage



**Main Level/Bathroom2 - 96-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Main Level/Shower - 97-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
shower



Main Level/Shower - 98-Insured Risk

Date Taken: 10/24/2024
Taken By: Dina Bullard
shower

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Linen Closet2 - 99-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Linen closet - wall, door damage



**Main Level/Dining Room - 100-
Insured Risk**

Date Taken: 10/24/2024

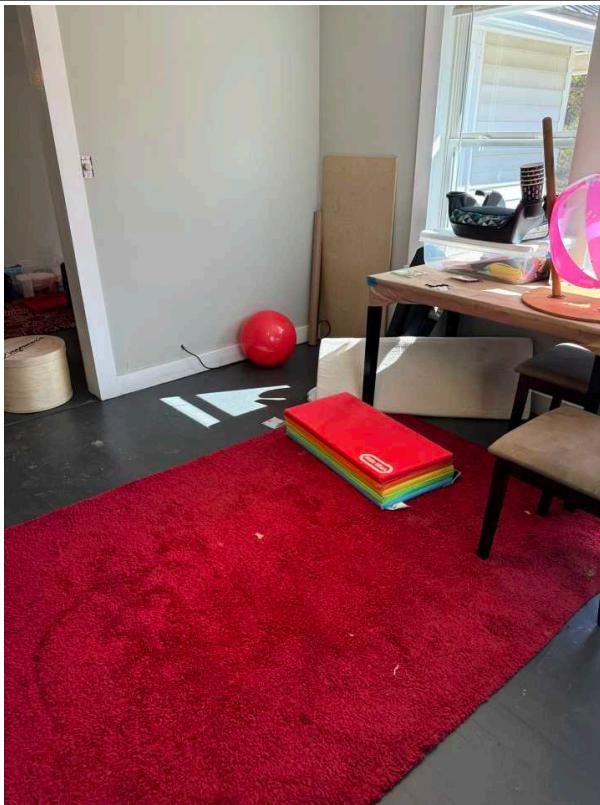
Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448

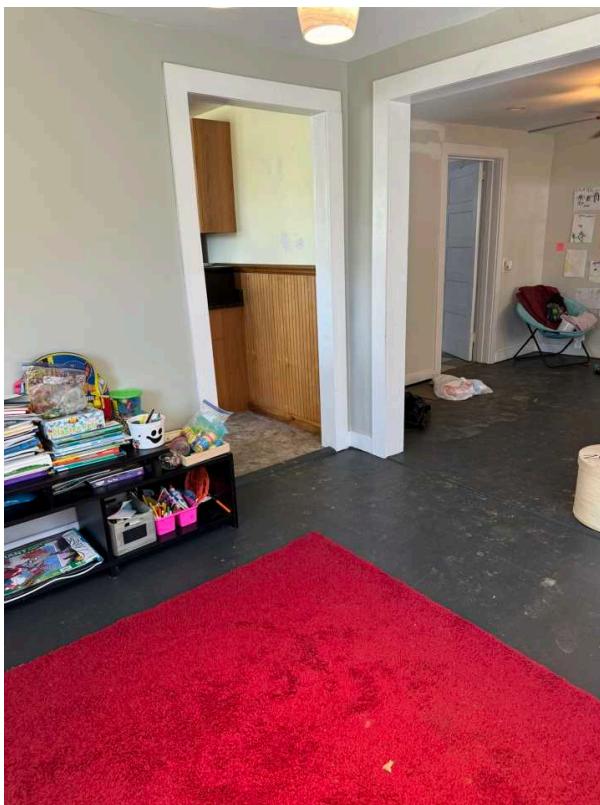


**Main Level/Dining Room - 101-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage



**Main Level/Dining Room - 102-
Insured Risk**

Date Taken: 10/24/2024

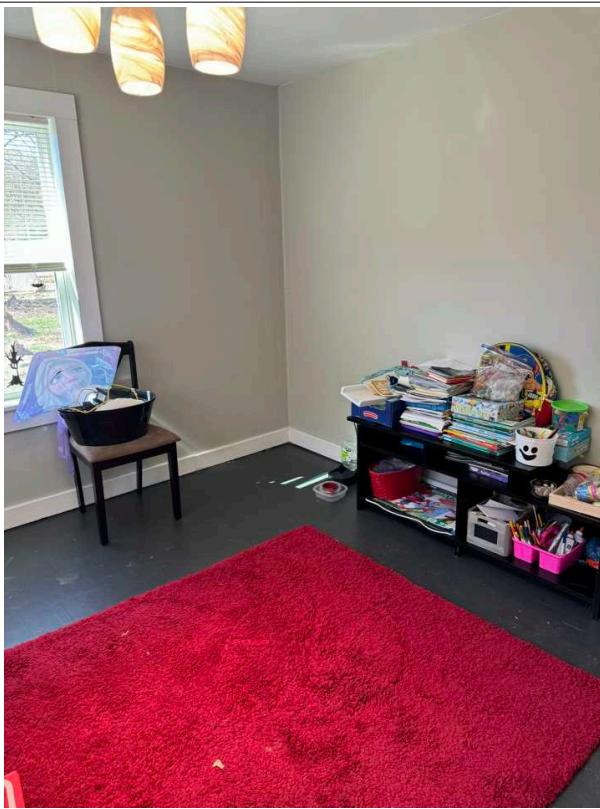
Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Dining Room - 103-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall and door damage



**Main Level/Dining Room - 104-
Insured Risk**

Date Taken: 10/24/2024

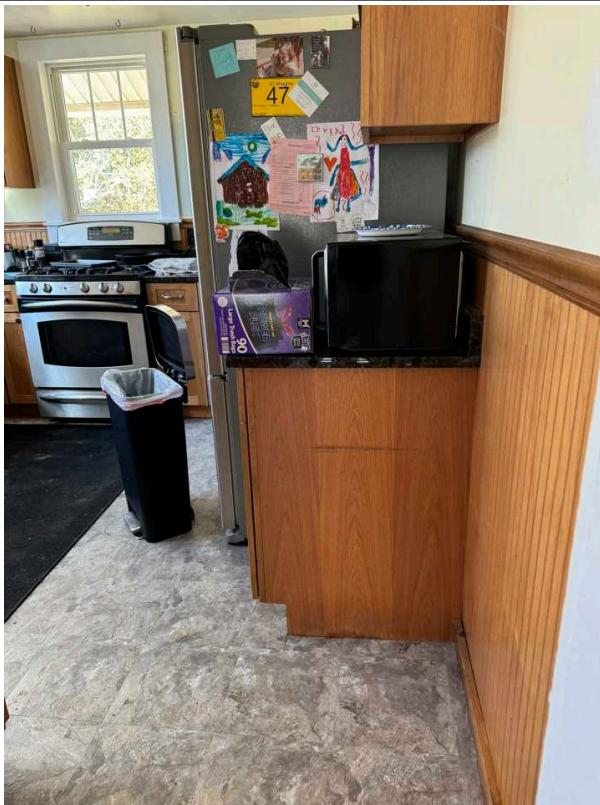
Taken By: Dina Bullard

Floor, baseboard, wall and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Kitchen - 105-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall, cabinets,
appliances and door damage



**Main Level/Kitchen - 106-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall, cabinets,
appliances and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Kitchen - 107-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall, cabinets,
appliances and door damage



**Main Level/Kitchen - 108-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall, cabinets,
appliances and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Kitchen - 109-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall, cabinets,
appliances and door damage



**Main Level/Kitchen - 110-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall, cabinets,
appliances and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Main Level/Kitchen - 111- Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall, cabinets,
appliances and door damage



Main Level/Kitchen - 112- Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall, cabinets,
appliances and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



Main Level/Kitchen - 113- Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall, cabinets,
appliances and door damage



Main Level/Kitchen - 114- Insured Risk

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall, cabinets,
appliances and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Kitchen - 115-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall, cabinets,
appliances and door damage



**Main Level/Kitchen - 116-
Insured Risk**

Date Taken: 10/24/2024

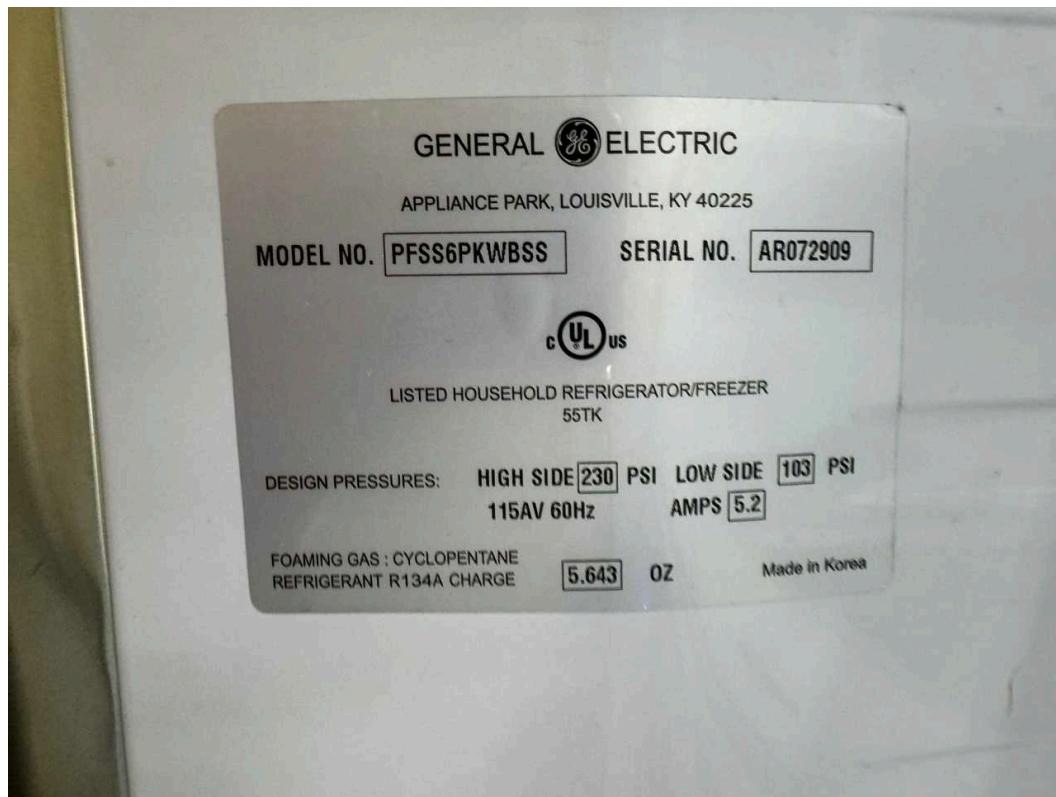
Taken By: Dina Bullard

Floor, baseboard, wall, cabinets,
appliances and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Kitchen - 117-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall, cabinets,
appliances and door damage



**Main Level/Kitchen - 118-
Insured Risk**

Date Taken: 10/24/2024

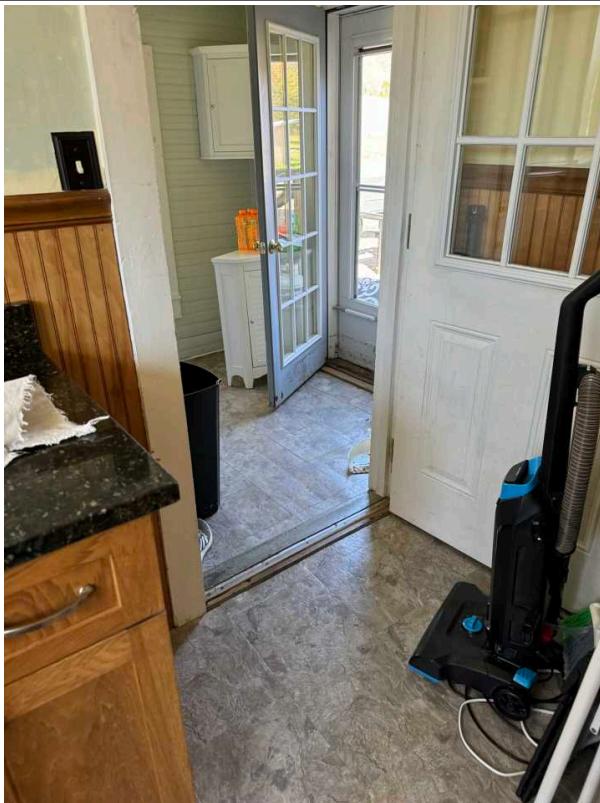
Taken By: Dina Bullard

Floor, baseboard, wall, cabinets,
appliances and door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Kitchen - 119-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, baseboard, wall, cabinets,
appliances and door damage



**Main Level/Laundry Room - 120-
Insured Risk**

Date Taken: 10/24/2024

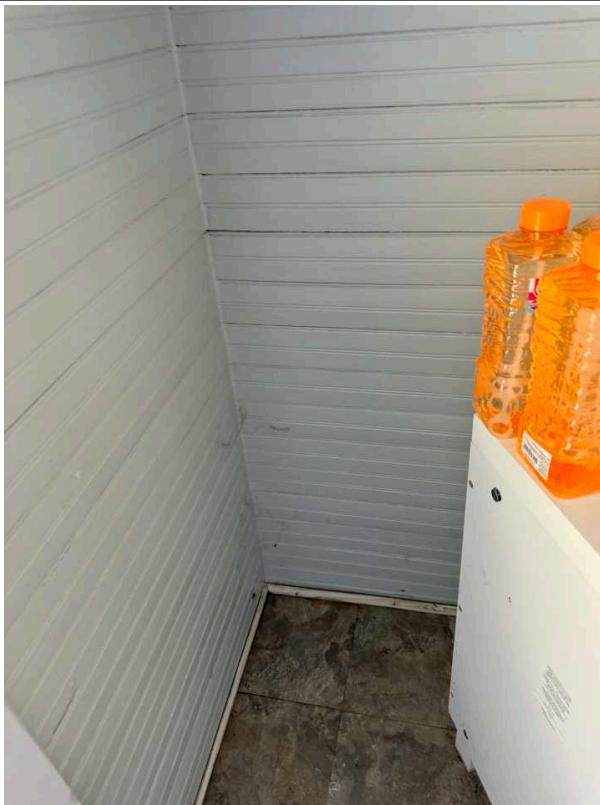
Taken By: Dina Bullard

Laundry room overview

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Laundry Room - 121-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Floor, wall damage



**Main Level/Laundry Room - 122-
Insured Risk**

Date Taken: 10/24/2024

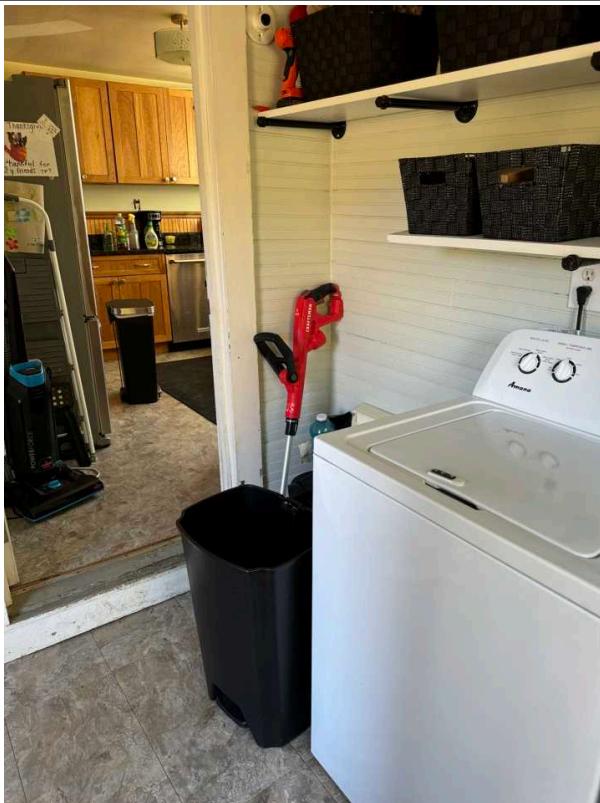
Taken By: Dina Bullard

Floor, wall and door damage

Photo Sheet

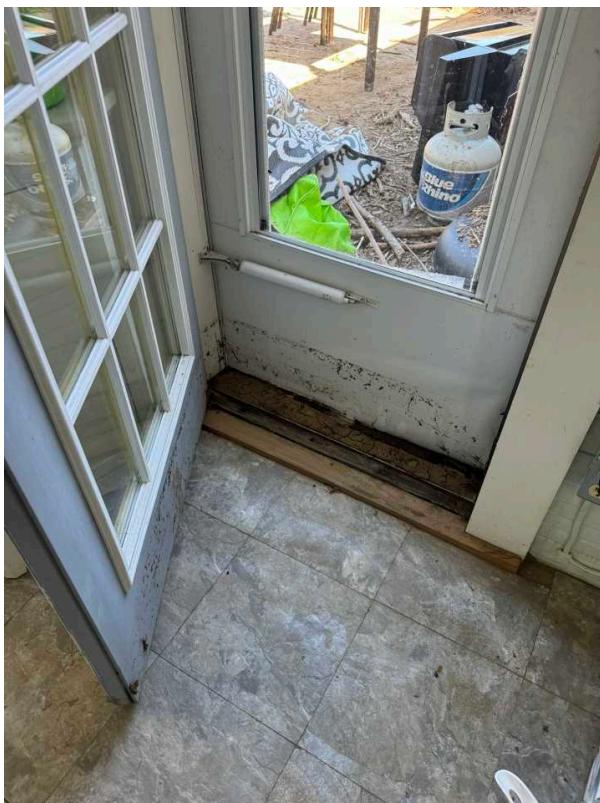
Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Laundry Room - 123-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor, wall and door damage



**Main Level/Laundry Room - 124-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448

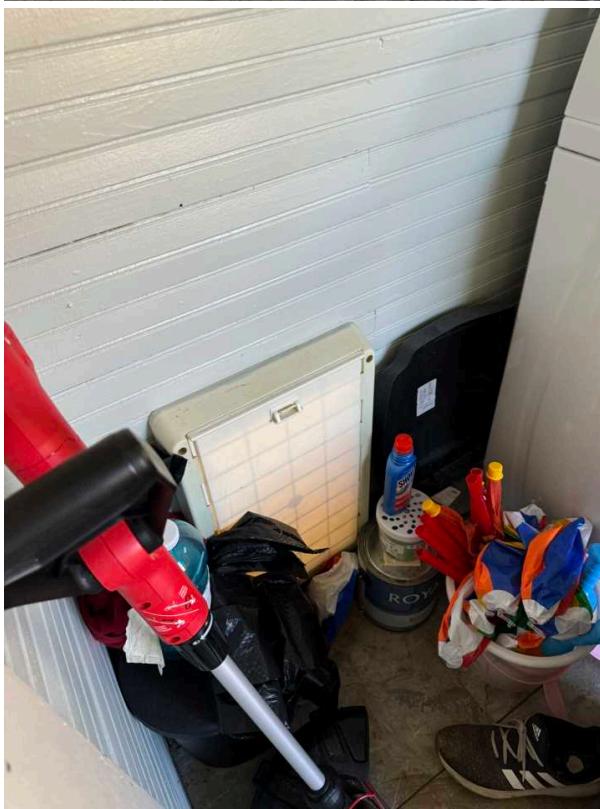


**Main Level/Laundry Room - 125-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

The step up into the kitchen from laundry room is 6 inches



**Main Level/Laundry Room - 126-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Doggie door

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Laundry Room - 127-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Flood line in the laundry room - 7 inches



**Main Level/Bathroom - 128-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Overview

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Bathroom - 129-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor damage



**Main Level/Bathroom - 130-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Floor, wall, baseboard, door damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Bathroom - 131-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Vanity damage



**Main Level/Bathroom - 132-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Doggie door

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Bathroom - 133-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Tub, floor damage



**Main Level/Bathroom - 134-
Insured Risk**

Date Taken: 10/24/2024
Taken By: Dina Bullard
Restroom in rear of home showing
evidence of flooring sinking, floor, wall,
and baseboard damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448

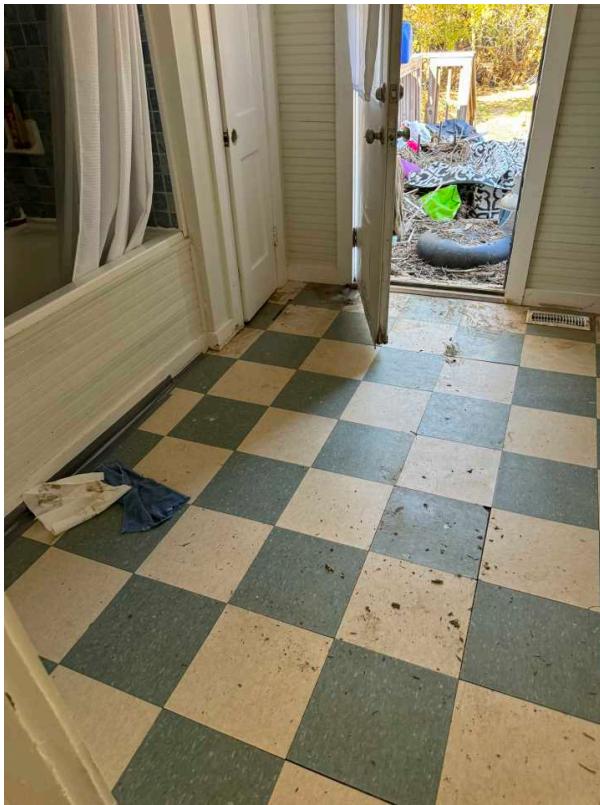


**Main Level/Bathroom - 135-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Restroom in rear of home showing evidence of flooring sinking. floor, wall, door and baseboard damage



**Main Level/Bathroom - 136-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Restroom in rear of home showing evidence of flooring sinking. Overview of bathroom

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Shower - 137-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Tub/shower damage to floor and wall



**Main Level/Shower - 138-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Tub/shower damage to floor and wall

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Shower - 139-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Tub/shower damage to floor and wall



**Main Level/Shower - 140-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Tub/shower damage to floor and wall

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: ELIZABETH WRIGHT/WRIGHT CAROLYN
Claim #: 7406040448-09262024
Policy #: 7406040448



**Main Level/Linen Closet1 - 141-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Restroom in rear of home showing evidence of flooring sinking, Linen closet - wall, door damage



**Main Level/Linen Closet1 - 142-
Insured Risk**

Date Taken: 10/24/2024

Taken By: Dina Bullard

Linen closet - wall, door damage

Assurant Flood Insurance Program

Helpdesk number: 800-423-4403

FLOOD INSURANCE LOSS NOTICE

Report Date:	10/15/2024	Date Of Loss:	09/26/2024
Time:	09:24:00AM	Reported By:	PRISCILLA BEDFORD
FICO Number:			
Adjuster ID:	521080000	Examiner ID:	Gustavo Yanes

AGENCY

Agency Name:	PRISCILLA BEDFORD		
Address:	820 BENSON RD GARNER, NC 27529-4205		
Phone:	919-077-2023	Agency Fax:	919-779-4025
Agent Id:	68500-02241-000-00002		

POLICY: 7406040448

TERM:	09/25/2024 - 09/25/2025	STATUS:	Inforce Status
Rating Method:	Risk Rating 2.0	Rewritten From:	
Policy Type:	Standard	Policy Form:	Dwelling
Insured Name:	ELIZABETH WRIGHT WRIGHT CAROLYN	Pending Endorsements:	No
Mailing Address:	400 N FORK RD BARNARDSVILLE, NC 28709-9758	Property Address:	400 N FORK RD BARNARDSVILLE, NC 28709-9758
Construction Date:	01/01/1937	Construction Date Type:	Construction Date
FIRM Date (Current):	08/01/1980	Pre/Post FIRM Coverage Limitations:	PRE FIRMPRE FIRM
Community Number:	370031 J	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:	Yes
Insured is Tenant Type:	No	Rental Property:	No
Building Description:	Crawlspace, One Floor, Frame Construction		
Building Coverage:	\$185,000.00	Building Deductible:	\$10,000.00
Contents Coverage:	\$0.00	Contents Deductible:	\$0.00

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:	1592	Construction Type:	Frame
Foundation:	Crawlspace	Number of Floors:	1
Number of Elevators:	0		
FFH:	3.90	FFH Method:	TOOL
HAG:		LAG:	
LFE:			

LENDER INFORMATION◆

First Mortgagee:	LOANCARE LLC PO BOX 202049 FLORENCE, SC 29502- 2049	Second Mortgagee:	
Loss Payee:		Disaster Assistance:	
Other Loan:			

LOSS INFORMATION◆

Loss and Damage Description:	AGENT STATES FLOOD DMG CONTENTS IN YARD WASHED AWAY HOME IS NOT LIVABLE		
Client Cat Code:		Loss Report Number:	
Other Flood or Wind Insurance:	NO		
Remarks/Other Insurance:			
Adjuster Assigned:	YES	Date Assigned:	10/15/2024
		Time Assigned:	09:26:00AM
Adjusting Firm:	CNC		
Phone:	800-843-0170	Extension:	

CONTACT INFORMATION◆

Name:	ELIZABETH WRIGHT		
Address:			
Mobile Phone:	404-610-3477		
Alternate Phone:	--	Extension:	
Email Address:			

LOSS HISTORY

No previous losses for this policy
