

NARRATIVE REPORT

DWELLING / UNIT OWNER

Carrier:	American Bankers	Date of Loss:	10/10/2024
Insured:	PATRA BROWN	Assigned:	12/10/2024
CID:	243608	Contacted:	12/10/2024
Claim Number:	7406051373-10102024	Inspected:	11/2/2024
Policy Number:	7406051373	Inspected With:	Patra Brown
Loss Address:	701 W MADISON ST PLANT CITY FL 33563	Mailing Address:	701 W MADISON ST PLANT CITY FL 33563
Coverage A:	\$ 170,000.00	Mortgage:	M&T Bank
Coverage B:	\$ 40,000.00	Verified with:	Patra Brown
Policy Term:	11/30/2023 to 11/30/2024		

Risk:

DOC:	1/1/1948
FIRM:	4/29/1983
Pre/Post:	Pre-FIRM
Elevated:	Not Elevated
Zone:	AE
Foundation:	Concrete slab-on-grade
Basement:	No
Ext. Finish:	Stucco
# Floors:	One

Valuation:

RCV Building:	\$146,278.29
ACV Building:	\$122,498.60
Qualification:	
Type:	Single Family
Occupancy:	Owner occupied (Principal residence)
Insured to Value %:	100 %
Replacement Cost:	Yes

Since the original date of construction there have been no signs of renovation since the original construction. The exterior is comprised of Stucco siding and a compositional shingle roof.

There is a shed located on the property with the risk. The shed meets the definition of being "affixed to a permanent site"

Source and Water Depth:

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

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

The damages to the building(s) were the result of an accumulation of heavy rainfall caused by Hurricane Milton.

This overwhelmed local storm drains resulting in inundation of normally dry ground creating a general and temporary condition of flooding. Due to the flooding, water rose to the following heights:

Exterior Water Height:	22"
Interior Water Height:	1"

Other Insurance:

The insured has a homeowners policy through Citizens. The homeowners policy does not cover flood and the insured has no other policies that cover flood.

Underwriting or Coverage Issues:

No Underwriting concerns have been noted to date.

Scope Notes:

Scope notes were taken onsite electronically.

Summary of Loss:

Establishing a GCF:

Heavy rainfall from Hurricane Milton overwhelmed storm drains, inundating the insured dwelling.

Based on the exterior flood line, the entire street, the risk, and surrounding properties experienced a general condition of flooding.

Building Property Adjustment:

Met with Patra Brown on 11/2/2024 at 9am and inspected the loss. Accumulation of heavy rainfall from Hurricane Milton inundated the risk with 22" of water on the exterior and 1" of water on the interior.

Flood waters rose from the street inundating the front of the dwelling with 22" of water on the exterior. Boards were placed and sealed by the insured on the front and right elevation entry doors. The insured exhibited photos on her phone of a flood line on the board placed across the front door at the raised front porch. The photo shows an approximate 7" flood line on the front door. Inspection of the interior revealed that the board placed and sealed across the front door allowed minimal water to enter the home with a 1" flood line documented on baseboards beside the front door and the insured exhibited additional photos showing water on the flood of the living room. Interior damage observed consists of baseboard and laminate flooring only in the living room, hallway, and kitchen. Hallway flooring is continuous into the hall bath and bedroom 2.

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

Exterior Observed:

- Elevations– clean stucco to 1' above the flood line (34")
- Replace condenser unit

Interior Observed:

- Structural drying
- Flood loss clean up
- Replace laminate flooring in living room, kitchen, hallway, hall bath, and bedroom 2
- Replace baseboards in affected rooms
- Replace front door
- Paint wall covering
- Detach & Reset kitchen lower cabinets as flooring continues beneath them

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 damage to dwelling contents
- No damage noted or reported to shed contents, shed is affixed to realty.

Personal Property in APS:

The shed, located on the property with the risk is permanently affixed, however no personal property damage was noted or reported.

Detached Garage:

There is no detached garage 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:
\$2,000.00

Denial Recommendations:

There are no disputed items to deny 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. The ICC pamphlet was provided covering benefits of the coverage if eligible.

Expert Involvement:

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

Closing Comments:

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

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

Thank you for the assignment.

Crystal Bryant
FCN #: 0070011447



2928 North McVay Dr.
Mobile, AL 36606

1-800-843-0170
Fax: (251) 478-3257

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

Dwelling_Narrative_2024

Exclusively for the use of CNC employees and adjusters



Submission: _____

**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: PATRA BROWN	POLICY NO.: 7406051373	
PROPERTY ADDRESS: 701 W MADISON ST	CLAIM/FILE NO.: 7406051373-10102024	
CITY: PLANT CITY	STATE: FL ZIP: 33563	DATE OF LOSS: 10/10/2024
MAILING ADDRESS:	Same as property	TIME OF LOSS: 2:00 AM
CITY:	STATE: ZIP:	EDN NO.:
EMAIL(S): kamilahannbrown@gmail.com	PHONE NO.: (443) 597-2690	

How flood loss happened: _____

Title and Occupancy:	Building type: _____	Ownership/use: _____
	Contents type/ownership/use: _____	
Interest:	Mortgagee(s): M&T Bank	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: _____	Type: _____

SFIP policy type: RCBAP Form	No. of insured buildings/units: _____	Contents coverage: Yes	Tenant improvements: _____
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Statement of Loss		Coverage A - Building Property	Coverage B - Personal Property
Coverage limit(s):		\$170,000.00	\$40,000.00
Coverage deductible(s):		\$2,000.00	\$2,000.00
		Building/Units	Contents
Property pre-loss value (RCV)	coverage to value %: 116.22%	\$146,278.29	\$85,000.00
Property pre-loss value (ACV)	80% of RCV: \$117,022.63	\$122,498.60	\$70,000.00
Insured damage RCV loss		\$20,803.70	\$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	(\$1,512.26)	
Less depreciation (non-recoverable)	<input type="checkbox"/> applicable <input checked="" type="checkbox"/> not applicable	\$0.00	\$0.00
Insured damage ACV loss		\$19,291.44	\$0.00
Add eligible Coverage C loss: Not applicable		\$0.00	\$0.00
Insured ACV loss subtotal		\$19,291.44	\$0.00
Less salvage/buyback		\$0.00	\$0.00
Net insured ACV loss		\$19,291.44	\$0.00
Less deductible		(\$2,000.00)	\$0.00
Amount over net insured loss limit (excess loss)		\$0.00	\$0.00
ACV claim		\$17,291.44	\$0.00
Add recoverable depreciation	<input type="checkbox"/> not applicable	\$1,512.26	
Claim subtotal		\$18,803.70	\$0.00
Net claim		\$18,803.70	\$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: 11/03/2024

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

Adjustment type:
 On site
 Remote

ADJUSTER'S PRELIMINARY REPORT

with (select all that apply):

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

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

Policyholder information <input type="checkbox"/> Add third-party representative (if any)		Insurer information			
Policyholder (primary): <u>PATRA BROWN</u>		Insurer: <u>American Bankers</u> EDN: _____			
Policyholder (additional): <u>KAMILAH BROWN</u>		Policy #: <u>7406051373</u> Claim #: <u>7406051373-10102024</u>			
Property address: <u>701 W MADISON ST</u> Mailing same		Adjuster: <u>Crystal Bryant</u> File #: <u>243608</u>			
City: <u>PLANT CITY</u> State: <u>FL</u> ZIP: <u>33563</u>		Adjusting firm: <u>CNC Catastrophe and National Claims</u>			
Mailing address: _____ Same as property		Mailing address: <u>2928 N McVay Dr.</u>			
City: _____ State: _____ ZIP: _____		City: <u>Mobile</u> State: <u>AL</u> ZIP: <u>36606</u>			
Phone #1: <u>4435972690</u> Phone #2: _____		Phone #1: <u>251-471-4718</u> Phone #2: _____			
Email: <u>KAMILAHANNBROWN@GMAIL.COM</u>		Email: <u>claims@cnc-resource.com</u>			
Comments: _____		Comments: _____			

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>	Coverage A - Building	\$ 170000	\$ 2000	\$ 10000	\$ 2000.00
Term: <u>11/30/2023</u> to: <u>11/30/2024</u>	Coverage B - Contents	\$ 40000	\$ 2000	\$ 0	\$ 0.00

Number of insured buildings at described locations: 1

Property risk information <input type="checkbox"/> Add comments					
Building Occupancy: <u>Single-family home</u>	Ownership verified: Yes	Current flood zone: AE			
Building Type: <u>Main dwelling</u>	Building over water: No	Approx. % over water: 0			
Occupied by: <u>Owner-occupied (principal residence)</u>	Under construction: No	Const. status: _____			
Foundation Type: <u>Slab-on-grade (non-elevated)</u>	Flood openings: No	No. of flood openings: No			
Construction type: <u>Frame</u>	Floodproofed: No	Floodproof certificate: No			
Number of floors in building (excluding basement/enclosure): <u>1</u>	Lowest machinery & equipment: <u>Ground level</u>	Floor number: <u>1</u>			
If multi-floor building, floor number occupied by policyholder: _____	Lowest personal property: <u>Other floor</u>	Floor number: <u>1</u>			
If mixed-use occupancy, approximate percentage residential: _____	Type of personal property: <input checked="" 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>Mud Lake</u>	Distance from insured property: <u>700</u> Feet				
Comments: _____					

Date and time information <input type="checkbox"/> Add comments					
Date of FIRM: <u>04/29/1983</u>	FIRM status: <u>Pre-FIRM</u>	Date of loss: <u>10/10/2024</u>	Date assigned: <u>10/16/2024</u>		
Date of construction: <u>01/01/1948</u>	Building age (years): <u>76</u>	Time of loss: <u>00:30</u>	Date contacted: <u>10/16/2024</u>		
Date of occupancy: <u>12/01/2020</u>	Occupied (years): <u>4</u>		Date inspected: <u>11/02/2024</u>		
Comments: _____					

Cause of flood loss information <input type="checkbox"/> Header checkbox if needed					
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 properties</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>Habitable</u>				
Type of flood: <u>Accumulation of rainfall or snowmelt</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/unit <u>-</u> Click to remove additional flood water data					
Approx. date flood entered: <u>10/10/2024</u>	Approx. time entered: <u>00:30</u>	Exterior water height inches = feet & inches	Interior water height inches = feet & inches		
Approx. date flood receded: <u>10/10/2024</u>	Approx. time receded: <u>12:30</u>	22	1ft. 10in.	1	= 0ft. 1in.
Approximate duration flood water in main building/unit: <u>12.00</u>					

Adjuster's signature: Ch Adjuster FCN: 0070011447 Date signed: Nov 3, 2024

NFIP Registered Adjuster

NFIP Standard Operations

CRYSTAL HARBISON

FCN: 0070011447
Status: Active

Registration Date: 2/20/2024
Valid Through: 06/30/2025



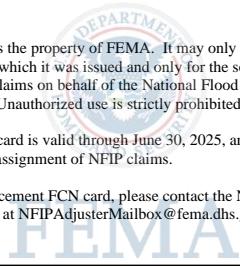
AUTHORIZED FOR:
Residential (Dwelling)



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

American Bankers

Insured PATRA BROWN
Policy Number 7406051373
Date of Loss 10/05/2024
Loss Address 701 W MADISON ST , PLANT CITY, FL 33563



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



Insured was not present during the inspection.

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

Reset

Insured Signature

A handwritten signature in black ink on a grey background. The signature appears to read "Patra B".

11/02/2024

Reset

Adjuster Signature

A handwritten signature in black ink on a grey background. The signature appears to read "Crystal Bryant".

11/02/2024

Adjuster: Crystal Bryant

Adjuster FCN: 0070011447

Phone: 1-251-471-4718

Fax: 1-251-478-3257

Mobile: 251-458-3713

NFIP Registered Adjuster

NFIP Standard Operations

CRYSTAL BRYANT

FCN: 0070011447
Status: Active

Registration Date: 4/2/2024
Valid Through: 06/30/2025



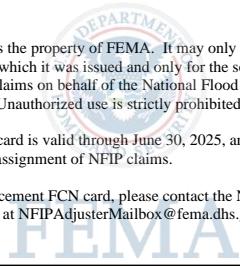
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National Flood Insurance Program

NFIPSERVICES.FLOODSMART.GOV



Valuation Report

Owner Information

Name:	PATRA BROWN	Phone:	(443) 597-2690
Street:	701 W MADISON ST	Date Entered:	1/21/2025
City, State ZIP Code	PLANT CITY, FL 33563	Date Calculated:	
Country:	USA	Pricing Area:	FLTA8X_17OCT24

General Information

Number of Stories:	1 Story	Cond.:	Single Family Detached
Sq. Feet:	1,038.00	Year Built:	1948
Cost per Finished Sq. Ft.:	\$140.92	Agent Code:	

Foundation

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

Exterior

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

Interior

Average Wall Height:	9 Ft.
Wall Material:	100% Drywall
Floor Covering:	100% Laminate
Wall Finish:	100% Paint
Ceiling Finish:	100% Paint

Key Rooms

Kitchens:	1 - Medium
Bathrooms:	2 - Full Bath
Bedrooms:	3 - Medium

Attached Structures

Garages/Carparks:	None
Decks/Balconies:	None
Patios/Porches:	None

User-Defined Features

Features:	None	Additions:	None
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Additions

Systems

Heating:	1 Forced Air Heating System
Air Conditioning:	1 Central Air Conditioning

Specialty:	None
Fireplaces:	None

Cost Breakdown

Rough Framing:	\$21,492.61	Exterior Finish:	\$17,747.66	Windows:	\$3,074.48
Roofing:	\$4,920.65	Electrical:	\$7,712.35	Plumbing:	\$11,870.80
Heating/AC:	\$10,772.61	Floor Covering:	\$5,134.21	Interior Finish:	\$33,549.87
Appliances:	\$1,631.45				



Valuation Report

Estimated Replacement Cost (Calculated Value):	\$146,278.29
Actual Cash Value (Calculated Value):	\$122,498.60

(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.



Valuation Report

Owner Information

Name:	PATRA BROWN	Phone:	(443) 597-2690
Street Address:	701 W MADISON ST	Date Entered:	1/21/2025
City, State ZIP Code	PLANT CITY, FL 33563	Date Calculated:	
Country:	USA	Pricing Area:	FLTA8X_17OCT24

General Information

Quality:	Standard	Number of Stories:	1 Story
Style:	Ranch/Rambler	Agent Code:	
Cond.:	Single Family Detached		
Sq. Feet:	1,038		
Year Built:	1948		
Cost per Finished Sq. Ft.:	\$140.92		

Foundation

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

Exterior

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

Interior

Average Wall Height:	9 Ft.	Wall Material:	100% Drywall
Floor Covering:	100% Laminate	Wall Finish:	100% Paint
Ceiling Finish:	100% Paint		

Garages

None

Attached Structures

Decks: None

Porches: None

Other Attachments:
None

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

Detached Items: None

User-Defined Features

Features: None

Additions

None



Valuation Report

Systems

Heating:	1 Forced Air Heating System	Specialty:	None
Air Conditioning:	1 Central Air Conditioning		
Fireplaces:	None		

Home Features

Exterior Features:	2 Exterior Doors, 8 Vinyl Single / Double Hung Medium (10 - 15 SF)
Interior Features:	None
Additional Features:	None

Rooms

Living - Medium (Above Grade Room)

Bedroom/Small Living - Medium (Above Grade Room)

Bedroom/Small Living - Medium (Above Grade Room)

Bedroom/Small Living - Medium (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

Cabinet Features: 1 Peninsula Bar

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 - Medium (Above Grade Room)

Cost Breakdown

Rough Framing:	\$21,492.61	Exterior Finish:	\$17,747.66	Windows:	\$3,074.48
Roofing:	\$4,920.65	Electrical:	\$7,712.35	Plumbing:	\$11,870.80
Heating/AC:	\$10,772.61	Floor Covering:	\$5,134.21	Interior Finish:	\$33,549.87
Appliances:	\$1,631.45				



Valuation Report

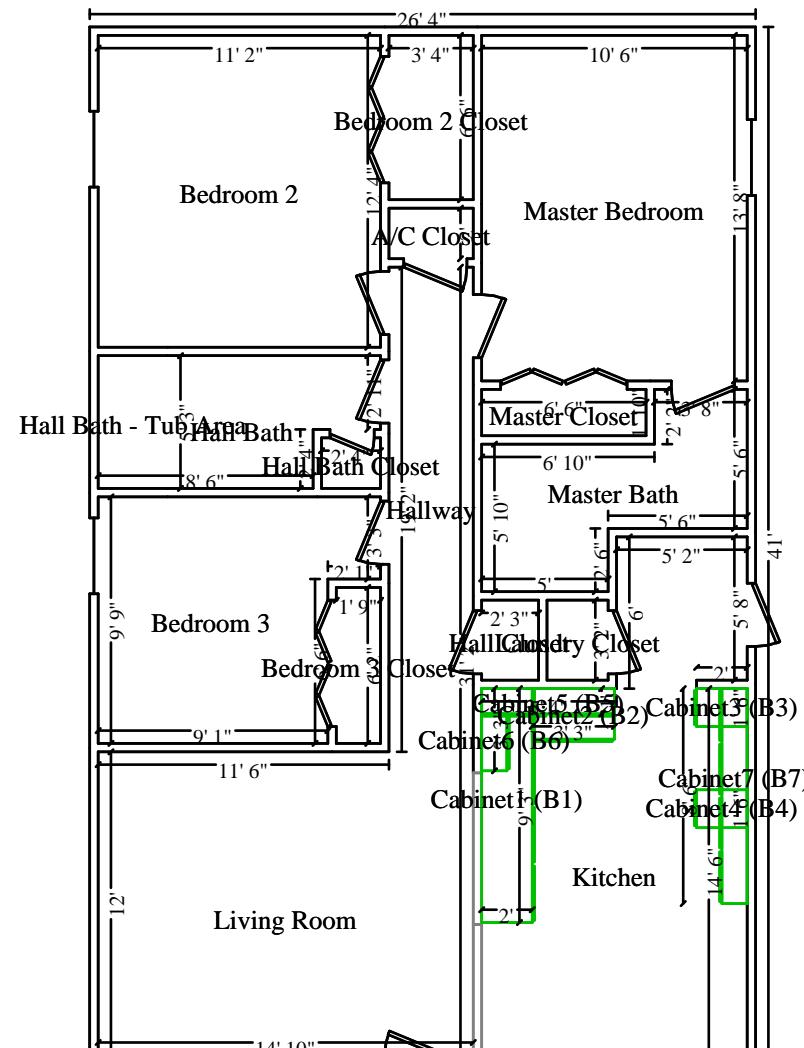
Estimated Replacement Cost (Calculated Value):	\$146,278.29
Actual Cash Value (Calculated Value):	\$122,498.60

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

(Actual Cash Value equals replacement cost less depreciation)

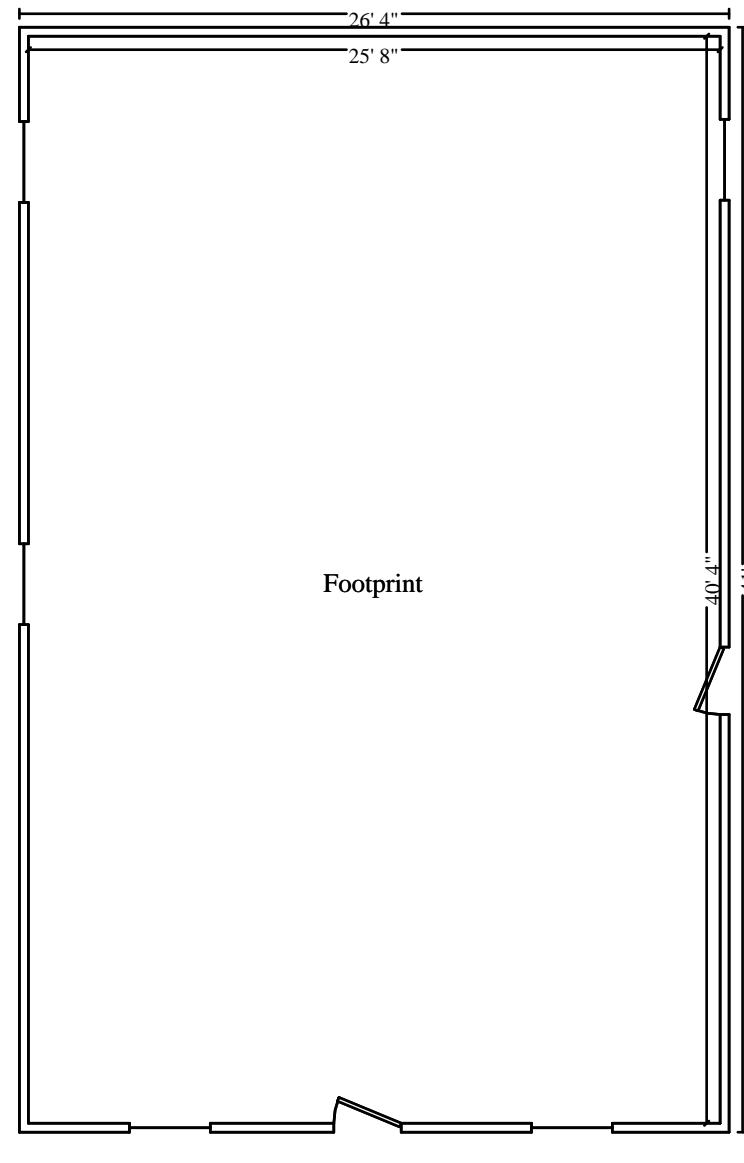
The Replacement Cost figure represents the average estimated cost to rebuild this building after a total loss and includes such things as labor and materials to meet current building codes and general contractor profit and overhead for your location. The actual reconstruction costs for this building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



N
↑

Exterior



Assurant

Insured: PATRA BROWN
Property: 701 W MADISON ST
PLANT CITY, FL 33563
Home: 701 W MADISON ST
PLANT CITY, FL 33563

Cell: (443) 597-2690
E-mail: kamilahannbrown@gmail.com

Claim Rep.: Crystal Bryant
Company: CNC Catastrophe & National Claims
Business: PO Box 6842
Mobile, AL 36660

Business: (251) 458-3713
E-mail: claims@cnc-resource.com

Estimator: Crystal Bryant
Company: CNC Catastrophe & National Claims
Business: PO Box 6842
Mobile, AL 36660

Business: (251) 458-3713
E-mail: claims@cnc-resource.com

Reference:
Company: American Bankers
Business: PO Box 105290
Atlanta, GA 30348

Business: (800) 358-0600

Claim Number: 7406051373-10102024 **Policy Number:** 7406051373 **Type of Loss:** Flood

Date of Loss: 10/10/2024 2:00 AM Date Received: 12/10/2024 2:00 AM
Date Inspected: 11/2/2024 9:00 AM Date Entered: 12/13/2024 9:04 AM

Price List: FLTA8X_OCT24
Restoration/Service/Remodel
Estimate: PATRA__BROWN

Net Claim Summary

Coverage	Net Claim
Building	\$17,291.44
Total Net Claim	\$17,291.44
Total Amount of Building Recoverable Depreciation	\$1,512.26
Total Net Claim if Depreciation is Recovered	\$18,803.70



Dear Valued Customer,

The enclosed itemized estimate contains a valuation of structural damages for your reported flood loss. This line by line estimate was prepared using reasonable and customary prices for your geographic area. To help ensure your claim is handled as efficiently as possible, please note the following procedures pertaining to this estimate:

- Structural repairs - If this document contains estimated structural repairs and you choose to hire a contractor, please provide this estimate to the contractor. If any hidden or additional damage and/or damaged items are discovered, please contact me or have your contractor or vendor contact me immediately.
- Hidden or additional damages – It's important to know that once you sign the proof of loss form, there is still an opportunity to make a claim for additional damages. Coverage for the hidden or additional damages and/or damaged items, would need to be determined, and may require an inspection/re-inspection, before any supplemental payment would be authorized. Please do not destroy or discard any of the hidden or additional damages, and/or damaged items, until we have had an opportunity to review the hidden or additional damages and/or damaged items, and have reached an agreement with you on any supplemental cost.
- Personal Property (Contents) damages – If applicable, contents damages may, or may not be included in this estimate. Contents damages are sometimes presented separately in order that you may receive your building claim payment more expediently. If you have contents coverage and, it has not been included with this estimate, please continue to work with your adjuster to conclude this portion of your claim.
- Dispute resolution - If you disagree with the estimate, you should complete your own proof of loss form for the total amount (undisputed amount plus any additional amount) you are requesting. You can obtain a proof of loss through your handling adjuster or through the FEMA document center at: https://www.fema.gov/media-library-data/1533073015253-61a3c8a1dce7231a63f4c466a43615a8/FEMA_Form_086-0-09_8-1-2017_proof_of_loss.pdf then, send the signed proof of loss form with documentation to support the additional amount you are requesting. If any part of your claim is denied, you may file an appeal with FEMA however, you may not do so until you have received a denial letter from Assurant . For more information on the proper sequence for claims-handling and dispute resolution, please refer to the FEMA Fact Sheet, "Flood Claims Process," available on fema.gov. (https://www.fema.gov/media-library-data/1536857967078-472b6e53fa4f7db031752dc3291b149b/8-TheFloodClaimProcess_508.pdf).
- Mortgage company payment - If a mortgage company is included on your claim payment check, you must contact the mortgage company to discuss how to handle the proceeds of this payment.

Thank you for allowing us to serve your insurance needs. Please contact me if you have any questions regarding this estimate or any other matter pertaining to your claim.



Assurant

Claim Number: 7406051373-10102024

Policy Number: 7406051373

Type of Loss: Flood

Date of Loss: 10/10/2024 2:00 AM
Date Inspected: 11/2/2024 9:00 AM

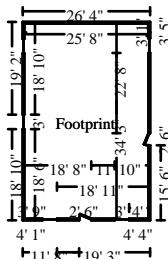
Date Received: 12/10/2024 2:00 AM
Date Entered: 12/13/2024 9:04 AM

Price List: FLTA8X_OCT24
Restoration/Service/Remodel
Estimate: PATRA__BROWN

Building

Net Claim Summary

Replacement Cost Value	Less Recoverable Depreciation	Less Non-recoverable Depreciation	Actual Cash Value
\$20,803.70	(1,512.26)	<0.00>	\$19,291.44
Less Deductible			(2,000.00)
Net Claim			\$17,291.44
Total Recoverable Depreciation			\$1,512.26
Net Claim if Depreciation is Recovered			\$18,803.70

**Building****PATRA__BROWN****Exterior****Footprint****Height: 8'**

962.67 SF Walls
1997.89 SF Walls & Ceiling
115.02 SY Flooring
132.00 LF Ceil. Perimeter

1035.22 SF Ceiling
1035.22 SF Floor
127.00 LF Floor Perimeter

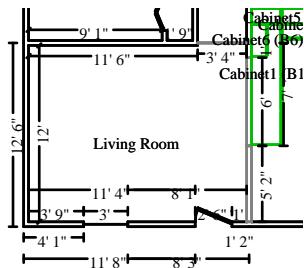
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Dumpster load - Approx. 20 yards, 4 tons of debris For the removal of construction debris.	1.00 EA	650.00	0.00	0.00	650.00	(0.00)	650.00
2. Clean with pressure/chemical spray	359.83 SF	0.51	0.27	0.00	183.78	(0.00)	183.78
3. R&R Central air - condenser unit - 3.5 ton - 14-15 SEER Rheem Model#: RP1424AJ1NA Serial#: W052001142	1.00 EA	3,106.28	177.26	0.00	3,283.54	(859.63)	2,423.91
4. Remove Air conditioning security cage This and the following line item are to detach and reset the condenser security cage.	1.00 EA	17.93	0.00	0.00	17.93	(0.00)	17.93
5. Install Air conditioning security cage	1.00 EA	99.02	0.00	0.00	99.02	(0.00)	99.02

Totals: Footprint	177.53	0.00	4,234.27	859.63	3,374.64
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Total: Exterior	177.53	0.00	4,234.27	859.63	3,374.64
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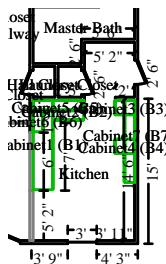
Main Level


Living Room
Height: 8'

310.00 SF Walls	178.56 SF Ceiling
488.56 SF Walls & Ceiling	178.56 SF Floor
19.84 SY Flooring	42.83 LF Floor Perimeter
45.33 LF Cel. Perimeter	

Door	2' 6" X 6' 8"	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Missing Wall - Goes to neither Floor/Ceiling	6' X 4'	Opens into KITCHEN
Missing Wall	3' 4" X 8'	Opens into HALLWAY

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
6. Flood loss cleanup - Light	178.56 SF	1.19	0.00	0.00	212.49	(0.00)	212.49
7. Method 1 drying for climate-controlled space	178.56 SF	0.95	0.00	0.00	169.63	(0.00)	169.63
FLOORING							
8. Tear out non-salv wood floor, no bagging - Category 3	178.56 SF	6.01	0.00	0.00	1,073.15	(0.00)	1,073.15
9. Apply anti-microbial agent to the floor	178.56 SF	0.36	0.67	0.00	64.95	(0.00)	64.95
10. Snaplock Laminate - simulated wood flooring - High grade High grade flooring with texture.	178.56 SF	8.73	70.44	325.84	1,955.11	(156.41)	1,798.70
WALLS							
11. Tear out baseboard	42.83 LF	0.69	0.00	0.00	29.55	(0.00)	29.55
12. Baseboard - 3 1/4"	42.83 LF	4.54	6.68	40.24	241.37	(3.22)	238.15
13. Seal (1 coat) & paint (1 coat) baseboard	42.83 LF	1.91	0.48	16.46	98.75	(13.17)	85.58
14. Paint the walls - one coat	310.00 SF	0.85	3.95	53.50	320.95	(42.80)	278.15
DOORS							
15. Door lockset & deadbolt - exterior - Detach & reset	1.00 EA	37.65	0.00	7.54	45.19	(0.00)	45.19
16. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA	536.35	29.64	113.18	679.17	(12.84)	666.33
17. Prime & paint door slab only - exterior (per side)	2.00 EA	56.95	2.49	23.28	139.67	(18.62)	121.05
18. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	40.48	0.95	16.40	98.31	(13.10)	85.21
Totals: Living Room		115.30	596.44	5,128.29	260.16	4,868.13	


Kitchen
Height: 8'

358.83 SF Walls	182.53 SF Ceiling
541.36 SF Walls & Ceiling	151.53 SF Floor
16.84 SY Flooring	36.33 LF Floor Perimeter
60.83 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into LAUNDRY_CLOS
Missing Wall - Goes to neither Floor/Ceiling	6' X 4'	Opens into LIVING_ROOM
Window	3' X 4'	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
19. Flood loss cleanup - Light	151.53 SF	1.19	0.00	0.00	180.32	(0.00)	180.32
20. Method 1 drying for climate-controlled space	151.53 SF	0.95	0.00	0.00	143.95	(0.00)	143.95
FLOORING							
21. Tear out non-salv wood floor, no bagging - Category 3	151.53 SF	6.01	0.00	0.00	910.70	(0.00)	910.70
Flooring continues under cabinets							
22. Apply anti-microbial agent to the floor	151.53 SF	0.36	0.57	0.00	55.12	(0.00)	55.12
23. Snaplock Laminate - simulated wood flooring - High grade	151.53 SF	8.73	59.78	276.54	1,659.18	(132.73)	1,526.45
High grade flooring with texture.							
WALLS							
24. Tear out baseboard	36.33 LF	0.69	0.00	0.00	25.07	(0.00)	25.07
25. Baseboard - 3 1/4"	36.33 LF	4.54	5.67	34.12	204.73	(2.74)	201.99
26. Seal (1 coat) & paint (1 coat) baseboard	36.33 LF	1.91	0.41	13.96	83.76	(11.16)	72.60
27. Paint the surface area - one coat	358.83 SF	0.85	4.58	61.92	371.51	(49.54)	321.97
CABINETS & APPLIANCES							
28. Sink faucet - Detach & reset	1.00 EA	172.44	0.00	34.48	206.92	(0.00)	206.92
29. Sink - double basin - Detach & reset	1.00 EA	230.80	0.08	46.18	277.06	(0.00)	277.06
30. R&R Angle stop valve	3.00 EA	58.72	2.81	35.80	214.77	(3.77)	211.00
31. R&R Plumbing fixture supply line	3.00 EA	33.93	1.63	20.68	124.10	(9.83)	114.27
32. Detach & Reset P-trap assembly - ABS (plastic)	1.00 EA	85.95	0.00	17.20	103.15	(0.00)	103.15
33. Countertop - solid surface/granite - Detach & reset	32.29 SF	42.03	0.27	271.50	1,628.92	(0.00)	1,628.92
34. Cabinetry - lower (base) units - Detach & reset	13.00 LF	84.27	0.00	219.10	1,314.61	(0.00)	1,314.61
35. Dishwasher - Detach & reset	1.00 EA	336.09	0.00	0.00	336.09	<0.00>	336.09
36. Refrigerator - Remove & reset	1.00 EA	60.61	0.00	0.00	60.61	<0.00>	60.61

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
37. Range - electric - Remove & reset	1.00 EA	45.46	0.00	0.00	45.46	<0.00>	45.46
Totals: Kitchen			75.80	1,031.48	7,946.03	209.77	7,736.26


Hallway
Height: 8'

232.00 SF Walls	63.33 SF Ceiling
295.33 SF Walls & Ceiling	63.33 SF Floor
7.04 SY Flooring	26.50 LF Floor Perimeter
41.50 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into BEDROOM_3
Door	2' 6" X 6' 8"	Opens into HALL_BATH
Door	2' 6" X 6' 8"	Opens into BEDROOM_2
Door	2' 6" X 6' 8"	Opens into A_C_CLOSET
Door	2' 6" X 6' 8"	Opens into MASTER_BEDRO
Door	2' 6" X 6' 8"	Opens into HALL_CLOSET1
Missing Wall	3' 4" X 8'	Opens into LIVING_ROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
38. Flood loss cleanup - Light	63.33 SF	1.19	0.00	0.00	75.36	(0.00)	75.36
39. Method 1 drying for climate-controlled space	63.33 SF	0.95	0.00	0.00	60.16	(0.00)	60.16

FLOORING

40. Tear out non-salv wood floor, no bagging - Category 3	63.33 SF	6.01	0.00	0.00	380.61	(0.00)	380.61
41. Apply anti-microbial agent to the floor	63.33 SF	0.36	0.24	0.00	23.04	(0.00)	23.04
42. Snaplock Laminate - simulated wood flooring - High grade	63.33 SF	8.73	24.98	115.58	693.43	(55.47)	637.96

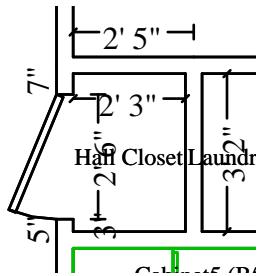
High grade flooring with texture.

WALLS

43. Tear out baseboard	26.50 LF	0.69	0.00	0.00	18.29	(0.00)	18.29
44. Baseboard - 3 1/4"	26.50 LF	4.54	4.13	24.88	149.32	(1.99)	147.33

CONTINUED - Hallway

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
45. Seal (1 coat) & paint (1 coat) baseboard	26.50 LF	1.91	0.30	10.18	61.10	(8.15)	52.95
46. Paint the walls - one coat	232.00 SF	0.85	2.96	40.04	240.20	(32.02)	208.18
Totals: Hallway			32.61	190.68	1,701.51	97.63	1,603.88



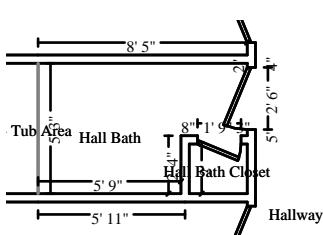
Hall Closet	Height: 8'
70.00 SF Walls	7.13 SF Ceiling
77.13 SF Walls & Ceiling	7.13 SF Floor
0.79 SY Flooring	8.33 LF Floor Perimeter
10.83 LF Ceil. Perimeter	

Door

2' 6" X 6' 8"

Opens into HALLWAY

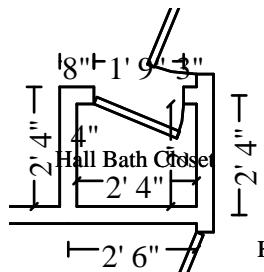
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
47. Flood loss cleanup - Light	7.13 SF	1.19	0.00	0.00	8.48	(0.00)	8.48
48. Method 1 drying for climate-controlled space	7.13 SF	0.95	0.00	0.00	6.77	(0.00)	6.77
FLOORING							
49. Tear out non-salv wood floor, no bagging - Category 3	7.13 SF	6.01	0.00	0.00	42.85	(0.00)	42.85
50. Apply anti-microbial agent to the floor	7.13 SF	0.36	0.03	0.00	2.60	(0.00)	2.60
51. Snaplock Laminate - simulated wood flooring - High grade High grade flooring with texture.	7.13 SF	8.73	2.81	13.00	78.05	(6.24)	71.81
WALLS							
52. Tear out baseboard	8.33 LF	0.69	0.00	0.00	5.75	(0.00)	5.75
53. Baseboard - 3 1/4"	8.33 LF	4.54	1.30	7.82	46.94	(0.62)	46.32
54. Seal (1 coat) & paint (1 coat) baseboard	8.33 LF	1.91	0.09	3.20	19.20	(2.55)	16.65
55. Paint the walls - one coat	70.00 SF	0.85	0.89	12.08	72.47	(9.65)	62.82
Totals: Hall Closet				5.12	36.10	283.11	19.06
							264.05


Hall Bath
Height: 8'

148.33 SF Walls	37.97 SF Ceiling
186.30 SF Walls & Ceiling	37.97 SF Floor
4.22 SY Flooring	17.83 LF Floor Perimeter
22.08 LF Cel. Perimeter	

Missing Wall
5' 3" X 8'
Opens into HALL_BATH_
Door
1' 9" X 6' 8"
Opens into HALL_BATH_CL
Door
2' 6" X 6' 8"
Opens into HALLWAY

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
56. Flood loss cleanup - Light	31.97 SF	1.19	0.00	0.00	38.04	(0.00)	38.04
57. Method 1 drying for climate-controlled space	37.97 SF	0.95	0.00	0.00	36.07	(0.00)	36.07
FLOORING							
58. Tear out non-salv wood floor, no bagging - Category 3	31.97 SF	6.01	0.00	0.00	192.14	(0.00)	192.14
59. Apply anti-microbial agent to the floor	37.97 SF	0.36	0.14	0.00	13.81	(0.00)	13.81
60. Snaplock Laminate - simulated wood flooring - High grade High grade flooring with texture.	31.97 SF	8.73	12.61	58.34	350.05	(28.00)	322.05
61. Toilet - Detach & reset	1.00 EA	350.35	0.72	70.22	421.29	(0.00)	421.29
WALLS							
62. Tear out baseboard	12.83 LF	0.69	0.00	0.00	8.85	(0.00)	8.85
63. Baseboard - 3 1/4"	12.83 LF	4.54	2.00	12.06	72.31	(0.97)	71.34
64. Seal (1 coat) & paint (1 coat) baseboard	12.83 LF	1.91	0.14	4.92	29.57	(3.95)	25.62
65. Paint part of the walls - one coat	133.33 SF	0.85	1.70	23.00	138.03	(18.40)	119.63
Totals: Hall Bath			17.31	168.54	1,300.16	51.32	1,248.84


Hall Bath Closet
Height: 8'

57.67 SF Walls	4.67 SF Ceiling
62.33 SF Walls & Ceiling	4.67 SF Floor
0.52 SY Flooring	6.92 LF Floor Perimeter
8.67 LF Ceil. Perimeter	

Door	1' 9" X 6' 8"		Opens into HALL_BATH					
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV	
66. Flood loss cleanup - Light	4.67 SF	1.19	0.00	0.00	5.56	(0.00)	5.56	
67. Method 1 drying for climate-controlled space	4.67 SF	0.95	0.00	0.00	4.44	(0.00)	4.44	
FLOORING								
68. Tear out non-salv wood floor, no bagging - Category 3	4.67 SF	6.01	0.00	0.00	28.07	(0.00)	28.07	
69. Apply anti-microbial agent to the floor	4.67 SF	0.36	0.02	0.00	1.70	(0.00)	1.70	
70. Snaplock Laminate - simulated wood flooring - High grade High grade flooring with texture.	4.67 SF	8.73	1.84	8.52	51.13	(4.09)	47.04	
WALLS								
71. Tear out baseboard	6.92 LF	0.69	0.00	0.00	4.77	(0.00)	4.77	
72. Baseboard - 3 1/4"	6.92 LF	4.54	1.08	6.50	39.00	(0.51)	38.49	
73. Seal (1 coat) & paint (1 coat) baseboard	6.92 LF	1.91	0.08	2.66	15.96	(2.13)	13.83	
74. Paint the walls - one coat	57.67 SF	0.85	0.74	9.94	59.70	(7.96)	51.74	
Totals: Hall Bath Closet			3.76	27.62	210.33	14.69	195.64	
Total: Main Level		249.90	2,050.86	16,569.43	652.63	15,916.80		
Line Item Totals: PATRA_BROWN		427.43	2,050.86	20,803.70	1,512.26	19,291.44		

Summary for Building

Line Item Total	18,325.41
Material Sales Tax	427.43
<hr/>	
Subtotal	18,752.84
Overhead	1,025.43
Profit	1,025.43
<hr/>	
Replacement Cost Value	\$20,803.70
Less Depreciation	(1,512.26)
<hr/>	
Actual Cash Value	\$19,291.44
Less Deductible	(2,000.00)
<hr/>	
Net Claim	\$17,291.44
<hr/>	
Total Recoverable Depreciation	1,512.26
<hr/>	
Net Claim if Depreciation is Recovered	\$18,803.70
<hr/>	

Crystal Bryant

**Recap of Taxes, Overhead and Profit**

Overhead (10%)	Profit (10%)	Material Sales Tax (7.5%)	Laundering Tax (2%)	Manuf. Home Tax (6%)	Storage Rental Tax (7.5%)
Line Items					
1,025.43	1,025.43	427.43	0.00	0.00	0.00
Total	1,025.43	1,025.43	427.43	0.00	0.00

**Recap by Room****Estimate: PATRA__BROWN**

Area: Exterior	Footprint	4,056.74	22.14%
Area Subtotal: Exterior		4,056.74	22.14%
Area: Main Level			
Living Room		4,416.55	24.10%
Kitchen		6,838.75	37.32%
Hallway		1,478.22	8.07%
Hall Closet		241.89	1.32%
Hall Bath		1,114.31	6.08%
Hall Bath Closet		178.95	0.98%
Area Subtotal: Main Level		14,268.67	77.86%
Subtotal of Areas		18,325.41	100.00%
Total		18,325.41	100.00%

Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
CABINETRY	2,452.66		2,452.66
GENERAL DEMOLITION	73.76		73.76
DOORS	505.61	10.11	495.50
FLOOR COVERING - WOOD	3,816.67	305.34	3,511.33
FINISH CARPENTRY / TRIMWORK	607.19	8.09	599.10
FINISH HARDWARE	37.65		37.65
PLUMBING	1,074.47	11.12	1,063.35
PAINTING	1,437.88	191.71	1,246.17
O&P Items Subtotal	10,005.89	526.37	9,479.52
 Non-O&P Items	 RCV	 Deprec.	 ACV
APPLIANCES	442.16		442.16
CLEANING	183.51		183.51
GENERAL DEMOLITION	3,967.92		3,967.92
HEAT, VENT & AIR CONDITIONING	3,145.36	812.36	2,333.00
WATER EXTRACTION & REMEDIATION	580.57		580.57
Non-O&P Items Subtotal	8,319.52	812.36	7,507.16
O&P Items Subtotal	10,005.89	526.37	9,479.52
Material Sales Tax	427.43	64.79	362.64
Overhead	1,025.43	54.37	971.06
Profit	1,025.43	54.37	971.06
 Total	 20,803.70	 1,512.26	 19,291.44

Those who intentionally claim false losses with the Federal Emergency Management Agency (FEMA) are taking money away from those who truly need assistance and stand in danger of being charged with a felony. FEMA must ensure that taxpayer dollars go only to people who incurred legitimate losses and the agency takes disbursement of necessary funds to the proper parties very seriously. Those who are caught trying to make fraudulent claims can be charged with a felony and, if convicted, face a maximum 30-year prison term and up to \$250,000 in fines. If you know of someone who is filing false damage claims with FEMA, you should report this or other instances of fraud, waste or abuse:

- Contact the Department of Homeland Security Office of the Inspector General (OIG) at 800-323-8603, TTY 844-889-4357.
- A fraud complaint may also be completed online at the OIG's website (www.oig.dhs.gov), faxed to 202-254-4297 or mailed to: DHS Office of Inspector General: Mail Stop 0305; Department of Homeland Security; 245 Murray Drive SW; Washington DC 20528-0305.

- Survivors can also call FEMA's Office of the Chief Security Officer (OCSO) Tip line at 866-223-0814 or email to FEMA-OCSO-Tipline@fema.dhs.gov.

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Exterior/Footprint - 1-risk

Date Taken: 11/2/2024

Taken By: Crystal Bryant



Exterior/Footprint - 2-id

Date Taken: 11/2/2024

Taken By: Crystal Bryant

Photo Sheet

Assitant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



**Exterior/Footprint - 3-exterior
flood line - 22"**

Date Taken: 11/2/2024

Taken By: Crystal Bryant



**Exterior/Footprint - 4-exterior
flood line - 22"**

Date Taken: 11/2/2024

Taken By: Crystal Bryant

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

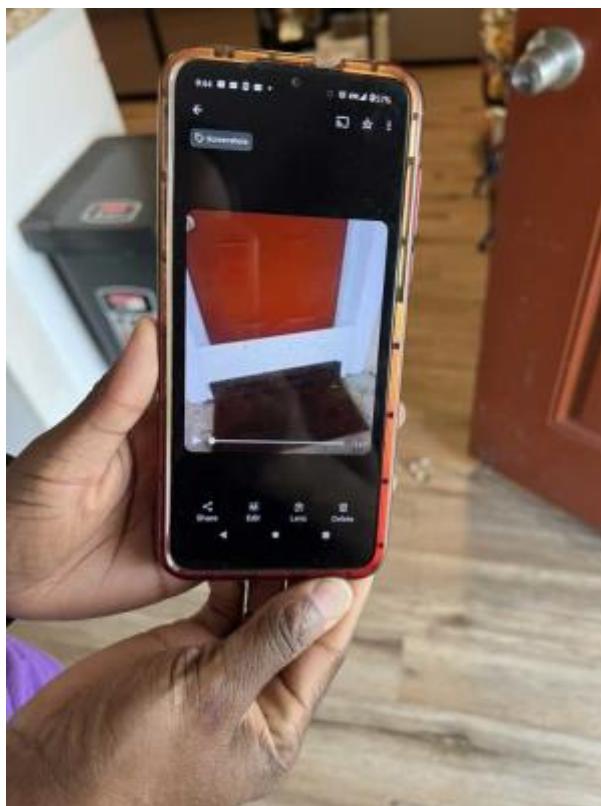
Policy #: 7406051373



Exterior/Footprint - 5-interior flood line - 1"

Date Taken: 11/2/2024

Taken By: Crystal Bryant



Exterior/Footprint - 6-front door

Date Taken: 11/2/2024

Taken By: Crystal Bryant

screen shot of insured's phone showing flood line on board that was placed and sealed at the front door

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Exterior/Footprint - 7-front door

Date Taken: 11/2/2024

Taken By: Crystal Bryant

screen shot of insured's phone showing flood line on board that was placed and sealed at the front door



Exterior/Footprint - 8-front door

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of board placed and sealed outside front door

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Exterior/Footprint - 9-front door

Date Taken: 11/2/2024

Taken By: Crystal Bryant

approximate height of flood line seen on board in insured photo.



Exterior/Front Elevation - 10-front elevation

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of front elevation

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



**Exterior/Front Elevation - 11-
front elevation**

Date Taken: 11/2/2024

Taken By: Crystal Bryant
overview of front elevation



**Exterior/Front Elevation - 12-
front elevation**

Date Taken: 11/2/2024

Taken By: Crystal Bryant
overview of front elevation

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Exterior/Front Elevation - 13-front elevation

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of front elevation



Exterior/Left Elevation - 14-left elevation

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of left elevation

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Exterior/Left Elevation - 15-left elevation

Date Taken: 11/2/2024

Taken By: Crystal Bryant
overview of left elevation



Exterior/Rear Elevation - 16-rear elevation

Date Taken: 11/2/2024

Taken By: Crystal Bryant
overview of rear elevation

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Exterior/Rear Elevation - 17-condenser overview

Date Taken: 11/2/2024

Taken By: Crystal Bryant



Exterior/Rear Elevation - 18-condenser info

Date Taken: 11/2/2024

Taken By: Crystal Bryant

Rheem

Model#: RP1424AJ1NA

Serial#: W052001142

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

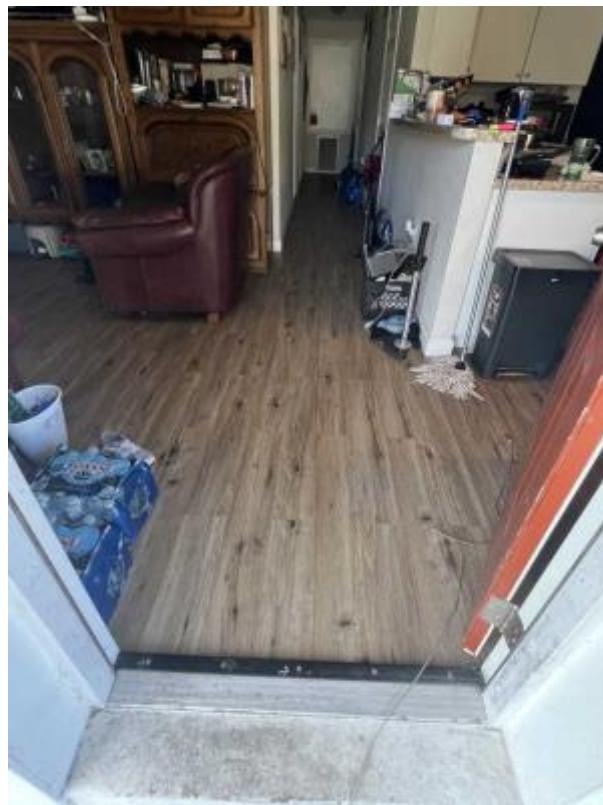
Policy #: 7406051373



Exterior/Right Elevation - 19-right elevation

Date Taken: 11/2/2024

Taken By: Crystal Bryant
overview of right elevation



Main Level/Living Room - 20-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant
overview of living room

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Living Room - 21-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant
overview of living room



Main Level/Living Room - 22-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant
overview of living room

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Living Room - 23-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant
overview of living room



Main Level/Living Room - 24-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant
overview of living room

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Living Room - 25-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant
flood damage to living room floor



Main Level/Living Room - 26-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant
flood damage to living room floor

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373

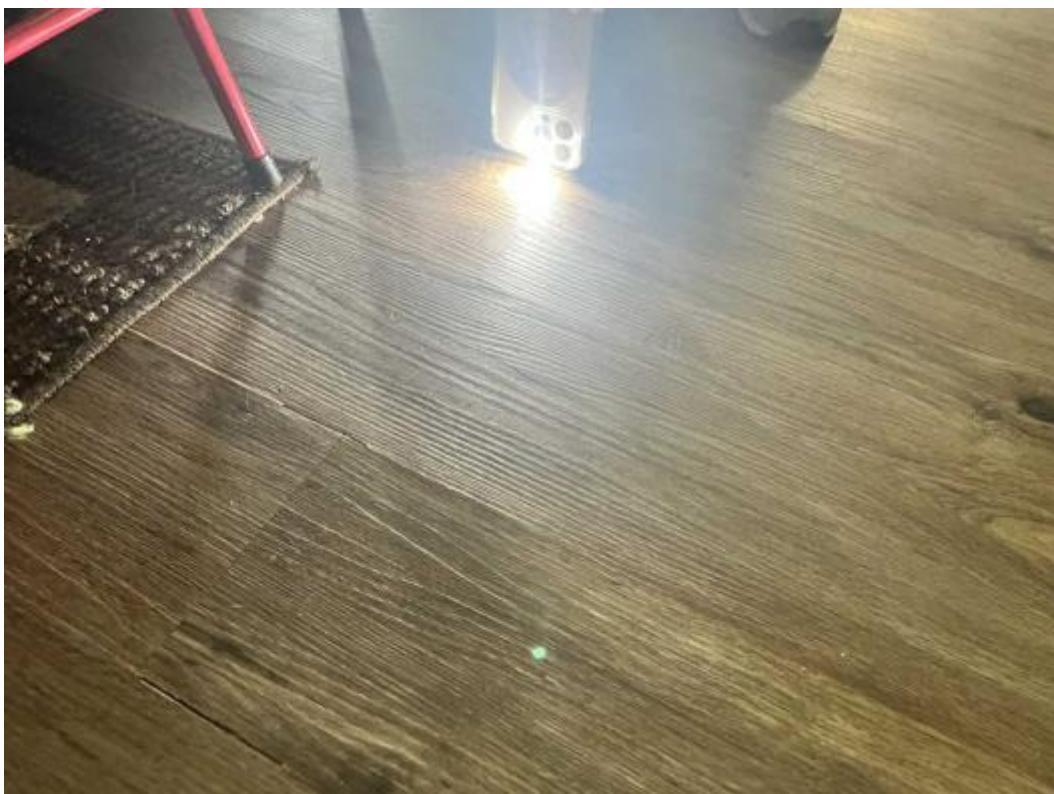


Main Level/Living Room - 27-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to living room floor



Main Level/Living Room - 28-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to living room floor

Photo Sheet

Assitant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Living Room - 29-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to living room floor



Main Level/Living Room - 30-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to living room floor

Photo Sheet

Assurant

Insured: PATRA BROWN
Claim #: 7406051373-10102024
Policy #: 7406051373



Main Level/Living Room - 31-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant
flood damage to living room floor



Main Level/Living Room - 32-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant
screen shot of insured's tablet showing flood water on living room floor

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373

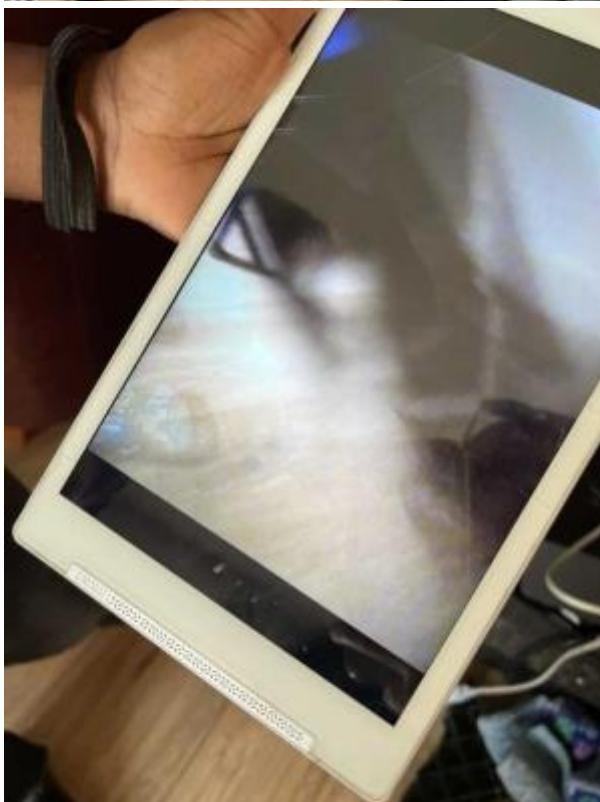


**Main Level/Living Room - 33-
living room**

Date Taken: 11/2/2024

Taken By: Crystal Bryant

screen shot of insured's tablet showing
flood water on living room floor



**Main Level/Living Room - 34-
living room**

Date Taken: 11/2/2024

Taken By: Crystal Bryant

screen shot of insured's tablet showing
flood water on living room floor

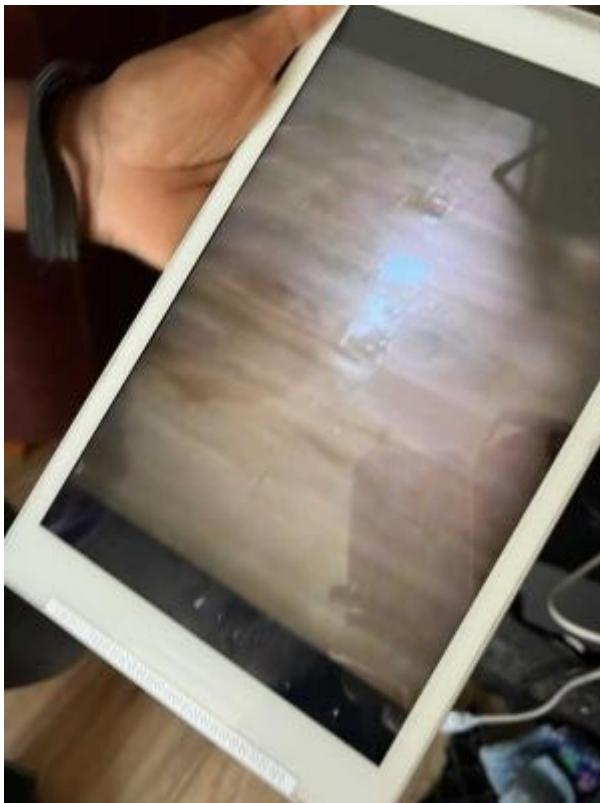
Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



**Main Level/Living Room - 35-
living room**

Date Taken: 11/2/2024

Taken By: Crystal Bryant

screen shot of insured's tablet showing
flood water on living room floor



**Main Level/Living Room - 36-
living room**

Date Taken: 11/2/2024

Taken By: Crystal Bryant

screen shot of insured's tablet showing
flood water on living room floor

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Kitchen - 37-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of kitchen



Main Level/Kitchen - 38-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of kitchen

Photo Sheet

Assitant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Kitchen - 39-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of kitchen



Main Level/Kitchen - 40-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of kitchen

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Kitchen - 41-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of kitchen



Main Level/Kitchen - 42-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to kitchen flooring

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Kitchen - 43-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to kitchen flooring



Main Level/Kitchen - 44-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to kitchen flooring

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Kitchen - 45-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to kitchen flooring



Main Level/Kitchen - 46-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to kitchen flooring

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Kitchen - 47-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to kitchen flooring



Main Level/Kitchen - 48-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to kitchen flooring

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Kitchen - 49-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flooring continues under kitchen cabinets



Main Level/Kitchen - 50-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flooring continues under kitchen cabinets

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Kitchen - 51-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flooring continues under kitchen cabinets



Main Level/Hallway - 52-hallway

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of hallway

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Hallway - 53-hallway

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of hallway



Main Level/Hallway - 54-hallway

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of hallway

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Hallway - 55-hallway

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of hallway



Main Level/Hallway - 56-hallway

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to hallway flooring

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Hallway - 57-hallway

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to hallway flooring



Main Level/Hallway - 58-hallway

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to hallway flooring

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Hallway - 59-hallway

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to hallway flooring



Main Level/Hallway - 60-hallway

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to hallway flooring

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Hallway - 61-hallway

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flood damage to hallway flooring



Main Level/Hall Bath - 62-hall bath

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of hall bath. hallway flooring
is continuous into the bathroom

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Hall Bath - 63-hall bath

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of hall bath. hallway flooring is continuous into the bathroom



Main Level/Bedroom 2 - 64-bedroom 2

Date Taken: 11/2/2024

Taken By: Crystal Bryant

hallway flooring is continuous into the bedroom

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Bedroom 2 - 65-bedroom 2

Date Taken: 11/2/2024

Taken By: Crystal Bryant

hallway flooring is continuous into the bedroom



Main Level/Bedroom 2 - 66-bedroom 2

Date Taken: 11/2/2024

Taken By: Crystal Bryant

hallway flooring is continuous into the bedroom

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Main Level/Bedroom 2 - 67-bedroom 2

Date Taken: 11/2/2024

Taken By: Crystal Bryant

hallway flooring is continuous into the bedroom



Shed - 68-shed

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of shed, no damage reported to contents within shed

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373

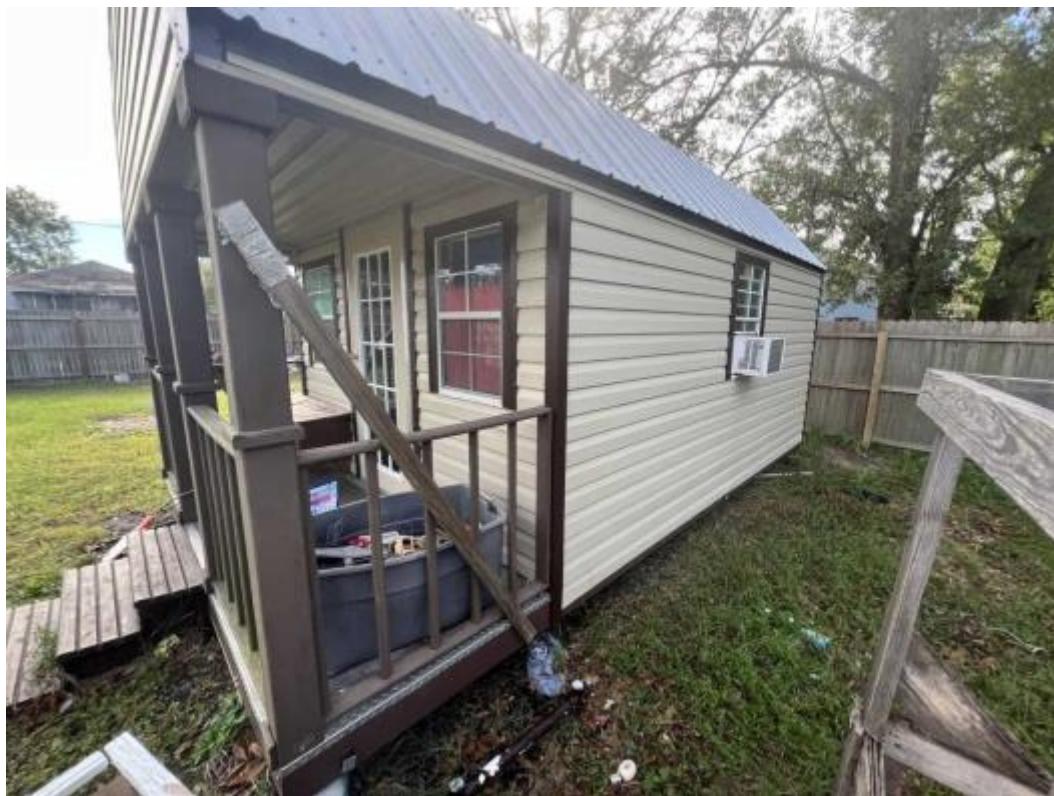


Shed - 69-shed

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of shed, no damage reported to contents within shed



Shed - 70-shed

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of shed, no damage reported to contents within shed

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Shed - 71-shed

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of shed ground anchors



Shed - 72-shed

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of shed ground anchors

Photo Sheet

Assurant

Insured: PATRA BROWN

Claim #: 7406051373-10102024

Policy #: 7406051373



Shed - 73-shed

Date Taken: 11/2/2024

Taken By: Crystal Bryant

overview of shed ground anchors

American Bankers

Insured PATRA BROWN
Policy Number 7406051373
Date of Loss 10/05/2024
Loss Address 701 W MADISON ST , PLANT CITY, FL 33563



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

Flood Loss Questionnaire

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

1. What month and year was the building constructed? 1 / 2018
2. What month and year was the risk purchased? 12 / 2020
3. Do you own the building? YES
4. Is this your (pick one): PRINCIPAL RESIDENCE Is this a Condo Unit? NO
5. If this is rental property and have contents coverage, do you own all of the contents? NO
6. Since you have owned the property, have you completed any major improvements? NO
- a. If yes, explain: Value:

7. Mailing Address **701 W MADISON ST**



Is this your current mailing address?

(Touch the button to deselect if this is not your current mailing address)

Initial Here:

8. Name of Mortgagee (s)



Is this your current mortgage?

(Touch the button to deselect if this is not your current mortgage)

Initial Here:

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

10. Date and Time water entered your building? 10/05/2024 (null)

11. Date and Time water receded from your building?

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



American Bankers

Insured PATRA BROWN
Policy Number 7406051373
Date of Loss 10/05/2024
Loss Address 701 W MADISON ST , PLANT CITY, FL 33563



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



Insured was not present during the inspection.

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

Reset

Insured Signature

A handwritten signature in black ink on a grey background. The signature appears to read "Patra B".

11/02/2024

Reset

Adjuster Signature

A handwritten signature in black ink on a grey background. The signature appears to read "Crystal Bryant".

11/02/2024

Adjuster: Crystal Bryant

Adjuster FCN: 0070011447

Phone: 1-251-471-4718

Fax: 1-251-478-3257

Mobile: 251-458-3713

Assurant Flood Insurance Program

Helpdesk number: 800-423-4403

FLOOD INSURANCE LOSS NOTICE

Report Date:	12/09/2024	Date Of Loss:	10/10/2024
Time:	08:54:00PM	Reported By:	GEICO INSURANCE AGENCY
FICO Number:			
Adjuster ID:	521080000	Examiner ID:	Jessica Estrada

AGENCY

Agency Name:	GEICO INSURANCE AGENCY		
Address:	1 GEICO BLVD FL 4 FREDERICKSBURG, VA 22412-9000		
Phone:	800-841-3005	Agency Fax:	866-221-5246
Agent Id:	70164-00000-000-00001		

POLICY: 7406051373

TERM:	11/30/2023 - 11/30/2024	STATUS:	Inforce Status
Rating Method:	Risk Rating 2.0	Rewritten From:	
Policy Type:	Standard	Policy Form:	Dwelling
Insured Name:	PATRA BROWN	Pending Endorsements:	No
Mailing Address:	701 W MADISON ST PLANT CITY, FL 33563-5327	Property Address:	701 W MADISON ST PLANT CITY, FL 33563-5327
Construction Date:	01/01/1948	Construction Date Type:	Construction Date
FIRM Date (Current):	04/29/1983	Pre/Post FIRM Coverage Limitations:	PRE FIRMPRE FIRM
Community Number:	120113 H	FIRM Zone:	AE
CBRA Indicator:	Community Does Not Contain 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:	Slab on Grade, One Floor, Frame Construction		
Building Coverage:	\$170,000.00	Building Deductible:	\$2,000.00
Contents Coverage:	\$40,000.00	Contents Deductible:	\$2,000.00

RISK RATING 1.0♦

Garage Type:			
Building Purpose:		Residential Use Percentage:	
Business Property:		Coverage Purpose:	
Primary Building Policy Number:		Contents Description:	

Obstruction?:			
Elevation Difference:		BFE:	
HAG:		LAG:	
LFE:			

RISK RATING 2.0◆

Square Footage:	1170	Construction Type:	Frame
Foundation:	Slab on Grade	Number of Floors:	1
Number of Elevators:	0		
FFH:	1.40	FFH Method:	TOOL
HAG:		LAG:	
LFE:			

LENDER INFORMATION◆

First Mortgagee:	M&T BANK PO BOX 5738 SPRINGFIELD, OH 45501-5738	Second Mortgagee:	
Loss Payee:		Disaster Assistance:	
Other Loan:			

LOSS INFORMATION◆

Loss and Damage Description:	door way leading to hall way, kitchen , 2 inches off water in home		
Client Cat Code:		Loss Report Number:	
Other Flood or Wind Insurance:	No		
Remarks/Other Insurance:			
Adjuster Assigned:	YES	Date Assigned:	12/09/2024
		Time Assigned:	08:55:00PM
Adjusting Firm:	CNC		
Phone:	800-843-0170	Extension:	

CONTACT INFORMATION◆

Name:	PATRA BROWN		
Address:			
Mobile Phone:	443-597-2690		
Alternate Phone:	--	Extension:	
Email Address:	kamilahannbrown@gmail.com		

LOSS HISTORY

Date of loss	Status	Bldg paid	Cont paid	Adjuster	Examiner
10/05/2024	Closed	\$0.00	\$0.00	CNC	c_cd1659