

NARRATIVE REPORT

DWELLING / UNIT OWNER

Carrier:	American Bankers Insurance Co	Date of Loss:	9/27/2024
Insured:	Donald and Shelby McGuire	Assigned:	10/2/2024
CID:	240045	Contacted:	10/2/2024
Claim Number:	8704207471	Inspected:	10/8/2024
Policy Number:	8704207471	Inspected With:	Deceased insured's son, Donald W., & daughter-in-law
Loss Address:	1811 Lake Drive Charlotte NC 28214	Mailing Address:	1811 Lake Drive Charlotte NC 28214
Coverage A:	\$ 190,000.00	Mortgage:	Wells Fargo Bank, N.A. #936
Coverage B:	\$ 63,000.00	Verified with:	Named Insured's son, Donald W. McGuire
Policy Term:	4/25/2024 to 4/25/2025		

Risk:	Valuation:
DOC:	RCV Building: \$227,414.57
FIRM:	ACV Building: \$147,199.53
Pre/Post:	
Elevated:	Qualification:
Zone:	Type: Single Family
Foundation:	Occupancy: Owner (Unoccupied residence)
Basement:	Insured to Value %: <u>83.5</u> %
Ext. Finish:	Replacement Cost: Yes
# Floors:	

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 composition shingle roof.

There is a detached garage located on the property with the risk. Online photos attached to our report and a Google Earth review support a detached garage was added to the described location in 2019, after the prior flood claim.

Per our Preliminary report, both named insureds died and their son, Donald W. McGuire is pursuing a claim.

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 was the result of stream, river, or lake overflow 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:	8'8"
Interior Water Height:	3'6"
Basement/Lower Enclosure/Crawlspace: (Negative)	-0"
Basement/Lower Enclosure/Crawlspace: (Positive)	4'4"
APS – Exterior Water Height:	8'8"
APS – Interior Water Height:	8'8"

Establishing a GCF: (Explain your observation and reason for determining a GCF)

The mountains of western North Carolina received several days of torrential rainfall from the remnants of Hurricane Helene. When water from this rain moved downstream, the Catawba River rose above major flood stage causing catastrophic flooding throughout the Catawba-Wateree River Basin. The insured building was immediately adjacent to this river system, on the Catawba River, or just below Mountain Island Lake.

A GCF was established by observation, interviews with multiple neighbors and review of extensive news coverage available on the internet. Online information included rainfall, river, and lake level data, as well as photos and videos.

Other Insurance:

Ronald Wayne McGuire indicates there is a Homeowners policy for the insured building, but no other flood

coverage is available.

Who is authorized to sign? Undetermined.

Scope Notes:

See attached Scope notes taken by adjuster onsite during the inspection.

Summary of Loss:

The described location borders the Catawba River and a general and temporary condition of flooding as a result of this event occurred, inundating the insured property with 8' of flood water. Damage details follow the potential coverage issues noted below.

Underwriting / Coverage Issues

An underwriting issue was noted with a copy of the underwriting referral included with the Preliminary report.

Summary:

Both insureds named on the policy died just over one year before the current policy effective date and approximately eighteen months prior to this loss. Online county records still indicate our named insureds as owners of the described location. Donald W. McGuire acknowledged his parents died with no will and indicated he was sole heir as his only sibling had also passed away. Additional information was requested in support of his legal status and the information he provided is attached to this report.

Coverage Issues:

Attached to this report are the death certificates for Donald L. McGuire d/o/d: 03/09/2023 and Shelby, who preceded Donald on 02/19/2023. As the annual effective date of the policy is 4/25, the policy was renewed twice after the policyholders were deceased.

While the death of a party to a contract would not immediately terminate a contract in its entirety, a dead person cannot become a party to a (renewal) contract. The administrator may legally enter into contracts related to the estate, but there appears no known notice to the insurer of any change in the risk and no assignment provided by the insureds prior to their death.

As neither insured lived in the insured building for 80 percent of the 365 days prior to the loss, the Replacement Cost Loss Settlement does not apply. (VII. GENERAL CONDITIONS,R.1.a.(1)...principal residence.)

Documentation received addresses Ronald W. McGuire's status as administrator/fiduciary/ for the estate. His status as sole heir has not been determined by the information currently available. Ronald W. indicates he has

been residing in the insured building and was at the time of the loss. Ronald W. owns a house which is only a short walk from the insured building. Ronald W. and Shavon McGuire (separately) indicated that Donald W. stayed at the insured building, and the two did not share a house.

The limited information suggests Donald W. is the occupant of the insured building and will eventually be able to properly document an ownership interest in the property. The exact applicable date of the transfer of property is not clear and it is also unknown if the personal property would/did transfer at the same time as the real property.

Donald W. McGuire's legal interest or right to act for the deceased insureds would not create an enforceable contract with the insurance company if the company was not informed of all conditions that would apply. If a policy was properly initiated, the VIII. POLICY NULLIFICATION, CANCELLATION, AND NON-RENEWAL section might apply. More specifically, beginning with VII A. 1.:

- " With respect to all insureds under this policy, this policy is void and has no legal force and effect if at any time, before or after a loss, you or any other insured or your agent have, with respect to this policy or any other NFIP insurance:
 - a. Concealed or misrepresented any material fact or circumstance;
 - b. Engaged in fraudulent conduct; or
 - c. Made false statements.
- 2. Policies voided under A.1 cannot be renewed or replaced by a new NFIP policy.
- 3. Policies are void as of the date the acts described in A.1 above were committed."

Donald W. also indicated that the mortgage company and insurance agency were aware of the deaths and no changes to the mortgage or SFIP were suggested or requested.

Additional information provided, and attached to this report, includes an envelope addressed to the Estate of Donald L., C/O Donald W. This suggests the mortgagee is not compliant with the Mortgage Clause of the SFIP which indicates the mortgagee should notify the insurer when they are aware of a change in the risk. If an enforceable policy exists, the mortgage company may have acted in a manner that would bar an otherwise valid mortgagee claim.

Building Property Adjustment:

The Post-FIRM elevated building is supported by concrete masonry unit (block) piers and the perimeter walls create a brick wall enclosure below the finished floor. The entire enclosure was under water and the first floor interior had 3'6" waterline. Accordingly, the first floor suffered extensive damage to all

building finish components.

In addition to the first floor interior damage, the exterior siding requires cleaning, there is damage to a single unit (exterior) heat pump and AC disconnect switch. The crawlspace had damage to the ductwork, floor insulation and required dryout and cleanup.

Based on the facts listed above, we have prepared an estimate for the following damages, but defer any payment recommendations until your coverage review is complete :

Exterior Observed:

- Elevations— The exterior requires cleaning remove, clean and reset vinyl siding to 5'8", or approximately one foot over the waterline on the siding. While it appears some of the vinyl siding pulled loose from the building, no siding was observed that requires replacement because of the floodwater.
The masonry walls beneath the finished floor height will also require cleaning.
- Mechanical & Equipment – There were two HVAC units on the exterior of the insured building. One unit was also identified on the 2019 claim and had not been replaced, as noted in our photo reports. Based on our review of the prior loss, a 2nd unit was replaced and elevated. It was subsequently damaged by this flood and requires replacement along with its disconnect switch on the left elevation.
- Vinyl shutters – Two pairs require cleaning only.
- Vinyl windows. One window on the rear elevation was cracked and estimated for replacement. No damage was observed on the remainder of the windows and cleaning only is estimated.
- Shed – There was no shed located on the property.
- Others – A set of stairs and landing at the rear of the insured building was washed away with no visible debris of the stairs found during inspection. The front stairs had minor, repairable damage.

Interior Observed:

- Drywall – remove, replace to 8', and blend into ceilings.
- Flooring – remove and replace carpet, vinyl tile and tile flooring (not installed on concrete).
- Insulation – remove and replace exterior wall to 5'8" (1' above waterline).
- Doors – remove and replace interior and exterior doors on first floor, replace hardware that was under water.
- Windows – Remove and replace window trim to allow for drywall replacement.

- Bathroom – replace cabinetry and countertop, toilet, bidet attachment, remove and reinstall tub shower combo and two sinks.
- Subflooring – No indication subfloor replacement will be required.
- Cabinets – Average grade wood base cabinets were swollen and splitting from saturation by floodwater and require replacement. Laminated countertops, with no attached backsplash were damaged by flood and require replacement.
- Appliances – The dishwasher, range and refrigerator were removed prior to inspection. Additional documentation was requested including make model and serial number. Photographs of the appliances prior to removal were provided and some are included in the Photo report. No Make, Model, and Serial Numbers have been provided.
- Other – Wood stair trim was damaged, but refinishing is expected to be sufficient to return it to a pre-loss condition.

Perimeter Wall Sheathing:

No sheathing damage noted at the time of the inspection.

Structural Mitigation:

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

Personal Property Adjustment:

- Furniture, clothing, appliances, sporting goods, small appliances and two laptop PCs in the insured building were saturated with flood water and mud. There was also a large amount of tools and equipment in the detached garage.
- There was some personal property in the open, and also in the enclosure beneath the first floor none of which would qualify as covered property.
- All items were photographed and also Donald W. and Shavon McGuire provided additional photos and videos. There is a substantial amount of damaged personal property that is easily expected to exceed the Coverage B limits at ACV if coverage is afforded. So inventorying of contents has begun but we have not pursued a complete inventory including small personal items pending a possible adverse coverage decision.

Personal Property in APS:

Not Applicable

Detached Garage:

There is an APS located on the property with the risk. There are no living spaces, therefore the following reconstruction items are recommended: Replacement of the destroyed building.

Our investigation indicates a metal pre-engineered building was built or placed on the property in late 2019. The metal building had an accessible garage door large enough to allow a vehicle to access and was not being used for residential or business purposes. The building was mechanically anchored to the ground.

No Xactimate line items accurately addressed the building type and the internet was utilized for replacement cost information.

Reserves:

No change to initial reserve.

Reserve changes may be needed following your determination of coverage.

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:

As the Policyholders are deceased, an advance payment was not applicable.

Denial Recommendations:

The following items do not qualify for coverage and denial is recommended:

This is separate from any coverage discussion/potential denials discussed above.

A denial is recommended for the following non-covered items:

Damage to the landscaping, fence, well tank in the front yard and attached structure at the rear elevation, both outside the perimeter of the building. The lattice surround of the front porch and contents in the enclosure are below the lowest elevated floor in a post-FIRM elevated building no coverage is afforded.

Property damage from the 2019 claim cannot be substantiated as replaced includes the stairs/landing on the

front and rear and the water heater and possible contents items not yet determined but a possible from the 2019 loss.

Other Causes of Loss:

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

Prior Loss / Verification: *(Provide details on the documentation reviewed to show repairs were or were not made).*

Choose an item.

- Date of Prior Loss: 06/09/2019
- Amount of Prior Loss: Cov. A -\$20,316.71 and Coverage B \$7,378.36
- Repairs Completed: Partial (additional details below)
- One of the two exterior HVAC units was replaced, the other was not. The crawlspace insulation & duct work appear to have been replaced. There is no confirmation from inspection or provided documentation that the front & rear stairs/landings or the water heater was replaced.
- See the photo report and prior loss information for supporting documentation.

Overhead and Profit:

5% overhead has been included in this estimate. If you determine coverage applies, we expect Donald W. McGuire will be overseeing the repairs.

Salvage/Subrogation:

After inspecting the loss location, it has been found that no opportunities for salvage exist.

There is a potential for subrogation. The following factors lead to this loss:

Any subrogation potential would be against Duke Energy. Duke Energy oversees the chain of 11 lakes and 12 hydroelectric stations that make up the Catawba-Wateree River Basin. It manages the lakes' water levels by moving water through its generating units and, where possible, operating spillway gates. The Charlotte Observer reports:

"People living in about 100 houses were displaced... (residents) questioned why the power company didn't release some water — at Mountain Island Lake and others — in anticipation of the influx of water streaming down from the mountains. Lowering the water levels ahead of time and increasing the lake's storage capacity would have prevented the lake from sending so much water over the spillway at once.

...

In June 2019, after three days of rain, Duke released what was then the largest amount of water ever from Lake Norman. Water poured into more than 100 homes, including many on Lake and Riverside drives near Mountain Island Lake... roughly 40 other families sued Duke Energy. They accused the power company of negligence and negligent infliction of emotional distress and settled the lawsuit last year."

A review of your 06/09/2019 claim files is recommended to assist your evaluation of any potential subrogation.

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:

No payment recommendations are included with this report as it appears no enforceable contract applies. If your coverage review concludes otherwise, the attached estimate would be the appropriate basis for payment to the insured and mortgagee. If coverage for personal property is afforded, please advise and we will complete the inventory for the Coverage B amount of \$63,000.00.

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

Thank you for the assignment.

Dean Palmieri, CPCU, AIC, PCLA
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FCN #: 0006070370

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:	Donald and Shelby McGuire		POLICY NO.:	8704207471
PROPERTY ADDRESS:	1811 Lake Drive		CLAIM/FILE NO.:	8704207471
CITY:	Charlotte	STATE: NC	ZIP: 28214	DATE OF LOSS: 9/27/2024
MAILING ADDRESS:			Same as property	TIME OF LOSS: 12:00 AM
CITY:	Charlotte	STATE: NC	ZIP: 28214	EDN NO.: NC0124
EMAIL(S):	shavonmcguire20@gmail.com		PHONE NO.:	(704) 363-8575

How flood loss happened: Overflow of inland or tidal waters

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

Interest:	Mortgagee(s): Wells Fargo Bank, N.A. #936	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: None

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

Statement of Loss		Coverage A - Building Property		Coverage B - Personal Property	
Coverage limit(s):		\$190,000.00		\$63,000.00	
Coverage deductible(s):		\$1,250.00		\$1,000.00	
Property pre-loss value (RCV)	coverage to value %: 83.55%	\$227,414.57	\$8,126.15	\$0.00	\$0.00
Property pre-loss value (ACV)	80% of RCV: \$181,931.66	\$147,199.53	\$5,212.15	\$0.00	\$0.00
Insured damage RCV loss		\$101,489.81	\$6,110.89	\$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	(\$12,739.42)			
Less depreciation (non-recoverable)	<input checked="" type="checkbox"/> applicable <input type="checkbox"/> not applicable	(\$2,397.29)	(\$879.80)	\$0.00	\$0.00
Insured damage ACV loss		\$86,353.10	\$5,231.09	\$0.00	\$0.00
Add eligible Coverage C loss: Not applicable		\$0.00		\$0.00	
Insured ACV loss subtotal		\$86,353.10	\$5,231.09	\$0.00	\$0.00
Less salvage/buyback		\$0.00	\$0.00	\$0.00	\$0.00
Net insured ACV loss		\$86,353.10	\$5,231.09	\$0.00	\$0.00
Less deductible		(\$1,250.00)	\$0.00	\$0.00	\$0.00
Amount over net insured loss limit (excess loss)		\$0.00	\$0.00	\$0.00	\$0.00
ACV claim		\$85,103.10	\$5,231.09	\$0.00	\$0.00
Add recoverable depreciation	<input type="checkbox"/> not applicable	\$12,739.42			
Claim subtotal		\$97,842.52	\$5,231.09	\$0.00	\$0.00
Net claim		\$103,073.61		\$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: Estate of Donald and Shelby McGuire	OWNER TITLE:

NFIP Registered Adjuster

DEAN PALMIERI

FCN: 0006070370
Status: Active

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



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

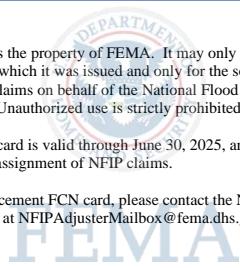


NFIP Standard Operations

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:	Donald and Shelby McGuire	Phone:	(704) 363-8575
Street:	1811 Lake Drive	Date Entered:	11/18/2024
City, State ZIP Code	Charlotte, NC 28214	Date Calculated:	
Country:	USA	Pricing Area:	NCCL8X_OCT24

General Information

Number of Stories:	1.5 Stories	Cond.:	Single Family Detached
Sq. Feet:	1,530.00	Year Built:	1995
Cost per Finished Sq. Ft.:	\$0.00	Agent Code:	

Foundation

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

Exterior

Roof Type:	Gable
Number of Dormers:	5
Roof Material:	100% Composition - Architectural Shingle
Wall Material:	75% Siding - Alum. or Metal, 25% Brick Veneer

Interior

Average Wall Height:	8 Ft.
Wall Material:	100% Drywall
Floor Covering:	60% Carpet, 10% Sheet Vinyl, 30% Tile - Ceramic
Wall Finish:	100% Paint
Ceiling Finish:	100% Spray Acoustical Texture

Key Rooms

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

Attached Structures

Garages/Carports:	None
Decks/Balconies:	None
Patios/Porches:	300 Sq. Ft. Treated Decking

User-Defined Features

Features:	None
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Additions

Additions:	None
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Systems

Heating:	1 Heat Pump - Heat/Cool System	Specialty:	None
Air Conditioning:	1 Heat Pump - Heat/Cool System	Fireplaces:	1 Wood Stove

Cost Breakdown

Rough Framing:	\$37,754.38	Exterior Finish:	\$24,277.38	Windows:	\$4,568.40
Roofing:	\$5,182.62	Electrical:	\$12,398.00	Plumbing:	\$10,770.30
Heating/AC:	\$16,388.12	Floor Covering:	\$9,584.09	Interior Finish:	\$55,736.40
Appliances:	\$2,020.06	Specialty Features:	\$921.04		



Catastrophe and National Claims

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Valuation Report

Estimated Replacement Cost (Calculated Value): \$0.00

Actual Cash Value (Calculated Value): \$0.00

Auxiliary Structures' Estimated Replacement Cost (Calculated Value): \$8,126.15

Detached Garages \$8,126.15

Type: Pre-Eng. Metal, Exterior Finish: None - Pre-Eng. Metal Building, Roof Covering: None - Pre-Eng. Metal Building, Size: 1.5 Car (241 - 320 sq. ft.)

User-Defined Features (Auxiliary Structures)

Features: None

(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

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Valuation Report

Owner Information

Name:	Donald and Shelby McGuire	Phone:	(704) 363-8575
Street Address:	1811 Lake Drive	Date Entered:	11/18/2024
City, State ZIP Code	Charlotte, NC 28214	Date Calculated:	
Country:	USA	Pricing Area:	NCCL8X_OCT24

General Information

Quality:	Standard	Number of Stories:	1.5 Stories
Style:	Unknown	Agent Code:	
Cond.:	Single Family Detached		
Sq. Feet:	1,530		
Year Built:	1995		
Cost per Finished Sq. Ft.:	\$0.00		

Foundation

Foundation Type:	100% Pier & Grade Beam	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:	Gable	Number of Dormers:	5
Roof Material:	100% Composition - Architectural Shingle	Wall Material:	75% Siding - Alum. or Metal, 25% Brick Veneer

Interior

Average Wall Height:	8 Ft.	Wall Material:	100% Drywall
Floor Covering:	60% Carpet, 10% Sheet Vinyl, 30% Tile - Ceramic	Wall Finish:	100% Paint
Ceiling Finish:	100% Spray Acoustical Texture		

Garages

None

Attached Structures

Decks:	None		
Porch/Patio #1			
Sq. Ft.:	300	Material:	Treated Decking
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 Heat Pump - Heat/Cool System	Specialty:	None
Air Conditioning:	1 Heat Pump - Heat/Cool System		
Fireplaces:	Wood Stove: None		

Home Features

Exterior Features:	2 Exterior Doors, 12 Vinyl Single / Double Hung Medium (10 - 15 SF)
Interior Features:	4 Ceiling Fan
Additional Features:	None

Rooms

Living - Small (Above Grade Room)

Living - Large (Above Grade Room)

Bedroom/Small Living - Medium (Above Grade Room)

Bedroom/Small Living - Large (Above Grade Room)

Bedroom/Small Living - Extra 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
Cabinet Features:	1 Peninsula Bar

Bath - 1/2 Bath (Above Grade Room)

Counters: 100% Plastic Laminate

Bath - Full Bath (Above Grade Room)

Counters:	100% Plastic Laminate
Fixtures / Features:	1 Ceramic Tile Tub/Shower Surr.

Bath - Full Bath (Above Grade Room)

Counters:	100% Plastic Laminate
Fixtures / Features:	1 Ceramic Tile Tub/Shower Surr.

Utility - Medium (Above Grade Room)

Hall - Large (Above Grade Room)

Dining - Medium (Above Grade Room)

Entry/Foyer - Small (Above Grade Room)

Laundry - Small (Above Grade Room)

Nook - Medium (Above Grade Room)

Walk-in Closet - Medium (Above Grade Room)



Catastrophe and National Claims

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Valuation Report

Cost Breakdown

Rough Framing:	\$37,754.38	Exterior Finish:	\$24,277.38	Windows:	\$4,568.40
Roofing:	\$5,182.62	Electrical:	\$12,398.00	Plumbing:	\$10,770.30
Heating/AC:	\$16,388.12	Floor Covering:	\$9,584.09	Interior Finish:	\$55,736.40
Appliances:	\$2,020.06	Specialty Features:	\$921.04		

Estimated Replacement Cost (Calculated Value): **\$0.00**

Actual Cash Value (Calculated Value): **\$0.00**

Auxiliary Structures' Estimated Replacement Cost (Calculated Value): **\$8,126.15**

Detached Garages \$8,126.15

Type: Pre-Eng. Metal, Exterior Finish: None - Pre-Eng. Metal Building, Roof Covering: None - Pre-Eng. Metal Building, Size: 1.5 Car (241 - 320 sq. ft.)

User-Defined Features (Auxiliary Structures)

Features: None

(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:	Donald and Shelby McGuire	Phone:	(704) 363-8575
Street:	1811 Lake Drive	Date Entered:	11/18/2024
City, State ZIP Code	Charlotte, NC 28214	Date Calculated:	
Country:	USA	Pricing Area:	NCCL8X_OCT24

General Information

Number of Stories:	1.5 Stories	Cond.:	Single Family Detached
Sq. Feet:	1,530.00	Year Built:	1995
Cost per Finished Sq. Ft.:	\$0.00	Agent Code:	

Foundation

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

Exterior

Roof Type:	Gable
Number of Dormers:	5
Roof Material:	100% Composition - Architectural Shingle
Wall Material:	75% Siding - Alum. or Metal, 25% Brick Veneer

Interior

Average Wall Height:	8 Ft.
Wall Material:	100% Drywall
Floor Covering:	60% Carpet, 10% Sheet Vinyl, 30% Tile - Ceramic
Wall Finish:	100% Paint
Ceiling Finish:	100% Spray Acoustical Texture

Key Rooms

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

Attached Structures

Garages/Carports:	None
Decks/Balconies:	None
Patios/Porches:	300 Sq. Ft. Treated Decking

User-Defined Features

Features:	None
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Additions

Additions:	None
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Systems

Heating:	1 Heat Pump - Heat/Cool System	Specialty:	None
Air Conditioning:	1 Heat Pump - Heat/Cool System	Fireplaces:	1 Wood Stove

Cost Breakdown

Rough Framing:	\$37,754.38	Exterior Finish:	\$24,277.38	Windows:	\$4,568.40
Roofing:	\$5,182.62	Electrical:	\$12,398.00	Plumbing:	\$10,770.30
Heating/AC:	\$16,388.12	Floor Covering:	\$9,584.09	Interior Finish:	\$55,736.40
Appliances:	\$2,020.06	Specialty Features:	\$921.04		



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Valuation Report

Estimated Replacement Cost (Calculated Value): **\$0.00**

Actual Cash Value (Calculated Value): **\$0.00**

Auxiliary Structures' Estimated Replacement Cost (Calculated Value): **\$8,126.15**

Detached Garages \$8,126.15

Type: Pre-Eng. Metal, Exterior Finish: None - Pre-Eng. Metal Building, Roof Covering: None - Pre-Eng. Metal Building, Size: 1.5 Car (241 - 320 sq. ft.)

User-Defined Features (Auxiliary Structures)

Features: None

(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:	Donald and Shelby McGuire	Phone:	(704) 363-8575
Street Address:	1811 Lake Drive	Date Entered:	11/18/2024
City, State ZIP Code	Charlotte, NC 28214	Date Calculated:	
Country:	USA	Pricing Area:	NCCL8X_OCT24

General Information

Quality:	Standard	Number of Stories:	1.5 Stories
Style:	Unknown	Agent Code:	
Cond.:	Single Family Detached		
Sq. Feet:	1,530		
Year Built:	1995		
Cost per Finished Sq. Ft.:	\$0.00		

Foundation

Foundation Type:	100% Pier & Grade Beam	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:	Gable	Number of Dormers:	5
Roof Material:	100% Composition - Architectural Shingle	Wall Material:	75% Siding - Alum. or Metal, 25% Brick Veneer

Interior

Average Wall Height:	8 Ft.	Wall Material:	100% Drywall
Floor Covering:	60% Carpet, 10% Sheet Vinyl, 30% Tile - Ceramic	Wall Finish:	100% Paint
Ceiling Finish:	100% Spray Acoustical Texture		

Garages

None

Attached Structures

Decks:	None		
Porch/Patio #1			
Sq. Ft.:	300	Material:	Treated Decking
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 Heat Pump - Heat/Cool System	Specialty:	None
Air Conditioning:	1 Heat Pump - Heat/Cool System		
Fireplaces:	Wood Stove: None		

Home Features

Exterior Features:	2 Exterior Doors, 12 Vinyl Single / Double Hung Medium (10 - 15 SF)
Interior Features:	4 Ceiling Fan
Additional Features:	None

Rooms

Living - Small (Above Grade Room)

Living - Large (Above Grade Room)

Bedroom/Small Living - Medium (Above Grade Room)

Bedroom/Small Living - Large (Above Grade Room)

Bedroom/Small Living - Extra 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
Cabinet Features:	1 Peninsula Bar

Bath - 1/2 Bath (Above Grade Room)

Counters: 100% Plastic Laminate

Bath - Full Bath (Above Grade Room)

Counters:	100% Plastic Laminate
Fixtures / Features:	1 Ceramic Tile Tub/Shower Surr.

Bath - Full Bath (Above Grade Room)

Counters:	100% Plastic Laminate
Fixtures / Features:	1 Ceramic Tile Tub/Shower Surr.

Utility - Medium (Above Grade Room)

Hall - Large (Above Grade Room)

Dining - Medium (Above Grade Room)

Entry/Foyer - Small (Above Grade Room)

Laundry - Small (Above Grade Room)

Nook - Medium (Above Grade Room)

Walk-in Closet - Medium (Above Grade Room)



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Valuation Report

Cost Breakdown

Rough Framing:	\$37,754.38	Exterior Finish:	\$24,277.38	Windows:	\$4,568.40
Roofing:	\$5,182.62	Electrical:	\$12,398.00	Plumbing:	\$10,770.30
Heating/AC:	\$16,388.12	Floor Covering:	\$9,584.09	Interior Finish:	\$55,736.40
Appliances:	\$2,020.06	Specialty Features:	\$921.04		

Estimated Replacement Cost (Calculated Value): **\$0.00**

Actual Cash Value (Calculated Value): **\$0.00**

Auxiliary Structures' Estimated Replacement Cost (Calculated Value): **\$8,126.15**

Detached Garages \$8,126.15

Type: Pre-Eng. Metal, Exterior Finish: None - Pre-Eng. Metal Building, Roof Covering: None - Pre-Eng. Metal Building, Size: 1.5 Car (241 - 320 sq. ft.)

User-Defined Features (Auxiliary Structures)

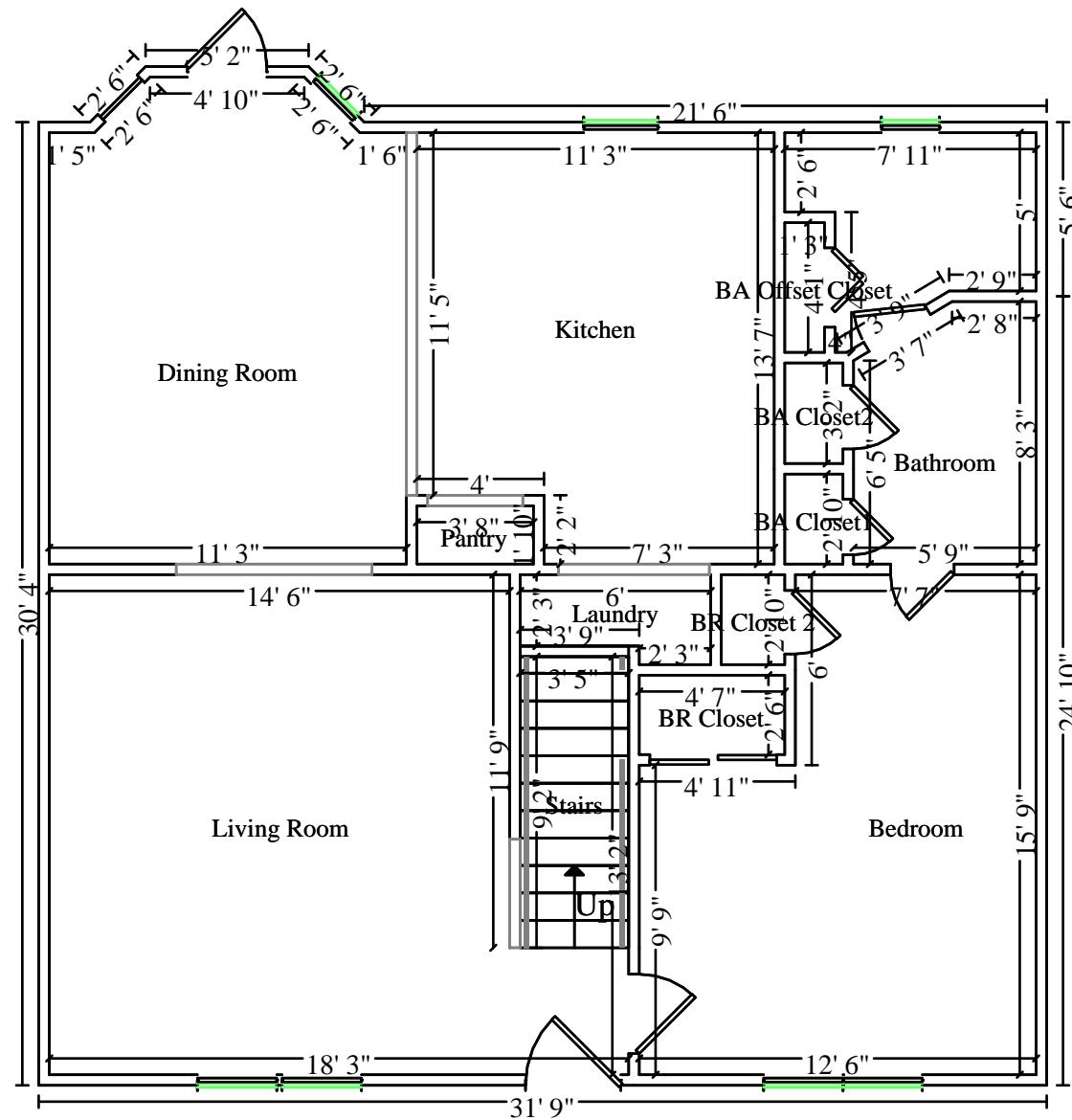
Features: None

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

(Actual Cash Value equals replacement cost less depreciation)

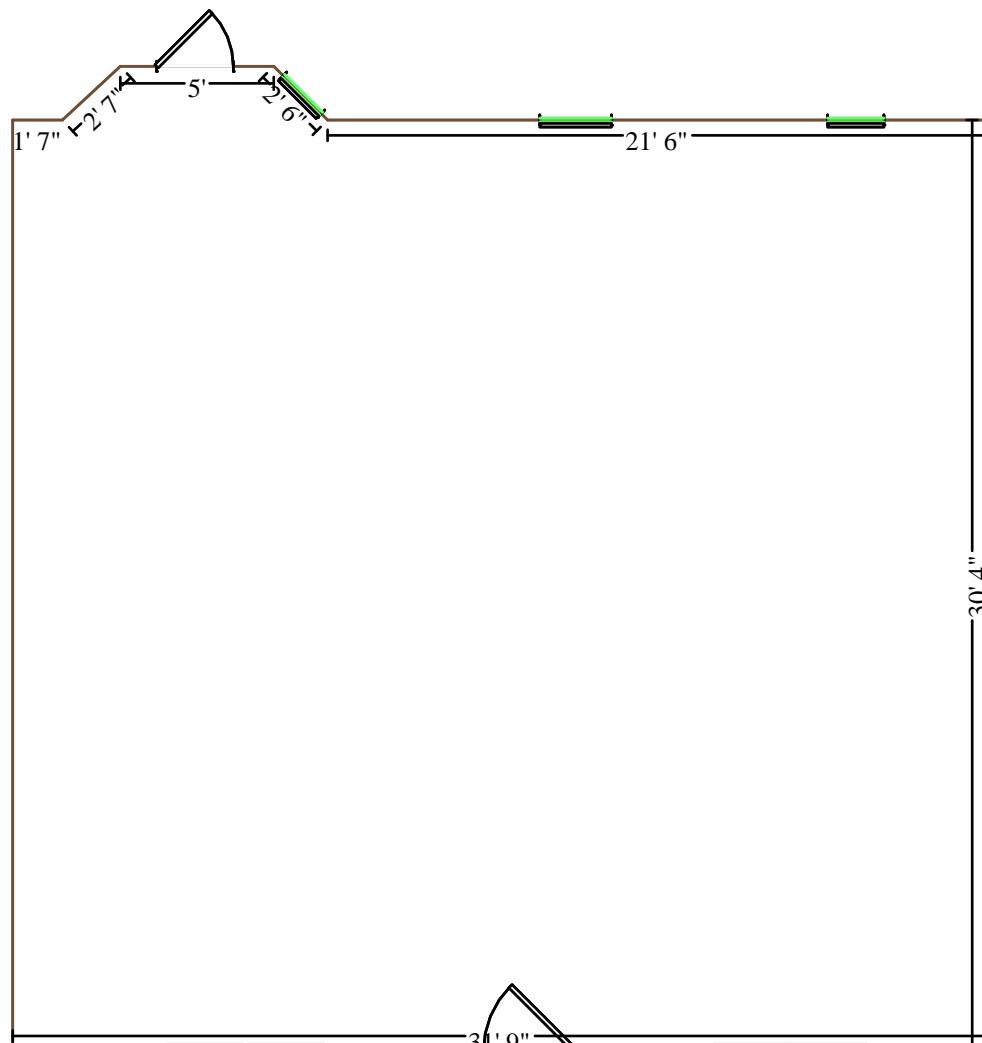
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Main Level



Main Level

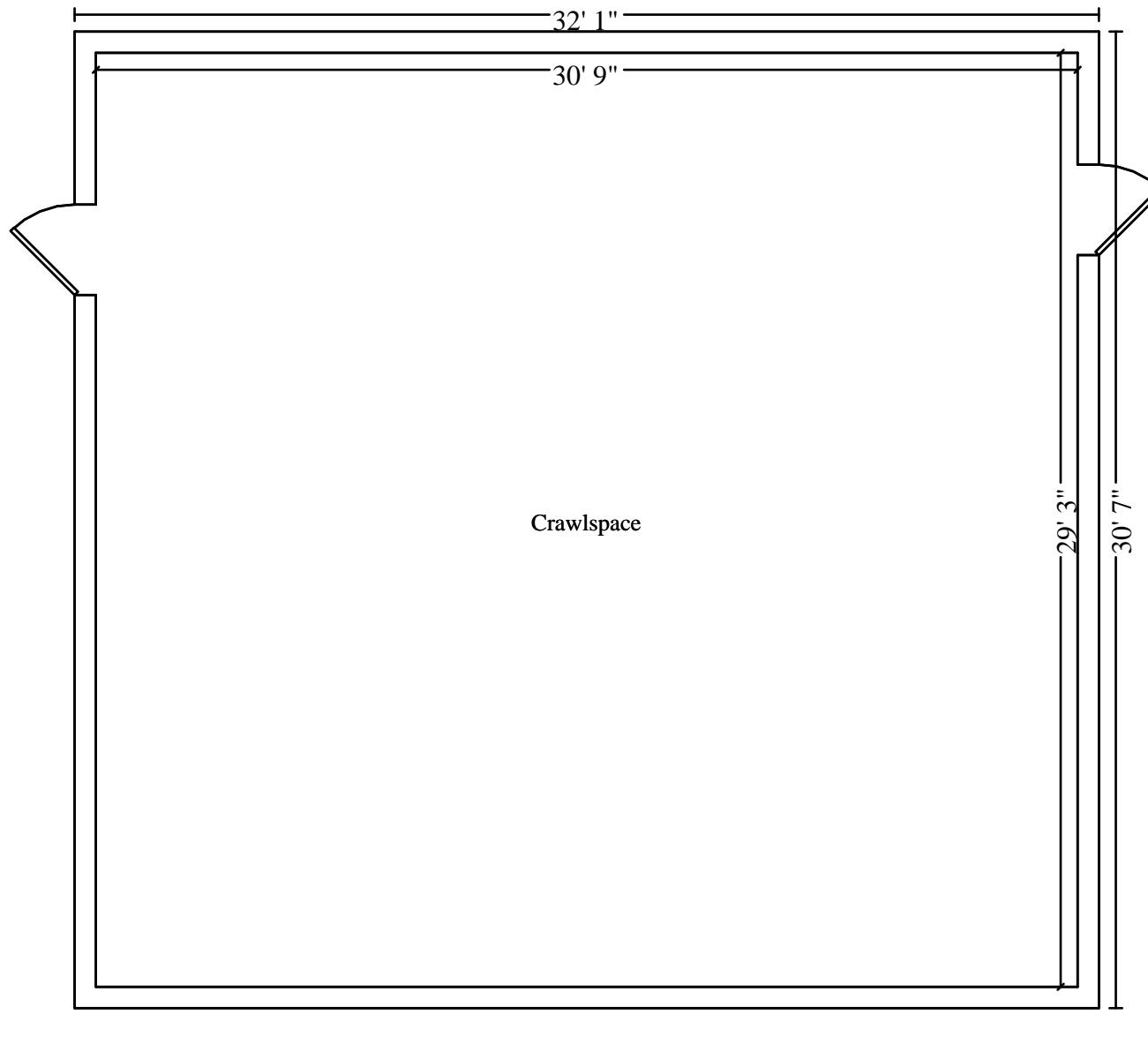
Exterior



N
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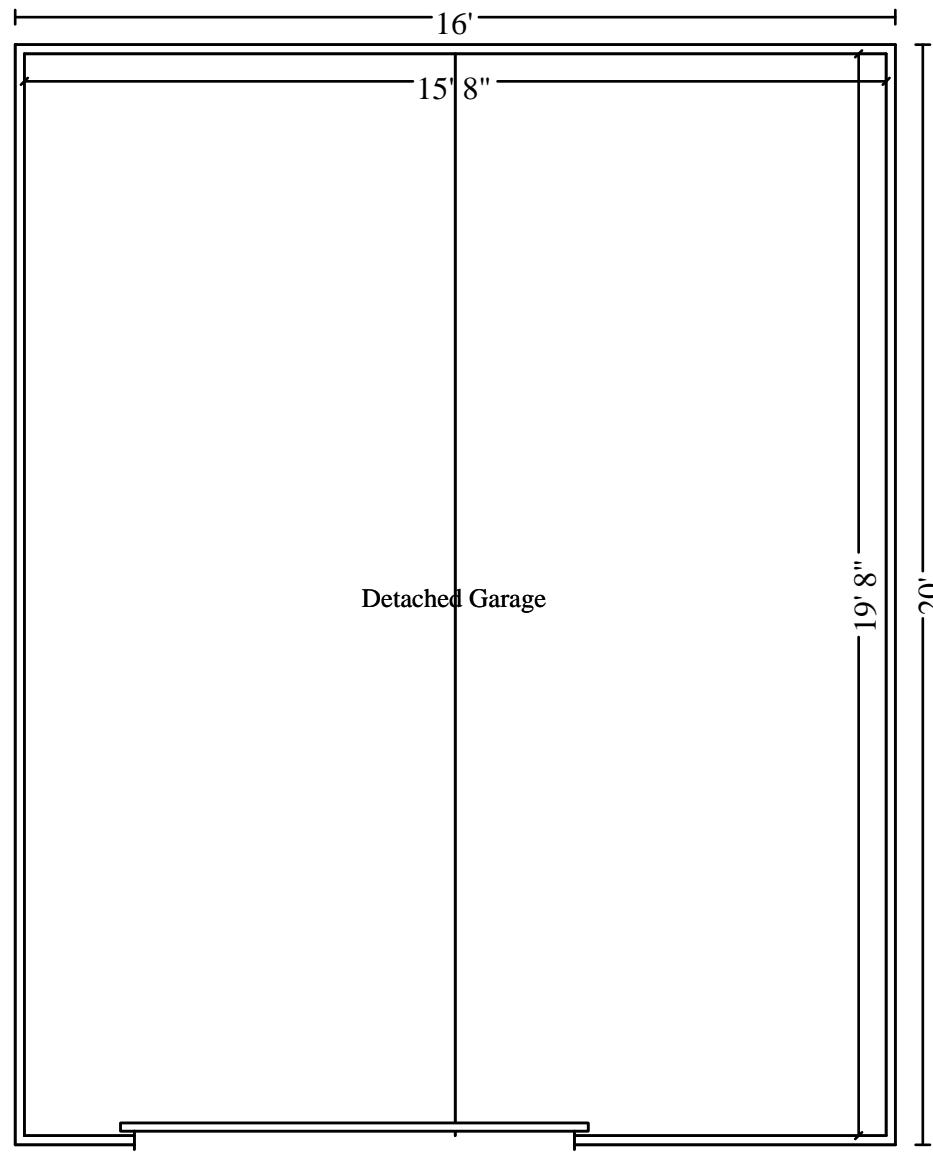
Exterior

Ground Level



N
↑

Ground Level



N
↑



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire
Property: 1811 Lake Drive
Charlotte, NC 28214
Home: 1811 Lake Drive
Charlotte, NC 28214

Cell: (704) 363-8575
Cell2: (704) 617-0713
E-mail: shavonmcguire20@gmail.com

Claim Rep.: Dean Palmieri
Company: CNC Catastrophe and National Claims
Business: PO Box 6842
Mobile, AL 36660

Cellular: (704) 607-4555
Business: (704) 753-2148
E-mail: dean@depalmieri.com

Estimator: Dean Palmieri
Company: CNC Catastrophe and National Claims
Business: PO Box 6842
Mobile, AL 36660

Cellular: (704) 607-4555
E-mail: dean@depalmieri.com

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

Business: (800) 358-0600

Claim Number: 8704207471 **Policy Number:** 8704207471 **Type of Loss:** Flood (NFIP)

Date of Loss: 9/27/2024 12:00 AM Date Received: 10/2/2024 2:00 AM
Date Inspected: 10/8/2024 12:00 AM Date Entered: 10/8/2024 10:44 PM
Date Est. Completed: 1/6/2025 8:34 AM

Price List: NCCL8X_SEP24
Restoration/Service/Remodel
Estimate: DONALD_AND_SHELBY_
M1

Net Claim Summary

Coverage	Net Claim
Building	\$85,103.10
Detached Garage	\$5,231.09
Total Net Claim	\$90,334.19
Total Amount of Building Recoverable Depreciation	\$12,739.42
Total Net Claim if Depreciation is Recovered	\$103,073.61



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Claim Number: 8704207471

Policy Number: 8704207471

Type of Loss: Flood (NFIP)

Date of Loss: 9/27/2024 12:00 AM

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Date Inspected: 10/8/2024 12:00 AM

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Date Est. Completed: 1/6/2025 8:34 AM

Price List: NCCL8X_SEP24

Restoration/Service/Remodel

Estimate: DONALD_AND_SHELBY_
M1

Building

Net Claim Summary

Replacement Cost Value	Less Recoverable Depreciation	Less Non-recoverable Depreciation	Actual Cash Value
\$101,489.81	(12,739.42)	<2,397.29>	\$86,353.10
Less Deductible			(1,250.00)
Net Claim			\$85,103.10
Total Recoverable Depreciation			\$12,739.42
Net Claim if Depreciation is Recovered			\$97,842.52



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Building

DONALD_AND_SHELBY_M1

Exterior

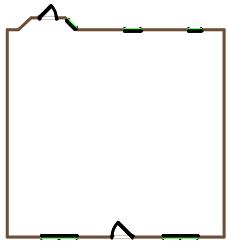
Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Clean stair tread - per side - per LF	168.00 LF	0.98	0.12	0.00	164.76	(0.00)	164.76
2. Clean stair stringer - per side	144.00 LF	1.31	0.10	0.00	188.74	(0.00)	188.74
3. Clean handrail - wall mounted	144.00 LF	0.78	0.00	0.00	112.32	(0.00)	112.32
4. Clean the surface area - Heavy	32.00 SF	0.65	0.02	0.00	20.82	(0.00)	20.82
Egress Allowance: Allowance to clean front and rear stairs and landing area-16SF.							
ELECTRIC							
5. R&R Breaker panel - 200 amp	1.00 EA	2,062.51	139.24	103.13	2,304.88	(980.86)	1,324.02
6. R&R Meter base - 200 amp	1.00 EA	555.83	36.39	27.79	620.01	(256.35)	363.66
7. R&R Disconnect box - 60 amp - non fused	1.00 EA	261.07	17.73	13.06	291.86	(33.31)	258.55
8. R&R Exterior outlet or switch	2.00 EA	36.88	4.53	3.69	81.98	(31.88)	50.10
HVAC							
9. R&R Reversible cycle heat pump - packaged unit - 3 ton 14 SEER	1.00 EA	4,509.18	312.61	0.00	4,821.79	(1,156.11)	3,665.68
Comparable item for Make: Rheem Model: RQPL-B030JK Ser. No: F151900815							
10. HVAC Technician - per hour	1.00 HR	120.36	8.73	0.00	129.09	(0.00)	129.09
Additional Labor for remove and replace elevated system.							
11. HVAC - General Laborer - per hour	1.00 HR	52.53	3.81	0.00	56.34	(0.00)	56.34
Depreciation not applicable for labor only item. Additional Labor for remove and replace elevated system.							
Total: Exterior		523.28	147.67	8,792.59	2,458.51	6,334.08	



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660



Ext_Surfaces

1022.06 SF Walls 125.58 LF Floor Perimeter
1022.06 SF Walls & Ceiling

Window	2' 6" X 5'	Opens into Exterior
Window	2' 6" X 5'	Opens into Exterior
Door	3' X 6' 8"	Opens into Exterior
Window	2' 6" X 5'	Opens into Exterior
Window	2' 6" X 5'	Opens into Exterior
Window	1' 10" X 2' 6"	Opens into Exterior
Window	2' 4" X 2' 6"	Opens into Exterior
Window	1' 9" X 6' 3 13/16"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior

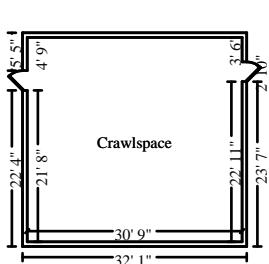
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
12. Clean masonry Clean exterior of crawlspace walls.	497.29 SF	0.93	0.72	0.00	463.20	(0.00)	463.20
13. Metal or Vinyl siding - Detach & reset	1,424.05 SF	2.21	239.58	157.36	3,544.09	(0.00)	3,544.09
14. Clean siding - metal or vinyl Clean vinyl siding- both sides. Exterior walls, one foot above water line.	1,424.05 SF	0.48	1.03	0.00	684.57	(0.00)	684.57
15. R&R House wrap (air/moisture barrier)	1,424.05 SF	0.43	40.11	30.62	683.07	(105.48)	577.59
16. Shutters - Detach & reset	2.00 EA	34.81	5.30	3.48	78.40	(0.00)	78.40
17. Clean shutter	4.00 EA	12.90	0.02	0.00	51.62	(0.00)	51.62
18. Tear out wet insulation, no bagging - Category 3 water	712.02 SF	1.16	0.00	41.30	867.24	(0.00)	867.24
19. R&R Batt insulation - 4" - R13 - paper / foil faced Allowance for wall insulation 1' over waterline.	712.02 SF	1.53	63.96	54.47	1,207.82	(168.20)	1,039.62
20. R&R Special Doors - Crawlspace access	1.00 EA	129.61	8.85	6.48	144.94	(23.27)	121.67
21. Seal & paint door slab only (per side)	2.00 EA	50.31	7.65	5.03	113.30	(28.77)	84.53
Totals: Ext_Surfaces		367.22	298.74	7,838.25	325.72	7,512.53	
Total: Exterior		890.50	446.41	16,630.84	2,784.23	13,846.61	



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Ground Level



Crawlspace	Height: 4' 6"
540.00 SF Walls	899.44 SF Ceiling
1439.44 SF Walls & Ceiling	899.44 SF Floor
99.94 SY Flooring	120.00 LF Floor Perimeter
120.00 LF Ceil. Perimeter	

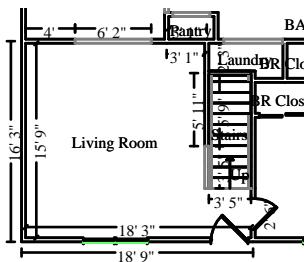
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
22. Structural drying per SF – FEMA Method 1	899.44 SF	0.85	0.00	0.00	764.52	(0.00)	764.52
NFIP Dry-out allowance. Non-climate-controlled area							
23. Flood loss cleanup	899.44 SF	2.67	0.00	0.00	2,401.50	(0.00)	2,401.50
24. Clean foundation wall	480.00 SF	0.80	0.70	0.00	384.70	(0.00)	384.70
25. Apply anti-microbial agent to more than the floor perimeter	480.00 SF	0.36	1.74	0.00	174.54	(0.00)	174.54
26. Tear out wet insul. in confined space, no bagging - Cat 3	899.44 SF	2.32	0.00	104.34	2,191.04	(0.00)	2,191.04
27. Clean floor or roof joist system in confined space	899.44 SF	3.11	1.30	0.00	2,798.56	(0.00)	2,798.56
28. Apply anti-microbial agent to the floor	899.44 SF	0.36	3.26	0.00	327.06	(0.00)	327.06
29. Batt insulation - 6" - R19 - unfaced batt	899.44 SF	1.38	94.49	62.06	1,397.78	(35.50)	1,362.28
30. R&R Porcelain light fixture	1.00 EA	52.61	3.10	2.63	58.34	(8.74)	49.60
HVAC							
31. R&R Ductwork - flexible - insulated - 8" round	80.00 LF	12.53	66.53	0.00	1,068.93	(131.22)	937.71
32. R&R Ductwork - flexible - insulated - 12" round	40.00 LF	16.20	43.91	0.00	691.91	(86.60)	605.31
33. R&R Ductwork - Add-on for confined spaces - flexible	120.00 LF	6.50	50.72	0.00	830.72	(100.04)	730.68
ELECTRICAL							
Totals: Crawlspace		265.75	169.03	13,089.60	362.10	12,727.50	
Total: Ground Level		265.75	169.03	13,089.60	362.10	12,727.50	

Main Level



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660



Living Room

Height: 8'

385.60 SF Walls	243.37 SF Ceiling
628.97 SF Walls & Ceiling	243.37 SF Floor
27.04 SY Flooring	49.17 LF Floor Perimeter
64.25 LF Ceil. Perimeter	

Door	3' X 6' 8"	Opens into Exterior
Window	2' 6" X 5'	Opens into Exterior
Window	2' 6" X 5'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into BEDROOM
Missing Wall	3' 5" X 8'	Opens into STAIRS
Missing Wall - Goes to Floor	3' 5" X 7' 6"	Opens into STAIRS
Missing Wall - Goes to Floor	6' 2" X 6' 8"	Opens into DINING_ROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
34. Structural drying per SF – FEMA Method 1	243.37 SF	1.05	0.00	0.00	255.54	(0.00)	255.54
NFIP Dry-out allowance. Price per SF for Climate-controlled area (8 ft cut)..							
FLOORING							
35. Muck-out/Flood loss cleanup - confined space	243.37 SF	3.83	0.00	0.00	932.11	(0.00)	932.11
36. Apply anti-microbial agent to the floor	243.37 SF	0.36	0.88	0.00	88.49	(0.00)	88.49
37. Tear out wet carpet pad, no bagging - Category 3 water	243.37 SF	0.34	0.00	0.00	82.75	(0.00)	82.75
38. Tear out wet non-salvageable carpet, no bag - Cat 3 water	243.37 SF	0.70	0.00	0.00	170.36	(0.00)	170.36
39. 2" x 4" x 12' #2 & better Fir / Larch (material only)	2.00 EA	7.40	1.12	0.74	16.66	(0.63)	16.03
Material for faux hearth.							
40. Carpenter - General Framer - per hour	1.00 HR	96.36	7.34	4.82	108.52	(0.00)	108.52
Depreciation not applicable for labor only item. Carpenter labor to rebuild faux hearth.							
41. R&R AC plywood - 1/2"	32.00 SF	3.67	7.68	5.87	130.99	(4.32)	126.67
Framing support item for faux hearth.							
42. R&R Paneling - High grade	32.00 SF	3.78	8.16	6.05	135.17	(4.60)	130.57
Finish item for faux hearth.							
43. Carpet pad	243.37 SF	0.64	11.29	0.00	167.05	<83.53>	83.52
44. Carpet	279.87 SF	3.82	77.51	0.00	1,146.61	<573.31>	573.30
45. R&R Baseboard - 2 1/4"	49.17 LF	4.48	14.52	11.02	245.82	(16.37)	229.45

Quantity adjusted for openings-fireplace



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
46. Seal (1 coat) & paint (1 coat) baseboard Quantity adjusted for openings.	46.17 LF	1.98	6.96	4.57	102.95	(49.03)	53.92
47. R&R Heat/AC register - Mechanically attached	1.00 EA	31.88	2.05	0.00	33.93	(14.57)	19.36
WALLS							
48. Tear out wet drywall, no bagging - Cat 3 Quantity adjusted for openings.	385.60 SF	1.53	0.00	29.50	619.47	(0.00)	619.47
49. Clean stud wall Quantity adjusted for openings and common walls included in other rooms	353.33 SF	1.14	0.51	0.00	403.31	(0.00)	403.31
50. Apply anti-microbial agent to part of the walls (Applied to 1' above flood Line) Quantity adjusted for openings.	216.90 SF	0.36	0.79	0.00	78.87	(0.00)	78.87
51. 1/2" drywall - hung, taped, floated, ready for paint Replace drywall on 8' height Quantity adjusted for openings.	385.60 SF	2.75	80.72	53.02	1,194.14	(212.29)	981.85
52. Tape joint for new to existing drywall - per LF Applied when new drywall is being replaced against existing drywall. Calculated per linear foot of joint area where the new drywall meets the existing drywall	49.17 LF	9.47	35.45	23.28	524.37	(93.22)	431.15
Quantity adjusted for openings. existing drywall has popcorn texture.							
53. Seal/prime (1 coat) then paint (1 coat) the walls	385.60 SF	1.25	36.70	24.10	542.80	(137.85)	404.95
54. R&R 110 volt copper wiring run, box and outlet	5.00 EA	114.35	40.62	28.59	640.96	(160.24)	480.72
55. R&R Header casing - 8" - hardwood - 3 piece Allowance for wood fireplace trim.	12.00 LF	22.07	19.35	13.24	297.43	(21.80)	275.63
56. Stain & finish trim	49.17 LF	2.08	7.78	5.11	115.16	(43.87)	71.29
57. Remove Fireplace mantel - wood beam or shelf only (per LF) Depreciation not applicable for labor only item.	5.50 LF	13.35	0.00	3.67	77.10	(0.00)	77.10
58. Install Fireplace mantel - wood beam or shelf only (per LF) Depreciation not applicable for Detach and Reset as no betterment applies.	5.50 LF	41.50	17.38	11.41	257.04	(0.00)	257.04
59. Detach & Reset Door opening (jamb & casing) - 60" or wider - paint grade Opening between Living Room and Dining Room	1.00 EA	156.41	11.91	7.82	176.14	(0.00)	176.14
60. Paint door or window opening - Large - 2 coats (per side)	2.00 EA	49.23	7.50	4.92	110.88	(35.20)	75.68



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

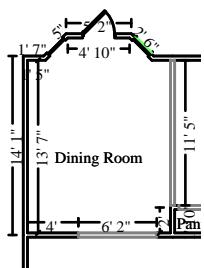
CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
61. Shelving - Detach & reset	12.00 LF	10.40	9.50	6.24	140.54	(0.00)	140.54
62. Wallpaper border	64.25 LF	3.31	16.19	10.63	239.49	(97.75)	141.74
DOORS AND WINDOWS							
63. R&R Exterior door slab - metal - insulated - flush or panel	1.00 EA	352.78	25.69	17.64	396.11	(43.44)	352.67
64. Door lockset & deadbolt - exterior	1.00 EA	100.00	7.61	5.00	112.61	(26.81)	85.80
65. Prime & paint door slab only - exterior (per side)	2.00 EA	58.47	8.90	5.85	131.69	(41.81)	89.88
66. Seal & paint door/window trim & jamb - (per side)	2.00 EA	41.87	6.37	4.19	94.30	(29.93)	64.37
67. Clean window unit (per side) 10 - 20 SF	4.00 EA	22.38	0.01	0.00	89.53	(0.00)	89.53
Clean remaining 2 windows.							
68. R&R Window stool & apron	6.00 LF	10.81	4.44	3.24	72.54	(2.09)	70.45
Trim removed from all windows for drywall replacement.							
69. R&R Window trim set (casing & stop)	18.00 LF	7.94	9.91	7.15	159.98	(4.65)	155.33
70. Paint door/window trim & jamb - Large - 2 coats (per side)	1.00 EA	49.23	3.75	2.46	55.44	(17.60)	37.84
CEILING							
71. Tear off painted acoustic ceiling (popcorn) texture	243.37 SF	1.30	0.00	15.82	332.20	(0.00)	332.20
Tear off texture ceiling to allow for re-taping at wall/ceiling connection. Popcorn texture, partial tear-out/texture blend not possible for this popcorn ceiling.							
72. Seal the ceiling w/PVA primer - one coat	243.37 SF	0.77	14.27	9.37	211.03	(93.79)	117.24
73. Acoustic ceiling (popcorn) texture	243.37 SF	1.16	21.49	14.12	317.92	(56.52)	261.40
74. Glitter application to acoustic ceiling	243.37 SF	0.21	3.90	2.56	57.57	(10.23)	47.34
Totals: Living Room			528.25	342.00	11,065.57	1,875.45	9,190.12



Catastrophe and National Claims

PO Box 6842
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Dining Room

Height: 8'

252.93 SF Walls	164.38 SF Ceiling
417.31 SF Walls & Ceiling	164.38 SF Floor
18.26 SY Flooring	31.03 LF Floor Perimeter
51.12 LF Ceil. Perimeter	

Missing Wall - Goes to Floor	6' 2" X 6' 8"	Opens into LIVING_ROOM
Missing Wall - Goes to Floor	11' 5" X 6' 8"	Opens into KITCHEN
Window	1' 9" X 6' 3 13/16"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Window	1' 9" X 6' 3 13/16"	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
75. Structural drying per SF – FEMA Method 1	164.38 SF	1.05	0.00	0.00	172.60	(0.00)	172.60
NFIP Dry-out allowance. Price per SF for Climate-controlled area (8 ft cut).							
FLOORING							
76. Flood loss cleanup - Light	164.38 SF	1.20	0.00	0.00	197.26	(0.00)	197.26
77. Apply anti-microbial agent to the floor	164.38 SF	0.36	0.60	0.00	59.78	(0.00)	59.78
78. Tear out non-salvageable tile floor, no bagging - Cat 3	164.38 SF	6.24	0.00	51.29	1,077.02	(0.00)	1,077.02
79. R&R Baseboard - 2 1/4"	28.03 LF	4.48	8.28	6.28	140.14	(3.11)	137.03
Includes removal of shoe molding. Quantity adjusted for openings/missing trim.							
80. Tile floor covering	164.38 SF	14.80	185.20	121.64	2,739.66	(156.55)	2,583.11
81. Seal (1 coat) & paint (1 coat) baseboard	28.03 LF	1.98	4.22	2.78	62.50	(19.84)	42.66
Quantity adjusted for openings.							
82. Base shoe	30.03 LF	1.86	4.25	2.79	62.90	(3.59)	59.31
Quantity adjusted for openings.							
83. Seal & paint base shoe or quarter round	30.03 LF	1.06	2.43	1.59	35.85	(11.38)	24.47
Quantity adjusted for openings.							
84. R&R Heat/AC register - Mechanically attached	1.00 EA	31.88	2.05	0.00	33.93	(15.19)	18.74
WALLS							
85. Tear out wet drywall, no bagging - Cat 3	252.93 SF	1.53	0.00	19.35	406.33	(0.00)	406.33
Quantity adjusted for openings.							
86. Clean stud wall	252.93 SF	1.14	0.37	0.00	288.71	(0.00)	288.71
Quantity adjusted for openings.							



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Dining Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
87. Apply anti-microbial agent to part of the walls (Applied to 1' above flood Line) Quantity adjusted for openings.	142.27 SF	0.36	0.52	0.00	51.74	(0.00)	51.74
88. 1/2" drywall - hung, taped, floated, ready for paint Replace drywall on 8' height Quantity adjusted for openings.	252.93 SF	2.75	52.95	34.78	783.29	(139.25)	644.04
89. Tape joint for new to existing drywall - per LF Applied when new drywall is being replaced against existing drywall. Calculated per linear foot of joint area where the new drywall meets the existing drywall	31.03 LF	9.47	22.37	14.69	330.91	(58.83)	272.08
Quantity adjusted for openings. existing drywall has popcorn texture.							
90. Seal/prime (1 coat) then paint (1 coat) the walls	252.93 SF	1.25	24.07	15.81	356.04	(113.03)	243.01
91. R&R 110 volt copper wiring run, box and outlet	4.00 EA	114.35	32.50	22.87	512.77	(128.20)	384.57
92. Shelving - Detach & reset	13.00 LF	10.40	10.29	6.76	152.25	(0.00)	152.25
DOORS AND WINDOWS							
93. R&R Exterior door slab - insulated metal or wood - High grade	1.00 EA	603.56	44.78	30.18	678.52	(75.72)	602.80
94. Door lockset & deadbolt - exterior	1.00 EA	100.00	7.61	5.00	112.61	(26.81)	85.80
95. Prime & paint door slab only - exterior (per side)	2.00 EA	58.47	8.90	5.85	131.69	(41.81)	89.88
96. Seal & paint door/window trim & jamb - (per side)	2.00 EA	41.87	6.37	4.19	94.30	(29.93)	64.37
97. R&R Vinyl window - double hung, 9-12 sf	1.00 EA	408.13	28.62	20.41	457.16	(161.30)	295.86
98. Clean window unit (per side) 10 - 20 SF Clean remaining 2 windows.	4.00 EA	22.38	0.01	0.00	89.53	(0.00)	89.53
99. R&R Window stool & apron Trim removed from all windows for drywall replacement.	9.00 LF	10.81	6.67	4.87	108.83	(2.51)	106.32
100. R&R Window trim set (casing & stop)	41.00 LF	7.94	22.56	16.28	364.38	(8.47)	355.91
101. Paint door/window trim & jamb - 2 coats (per side)	3.00 EA	41.84	9.56	6.28	141.36	(44.87)	96.49
CEILING							
102. Tear off painted acoustic ceiling (popcorn) texture Tear off texture ceiling to allow for re-taping at wall/ceiling connection. Popcorn texture, partial tear-out/texture blend not possible for this popcorn ceiling.	164.38 SF	1.30	0.00	10.68	224.37	(0.00)	224.37
103. Seal the ceiling w/PVA primer - one coat	164.38 SF	0.77	9.64	6.33	142.54	(45.25)	97.29

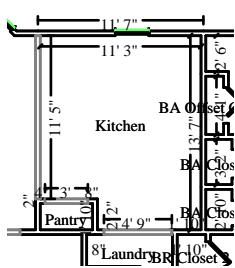


Catastrophe and National Claims

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CONTINUED - Dining Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
104. Acoustic ceiling (popcorn) texture	164.38 SF	1.16	14.51	9.53	214.72	(38.17)	176.55
105. Glitter application to acoustic ceiling	164.38 SF	0.21	2.63	1.73	38.88	(6.91)	31.97
Totals: Dining Room		511.96	421.96	10,262.57	1,130.72	9,131.85	



Kitchen

Height: 8'

263.72 SF Walls	144.15 SF Ceiling
407.87 SF Walls & Ceiling	144.15 SF Floor
16.02 SY Flooring	30.50 LF Floor Perimeter
49.67 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

3' X 6' 8"

Opens into PANTRY

Missing Wall - Goes to Floor

11' 5" X 6' 8"

Opens into DINING_ROOM

Window

2' 4" X 2' 6"

Opens into Exterior

Missing Wall - Goes to Floor

4' 9" X 6' 8"

Opens into LAUNDRY

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
106. Structural drying per SF – FEMA Method 1	144.15 SF	1.05	0.00	0.00	151.36	(0.00)	151.36
NFIP Dry-out allowance. Price per SF for Climate-controlled area (8 ft cut).							
FLOORING							
107. Flood loss cleanup - Light	144.15 SF	1.20	0.00	0.00	172.98	(0.00)	172.98
108. Apply anti-microbial agent to the floor	144.15 SF	0.36	0.52	0.00	52.41	(0.00)	52.41
109. Tear out non-salvageable tile floor, no bagging - Cat 3	106.15 SF	6.24	0.00	33.12	695.50	(0.00)	695.50
110. R&R Baseboard - 2 1/4"	8.50 LF	4.48	2.51	1.91	42.50	(0.94)	41.56
Includes removal of shoe molding.							
Quantity adjusted for openings/missing trim.							
111. Tile floor covering	122.15 SF	14.80	137.62	90.39	2,035.83	(116.33)	1,919.50
Quantity adjusted for cabinets. Reference areas on Sketch are not attached floor/wall and do not impact area							



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
112. Seal (1 coat) & paint (1 coat) baseboard Quantity adjusted for openings.	8.50 LF	1.98	1.28	0.84	18.95	(6.02)	12.93
113. Base shoe Quantity adjusted for openings.	13.50 LF	1.86	1.91	1.26	28.28	(1.62)	26.66
114. Seal & paint base shoe or quarter round Quantity adjusted for openings.	13.50 LF	1.06	1.09	0.72	16.12	(5.12)	11.00
WALLS							
115. Tear out wet drywall, no bagging - Cat 3 Quantity adjusted for openings.	263.72 SF	1.53	0.00	20.17	423.66	(0.00)	423.66
116. Clean stud wall Quantity adjusted for openings.	263.72 SF	1.14	0.38	0.00	301.02	(0.00)	301.02
117. Apply anti-microbial agent to part of the walls (Applied to 1' above flood Line) Quantity adjusted for openings.	148.34 SF	0.36	0.54	0.00	53.94	(0.00)	53.94
118. 1/2" drywall - hung, taped, floated, ready for paint Replace drywall on 8' height Quantity adjusted for openings.	263.72 SF	2.75	55.21	36.26	816.70	(145.20)	671.50
119. Tape joint for new to existing drywall - per LF Applied when new drywall is being replaced against existing drywall. Calculated per linear foot of joint area where the new drywall meets the existing drywall	30.50 LF	9.47	21.99	14.44	325.27	(57.83)	267.44
Quantity adjusted for openings. existing drywall has popcorn texture.							
120. Seal/prime (1 coat) then paint (1 coat) the walls	263.72 SF	1.25	25.10	16.48	371.23	(117.85)	253.38
121. R&R Door opening (jamb & casing) - 60" or wider - paint grade Opening between Living Room and Dining Room	1.00 EA	280.80	20.70	14.04	315.54	(29.16)	286.38
122. R&R 110 volt copper wiring run, box and outlet	3.00 EA	114.35	24.37	17.15	384.57	(51.50)	333.07
123. R&R 220 volt copper wiring run, box and receptacle	1.00 EA	250.35	18.25	12.51	281.11	(38.56)	242.55
DOORS AND WINDOWS							
124. Clean window unit (per side) 10 - 20 SF Clean kitchen window.	1.00 EA	22.38	0.00	0.00	22.38	(0.00)	22.38
125. R&R Window stool & apron Trim removed from all window for drywall replacement.	3.00 LF	10.81	2.23	1.62	36.28	(0.84)	35.44
126. R&R Window trim set (casing & stop)	9.00 LF	7.94	4.96	3.57	79.99	(1.87)	78.12



Catastrophe and National Claims

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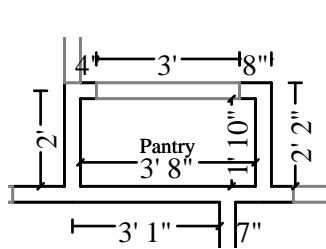
CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
127. Paint door/window trim & jamb - 2 coats (per side)	4.00 EA	41.84	12.74	8.37	188.47	(59.83)	128.64
CABINETS							
128. Tear out cabinetry - lower (base) units	19.00 LF	12.49	0.00	11.87	249.18	(0.00)	249.18
129. Cabinetry - lower (base) units	19.00 LF	253.00	365.94	240.35	5,413.29	(1,237.32)	4,175.97
130. Cabinet knob or pull	14.00 EA	9.87	10.52	6.91	155.61	(74.10)	81.51
131. R&R Countertop - flat laid plastic laminate	19.00 LF	54.45	69.88	51.72	1,156.15	(492.23)	663.92
132. Backsplash - plastic laminate	24.27 SF	8.45	15.61	10.25	230.94	(109.98)	120.96
APPLIANCES							
133. R&R Refrigerator - top freezer - 14 to 18 cf - Standard grade	1.00 EA	677.90	45.71	0.00	723.61	<338.09>	385.52
Appliance removed prior to inspection, No make model serial number available.							
134. R&R Range - freestanding - electric	1.00 EA	940.77	66.13	0.00	1,006.90	<489.13>	517.77
Appliance removed prior to inspection, No make model serial number available.							
135. R&R Dishwasher - Standard grade	1.00 EA	585.37	39.67	0.00	625.04	<293.46>	331.58
Appliance removed prior to inspection, No make model serial number available.							
PLUMBING							
136. Sink - double basin - Detach & reset	1.00 EA	213.73	16.28	10.69	240.70	(0.00)	240.70
137. R&R Sink faucet - Kitchen	1.00 EA	321.48	22.44	16.07	359.99	(158.09)	201.90
138. R&R Water supply line - PVC with fitting and hanger, 1"	2.00 LF	20.46	2.86	2.04	45.82	(7.42)	38.40
139. Clean sink - double	1.00 EA	25.74	0.00	0.00	25.74	(0.00)	25.74
140. R&R Sink sprayer attachment - side pull	1.00 EA	71.00	4.59	3.55	79.14	(32.36)	46.78
141. Angle stop valve	2.00 EA	47.45	7.22	4.75	106.87	(12.22)	94.65
142. P-trap assembly - Detach & reset	1.00 EA	77.06	5.87	3.85	86.78	(0.00)	86.78
143. Dishwasher connection	1.00 EA	179.04	13.63	8.95	201.62	(11.52)	190.10
CEILING							
144. Tear off painted acoustic ceiling (popcorn) texture	144.15 SF	1.30	0.00	9.37	196.77	(0.00)	196.77
Tear off texture ceiling to allow for re-taping at wall/ceiling connection. Popcorn texture, partial tear-out/texture blend not possible for this popcorn ceiling.							
145. Seal the ceiling w/PVA primer - one coat	144.15 SF	0.77	8.45	5.55	125.00	(39.68)	85.32
146. Acoustic ceiling (popcorn) texture	144.15 SF	1.16	12.73	8.36	188.30	(33.47)	154.83
147. Glitter application to acoustic ceiling	144.15 SF	0.21	2.30	1.51	34.08	(6.06)	28.02
Totals: Kitchen		1,041.23	668.64	18,065.62	3,967.80	14,097.82	



Catastrophe and National Claims

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Pantry

Height: 8'

68.00 SF Walls	6.72 SF Ceiling
74.72 SF Walls & Ceiling	6.72 SF Floor
0.75 SY Flooring	8.00 LF Floor Perimeter
11.00 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

3' X 6' 8"

Opens into KITCHEN

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
148. Structural drying per SF – FEMA Method 1	6.72 SF	1.05	0.00	0.00	7.06	(0.00)	7.06
NFIP Dry-out allowance. Price per SF for Climate-controlled area (8 ft cut)..							
FLOORING							
149. Flood loss cleanup - Light	6.72 SF	1.20	0.00	0.00	8.06	(0.00)	8.06
150. Apply anti-microbial agent to the floor	6.72 SF	0.36	0.02	0.00	2.44	(0.00)	2.44
151. Tear out non-salvageable tile floor, no bagging - Cat 3	6.72 SF	6.24	0.00	2.10	44.03	(0.00)	44.03
152. Tile floor covering	6.72 SF	14.80	7.57	4.97	112.00	(6.40)	105.60
153. R&R Baseboard - 2 1/4"	8.00 LF	4.48	2.36	1.79	39.99	(0.89)	39.10
Includes removal of shoe molding. Quantity adjusted for openings/missing trim.							
154. Seal (1 coat) & paint (1 coat) baseboard	8.00 LF	1.98	1.21	0.79	17.84	(5.66)	12.18
Quantity adjusted for openings.							
155. Base shoe	8.00 LF	1.86	1.13	0.74	16.75	(0.95)	15.80
Quantity adjusted for openings.							
156. Seal & paint base shoe or quarter round	8.00 LF	1.06	0.64	0.42	9.54	(3.03)	6.51
Quantity adjusted for openings.							
WALLS							
157. Tear out wet drywall, no bagging - Cat 3	68.00 SF	1.53	0.00	5.20	109.24	(0.00)	109.24
Quantity adjusted for openings.							
158. Apply anti-microbial agent to part of the walls (Applied to 1' above flood Line)	38.25 SF	0.36	0.14	0.00	13.91	(0.00)	13.91
Quantity adjusted for openings.							
159. 1/2" drywall - hung, taped, floated, ready for paint	68.00 SF	2.75	14.24	9.35	210.59	(37.44)	173.15
Replace drywall on 8' height Quantity adjusted for openings.							



Catastrophe and National Claims

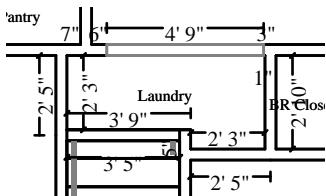
PO Box 6842
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CONTINUED - Pantry

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
160. Tape joint for new to existing drywall - per LF	8.00 LF	9.47	5.76	3.79	85.31	(15.16)	70.15
Applied when new drywall is being replaced against existing drywall. Calculated per linear foot of joint area where the new drywall meets the existing drywall							
Quantity adjusted for openings. existing drywall has popcorn texture.							
161. Seal/prime (1 coat) then paint (1 coat) the walls	68.00 SF	1.25	6.47	4.25	95.72	(30.38)	65.34
162. R&R 110 volt copper wiring run, box and outlet	1.00 EA	114.35	8.13	5.72	128.20	(32.05)	96.15
163. Shelving - Detach & reset	9.00 LF	10.40	7.13	4.68	105.41	(0.00)	105.41
164. Clean shelving - wood	9.00 LF	1.33	0.03	0.00	12.00	(0.00)	12.00
CEILING							
165. Tear off painted acoustic ceiling (popcorn) texture	6.72 SF	1.30	0.00	0.44	9.18	(0.00)	9.18
Tear off texture ceiling to allow for re-taping at wall/ceiling connection.							
Popcorn texture, partial tear-out/texture blend not possible for this popcorn ceiling.							
166. Seal the ceiling w/PVA primer - one coat	6.72 SF	0.77	0.39	0.26	5.82	(1.84)	3.98
167. Acoustic ceiling (popcorn) texture	6.72 SF	1.16	0.60	0.39	8.79	(1.57)	7.22
168. Glitter application to acoustic ceiling	6.72 SF	0.21	0.11	0.07	1.59	(0.28)	1.31
Totals: Pantry		55.93	44.96	1,043.47	135.65	907.82	

Laundry

Height: 8'



104.67 SF Walls
119.48 SF Walls & Ceiling
1.65 SY Flooring
17.67 LF Ceil. Perimeter

14.81 SF Ceiling
14.81 SF Floor
12.92 LF Floor Perimeter

Missing Wall - Goes to Floor

4' 9" X 6' 8"

Opens into KITCHEN

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
169. Structural drying per SF – FEMA Method 1	14.81 SF	1.05	0.00	0.00	15.55	(0.00)	15.55



Catastrophe and National Claims

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CONTINUED - Laundry

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
NFIP Dry-out allowance. Price per SF for Climate-controlled area (8 ft cut).							
FLOORING							
170. Flood loss cleanup - Light	14.81 SF	1.20	0.00	0.00	17.77	(0.00)	17.77
171. Apply anti-microbial agent to the floor	14.81 SF	0.36	0.05	0.00	5.38	(0.00)	5.38
172. Tear out non-salvageable tile floor, no bagging - Cat 3	14.81 SF	6.24	0.00	4.62	97.03	(0.00)	97.03
173. Tile floor covering	14.81 SF	14.80	16.68	10.96	246.83	(14.10)	232.73
174. R&R Baseboard - 2 1/4"	12.92 LF	4.48	3.81	2.90	64.59	(1.44)	63.15
Includes removal of shoe molding.							
Quantity adjusted for openings/missing trim.							
175. Seal (1 coat) & paint (1 coat) baseboard	12.92 LF	1.98	1.94	1.28	28.80	(9.15)	19.65
Quantity adjusted for openings.							
176. Base shoe	12.92 LF	1.86	1.83	1.20	27.06	(1.54)	25.52
Quantity adjusted for openings.							
177. Seal & paint base shoe or quarter round	12.92 LF	1.06	1.04	0.69	15.43	(4.90)	10.53
Quantity adjusted for openings.							
WALLS							
178. Tear out wet drywall, no bagging - Cat 3	104.67 SF	1.53	0.00	8.01	168.16	(0.00)	168.16
Quantity adjusted for openings.							
179. Clean stud wall	72.00 SF	1.14	0.10	0.00	82.18	(0.00)	82.18
Quantity adjusted for openings and common walls included in other rooms.							
180. Apply anti-microbial agent to part of the walls (Applied to 1' above flood Line)	58.88 SF	0.36	0.21	0.00	21.41	(0.00)	21.41
Quantity adjusted for openings.							
181. 1/2" drywall - hung, taped, floated, ready for paint	104.67 SF	2.75	21.91	14.39	324.14	(57.63)	266.51
Replace drywall on 8' height							
Quantity adjusted for openings.							
182. Tape joint for new to existing drywall - per LF	12.92 LF	9.47	9.31	6.12	137.78	(24.50)	113.28
Applied when new drywall is being replaced against existing drywall. Calculated per linear foot of joint area where the new drywall meets the existing drywall							
Quantity adjusted for openings. existing drywall has popcorn texture.							
183. Seal/prime (1 coat) then paint (1 coat) the walls	104.67 SF	1.25	9.96	6.54	147.34	(46.77)	100.57
184. R&R 110 volt copper wiring run, box and outlet	1.00 EA	114.35	8.13	5.72	128.20	(32.05)	96.15

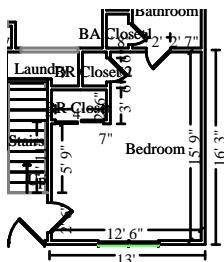


Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Laundry

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
185. R&R 220 volt copper wiring run, box and receptacle	1.00 EA	250.35	18.25	12.51	281.11	(38.56)	242.55
186. R&R Door opening (jamb & casing) - 60" or wider - paint grade	1.00 EA	280.80	20.70	14.04	315.54	(23.33)	292.21
Opening between Laundry and Kitchen							
187. Paint door or window opening - Large - 2 coats (per side)	2.00 EA	49.23	7.50	4.92	110.88	(35.20)	75.68
CEILING							
188. Tear off painted acoustic ceiling (popcorn) texture	14.81 SF	1.30	0.00	0.96	20.21	(0.00)	20.21
Tear off texture ceiling to allow for re-taping at wall/ceiling connection.							
Popcorn texture, partial tear-out/texture blend not possible for this popcorn ceiling.							
189. Seal the ceiling w/PVA primer - one coat	14.81 SF	0.77	0.87	0.57	12.84	(4.08)	8.76
190. Acoustic ceiling (popcorn) texture	14.81 SF	1.16	1.31	0.86	19.35	(3.44)	15.91
191. Glitter application to acoustic ceiling	14.81 SF	0.21	0.24	0.16	3.51	(0.62)	2.89
Totals: Laundry		123.84	96.45		2,291.09	297.31	1,993.78



Bedroom

Height: 8'

357.00 SF Walls	167.38 SF Ceiling
524.38 SF Walls & Ceiling	167.38 SF Floor
18.60 SY Flooring	46.00 LF Floor Perimeter
56.50 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into LIVING_ROOM
Door	4' X 6' 8"	Opens into BR_CLOSET2
Door	2' X 6' 8"	Opens into BR_CLOSET_3
Door	2' X 6' 8"	Opens into BATHROOM
Window	2' 6" X 5'	Opens into Exterior
Window	2' 6" X 5'	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
192. Structural drying per SF – FEMA Method 1	167.38 SF	1.05	0.00	0.00	175.75	(0.00)	175.75
NFIP Dry-out allowance.							
Price per SF for Climate-controlled area (8 ft cut)..							
FLOORING							
193. Flood loss cleanup - Light	167.38 SF	1.20	0.00	0.00	200.86	(0.00)	200.86
194. Apply anti-microbial agent to the floor	167.38 SF	0.36	0.61	0.00	60.87	(0.00)	60.87
195. Tear out wet carpet pad, no bagging - Category 3 water	167.38 SF	0.34	0.00	0.00	56.91	(0.00)	56.91
196. Tear out wet non-salvageable carpet, no bag - Cat 3 water	167.38 SF	0.70	0.00	0.00	117.17	(0.00)	117.17
197. Carpet pad	167.38 SF	0.64	7.77	0.00	114.89	<57.45>	57.44
198. Carpet	192.48 SF	3.82	53.31	0.00	788.58	<315.43>	473.15
199. R&R Baseboard - 2 1/4"	46.00 LF	4.48	13.59	10.30	229.97	(5.11)	224.86
Quantity adjusted for opening.							
200. Seal (1 coat) & paint (1 coat) baseboard	43.00 LF	1.98	6.48	4.26	95.88	(30.44)	65.44
Quantity adjusted for opening.							
201. R&R Heat/AC register - Mechanically attached	1.00 EA	31.88	2.05	0.00	33.93	(15.19)	18.74
WALLS							
202. Tear out wet drywall, no bagging - Cat 3	357.00 SF	1.53	0.00	27.31	573.52	(0.00)	573.52
Quantity adjusted for openings.							
203. Clean stud wall	328.00 SF	1.14	0.48	0.00	374.40	(0.00)	374.40
Quantity adjusted for openings							
204. Apply anti-microbial agent to part of the walls	200.81 SF	0.36	0.73	0.00	73.02	(0.00)	73.02
(Applied to 1' above flood Line)							
Quantity adjusted for openings.							
205. 1/2" drywall - hung, taped, floated, ready for paint	357.00 SF	2.75	74.74	49.09	1,105.58	(196.55)	909.03
Replace drywall on 8' height							
Quantity adjusted for openings.							
206. Tape joint for new to existing drywall - per LF	46.00 LF	9.47	33.16	21.78	490.56	(87.22)	403.34
Applied when new drywall is being replaced against existing drywall. Calculated per linear foot of joint area where the new drywall meets the existing drywall							
Quantity adjusted for openings. existing drywall has popcorn texture.							
207. Seal/prime (1 coat) then paint (1 coat) the walls	357.00 SF	1.25	33.97	22.31	502.53	(159.53)	343.00



Catastrophe and National Claims

PO Box 6842
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CONTINUED - Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
208. R&R 110 volt copper wiring run, box and outlet	5.00 EA	114.35	40.62	28.59	640.96	(160.24)	480.72
DOORS AND WINDOWS							
209. R&R Interior door unit	1.00 EA	370.94	26.21	18.54	415.69	(44.31)	371.38
210. Door knob - interior	1.00 EA	48.79	3.72	2.44	54.95	(13.09)	41.86
211. Paint door slab only - 2 coats (per side)	2.00 EA	49.76	7.58	4.98	112.08	(35.58)	76.50
212. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	41.84	6.37	4.18	94.23	(29.91)	64.32
213. Clean window unit (per side) 10 - 20 SF	4.00 EA	22.38	0.01	0.00	89.53	(0.00)	89.53
Clean remaining 2 windows.							
214. R&R Window stool & apron	6.00 LF	10.81	4.44	3.24	72.54	(2.09)	70.45
Trim removed from all windows for drywall replacement.							
215. R&R Window trim set (casing & stop)	18.00 LF	7.94	9.91	7.15	159.98	(11.17)	148.81
216. Paint door/window trim & jamb - Large - 2 coats (per side)	1.00 EA	49.23	3.75	2.46	55.44	(17.60)	37.84
CEILING							
217. Tear off painted acoustic ceiling (popcorn) texture	167.38 SF	1.30	0.00	10.88	228.47	(0.00)	228.47
Tear off texture ceiling to allow for re-taping at wall/ceiling connection.							
Popcorn texture, partial tear-out/texture blend not possible for this popcorn ceiling.							
218. Seal the ceiling w/PVA primer - one coat	167.38 SF	0.77	9.81	6.44	145.13	(46.07)	99.06
219. Acoustic ceiling (popcorn) texture	167.38 SF	1.16	14.78	9.71	218.65	(38.87)	179.78
220. Glitter application to acoustic ceiling	167.38 SF	0.21	2.68	1.76	39.59	(7.04)	32.55
Totals: Bedroom		356.77	235.42	7,321.66	1,272.89	6,048.77	



Catastrophe and National Claims

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BR Closet		Height: 8'
2' 3"	2'	
4' 7"	2' 6"	
BR Closet		
4'	7"	
2' 10"	3'	
2'	7"	

Door	4' X 6' 8"		Opens into BEDROOM					
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV	
221. Structural drying per SF – FEMA Method 1	11.46 SF	1.05	0.00	0.00	12.03	(0.00)	12.03	
NFIP Dry-out allowance. Price per SF for Climate-controlled area (8 ft cut)..								
FLOORING								
222. Flood loss cleanup - Light	11.46 SF	1.20	0.00	0.00	13.75	(0.00)	13.75	
223. Apply anti-microbial agent to the floor	11.46 SF	0.36	0.04	0.00	4.17	(0.00)	4.17	
224. Tear out wet carpet pad, no bagging - Category 3 water	11.46 SF	0.34	0.00	0.00	3.90	(0.00)	3.90	
225. Tear out wet non-salvageable carpet, no bag - Cat 3 water	11.46 SF	0.70	0.00	0.00	8.02	(0.00)	8.02	
226. Carpet pad	11.46 SF	0.64	0.53	0.00	7.86	<3.14>	4.72	
227. Carpet	13.18 SF	3.82	3.65	0.00	54.00	<21.60>	32.40	
228. R&R Baseboard - 2 1/4"	10.17 LF	4.48	3.00	2.28	50.84	(1.13)	49.71	
Quantity adjusted for opening.								
229. Seal (1 coat) & paint (1 coat) baseboard	10.17 LF	1.98	1.53	1.01	22.68	(7.20)	15.48	
Quantity adjusted for opening.								
WALLS								
230. Tear out wet drywall, no bagging - Cat 3	86.67 SF	1.53	0.00	6.63	139.24	(0.00)	139.24	
Quantity adjusted for openings.								
231. Apply anti-microbial agent to part of the walls (Applied to 1' above flood Line)	48.75 SF	0.36	0.18	0.00	17.73	(0.00)	17.73	
Quantity adjusted for openings.								
232. 1/2" drywall - hung, taped, floated, ready for paint	86.67 SF	2.75	18.14	11.92	268.40	(47.72)	220.68	
Replace drywall on 8' height Quantity adjusted for openings.								
233. Tape joint for new to existing drywall - per LF	10.17 LF	9.47	7.33	4.82	108.46	(19.28)	89.18	

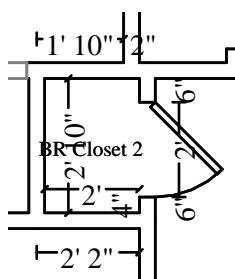


Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - BR Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Applied when new drywall is being replaced against existing drywall. Calculated per linear foot of joint area where the new drywall meets the existing drywall							
Quantity adjusted for openings. existing drywall has popcorn texture.							
234. Seal/prime (1 coat) then paint (1 coat) the walls							
DOORS AND WINDOWS							
235. Detach & Reset Bypass mirrored door set	1.00 EA	39.06	2.97	1.95	43.98	(0.00)	43.98
236. R&R Special Doors - Ceiling access Allowance for under-stair access door	1.00 EA	129.61	8.85	6.48	144.94	(23.27)	121.67
CEILING							
237. Tear off painted acoustic ceiling (popcorn) texture	11.46 SF	1.30	0.00	0.75	15.65	(0.00)	15.65
Tear off texture ceiling to allow for re-taping at wall/ceiling connection. Popcorn texture, partial tear-out/texture blend not possible for this popcorn ceiling.							
238. Seal the ceiling w/PVA primer - one coat	11.46 SF	0.77	0.67	0.44	9.93	(3.15)	6.78
239. Acoustic ceiling (popcorn) texture	11.46 SF	1.16	1.01	0.66	14.96	(2.66)	12.30
240. Glitter application to acoustic ceiling	11.46 SF	0.21	0.18	0.12	2.71	(0.48)	2.23
Totals: BR Closet		56.32	42.48	1,065.25	168.36	896.89	



BR Closet 2

Height: 8'

64.00 SF Walls	5.67 SF Ceiling
69.67 SF Walls & Ceiling	5.67 SF Floor
0.63 SY Flooring	7.67 LF Floor Perimeter
9.67 LF Cel. Perimeter	

Door

2' X 6' 8"

Opens into BEDROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
241. Structural drying per SF – FEMA Method 1	5.67 SF	1.05	0.00	0.00	5.95	(0.00)	5.95

NFIP Dry-out allowance.

Price per SF for Climate-controlled area (8 ft cut)..

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Catastrophe and National Claims

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CONTINUED - BR Closet 2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
FLOORING							
242. Flood loss cleanup - Light	5.67 SF	1.20	0.00	0.00	6.80	(0.00)	6.80
243. Apply anti-microbial agent to the floor	5.67 SF	0.36	0.02	0.00	2.06	(0.00)	2.06
244. Tear out wet carpet pad, no bagging - Category 3 water	5.67 SF	0.34	0.00	0.00	1.93	(0.00)	1.93
245. Tear out wet non-salvageable carpet, no bag - Cat 3 water	5.67 SF	0.70	0.00	0.00	3.97	(0.00)	3.97
246. Carpet pad	5.67 SF	0.64	0.26	0.00	3.89	<1.55>	2.34
247. Carpet	6.52 SF	3.82	1.81	0.00	26.72	<10.68>	16.04
248. R&R Baseboard - 2 1/4"	7.67 LF	4.48	2.27	1.72	38.35	(0.85)	37.50
Quantity adjusted for opening.							
249. Seal (1 coat) & paint (1 coat) baseboard	7.67 LF	1.98	1.16	0.76	17.11	(5.43)	11.68
Quantity adjusted for opening.							
WALLS							
250. Tear out wet drywall, no bagging - Cat 3	64.00 SF	1.53	0.00	4.90	102.82	(0.00)	102.82
Quantity adjusted for openings.							
251. Clean stud wall	32.00 SF	1.14	0.05	0.00	36.53	(0.00)	36.53
Quantity adjusted for openings							
Quantity adjusted for openings and common walls included in other rooms.							
252. Apply anti-microbial agent to part of the walls	36.00 SF	0.36	0.13	0.00	13.09	(0.00)	13.09
(Applied to 1' above flood Line)							
Quantity adjusted for openings.							
253. 1/2" drywall - hung, taped, floated, ready for paint	64.00 SF	2.75	13.40	8.80	198.20	(35.23)	162.97
Replace drywall on 8' height							
Quantity adjusted for openings.							
254. Tape joint for new to existing drywall - per LF	7.67 LF	9.47	5.53	3.63	81.79	(14.54)	67.25
Applied when new drywall is being replaced against existing drywall. Calculated per linear foot of joint area where the new drywall meets the existing drywall							
Quantity adjusted for openings. existing drywall has popcorn texture.							
255. Seal/prime (1 coat) then paint (1 coat) the walls	64.00 SF	1.25	6.09	4.00	90.09	(28.60)	61.49
DOORS AND WINDOWS							
256. R&R Interior door unit	1.00 EA	370.94	26.21	18.54	415.69	(44.31)	371.38
257. Door knob - interior	1.00 EA	48.79	3.72	2.44	54.95	(13.09)	41.86
258. Paint door slab only - 2 coats (per side)	2.00 EA	49.76	7.58	4.98	112.08	(35.58)	76.50
259. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	41.84	6.37	4.18	94.23	(29.91)	64.32



Catastrophe and National Claims

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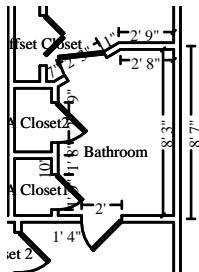
CONTINUED - BR Closet 2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CEILING							
260. Tear off painted acoustic ceiling (popcorn) texture	5.67 SF	1.30	0.00	0.37	7.74	(0.00)	7.74
Tear off texture ceiling to allow for re-taping at wall/ceiling connection. Popcorn texture, partial tear-out/texture blend not possible for this popcorn ceiling.							
261. Seal the ceiling w/PVA primer - one coat	5.67 SF	0.77	0.34	0.22	4.93	(1.57)	3.36
262. Acoustic ceiling (popcorn) texture	5.67 SF	1.16	0.50	0.33	7.41	(1.32)	6.09
263. Glitter application to acoustic ceiling	5.67 SF	0.21	0.09	0.06	1.34	(0.24)	1.10
Totals: BR Closet 2		75.53		54.93	1,327.67	222.90	1,104.77



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660



Bathroom

Height: 8'

160.17 SF Walls	44.64 SF Ceiling
204.81 SF Walls & Ceiling	44.64 SF Floor
4.96 SY Flooring	18.69 LF Floor Perimeter
26.69 LF Ceil. Perimeter	

Door

2' X 6' 8"

Opens into BA_CLOSET2

Door

1' 9" X 6' 8"

Opens into BA_CLOSET3

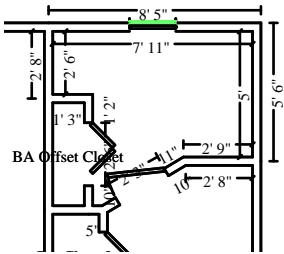
Door

2' X 6' 8"

Opens into BEDROOM

Subroom: Bathroom Offset (1)

Height: 8'



189.91 SF Walls	39.36 SF Ceiling
229.27 SF Walls & Ceiling	39.36 SF Floor
4.37 SY Flooring	23.52 LF Floor Perimeter
28.27 LF Ceil. Perimeter	

Window

1' 10" X 2' 6"

Opens into Exterior

Door

2' 6" X 6' 8"

Opens into BA_OFFSET_CL

Door

2' 3" X 6' 8"

Opens into BATHROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
264. Structural drying per SF – FEMA Method 1	84.00 SF	1.05	0.00	0.00	88.20	(0.00)	88.20
NFIP Dry-out allowance. Price per SF for Climate-controlled area (8 ft cut)..							
FLOORING							
265. Flood loss cleanup - Light	84.00 SF	1.20	0.00	0.00	100.80	(0.00)	100.80
266. Apply anti-microbial agent to the floor	84.00 SF	0.36	0.30	0.00	30.54	(0.00)	30.54
267. Tear out non-salvageable tile floor, no bagging - Cat 3	54.25 SF	6.24	0.00	16.93	355.45	(0.00)	355.45
268. Underlayment - 1/4" lauan/mahogany plywood	54.25 SF	1.72	7.10	4.67	105.08	(8.00)	97.08
269. R&R Vinyl tile	54.25 SF	5.28	15.19	14.32	315.95	(51.38)	264.57
270. R&R Baseboard - 2 1/4"	29.21 LF	4.48	8.63	6.55	146.04	(3.24)	142.80
Quantity adjusted for opening.							
271. Seal (1 coat) & paint (1 coat) baseboard	29.21 LF	1.98	4.40	2.89	65.13	(20.68)	44.45



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Quantity adjusted for opening and cabinets							
272. Base shoe	39.21 LF	1.86	5.55	3.65	82.13	(6.25)	75.88
Quantity adjusted for opening. Shoe removed with baseboard / cabinets.							
273. Seal & paint base shoe or quarter round	39.21 LF	1.06	3.16	2.08	46.80	(17.82)	28.98
Quantity adjusted for opening.							
WALLS							
274. Tear out wet drywall, no bagging - Cat 3	279.21 SF	1.53	0.00	21.36	448.55	(0.00)	448.55
Quantity adjusted for openings.							
275. Apply anti-microbial agent to part of the walls (Applied to 1' above flood Line)	196.92 SF	0.36	0.71	0.00	71.60	(0.00)	71.60
Quantity adjusted for openings.							
276. 1/2" drywall - hung, taped, floated, ready for paint	279.21 SF	2.75	58.45	38.39	864.67	(153.72)	710.95
Replace drywall on 8' height							
Quantity adjusted for openings.							
277. Detach & Reset Toilet paper holder	1.00 EA	23.20	1.76	1.16	26.12	(0.00)	26.12
278. Detach & Reset Towel bar	1.00 EA	21.97	1.67	1.10	24.74	(0.00)	24.74
279. Tape joint for new to existing drywall - per LF	42.21 LF	9.47	30.43	19.99	450.15	(80.03)	370.12
Applied when new drywall is being replaced against existing drywall. Calculated per linear foot of joint area where the new drywall meets the existing drywall							
Quantity adjusted for openings. existing drywall has popcorn texture.							
280. Seal/prime (1 coat) then paint (1 coat) part of the walls	279.21 SF	1.25	26.57	17.45	393.03	(124.77)	268.26
281. Wallpaper	72.00 SF	2.97	16.28	10.69	240.81	(114.67)	126.14
DOORS AND WINDOWS							
282. R&R Interior door unit	2.00 EA	370.94	52.42	37.10	831.40	(88.61)	742.79
283. Door knob - interior	2.00 EA	48.79	7.42	4.88	109.88	(26.17)	83.71
284. Paint door slab only - 2 coats (per side)	4.00 EA	49.76	15.15	9.95	224.14	(71.16)	152.98
285. Seal & paint door/window trim & jamb - (per side)	4.00 EA	41.87	12.75	8.37	188.60	(59.88)	128.72
286. Clean window unit (per side) 10 - 20 SF	2.00 EA	22.38	0.00	0.00	44.76	(0.00)	44.76
Clean remaining 2 windows.							
287. R&R Window stool & apron	3.00 LF	10.81	2.23	1.62	36.28	(1.04)	35.24
Trim removed from all windows for drywall replacement.							
288. R&R Window trim set (casing & stop)	9.00 LF	7.94	4.96	3.57	79.99	(5.59)	74.40



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
289. Paint door/window trim & jamb - 2 coats (per side)	4.00 EA	41.84	12.74	8.37	188.47	(59.83)	128.64
290. Bathroom mirror - Detach & reset	10.00 SF	12.12	9.23	6.06	136.49	(0.00)	136.49
CABINETS							
291. Tear out cabinetry - vanity	6.00 LF	12.49	0.00	3.75	78.69	(0.00)	78.69
292. R&R Vanity	6.00 LF	256.25	112.16	76.88	1,726.54	(379.25)	1,347.29
293. Cabinet knob or pull	4.00 EA	9.87	3.00	1.97	44.45	(21.17)	23.28
294. R&R Countertop - flat laid plastic laminate	8.25 LF	54.45	30.35	22.46	502.03	(213.73)	288.30
295. Backsplash - plastic laminate	4.04 SF	8.45	2.60	1.71	38.45	(18.31)	20.14
Allowance to replace laminated splash on back and both ends of countertop. Backsplash is not part of existing countertop and is different color.							
PLUMBING							
296. R&R Toilet	1.00 EA	631.08	45.33	31.56	707.97	(119.22)	588.75
Entire toilet submerged in water.							
297. Toilet seat	1.00 EA	62.34	4.75	3.12	70.21	(33.43)	36.78
298. Sink sprayer attachment - side pull - High grade	1.00 EA	144.35	10.99	7.22	162.56	(30.96)	131.60
Allowance for Bidet Attachment for Toilet Seat							
299. Fiberglass tub & shower combination - Detach & reset	1.00 EA	813.20	61.91	40.66	915.77	(0.00)	915.77
300. Tub/shower faucet - Detach & reset	1.00 EA	267.58	20.37	13.38	301.33	(0.00)	301.33
301. Detach & Reset Sink - single	2.00 EA	200.17	30.47	20.02	450.83	(0.00)	450.83
Labor cost to disconnect a single bowl sink and faucet from supply lines.							
433. Clean sink and faucet	1.00 EA	25.74	0.00	0.00	25.74	(0.00)	25.74
302. Clean sink and faucet	2.00 EA	25.74	0.01	0.00	51.49	(0.00)	51.49
303. P-trap assembly - Detach & reset	2.00 EA	77.06	11.73	7.71	173.56	(0.00)	173.56
304. R&R Water supply line - PVC with fitting and hanger, 1"	5.00 LF	20.46	7.13	5.12	114.55	(18.55)	96.00
305. Angle stop valve	5.00 EA	47.45	18.06	11.86	267.17	(30.53)	236.64
Two sinks and toilet							
CEILING							
306. Tear off painted acoustic ceiling (popcorn) texture	84.00 SF	1.30	0.00	5.46	114.66	(0.00)	114.66
Tear off texture ceiling to allow for re-taping at wall/ceiling connection. Popcorn texture, partial tear-out/texture blend not possible for this popcorn ceiling.							
307. Seal the ceiling w/PVA primer - one coat	84.00 SF	0.77	4.92	3.23	72.83	(23.12)	49.71
308. Acoustic ceiling (popcorn) texture	84.00 SF	1.16	7.41	4.87	109.72	(19.51)	90.21
309. Glitter application to acoustic ceiling	84.00 SF	0.21	1.34	0.88	19.86	(3.53)	16.33

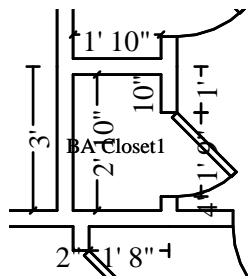


Catastrophe and National Claims

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CONTINUED - Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Totals: Bathroom			669.63	503.01	11,644.21	1,804.15	9,840.06



BA Closet1

Height: 8'

63.00 SF Walls	5.19 SF Ceiling
68.19 SF Walls & Ceiling	5.19 SF Floor
0.58 SY Flooring	7.58 LF Floor Perimeter
9.33 LF Ceil. Perimeter	

Door

1' 9" X 6' 8"

Opens into BATHROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
310. Structural drying per SF – FEMA Method 1 NFIP Dry-out allowance. Price per SF for Climate-controlled area (8 ft cut)..	5.19 SF	1.05	0.00	0.00	5.45	(0.00)	5.45

FLOORING							
311. Flood loss cleanup - Light	5.19 SF	1.20	0.00	0.00	6.23	(0.00)	6.23
312. Apply anti-microbial agent to the floor	5.19 SF	0.36	0.02	0.00	1.89	(0.00)	1.89
313. Tear out non-salvageable tile floor, no bagging - Cat 3	5.19 SF	6.24	0.00	1.62	34.01	(0.00)	34.01
314. Underlayment - 1/4" lauan/mahogany plywood	5.19 SF	1.72	0.68	0.45	10.06	(0.76)	9.30
315. R&R Vinyl tile	5.19 SF	5.28	1.45	1.38	30.23	(4.91)	25.32
316. R&R Baseboard - 2 1/4" Quantity adjusted for opening.	7.58 LF	4.48	2.24	1.70	37.90	(0.84)	37.06
317. Seal (1 coat) & paint (1 coat) baseboard Quantity adjusted for opening.	7.58 LF	1.98	1.14	0.75	16.90	(5.36)	11.54
318. R&R Base shoe Quantity adjusted for opening.	7.58 LF	2.10	1.07	0.80	17.79	(1.21)	16.58
319. Seal & paint base shoe or quarter round Quantity adjusted for opening.	7.58 LF	1.06	0.61	0.40	9.04	(2.29)	6.75

WALLS



Catastrophe and National Claims

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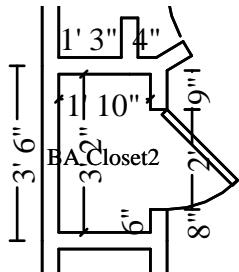
CONTINUED - BA Closet1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
320. Tear out wet drywall, no bagging - Cat 3 Quantity adjusted for openings.	63.00 SF	1.53	0.00	4.82	101.21	(0.00)	101.21
321. Apply anti-microbial agent to part of the walls (Applied to 1' above flood Line) Quantity adjusted for openings.	35.44 SF	0.36	0.13	0.00	12.89	(0.00)	12.89
322. 1/2" drywall - hung, taped, floated, ready for paint Replace drywall on 8' height Quantity adjusted for openings.	63.00 SF	2.75	13.19	8.66	195.10	(34.68)	160.42
323. Tape joint for new to existing drywall - per LF Applied when new drywall is being replaced against existing drywall. Calculated per linear foot of joint area where the new drywall meets the existing drywall Quantity adjusted for openings. existing drywall has popcorn texture.	7.58 LF	9.47	5.46	3.59	80.83	(14.37)	66.46
324. Seal/prime (1 coat) then paint (1 coat) the walls	63.00 SF	1.25	6.00	3.94	88.69	(28.15)	60.54
DOORS AND WINDOWS							
325. R&R Interior door unit	1.00 EA	370.94	26.21	18.54	415.69	(44.31)	371.38
326. Door knob - interior	1.00 EA	48.79	3.72	2.44	54.95	(13.09)	41.86
327. Paint door slab only - 2 coats (per side)	2.00 EA	49.76	7.58	4.98	112.08	(35.58)	76.50
328. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	41.84	6.37	4.18	94.23	(29.91)	64.32
CEILING							
329. Tear off painted acoustic ceiling (popcorn) texture Tear off texture ceiling to allow for re-taping at wall/ceiling connection. Popcorn texture, partial tear-out/texture blend not possible for this popcorn ceiling.	5.19 SF	1.30	0.00	0.34	7.09	(0.00)	7.09
330. Seal the ceiling w/PVA primer - one coat	5.19 SF	0.77	0.30	0.20	4.50	(1.43)	3.07
331. Acoustic ceiling (popcorn) texture	5.19 SF	1.16	0.46	0.30	6.78	(1.20)	5.58
332. Glitter application to acoustic ceiling	5.19 SF	0.21	0.08	0.05	1.22	(0.21)	1.01
Totals: BA Closet1			76.71	59.14	1,344.76	218.30	1,126.46



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BA Closet2

Height: 8'

66.67 SF Walls	5.81 SF Ceiling
72.47 SF Walls & Ceiling	5.81 SF Floor
0.65 SY Flooring	8.00 LF Floor Perimeter
10.00 LF Cel. Perimeter	

Door	2' X 6' 8"		Opens into BATHROOM					
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV	
333. Structural drying per SF – FEMA Method 1	5.81 SF	1.05	0.00	0.00	6.10	(0.00)	6.10	
NFIP Dry-out allowance.								
Price per SF for Climate-controlled area (8 ft cut)..								
FLOORING								
334. Flood loss cleanup - Light	5.81 SF	1.20	0.00	0.00	6.97	(0.00)	6.97	
335. Apply anti-microbial agent to the floor	5.81 SF	0.36	0.02	0.00	2.11	(0.00)	2.11	
336. Tear out non-salvageable tile floor, no bagging - Cat 3	5.81 SF	6.24	0.00	1.81	38.06	(0.00)	38.06	
337. Underlayment - 1/4" lauan/mahogany plywood	5.81 SF	1.72	0.76	0.50	11.25	(0.86)	10.39	
338. R&R Vinyl tile	5.81 SF	5.28	1.63	1.54	33.85	(5.50)	28.35	
339. R&R Baseboard - 2 1/4"	8.00 LF	4.48	2.36	1.79	39.99	(0.89)	39.10	
Quantity adjusted for opening.								
340. Seal (1 coat) & paint (1 coat) baseboard	8.00 LF	1.98	1.21	0.79	17.84	(5.66)	12.18	
Quantity adjusted for opening.								
341. R&R Base shoe	8.00 LF	2.10	1.13	0.84	18.77	(1.28)	17.49	
Quantity adjusted for opening.								
342. Seal & paint base shoe or quarter round	8.00 LF	1.06	0.64	0.42	9.54	(2.42)	7.12	
Quantity adjusted for opening.								
WALLS								
343. Tear out wet drywall, no bagging - Cat 3	66.67 SF	1.53	0.00	5.10	107.11	(0.00)	107.11	
Quantity adjusted for openings.								
344. Clean stud wall	16.00 SF	1.14	0.02	0.00	18.26	(0.00)	18.26	
Quantity adjusted for openings and common walls included in other rooms.								
345. Apply anti-microbial agent to part of the walls	37.50 SF	0.36	0.14	0.00	13.64	(0.00)	13.64	
(Applied to 1' above flood Line)								
Quantity adjusted for openings.								
346. 1/2" drywall - hung, taped, floated, ready for paint	66.67 SF	2.75	13.95	9.17	206.46	(36.70)	169.76	

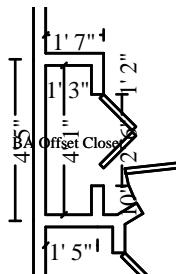


Catastrophe and National Claims

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CONTINUED - BA Closet2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Replace drywall on 8' height Quantity adjusted for openings.							
347. Tape joint for new to existing drywall - per LF	8.00 LF	9.47	5.76	3.79	85.31	(15.16)	70.15
Applied when new drywall is being replaced against existing drywall. Calculated per linear foot of joint area where the new drywall meets the existing drywall							
Quantity adjusted for openings. existing drywall has popcorn texture.							
348. Seal/prime (1 coat) then paint (1 coat) the walls	66.67 SF	1.25	6.34	4.17	93.85	(29.79)	64.06
DOORS AND WINDOWS							
349. R&R Interior door unit	1.00 EA	370.94	26.21	18.54	415.69	(44.31)	371.38
350. Door knob - interior	1.00 EA	48.79	3.72	2.44	54.95	(13.09)	41.86
351. Paint door slab only - 2 coats (per side)	2.00 EA	49.76	7.58	4.98	112.08	(35.58)	76.50
352. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	41.84	6.37	4.18	94.23	(29.91)	64.32
CEILING							
353. Tear off painted acoustic ceiling (popcorn) texture	5.81 SF	1.30	0.00	0.38	7.93	(0.00)	7.93
Tear off texture ceiling to allow for re-taping at wall/ceiling connection. Popcorn texture, partial tear-out/texture blend not possible for this popcorn ceiling.							
354. Seal the ceiling w/PVA primer - one coat	5.81 SF	0.77	0.34	0.22	5.03	(1.60)	3.43
355. Acoustic ceiling (popcorn) texture	5.81 SF	1.16	0.51	0.34	7.59	(1.35)	6.24
356. Glitter application to acoustic ceiling	5.81 SF	0.21	0.09	0.06	1.37	(0.25)	1.12
Totals: BA Closet2		78.78	61.06	1,407.98	224.35	1,183.63	



BA Offset Closet

Height: 8'

68.67 SF Walls
73.77 SF Walls & Ceiling
0.57 SY Flooring
10.67 LF Ceil. Perimeter

5.10 SF Ceiling
5.10 SF Floor
8.17 LF Floor Perimeter

Door

2' 6" X 6' 8"

Opens into BATHROOM_OFF



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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
357. Structural drying per SF – FEMA Method 1	5.10 SF	1.05	0.00	0.00	5.36	(0.00)	5.36
NFIP Dry-out allowance. Price per SF for Climate-controlled area (8 ft cut)..							
FLOORING							
358. Flood loss cleanup - Light	5.10 SF	1.20	0.00	0.00	6.12	(0.00)	6.12
359. Apply anti-microbial agent to the floor	5.10 SF	0.36	0.02	0.00	1.86	(0.00)	1.86
360. Tear out non-salvageable tile floor, no bagging - Cat 3	5.10 SF	6.24	0.00	1.59	33.41	(0.00)	33.41
361. Underlayment - 1/4" lauan/mahogany plywood	5.10 SF	1.72	0.67	0.44	9.88	(0.75)	9.13
362. R&R Vinyl tile	5.10 SF	5.28	1.43	1.35	29.71	(4.83)	24.88
363. R&R Baseboard - 2 1/4"	8.17 LF	4.48	2.42	1.84	40.86	(0.91)	39.95
Quantity adjusted for opening.							
364. Seal (1 coat) & paint (1 coat) baseboard	8.17 LF	1.98	1.23	0.81	18.22	(5.78)	12.44
Quantity adjusted for opening.							
365. R&R Base shoe	8.17 LF	2.10	1.16	0.86	19.18	(1.31)	17.87
Quantity adjusted for opening.							
366. Seal & paint base shoe or quarter round	8.17 LF	1.06	0.66	0.43	9.75	(2.48)	7.27
Quantity adjusted for opening.							
WALLS							
367. Tear out wet drywall, no bagging - Cat 3	68.67 SF	1.53	0.00	5.25	110.32	(0.00)	110.32
Quantity adjusted for openings.							
368. Clean stud wall	32.00 SF	1.14	0.05	0.00	36.53	(0.00)	36.53
Quantity adjusted for openings and common walls included in other rooms.							
369. Apply anti-microbial agent to part of the walls	38.63 SF	0.36	0.14	0.00	14.05	(0.00)	14.05
(Applied to 1' above flood Line)							
Quantity adjusted for openings.							
370. 1/2" drywall - hung, taped, floated, ready for paint	68.67 SF	2.75	14.37	9.44	212.65	(37.81)	174.84
Replace drywall on 8' height							
Quantity adjusted for openings.							
371. Tape joint for new to existing drywall - per LF	8.17 LF	9.47	5.89	3.87	87.13	(15.49)	71.64
Applied when new drywall is being replaced against existing drywall. Calculated per linear foot of joint area where the new drywall meets the existing drywall							
Quantity adjusted for openings. existing drywall has popcorn texture.							
372. Seal/prime (1 coat) then paint (1 coat) the walls	68.67 SF	1.25	6.53	4.29	96.66	(30.68)	65.98
373. R&R Shelving - wire (vinyl coated)	8.00 LF	16.25	7.07	6.50	143.57	(2.66)	140.91
DOORS AND WINDOWS							
374. R&R Bifold door - Colonist - Single	1.00 EA	205.07	14.26	10.25	229.58	(24.10)	205.48
375. Door knob/lockset - Detach & reset	1.00 EA	29.81	2.27	1.49	33.57	(0.00)	33.57

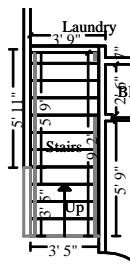


Catastrophe and National Claims

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CONTINUED - BA Offset Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
376. Prime & paint door slab only - exterior (per side)	2.00 EA	58.47	8.90	5.85	131.69	(41.81)	89.88
377. Seal & paint door/window trim & jamb - (per side)	2.00 EA	41.87	6.37	4.19	94.30	(29.93)	64.37
CEILING							
378. Tear off painted acoustic ceiling (popcorn) texture	5.10 SF	1.30	0.00	0.33	6.96	(0.00)	6.96
Tear off texture ceiling to allow for re-taping at wall/ceiling connection. Popcorn texture, partial tear-out/texture blend not possible for this popcorn ceiling.							
379. Seal the ceiling w/PVA primer - one coat	5.10 SF	0.77	0.29	0.20	4.42	(1.40)	3.02
380. Acoustic ceiling (popcorn) texture	5.10 SF	1.16	0.45	0.30	6.67	(1.19)	5.48
381. Glitter application to acoustic ceiling	5.10 SF	0.21	0.08	0.05	1.20	(0.21)	0.99
Totals: BA Offset Closet			74.26	59.33	1,383.65	201.34	1,182.31



Stairs	Height: Sloped
102.39 SF Walls	39.66 SF Ceiling
142.05 SF Walls & Ceiling	56.81 SF Floor
6.31 SY Flooring	17.74 LF Floor Perimeter
22.40 LF Ceil. Perimeter	

Missing Wall **3' 5" X 8"** **Opens into LIVING_ROOM**
Missing Wall - Goes to Floor **3' 5" X 7' 6"** **Opens into LIVING_ROOM**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
382. Structural drying per SF – FEMA Method 1 NFIP Dry-out allowance. Price per SF for Climate-controlled area (8 ft cut)..	56.81 SF	1.05	0.00	0.00	59.65	(0.00)	59.65
FLOORING							
383. Flood loss cleanup - Light	56.81 SF	1.20	0.00	0.00	68.17	(0.00)	68.17
384. Apply anti-microbial agent to the floor	56.81 SF	0.36	0.21	0.00	20.66	(0.00)	20.66



Catastrophe and National Claims

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CONTINUED - Stairs

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
385. Tear out wet carpet pad, no bagging - Category 3 water	56.81 SF	0.34	0.00	0.00	19.32	(0.00)	19.32
386. Tear out wet non-salvageable carpet, no bag - Cat 3 water	56.81 SF	0.70	0.00	0.00	39.77	(0.00)	39.77
387. Carpet pad	56.81 SF	0.64	2.64	0.00	39.00	<15.60>	23.40
388. Carpet	65.33 SF	3.82	18.09	0.00	267.65	<107.06>	160.59
389. Step charge for "tucked" carpet installation - High grade	12.00 EA	13.56	11.80	0.00	174.52	<87.26>	87.26
STAIRS / STAIR TRIM							
390. Clean balustrade	3.00 LF	3.89	0.01	0.00	11.68	(0.00)	11.68
391. Stain & finish balustrade	3.00 LF	38.62	8.82	5.79	130.47	(33.14)	97.33
392. Clean stair stringer - per side	22.00 LF	1.31	0.02	0.00	28.84	(0.00)	28.84
393. Paint stair skirt/apron	22.00 LF	7.75	12.98	8.53	192.01	(60.95)	131.06
394. Handrail - wall mounted - Detach & reset	12.00 LF	7.78	7.11	4.67	105.14	(0.00)	105.14
395. Stain & finish handrail - wall mounted	12.00 LF	2.80	2.56	1.68	37.84	(9.61)	28.23
396. Clean handrail - wall mounted	12.00 LF	0.78	0.00	0.00	9.36	(0.00)	9.36
WALLS							
397. Tear out wet drywall, no bagging - Cat 3	102.39 SF	1.53	0.00	7.83	164.49	(0.00)	164.49
Quantity adjusted for openings, missing wall.							
398. Apply anti-microbial agent to the walls	102.39 SF	0.36	0.37	0.00	37.23	(0.00)	37.23
Quantity adjusted for openings, missing wall.							
399. 1/2" drywall - hung, taped, floated, ready for paint	102.39 SF	2.75	21.43	14.08	317.08	(56.37)	260.71
Replace drywall on 8' height							
Quantity adjusted for openings, missing wall.							
400. Tape joint for new to existing drywall - per LF	17.74 LF	9.47	12.79	8.40	189.19	(33.63)	155.56
Applied when new drywall is being replaced against existing drywall. Calculated per linear foot of joint area where the new drywall meets the existing drywall							
Quantity adjusted for openings. Existing drywall has popcorn texture.							
401. Seal/prime (1 coat) then paint (1 coat) the walls	102.39 SF	1.25	9.74	6.40	144.13	(45.75)	98.38
CEILING							
402. Tear off painted acoustic ceiling (popcorn) texture	39.66 SF	1.30	0.00	2.58	54.14	(0.00)	54.14
Tear off texture ceiling to allow for re-taping at wall/ceiling connection.							
Popcorn texture, partial tear-out/texture blend not possible for this popcorn ceiling.							
403. Seal the ceiling w/PVA primer - one coat	39.66 SF	0.77	2.32	1.53	34.39	(10.92)	23.47



Catastrophe and National Claims

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CONTINUED - Stairs

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
404. Acoustic ceiling (popcorn) texture	39.66 SF	1.16	3.51	2.30	51.82	(9.21)	42.61
405. Glitter application to acoustic ceiling	39.66 SF	0.21	0.63	0.42	9.38	(1.66)	7.72
Totals: Stairs		115.03	64.21	2,205.93	471.16	1,734.77	
Total: Main Level		3,764.24	2,653.59	70,429.43	11,990.38	58,439.05	

Miscellaneous

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
406. Dumpster load - Approx. 20 yards, 4 tons of debris	2.00 EA	665.47	0.00	0.00	1,330.94	(0.00)	1,330.94
Additional debris removal expense paid when incurred.							
Totals: Miscellaneous		0.00	0.00	1,330.94	0.00	1,330.94	
Line Item Totals: DONALD_AND_SHELBY_M1		4,920.49	3,269.03	101,480.81	15,136.71	86,344.10	



Catastrophe and National Claims

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Summary for Building

Line Item Total	93,291.29
North Carolina White Goods Disposal Tax	9.00
Mat Tax (Rpr/Maint)	19.11
Subtotal	93,319.40
Overhead	3,269.03
Total Tax	4,901.38
Replacement Cost Value	\$101,489.81
Less Depreciation	(15,136.71)
Actual Cash Value	\$86,353.10
Less Deductible	(1,250.00)
Net Claim	\$85,103.10
Total Depreciation	15,136.71
Less Non-Recoverable Depreciation	<2,397.29>
Total Recoverable Depreciation	12,739.42
Net Claim if Depreciation is Recovered	\$97,842.52

Dean Palmieri



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Claim Number: 8704207471

Policy Number: 8704207471

Type of Loss: Flood (NFIP)

Date of Loss: 9/27/2024 12:00 AM

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

Date Inspected: 10/8/2024 12:00 AM

Date Entered: 10/8/2024 10:44 PM

Date Est. Completed: 1/6/2025 8:34 AM

Price List: NCCL8X_SEP24

Restoration/Service/Remodel

Estimate: DONALD_AND_SHELBY_
M1

Detached Garage

Net Claim Summary

Replacement Cost Value

**Less Non-recoverable
Depreciation**

Actual Cash Value

\$6,110.89

<879.80>

\$5,231.09

Net Claim

\$5,231.09



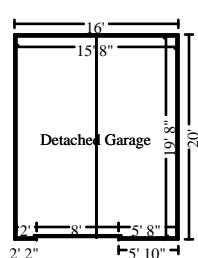
Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Detached Garage

DONALD_AND_SHELBY_M1

APS



Detached Garage	Height: Peaked
532.83 SF Walls	313.71 SF Ceiling
846.54 SF Walls & Ceiling	308.11 SF Floor
34.23 SY Flooring	70.67 LF Floor Perimeter
71.24 LF Ceil. Perimeter	

Door 8' X 7' **Opens into Exterior**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
407. Exterior Structures (Bid Item)	1.00 EA	5,447.89	394.97	5,842.86	<879.80>	4,963.06
Allowance for removal and replacement of metal garage including door. Replacement price from Alan's Factory Outlet, 1-800-556-5038, includes delivery and installation. Removal allowance, \$266.89, per similar Xactimate item. Replacement quote attached to Photo Report. Depreciation amount based on similar line item with 'Life Expectancy : 30 years'						
408. Clean shelving - wood	32.00 LF	1.33	0.12	42.68	<0.00>	42.68
Allowance to clean worktable.						
409. Carpentry - General Laborer - per hour	4.00 HR	52.53	15.23	225.35	<0.00>	225.35
Depreciation not applicable for labor only item. Allowance to detach utility table, reset in garage.						
Totals: Detached Garage		410.32	6,110.89	879.80	5,231.09	
Total: APS		410.32	6,110.89	879.80	5,231.09	
Line Item Totals: DONALD_AND_SHELBY_M1		410.32	6,110.89	879.80	5,231.09	



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Summary for Detached Garage

Line Item Total	5,700.57
Mat Tax (Rpr/Maint)	0.12
Subtotal	5,700.69
Total Tax	410.20
Replacement Cost Value	\$6,110.89
Less Non-recoverable Depreciation	<879.80>
Actual Cash Value	\$5,231.09
Net Claim	\$5,231.09

Dean Palmieri



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Recap of Taxes and Overhead

	Overhead (5%)	Mat Tax (Rpr/Maint) (7.25%)	Total Tax (7.25%)	Manuf. Home Tax (4.75%)	Local Food Tax (2%)
Line Items	3,269.03	19.23	5,311.58	0.00	0.00
Additional Charges	0.00	0.00	0.00	0.00	0.00
Total	3,269.03	19.23	5,311.58	0.00	0.00



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Recap by Room

Estimate: DONALD_AND_SHELBY_M1

Area: Exterior

Coverage: Building	100.00% =	8,121.64	8.20%
Ext_Surfaces		7,172.29	7.25%

Ext_Surfaces

Coverage: Building	100.00% =	7,172.29
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Area Subtotal: Exterior

Coverage: Building	100.00% =	15,293.93	15.45%
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Area: Ground Level

Crawlspac		12,654.82	12.78%
Coverage: Building	100.00% =	12,654.82	

Area Subtotal: Ground Level

Coverage: Building	100.00% =	12,654.82	12.78%
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Area: Main Level

Living Room		10,195.32	10.30%
Coverage: Building	100.00% =	10,195.32	

Dining Room		9,328.65	9.42%
Coverage: Building	100.00% =	9,328.65	

Kitchen		16,355.75	16.52%
Coverage: Building	100.00% =	16,355.75	

Pantry		942.58	0.95%
Coverage: Building	100.00% =	942.58	

Laundry		2,070.80	2.09%
Coverage: Building	100.00% =	2,070.80	

Bedroom		6,729.47	6.80%
Coverage: Building	100.00% =	6,729.47	

BR Closet		966.45	0.98%
Coverage: Building	100.00% =	966.45	

BR Closet 2		1,197.21	1.21%
Coverage: Building	100.00% =	1,197.21	

Bathroom		10,471.57	10.58%
Coverage: Building	100.00% =	10,471.57	

BA Closet1		1,208.91	1.22%
Coverage: Building	100.00% =	1,208.91	

BA Closet2		1,268.14	1.28%
Coverage: Building	100.00% =	1,268.14	

BA Offset Closet		1,250.06	1.26%
Coverage: Building	100.00% =	1,250.06	

Stairs		2,026.69	2.05%
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Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Coverage: Building	100.00% =	2,026.69	
Area Subtotal: Main Level		64,011.60	64.66%
Coverage: Building	100.00% =	64,011.60	
Miscellaneous		1,330.94	1.34%
Coverage: Building	100.00% =	1,330.94	
Area: APS			
Detached Garage		5,700.57	5.76%
Coverage: Detached Garage	100.00% =	5,700.57	
Area Subtotal: APS		5,700.57	5.76%
Coverage: Detached Garage	100.00% =	5,700.57	
Subtotal of Areas		98,991.86	100.00%
Coverage: Building	94.24% =	93,291.29	
Coverage: Detached Garage	5.76% =	5,700.57	
Total		98,991.86	100.00%



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Recap by Category with Depreciation

O&P Items		RCV	Deprec.	ACV
CABINETRY		8,013.69	2,373.96	5,639.73
Coverage: Building	@ 100.00% =	8,013.69		
GENERAL DEMOLITION		11,930.63		11,930.63
Coverage: Building	@ 100.00% =	11,930.63		
DOORS		3,450.21	424.83	3,025.38
Coverage: Building	@ 100.00% =	3,450.21		
DRYWALL		9,820.45	1,833.15	7,987.30
Coverage: Building	@ 100.00% =	9,820.45		
ELECTRICAL		5,106.57	1,812.38	3,294.19
Coverage: Building	@ 100.00% =	5,106.57		
FLOOR COVERING - CERAMIC TILE		4,559.29	273.56	4,285.73
Coverage: Building	@ 100.00% =	4,559.29		
FLOOR COVERING - VINYL		379.89	71.79	308.10
Coverage: Building	@ 100.00% =	379.89		
FINISH CARPENTRY / TRIMWORK		3,547.53	159.19	3,388.34
Coverage: Building	@ 100.00% =	3,547.53		
FINISH HARDWARE		567.72	123.20	444.52
Coverage: Building	@ 100.00% =	567.72		
FIREPLACES		228.25		228.25
Coverage: Building	@ 100.00% =	228.25		
FRAMING & ROUGH CARPENTRY		211.96	4.62	207.34
Coverage: Building	@ 100.00% =	211.96		
INSULATION		2,081.41	189.93	1,891.48
Coverage: Building	@ 100.00% =	2,081.41		
LIGHT FIXTURES		40.75	8.15	32.60
Coverage: Building	@ 100.00% =	40.75		
PLUMBING		3,725.71	423.59	3,302.12
Coverage: Building	@ 100.00% =	3,725.71		
PANELING & WOOD WALL FINISHES		107.20	4.29	102.91
Coverage: Building	@ 100.00% =	107.20		
PAINTING		6,939.78	2,312.54	4,627.24
Coverage: Building	@ 100.00% =	6,939.78		
SIDING		3,743.67	98.35	3,645.32
Coverage: Building	@ 100.00% =	3,743.67		
TOILET & BATH ACCESSORIES		121.20		121.20
Coverage: Building	@ 100.00% =	121.20		
WINDOWS - VINYL		375.99	150.40	225.59
Coverage: Building	@ 100.00% =	375.99		
WALLPAPER		426.51	198.06	228.45
Coverage: Building	@ 100.00% =	426.51		
O&P Items Subtotal		65,378.41	10,461.99	54,916.42



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Non-O&P Items			RCV	Deprec.	ACV
APPLIANCES			2,089.79	1,044.91	1,044.88
Coverage: Building	@	100.00% =	2,089.79		
CLEANING			6,947.30		6,947.30
Coverage: Building	@	99.39% =	6,904.74		
Coverage: Detached Garage	@	0.61% =	42.56		
GENERAL DEMOLITION			6,504.29		6,504.29
Coverage: Building	@	100.00% =	6,504.29		
FLOOR COVERING - CARPET			2,602.11	1,190.30	1,411.81
Coverage: Building	@	100.00% =	2,602.11		
FRAMING & ROUGH CARPENTRY			210.12		210.12
Coverage: Detached Garage	@	100.00% =	210.12		
HEAT, VENT & AIR CONDITIONING			6,792.49	1,416.25	5,376.24
Coverage: Building	@	100.00% =	6,792.49		
WATER EXTRACTION & REMEDIATION			3,019.46		3,019.46
Coverage: Building	@	100.00% =	3,019.46		
EXTERIOR STRUCTURES			5,447.89	820.33	4,627.56
Coverage: Detached Garage	@	100.00% =	5,447.89		
Non-O&P Items Subtotal			33,613.45	4471.79	29,141.66
O&P Items Subtotal			65,378.41	10,461.99	54,916.42
Permits and Fees			9.00		9.00
Coverage: Building	@	100.00% =	9.00		
Mat Tax (Rpr/Maint)			19.23		19.23
Coverage: Building	@	99.38% =	19.11		
Coverage: Detached Garage	@	0.62% =	0.12		
Overhead			3,269.03		3,269.03
Coverage: Building	@	100.00% =	3,269.03		
Total Tax			5,311.58	1,082.73	4,228.85
Coverage: Building	@	92.28% =	4,901.38		
Coverage: Detached Garage	@	7.72% =	410.20		
Total			107,600.70	16,016.51	91,584.19

STATE OF NORTH CAROLINA

CERTIFICATION OF VITAL RECORD

MECKLENBURG COUNTY

REGISTER OF DEEDS - HEALTH DEPARTMENT
CHARLOTTE, NORTH CAROLINA
CERTIFICATE OF DEATHNORTH CAROLINA DEPARTMENT OF HEALTH AND HUMAN SERVICES
N.C. VITAL RECORDS
CERTIFICATE OF DEATH

STATE FILE NO.

06095 2023001641

DECEASED'S FULL NAME Type in Black Ink Black or Blue Ink	12. DATE OF BIRTH Donald	13. MIDDLE INITIAL L	14. LAST McGuire	15. SUFFIX None	16. GATE NUMBER None
	06-11-1948				
17. SEX Male 18. AGE ON DEATH 76 19. ORDER OF DEATH 1 20. DATE OF DEATH JUN 10, 1948 21. BIRTHPLACE (Name of First Church) 22. DATE OF DEATH					
Male 76 Order 1 JUN 10, 1948 Tazewell, VA March 08, 2023					
23. PLACE OF DEATH Decedent's Home 1811 Lake Drive, Charlotte, NC 28214					
24. COUNTY OF DEATH Mecklenburg 25. MARITAL STATUS Widowed 26. SURVIVING SPOUSE (Give name and if still married)					
27. DECEASED'S OCCUPATION Ceiling Technician 28. TYPE OF EMPLOYMENT Construction 29. DECEASED'S SOCIAL SECURITY NUMBER 228-80-8884					
30. RESIDENCE STATE OR FOREIGN COUNTRY North Carolina 31. RESIDENCE-CITY OR TOWN Mecklenburg 32. RESIDENCE-CITY OR TOWN Charlotte					
33. RESIDENCE-STREET AND NUMBER 1811 Lake Drive 34. RESIDENCE CITY ZIP CODE 28214 35. DECEASED'S ARMED FORCES					
1811 Lake Drive Yes					
36. DECEASED'S EDUCATION High School graduate or GED completed 37. DECEASED'S RELIGION Not Spanish/Hispanic/Latino 38. DECEASED'S RACE White					
39. MARRIAGE NAME (Husband, Last, First, Middle) Last Name First & First Marriage 40. MARRIAGE NAME (Husband, Last, First, Middle) Last Name First & First Marriage James Robert McGuire Hennie Ann Hooper					
41. MARRIAGE NAME Donald W. McGuire 42. RELATIONSHIP TO DECEDENT Son 43. MARRIAGE PLACE 10234 Country Lane, Charlotte, NC 28214					
44. METHOD OF DISPOSITION Burial 45. PLACE OF DISPOSITION Forest Lawn West Cemetery 46. DATE OF DEATH Charlotte, North Carolina					
47. SIGNATURE OF FUNERAL DIRECTOR Raphael Larmer Bigby (Signature Authenticated) 48. LICENSE NO. FB3614 49. NAME OF DIRECTOR John Christopher Marlow 50. LICENSE NO. FS2219					
51. SIGNATURE OF FEDERAL POSTMASTER Forest Lawn West Funeral & Cremation Service, 4801 Freedom Dr, Charlotte, NC 28208					
52. Part I: Give the cause(s) leading to death. (List directly caused by death, DO NOT state general health such as mental illness, respiratory disease, or infection, without stating the etiology on lines 5, 6, and 7, which may also cause or lead to death. DO NOT ASSESS PROBABILITY.)					
53. DEATH CAUSE Prolonged disease or condition → a. Myocardial infarction Due to be as a consequence of b. Hypertension Due to be as a consequence of c. Hypertension Due to be as a consequence of d. Diabetes Mellitus Due to be as a consequence of					
54. DEATH CAUSE Lung Cancer 55. PLACE OF DEATH Hospital 56. PLACE OF DEATH Performance of services Date given in Part I No 57. WAS CARE REFERRED TO MEDICAL EQUIPMENT Yes 58. PLACE OF DEATH Performance of services Natural No 59. WAS TOBACCO USE CONTRIBUTIVE TO DEATH? Probable 60. PROBABILITY STATUS, IF APPLICABLE Not Applicable					
59. PLACE OF DEATH Performance of services Date given in Part I No 60. WAS CARE REFERRED TO MEDICAL EQUIPMENT Yes 61. PLACE OF DEATH Performance of services Natural No 62. WAS TOBACCO USE CONTRIBUTIVE TO DEATH? Probable 63. PROBABILITY STATUS, IF APPLICABLE Not Applicable					
64. DATE PROSECUTED 03/09/2023 65. DATE OF INJURY 03/09/2023 66. TIME OF INJURY 03/09/2023 67. PLACE OF INJURY Hospital 68. IF TRANSPORTATION INJURY BROUGHT					
69. DESCRIBE HOW DEATH OCCURRED 70. LOCATION OF INJURY Hospital					
71. CERTIFIER I certify that, to the best of my knowledge, death occurred at the time, date, and place, and due to the cause(s) and manner stated. 72. SIGNATURE AND TITLE OF CERTIFIER Christine Murray, MD (Signature Authenticated) 73. LICENSE NO. 2010011818 74. DATE SIGNED 03/15/2023 75. SIGNATURE AND ADDRESS OF CERTIFIER Christine Murray, 3206 W Tryon Road, Charlotte, NC 28208 76. DATE OF DEATH 03/09/2023					
77. SIGNATURE OF LOCAL notary public de la hoja (Signature Authenticated) 78. DATE FILED 03/15/2023 79. DATE RECEIVED BY REC'D 03/15/2023					
80. (AND DATED) COPIES MADE FOR REC'D					

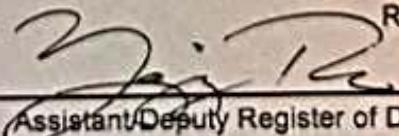
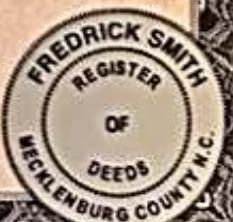
THIS IS TO CERTIFY THIS IS A TRUE AND CORRECT REPRODUCTION OF THE OFFICIAL RECORD FILED IN MECKLENBURG COUNTY.

V 1675294

WITNESS MY HAND AND OFFICIAL SEAL THIS DAY March 16, 2023

Dr. Raynard E. Washington
Public Health Director

By:

Assistant/Deputy Register of DeedsFredrick Smith
Register of Deeds

STATE OF NORTH CAROLINA

CERTIFICATION OF VITAL RECORD

MECKLENBURG COUNTY

REGISTER OF DEEDS - HEALTH DEPARTMENT
CHARLOTTE, NORTH CAROLINA
CERTIFICATE OF DEATHNORTH CAROLINA DEPARTMENT OF HEALTH AND HUMAN SERVICES
N.C. VITAL RECORDS

CERTIFICATE OF DEATH

STAT FILE NO.

060-95 2023001154

DECEDENT		1a. FIRST Shelby	1b. MIDDLE W.	1c. LAST McGuire	1d. SUFFIX ****	1e. LAST NAME PRIOR TO FIRST Willis	
2. SEX		3a. AGE LAST BIRTHDAY (Yrs) Female 76	3b. UNDER 1 YEAR Months Days	3c. UNDER 1 DAY Hours Minutes	4. DATE OF BIRTH FEB 22, 1946	5. BIRTHPLACE (Country/State or Foreign Country) Bland, VA	6. DATE OF DEATH February 19, 2023
7a. PLACE OF DEATH Decedent's Home		7b. FACILITY NAME (If not institution, give street, number, city or town) 1811 Lake Drive, Charlotte, NC 28214					
7c. COUNTY OF DEATH Mecklenburg		8. MARITAL STATUS Currently Married		9. SURVIVING SPOUSE (Give name prior to first marriage) Donald L. McGuire			
10a. DECEDENT'S USUAL OCCUPATION Billing Representative		10b. KIND OF BUSINESS/INDUSTRY Healthcare			11. DECEDENT'S SOCIAL SECURITY NUMBER 230-82-8678		
12a. RESIDENCE-STATE OR FOREIGN COUNTRY North Carolina		12b. RESIDENCE-COUNTY Mecklenburg			12c. RESIDENCE-CITY OR TOWN Charlotte		
12d. RESIDENCE-STREET AND NUMBER 1811 Lake Drive		12e. INSIDE CITY LIMITS Yes			12f. ZIP CODE 28214		
14. DECEDENT'S EDUCATION Associate degree		15. DECEDENT OF HISPANIC ORIGIN? Not Spanish/Hispanic/Latino			16. DECEDENT'S RACE White		
17. FATHER/PARENT NAME (First, Middle, Last, Suffix) (Last Name Prior to First Marriage) James Jefferson Willis		18. MOTHER/PARENT NAME (First, Middle, Last, Suffix) (Last Name Prior to First Marriage) Wilma Emma Underwood					
19a. INFORMANT'S NAME Donald L. McGuire		19b. RELATIONSHIP TO DECEDED Spouse		19c. MAILING ADDRESS (Street and Number, City, State, Zip Code) 1811 Lake Drive, Charlotte, NC 28214		19d. LOCATION (City or Town and State) Charlotte, North Carolina	
20a. METHOD OF DISPOSITION Burial		20b. PLACE OF DISPOSITION (Name of cemetery, crematory, other place) Forest Lawn West Cemetery					
21a. SIGNATURE OF FUNERAL DIRECTOR Raphael Lamar Bigby (Signature Authenticated)		21b. LICENSE NO. FS3514		21c. NAME OF EMBALMER John Christopher Marlow		21d. LICENSE NO. FS2210	
22. NAME AND ADDRESS OF FUNERAL HOME Forest Lawn West Funeral & Cremation Service, 4801 Freedom Dr, Charlotte, NC 28208							
<p>MEDICAL CERTIFICATION</p> <p>Indicates conditions contributing to death that are significant enough to cause death, but are not the immediate cause of death. These conditions, if any, leading to the cause listed on line a. Enter the UNDERLYING CAUSE of death in line b. Enter the injury that triggered the events resulting in death in line c. List the name of the physician in line d.</p> <p>23. Part I. Enter the <u>chain of events</u> (diseases, injuries or complications) that directly caused the death. DO NOT enter terminal events such as cardiac arrest, respiratory arrest, or ventricular fibrillation without showing the etiology on lines b, c and/or d. Enter only one cause on a line. DO NOT ABBREVIATE.</p> <p>IMMEDIATE CAUSE (Final disease or condition resulting in death) → Metastatic breast cancer with brain, liver and lung involvement</p> <p>a. _____ Due to (or as a consequence of) _____</p> <p>b. _____ Due to (or as a consequence of) _____</p> <p>c. _____ Due to (or as a consequence of) _____</p> <p>d. _____ Due to (or as a consequence of) _____</p> <p>PART II. Other significant conditions contributing to death, but not resulting in the underlying cause given in PART I.</p> <p>24a. WAS AN AUTOPSY PERFORMED? 24b. WERE AUTOPSY FINDINGS AVAILABLE TO COMPLETE THE CAUSE OF DEATH?</p> <p>No No</p> <p>25. MANNER OF DEATH 26. WAS CASE REFERRED TO MEDICAL EXAMINER? 27. TIME OF DEATH (Approximate) 28. DID TOBACCO USE CONTRIBUTE TO DEATH?</p> <p>Natural No 07/11 Unknown Not Applicable</p> <p>29. PREGNANCY STATUS, IF APPLICABLE Not Applicable</p> <p>30. DATE PRONOUNCED 31a. DATE OF INJURY 31b. TIME OF INJURY 31c. INJURY AT WORK? 31d. PLACE OF INJURY 31e. IF TRANSPORTATION INJURY SPECIFY</p> <p>31f. DESCRIBE HOW INJURY OCCURRED 31g. LOCATION OF INJURY (Street/Number/City/State)</p> <p>32. CERTIFIER I certify that, to the best of my knowledge, death occurred at the time, date, and place, and due to the cause(s) and manner stated.</p> <p>33a. SIGNATURE AND TITLE OF CERTIFIER Jennifer Dawn Eley, NP (Signature Authenticated)</p> <p>33b. LICENSE NO. 5012890</p> <p>33c. DATE SIGNED 02/22/2023</p> <p>33d. NAME AND ADDRESS OF CERTIFIER Jennifer Dawn Eley, 7846 Little Ave, Charlotte, NC 28226</p> <p>33e. CASE ID NUMBER 8356751</p> <p>35. SIGNATURE OF LOCAL REGISTRAR erika de la hoyo (Signature Authenticated)</p> <p>36. LOCAL FILE DATE 02/23/2023</p> <p>37. DATE REGISTERED BY STATE 02/23/2023</p> <p>ITEM(S) AND DATE(S) CORRECTED/AMENDED</p>							

GHSB 1872
DRAFTED 06/04/2019
N.C. VITAL RECORDSTHIS IS TO CERTIFY THIS IS A TRUE AND CORRECT REPRODUCTION OF THE
OFFICIAL RECORD FILED IN MECKLENBURG COUNTY.

V 1700313

WITNESS MY HAND AND OFFICIAL SEAL THIS DAY February 28, 2023

Dr. Raynard E. Washington
Public Health DirectorFredrick Smith
Register of Deeds

By:

Yase Ree
Assistant/Deputy Register of DeedsCSG Vital Records Security Paper
All Rights ReservedTHIS DOCUMENT CONTAINS AN ORIGINAL WATERMARK
ANY ALTERATION OR ERASURE VOIDS THIS CERTIFICATE

Wells Fargo Home Mortgage
Return Mail Operations
PO Box 10368
Des Moines, IA 50306-0368

March 13, 2024

DCML1CDTPQ 004073 SP 01



ESTATE OF DONALD L MCGUIRE
C/O DONALD WAYNE MCGUIRE
10235 COUNTRY LANE
CHARLOTTE, NC 28284-0000

Acco
Online
Fax:
Teleph
Corre

Hour

Loa
Pro

Subject: Please confirm that we can provide information about your

STATE OF NORTH CAROLINA

MECKLENBURG

County

File No.

2023 E 003115

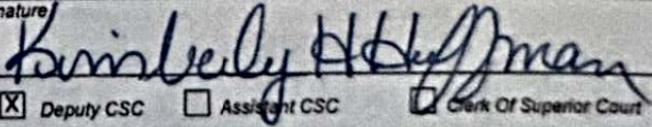
In The General Court Of Justice
Superior Court Division
Before the Clerk**IN THE MATTER OF THE ESTATE OF:**Name
DONALD LEE MCGUIRE**LETTERS**
ADMINISTRATION

G.S. 28A-6-1; 28A-6-3; 28A-11-1; 36C-2-209

The Court in the exercise of its jurisdiction of the probate of wills and the administration of estates, and upon application of the fiduciary, has adjudged legally sufficient the qualification of the fiduciary named below and orders that Letters be issued in the above estate.

The fiduciary is fully authorized by the laws of North Carolina to receive and administer all of the assets belonging to the estate, and these Letters are issued to attest to that authority and to certify that it is now in full force and effect.

Witness my hand and the Seal of the Superior Court.

Name And Address Of Fiduciary 1 DONALD WAYNE MCGUIRE C/O ANGELA W. MCILVEEN, ESQ. 174 S. SOUTH STREET, SUITE 301 GASTONIA	Date Of Qualification 08/14/2023
	Clerk Of Superior Court ELISA CHINN-GARY
Title Of Fiduciary 1 ADMINISTRATOR	EX OFFICIO JUDGE OF PROBATE
Name And Address Of Fiduciary 2	Date Of Issuance 08/14/2023
	Signature 
Title Of Fiduciary 2	<input checked="" type="checkbox"/> Deputy CSC <input type="checkbox"/> Assistant CSC <input type="checkbox"/> Clerk Of Superior Court

SEAL

NOTE: This letter is not valid without the official seal of the Clerk of Superior Court.

STATE OF NORTH CAROLINAMECKLENBURG COUNTY
FILED #136

File No.

2023 E 003115

MECKLENBURG County

AUG 14 2023

In The General Court Of Justice
Superior Court Division
Before The Clerk

IN THE MATTER OF THE ESTATE OF:

Name Of Decedent/Minor/Incompetent/Trust
DONALD LEE MCGUIREAT
BY
CLERK OF SUPERIOR COURT**ORDER AUTHORIZING
ISSUANCE OF LETTERS**

G.S. 28A-6-1; 35A-1215, -1226; 36A-107

I, the undersigned, as a Notary Public in the State of North Carolina, do solemnly swear or affirm, under the pains and penalties of perjury, that I have read the foregoing document and that it is my true and honest declaration of the facts contained therein, to the best of my knowledge and belief. I further declare that I am not related by blood or marriage to the above-named decedent and that I am not his/her spouse, and that I will well and truly execute the same by first paying the decedent's debts and expenses, so far as the said estate shall extend or the law shall charge me; and that I will not, for my full benefit, exceed the office of an executor, agreeably to the trust and confidence reposed in me, and to the best of my ability, to help me, God and this is my solemn affirmation.

The Court finds from the Application for Letters in the matter named above that the Fiduciary is entitled and is not disqualified to administer the estate, trust or guardianship.

Based on these findings the Court orders that Letters be issued to the Fiduciary in this matter.

 DATA OF EXECUTOR

swear affirm that I believe this paper writing to be and contain the Last Will and Testament of the above named decedent, and that I will well and truly execute the same by first paying the decedent's debts and expenses, so far as the said estate shall extend or the law shall charge me; and that I will not, for my full benefit, exceed the office of an executor, agreeably to the trust and confidence reposed in me, and to the best of my ability, to help me, God and this is my solemn affirmation.

 DATA OF ADMINISTRATOR (TA)

swear affirm that I believe this paper writing to be and contain the Last Will and Testament of the above named decedent, and that I will well and truly execute the same by first paying the decedent's debts and expenses, so far as the said estate shall extend or the law shall charge me; and that I will not, for my full benefit, exceed the office of an administrator, under the best of my skill and ability and according to the law, to help me, God and this is my solemn affirmation.

 DATA OF GUARDIAN

Name And Address Of Fiduciary 1 DONALD WAYNE MCGUIRE C/O ANGELA W. MCILVEEN, ESQ. 174 S. SOUTH STREET, SUITE 301 GASTONIA	Date 08/14/2023
NC 28052	Clerk Of Superior Court ELISA CHINN-GARY
Title Of Fiduciary 1 ADMINISTRATOR	EX OFFICIO JUDGE OF PROBATE
Name And Address Of Fiduciary 2	Date Of Issuance 08/14/2023
Title Of Fiduciary 2	Signature Janet J. Harris/KAHN
	<input checked="" type="checkbox"/> Assistant CSC <input type="checkbox"/> Clerk Of Superior Court

STATE OF NORTH CAROLINA

MECKLENBURG COUNTY
FILED #186

File No.

23-E-3115

MECKLENBURG

County

AUG 14 2023

In The General Court Of Justice
Superior Court Division
Before The Clerk

IN THE MATTER OF THE ESTATE OF:

Name Of Decedent/Minor/Incompetent/Trust
DONALD LEE MCGUIREAT _____ O'CLOCK _____
BY _____ CLERK OF SUPERIOR COURT

OATH/AFFIRMATION

N.C. Constitution, Art. VI., Sec. 7; G.S.11-7, 11-11; 28A-7-1

I, the undersigned, do solemnly swear affirm that I will support and maintain the Constitution and laws of the United States, and the Constitution and laws of North Carolina not inconsistent therewith; that I will be faithful and bear true allegiance to the State of North Carolina, and to the constitutional powers and authorities which are or may be established for the government thereof; and that I will endeavor to support, maintain and defend the Constitution of said State, not inconsistent with the Constitution of the United States, to the best of my knowledge and ability; and that I will faithfully discharge the duties of my office as indicated below;
 so help me, God. and this is my solemn affirmation.

(check office below)

 OATH OF ADMINISTRATOR

I swear affirm that I believe that the above named decedent died without leaving any Last Will and Testament; that I will well and truly administer all and singular the goods and chattels, rights and credits of the deceased and a true and perfect inventory thereof return according to law; and that all other duties appertaining to the charge reposed in me, I will well and truly perform, according to law and with my best skill and ability;
 so help me, God. and this is my solemn affirmation.

 OATH OF EXECUTOR

I swear affirm that I believe this paper writing to be and contain the Last Will and Testament of the above named decedent; and that I will well and truly execute the same by first paying the decedent's debts and then the decedent's legacies; as far as the said estate shall extend or the law shall charge me; and that I will well and faithfully execute the office of an executor, agreeably to the trust and confidence reposed in me, and according to law; so help me, God. and this is my solemn affirmation.

 OATH OF ADMINISTRATOR CTA

I swear affirm that I believe this paper writing to be and contain the Last Will and Testament of the above named decedent; and that I will well and truly execute the same by first paying the decedent's debts and then the decedent's legacies, as far as the said estate shall extend or the law shall charge me; and that I will well and faithfully execute the office of an administrator cta to the best of my skill and ability and according to the law;
 so help me, God. and this is my solemn affirmation.

 OATH OF FIDUCIARY

I swear affirm that I will faithfully and honestly discharge the duties reposed in me according to the best of my skill and ability, and according to law; so help me, God. and this is my solemn affirmation.

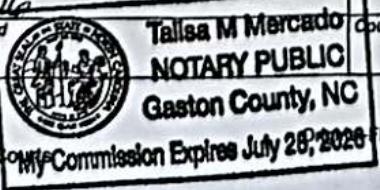
Name Of Fiduciary 1 DONALD WAYNE MCGUIRE	Name Of Fiduciary 2
Signature Of Fiduciary <i>Donald Wayne McGuire</i>	Signature Of Fiduciary
<input checked="" type="checkbox"/> SWORN <input type="checkbox"/> AFFIRMED AND SUBSCRIBED TO BEFORE ME	<input type="checkbox"/> SWORN <input type="checkbox"/> AFFIRMED AND SUBSCRIBED TO BEFORE ME
Date April 21, 2023	Date
Signature Of Person Authorized To Administer Oaths <i>Talisa M Mercado</i>	Signature Of Person Authorized To Administer Oaths
<input type="checkbox"/> Deputy CSC <input type="checkbox"/> Assistant CSC <input type="checkbox"/> Clerk Of Superior Court	<input type="checkbox"/> Deputy CSC <input type="checkbox"/> Assistant CSC <input type="checkbox"/> Clerk Of Superior Court
<input checked="" type="checkbox"/> Notary 7-28-2024	Date My Commission Expires
SEAL Gaston	County Where Notarized Gaston County, NC
	

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471

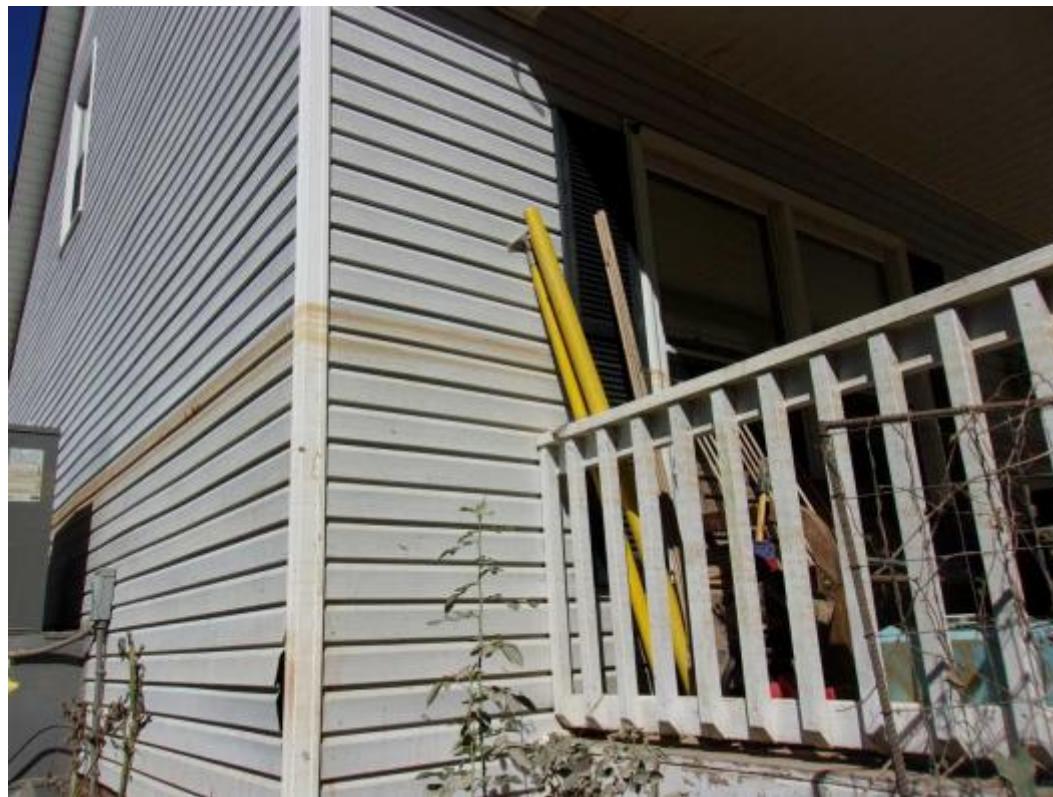


Exterior - 15-Insured Building

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Front Elevation



Exterior - 16-Front- Left

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Exterior - 17-Front Porch

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview



Exterior - 18-Front Porch

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Front Porch
Waterline: 3'10"

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Exterior - 19-Front Porch

Date Taken: 10/9/2024

Taken By: Dean Palmieri
Outlet



Exterior - 20-Front-Right

Date Taken: 10/9/2024

Taken By: Dean Palmieri
Water line: 8'4"

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Exterior - 21-Front Elevation

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Under Front Porch,
No vents within 1' of grade.



Exterior - 22-Right Elevation

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Finished Floor height @ 12" higher than
bottom of siding

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Exterior - 23-Right Elevation

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview including personal property



Exterior - 24-Right Elevation

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Foundation wall overview
No vents within 1' of ground

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Exterior - 25-Right Elevation

Date Taken: 10/9/2024

Taken By: Dean Palmieri

No vents within 1' of ground



Exterior - 26-Right Elevation

Date Taken: 10/9/2024

Taken By: Dean Palmieri

No vents within 1' of ground

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Exterior - 27-Right Elevation - Electrical

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Service Panel and meter base were underwater, replacement recommended



Exterior - 28-Right Elevation - Electrical

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Service Panel and meter base were underwater, replacement recommended

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Exterior - 29-Right Elevation - Electrical

Date Taken: 10/9/2024

Taken By: Dean Palmieri

200 amp service



Exterior - 30-Left and Rear Elevation

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Exterior - 31-Rear Elevation

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Siding not insulated



Exterior - 32-Rear Elevation

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview- A set of stairs had been attached to this structure, but is no longer on the property.

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Exterior - 33-Rear Elevation

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Attached structure pulled away by floodwater



Exterior - 34-Rear Elevation

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Rear of Dining Room, Exterior door replacement recommended

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Exterior - 35-Rear Elevation

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Under the now detached structure, more personal property



Exterior - 36-Rear Elevation

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Outside bathroom window

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471

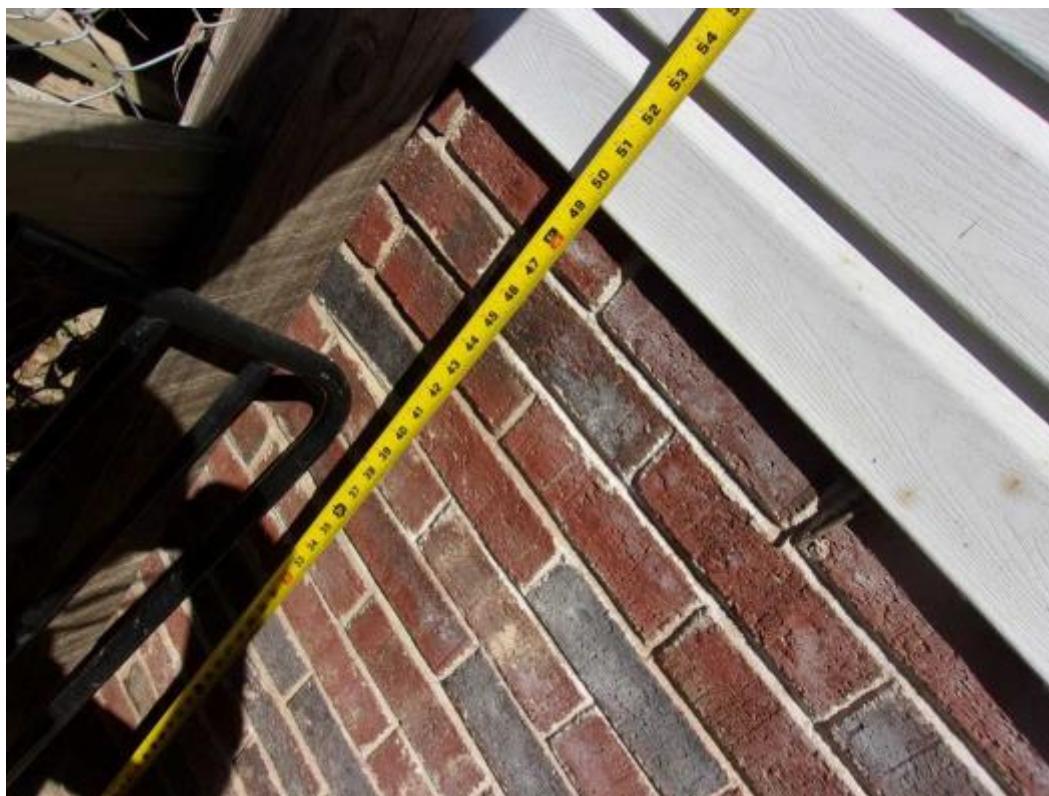


Exterior - 37-Left-Rear

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Waterline: 8'8"



Exterior - 38-Left Rear

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Siding Height lower than FFH, so
49"+12" is @5'1 FFH

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Exterior - 39-Left Elevation

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Elevated Heat Pump and disconnect switch



Exterior - 40-Heat Pump

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Nearly submerged, replacement recommended

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471

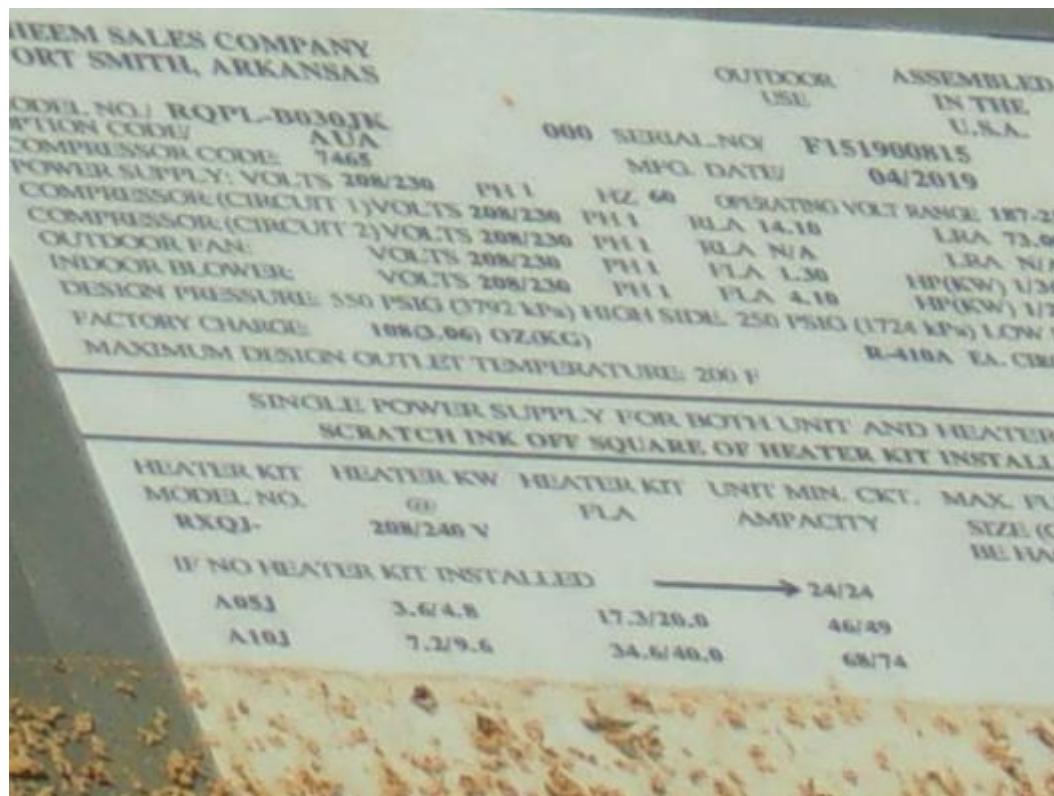


Exterior - 41-Heat Pump

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Above finished floor elevation



Exterior - 42-Elevated Heat Pump

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Make: Rheem
Model: RQPL-B030JK
Ser. No: F151900815

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Photo ID :
A - AC Unit1 SN1

Section :
Photo # : 16
Date : 6/14/19
Taken By : Adjuster

Comment :
Rheem
Model: RQPL-B030JK
SN: F451801316

**Exterior - 43-Screenshot -OLD
HVAc-replaced after 2019**

Date Taken: 6/14/2019

Taken By: Dean Palmieri

Same model but different serial numbers
and manufacture date



**Exterior - 44-Left Elevation- Old
Mechanical**

Date Taken: 10/9/2024

Taken By: Dean Palmieri

McGuires advised this unit not
functioning

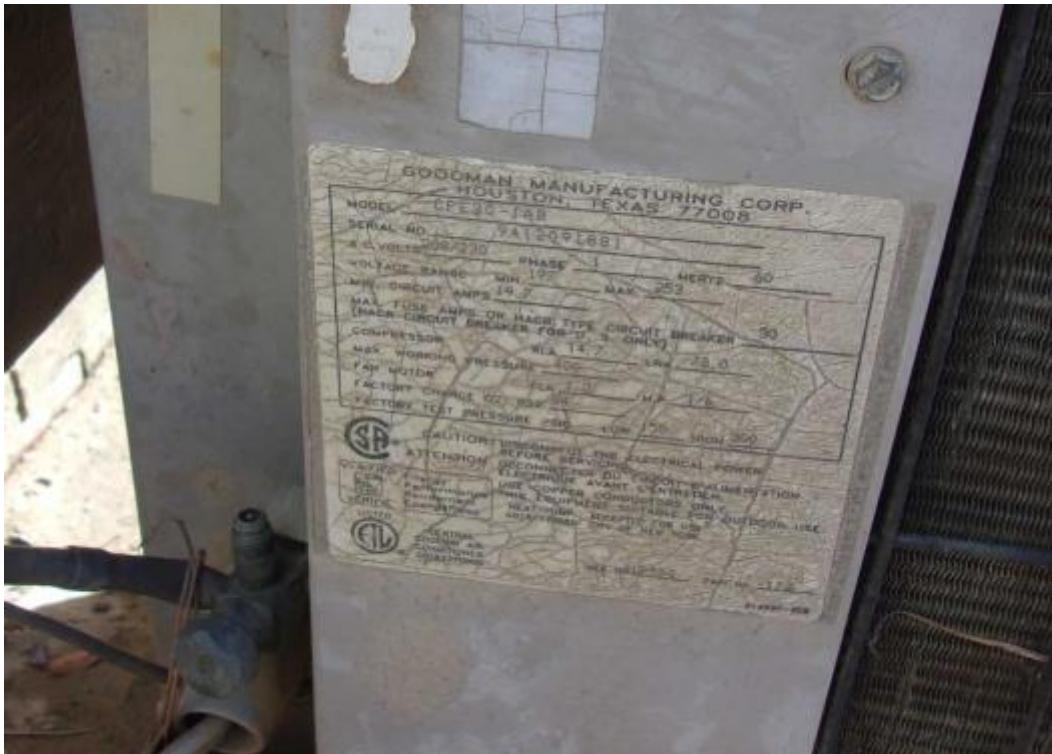
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Exterior - 45-HVAC Unit- Same as 2019

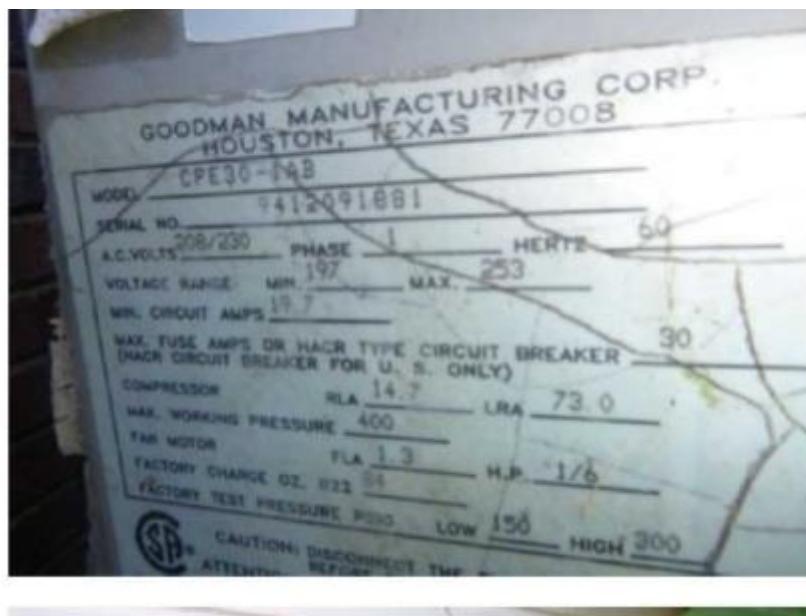
Date Taken: 10/9/2024

Taken By: Dean Palmieri

Make: Goodman

Model: CPE-1AB

Ser. No. : 9412091881



**PHOTO ID :
A - AC Unit2 SN**

Section :

Photo # : 19

Date : 6/14/19

Taken By : Adjuster

Comment :

Goodman

Model: CPE30-1AB

SN: 9412091881

Exterior - 46-Screenshot hvac not replaced

Date Taken: 6/14/2019

Taken By: Dean Palmieri

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Exterior - 47-Front Elevation

Date Taken: 10/9/2024

Taken By: Dean Palmieri

No indication stairs replaced after 2019 loss,

Cleaning allowance only, this estimate



Photo ID :
A - Front Stairs

Section :
Photo # : 30
Date : 6/14/19
Taken By : Adjuster

Comment :
Front stairs leading to first elevated floor require replacement after swelling and warping from flood waters.

Exterior - 48-Screenshot -Front stairs old-

Date Taken:

Taken By: Dean Palmieri

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Exterior - 138-Non-Covered property

Date Taken: 10/9/2024

Taken By: Dean Palmieri



Exterior - 136-Non-covered fence

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Exterior - 135-Well Pump no covered

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Outside of perimeter wall



Exterior - 137-Trailer- not covered property

Date Taken: 10/9/2024

Taken By: Dean Palmieri

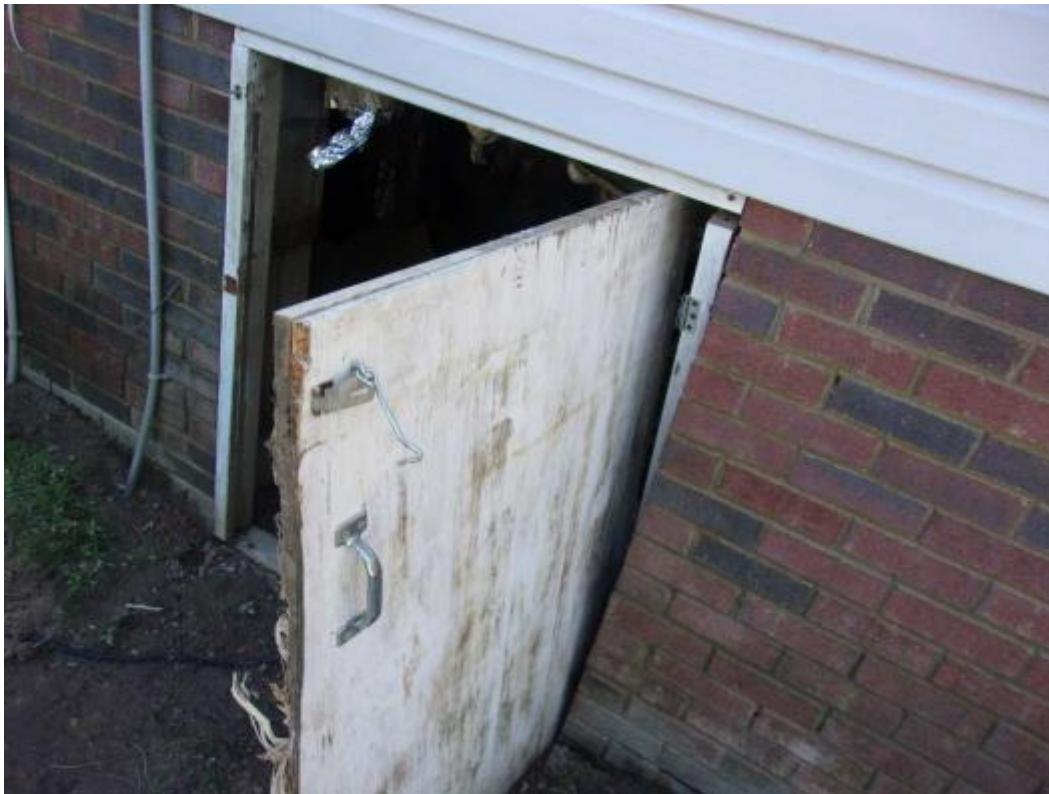
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



**Ground Level/Crawlspace - 49-
Crawlspace access**

Date Taken: 10/9/2024

Taken By: Dean Palmieri
door damaged- Right elevation



**Ground Level/Crawlspace - 50-
Crawlspace access**

Date Taken: 10/9/2024

Taken By: Dean Palmieri
Left Elevation access, undamaged

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Ground Level/Crawlspace - 51-Crawlspace Overview

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Insulation, ductwork, electrical, and (unattached)vapor barrier damage.



Ground Level/Crawlspace - 52-Crawlspace

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Insulation, ductwork, electrical damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Ground Level/Crawlspace - 53-Crawlspace

Date Taken: 10/9/2024

Taken By: Dean Palmieri



Ground Level/Crawlspace - 54-Crawlspace

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Insulation and insulated flexible ducts damaged

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Ground Level/Crawlspace - 55-Crawlspace

Date Taken: 10/9/2024

Taken By: Dean Palmieri
approx 4'5"



Ground Level/Crawlspace - 56-Crawlspace

Date Taken: 10/9/2024

Taken By: Dean Palmieri
Damage to water heater, electrical, insulation

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Ground Level/Crawlspace - 57-Crawlspace

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Water heater similar in appearance to 2019 item



Ground Level/Crawlspace - 58-Crawlspace

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Water heater similar top to 2019 item

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire
Claim #: 8704207471
Policy #: 8704207471



Ground Level/Crawlspace - 59-Water Heater

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Make: AO Smith
Model: E6-40L45DVB110
Ser. Number: 1923115161459



Photo ID : CS - Overview2
Section :
Photo # : 35
Date : 6/14/19
Taken By : Adjuster

Comment :
Overview of crawlspace which was inches away from being fully submerged. Cleanup, dryout, application of mildewcide, and replacement of the floor insulation, ductwork, and water heater required.

Ground Level/Crawlspace - 60-Water heater in 2019

Date Taken:

Taken By: Dean Palmieri

unable to confirm replacement, supporting documentation requested.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Living Room - 61-Living Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview, looking to Kitchen



Main Level/Living Room - 62-Living Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Opposite Overview

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Living Room - 63-Living Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview



Main Level/Living Room - 64-Living Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview- Front

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Living Room - 65-Living Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview Personal Property



Main Level/Living Room - 66-Living Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Simulated brick panel
Water level was below mantel, but wood trim around "fireplace" was wet and requires replacement

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Living Room - 67-Living Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview- Wallpaper border, sprayed ceiling



Main Level/Living Room - 68-Living Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview

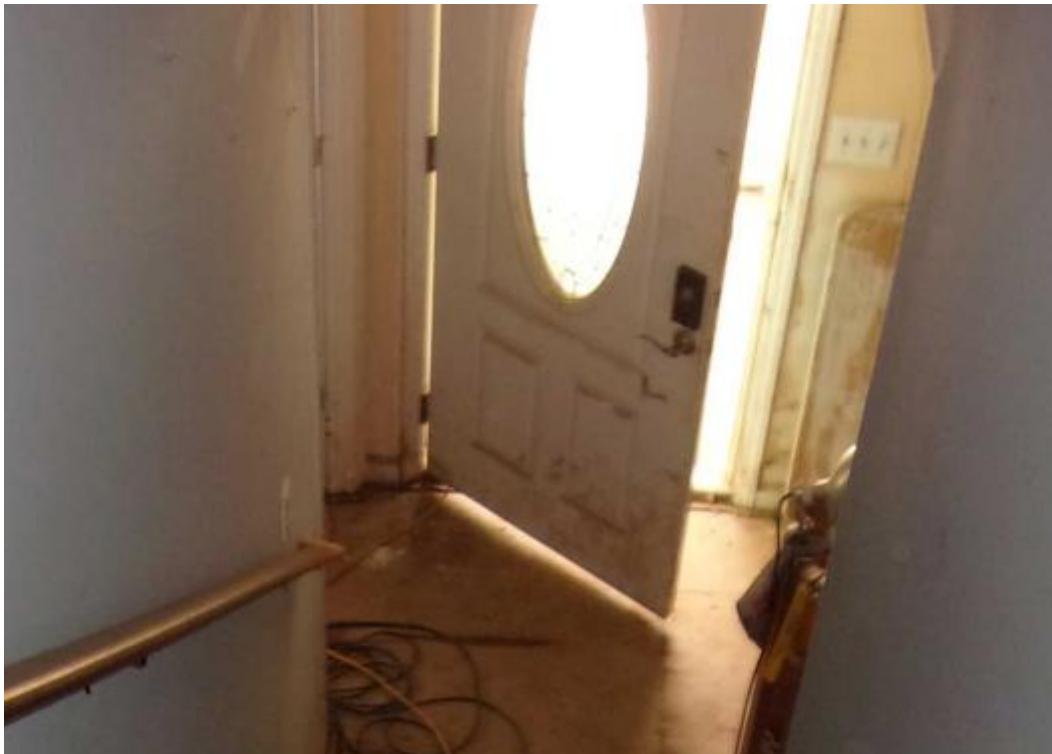
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Living Room - 69-Living Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Front Door



Main Level/Living Room - 70-Living Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Front Door- water level even with electronic deadbolt

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Living Room - 72-Living Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Front door swelling, water entered around seams, replacement recommended



Main Level/Living Room - 73-Living Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

from exterior, no damage to windows

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



**Main Level/Living Room - 74-
Living Room**

Date Taken:

Taken By: McGuire

Fireplace "Hearth", removed prior to inspection



**Main Level/Living Room - 75-
Living Room**

Date Taken:

Taken By: McGuire

Electric stove-personal property

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471

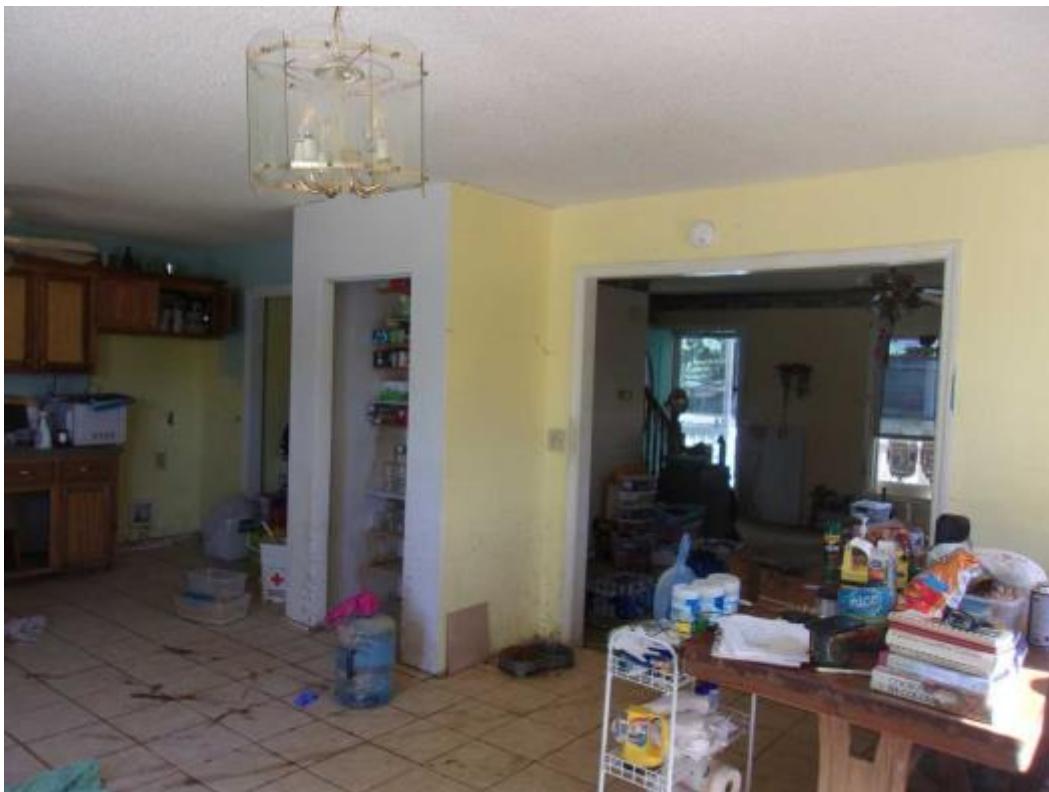


Main Level/Dining Room - 76-Dining Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview from Living Room



Main Level/Dining Room - 77-Dining Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

opposite, Kitchen on left

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Dining Room - 78-Dining Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview



Main Level/Dining Room - 87-Dining Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Dining Room - 79-Dining Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview, exterior door/bay window



Main Level/Dining Room - 82-Dining Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Dining Room - 81-Dining Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Baseboard not all walls



Main Level/Dining Room - 80-Dining Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

42" Waterline;
Drywall Replacement to 8'

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Dining Room - 90-Interior - Dining Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Waterline 3'6"



Main Level/Dining Room - 85-Dining Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Cracked rear window

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Dining Room - 84-Dining Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Broken window,
Water line below switches



Main Level/Dining Room - 83-Dining Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

8' ceiling, glitter in popcorn texture

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471

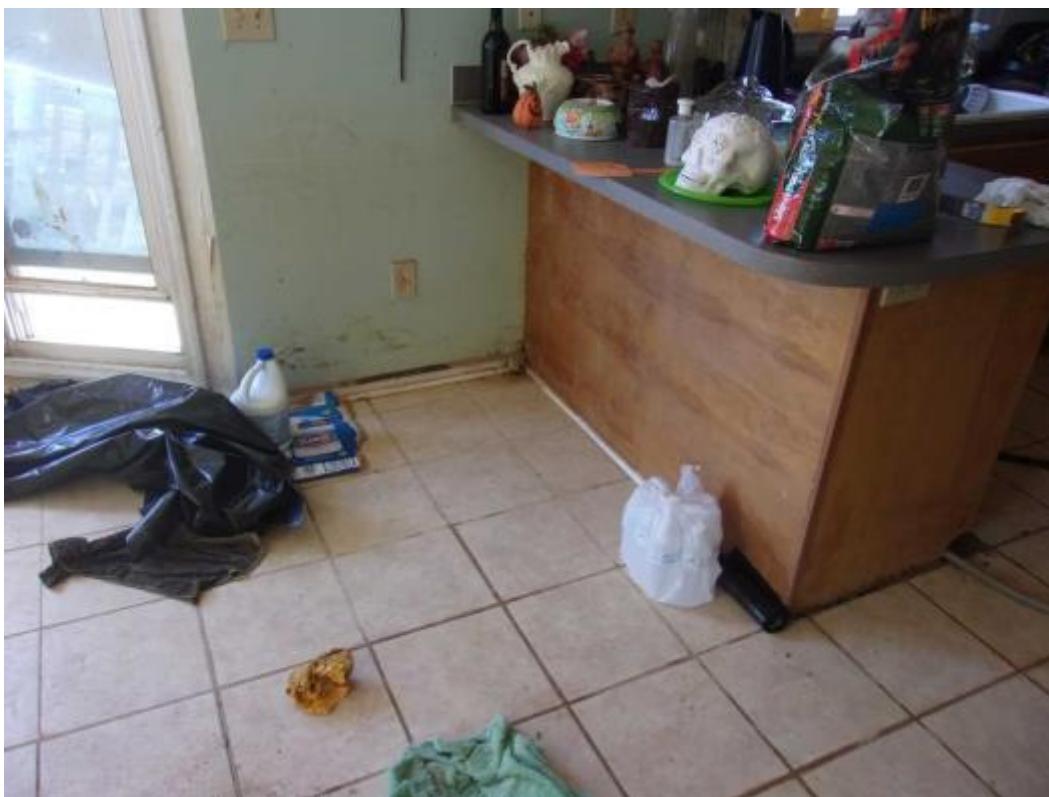


Main Level/Dining Room - 86-Dining Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Tile replacement recommended



Main Level/Dining Room - 88-Dining Room

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Cabinets in kitchen

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471

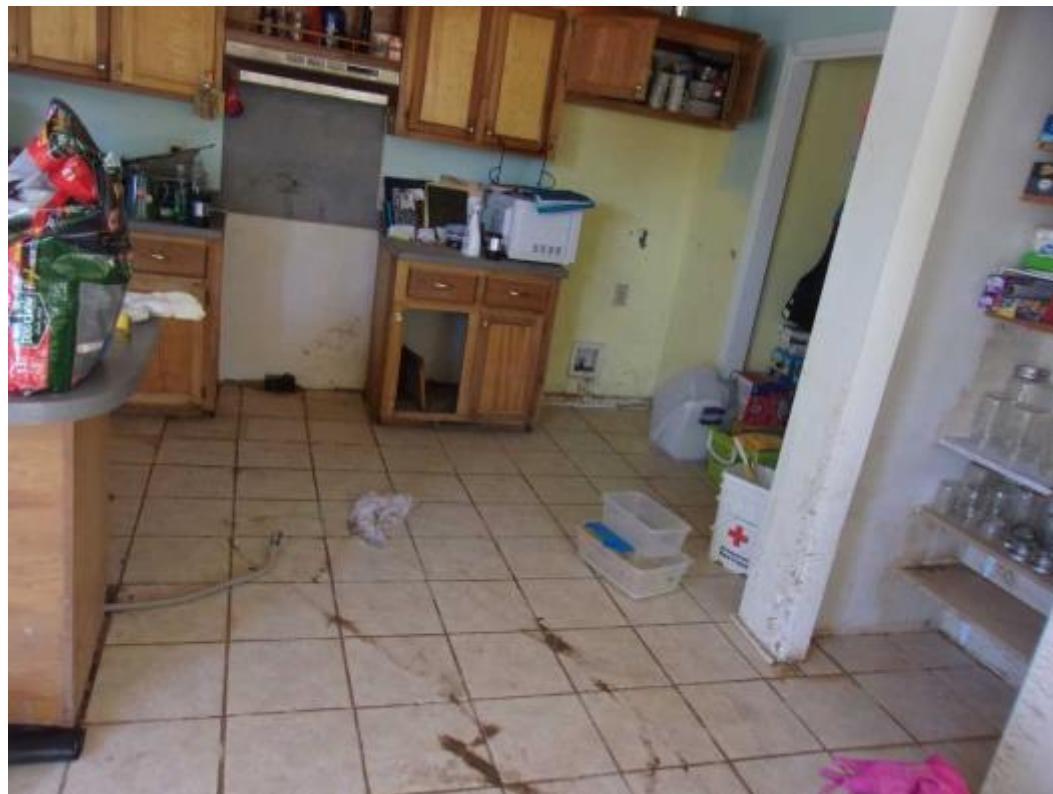


Main Level/Kitchen - 91-Kitchen

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview from Dining Room



Main Level/Kitchen - 98-Kitchen

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Kitchen - 93-Kitchen

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview



Main Level/Kitchen - 89-Kitchen

Date Taken: 10/9/2024

Taken By: Dean Palmieri

view of Laundry and Pantry

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Kitchen - 94-Kitchen

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Cabinet Overview



Main Level/Kitchen - 96-Kitchen

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Damage to cabinets

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471

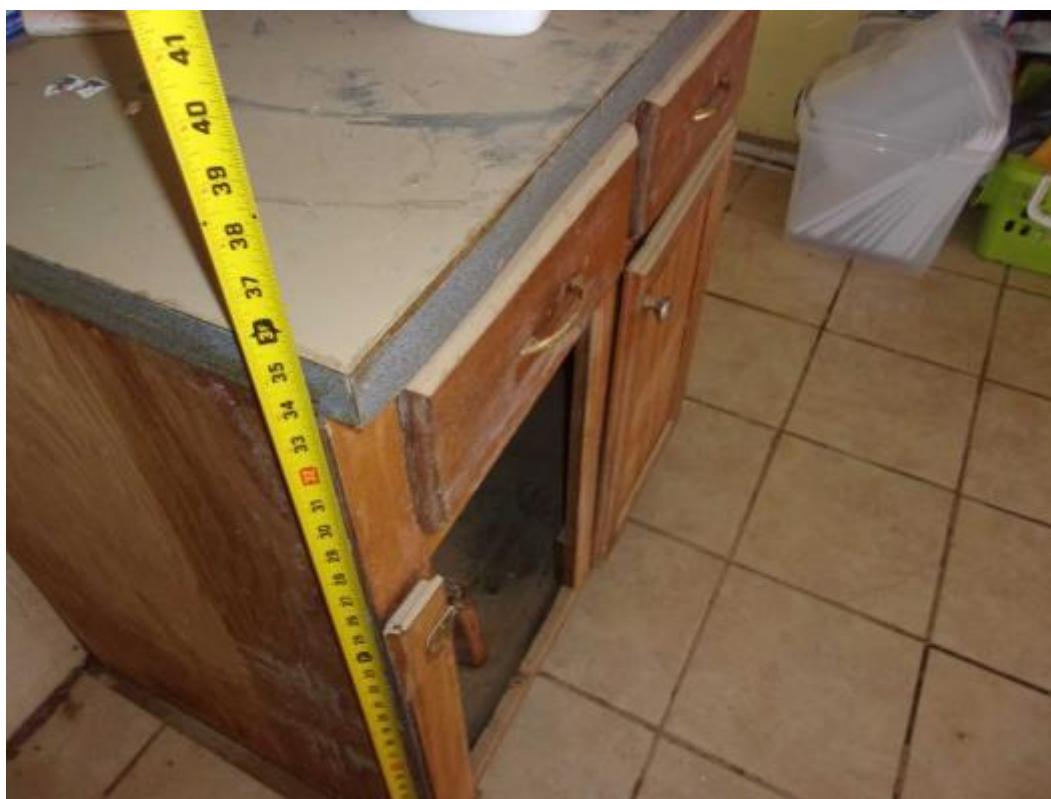


Main Level/Kitchen - 163-Kitchen

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Sink undamaged



Main Level/Kitchen - 95-Kitchen

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Damage to countertop and cabinets

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471

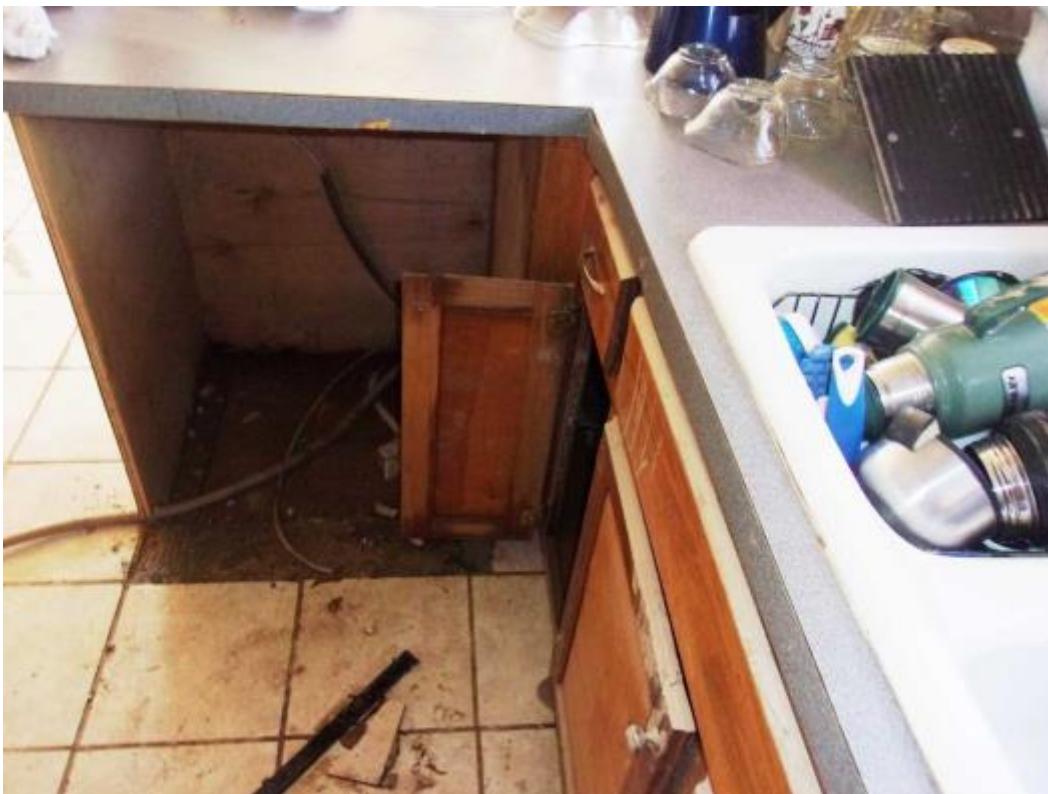


Main Level/Kitchen - 99-Kitchen

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Damaged countertop



Main Level/Kitchen - 100-Kitchen

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Countertop damaged, dishwasher removed prior to inspection.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Kitchen - 104-Kitchen

Date Taken: 10/3/2024

Taken By: McGuire

Removed prior to inspection
No label- estimated standard item



Main Level/Kitchen - 102-Kitchen

Date Taken: 9/30/2024

Taken By: McGuire

Refrigerator and water cooler removed
prior to inspection

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Kitchen - 103-Kitchen

Date Taken: 9/30/2024

Taken By: McGuire

Diamond Springs Water cooler and Haier refrigerator



Main Level/Kitchen - 161-Kitchen

Date Taken:

Taken By: McGuire

Diamond Springs Water cooler and Haier refrigerator

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Kitchen - 159-Kitchen

Date Taken:

Taken By: McGuire

Top freezer refrigerator, GE washer and dryer behind



Main Level/Kitchen - 162-Kitchen

Date Taken:

Taken By: McGuire

Freestanding oven

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471

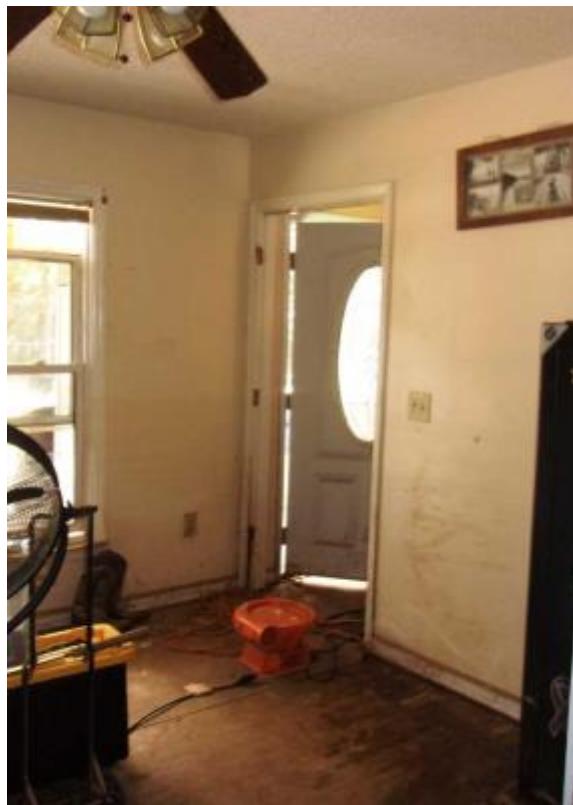


Main Level/Pantry - 97-Pantry

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Oveview



Main Level/Bedroom - 105-Bedroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Bedroom - 109-Bedroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview



Main Level/Bedroom - 107-Bedroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471

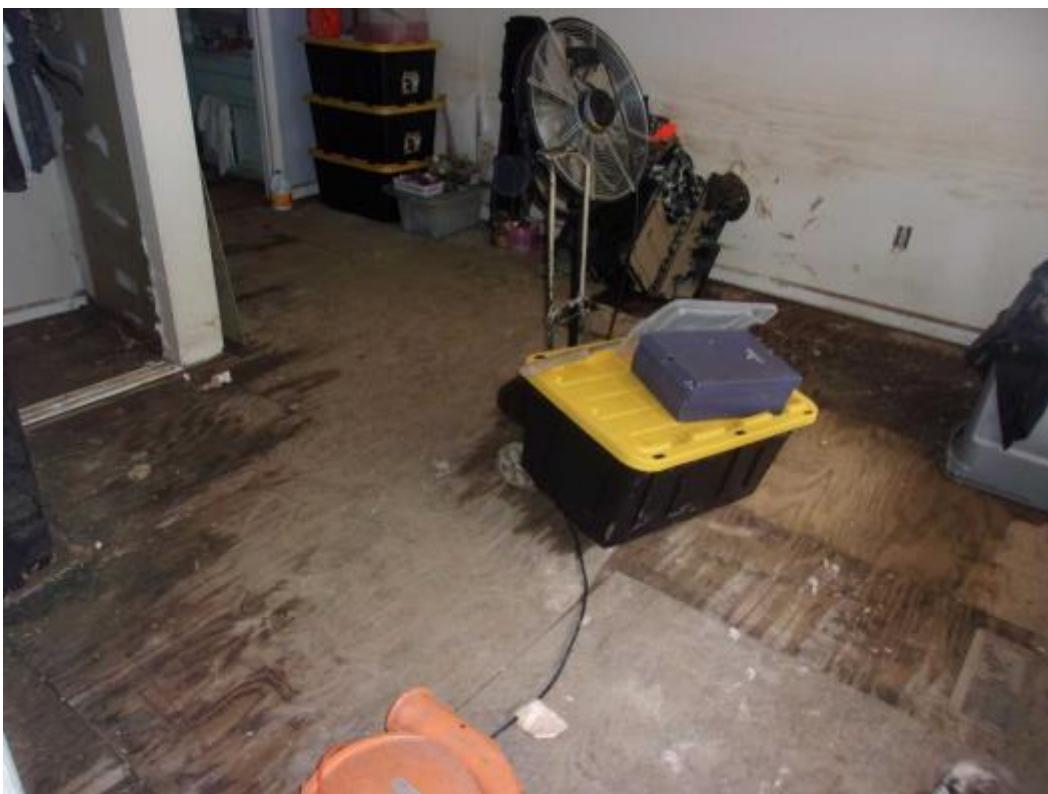


Main Level/Bedroom - 108-Bedroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview, looking toward bathroom



Main Level/Bedroom - 110-Bedroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Carpet removed, floor drying

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Bedroom - 111-Bedroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri
from exterior, no damage to windows



Main Level/Bedroom - 92-Bedroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri
from exterior, no damage to windows

Photo Sheet

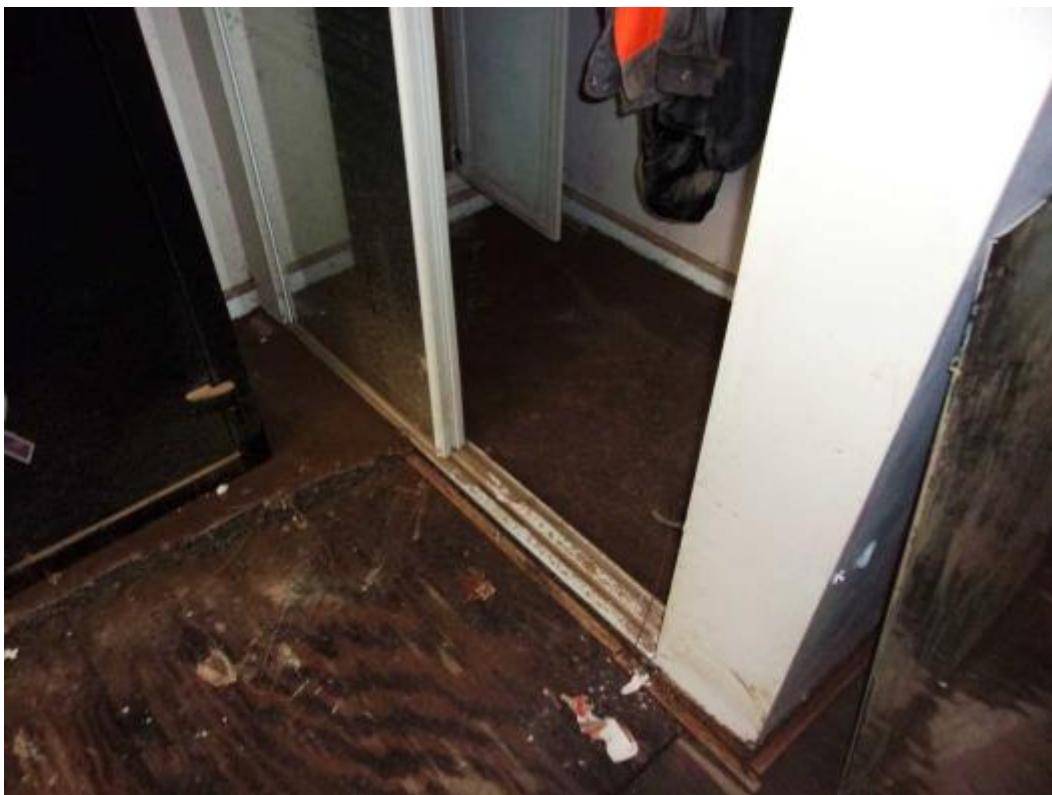
Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/BR Closet - 106-Bedroom Closet

Date Taken: 10/9/2024

Taken By: Dean Palmieri



Main Level/BR Closet - 113-Bedroom Closet

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

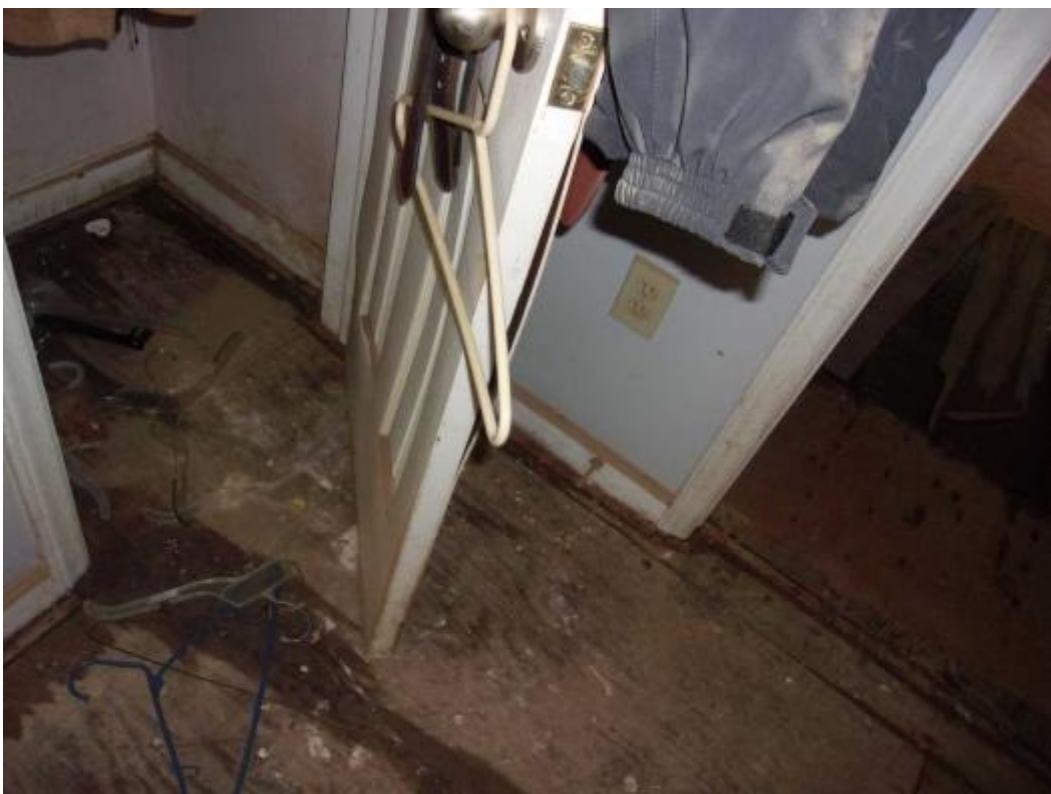
Policy #: 8704207471



Main Level/BR Closet - 114-Bedroom Closet

Date Taken: 10/9/2024

Taken By: Dean Palmieri
popcorn ceiling



Main Level/BR Closet 2 - 115-Bedroom Closet 2

Date Taken: 10/9/2024

Taken By: Dean Palmieri
Overview

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/BR Closet 2 - 116-Bedroom Closet 2

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview



Main Level/Bathroom - 164-Bathroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Bathroom - 117-Bathroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview



Main Level/Bathroom - 118-Bathroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview - opposite

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Bathroom - 119-Bathroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Damaged vanity and countertop



Main Level/Bathroom - 166-Bathroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Cabinet splitting, countertop delaminating

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Bathroom - 121-Bathroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Cabinet Overview



Main Level/Bathroom - 165-Bathroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Cabinet swelling, replacement recommended

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Bathroom - 122-Toilet

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Floor previously covered with luan over subfloor



Main Level/Bathroom - 123-Bathroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Water over top of toilet, replacement recommend, including bidet attachment

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Bathroom - 125-Bathroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Damaged doors, tub salvageable



Main Level/Bathroom - 124-Bathroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471

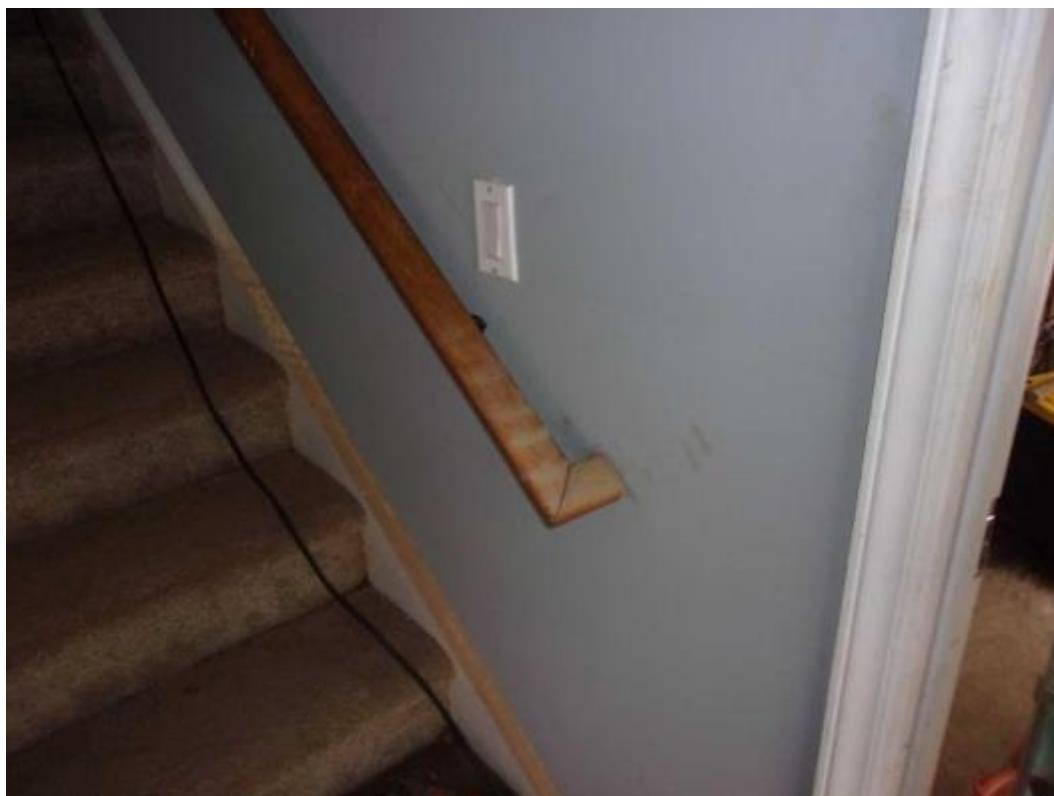


Main Level/Stairs - 126-Stairs

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview



Main Level/Stairs - 127-Stairs

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Damage to hanbdrai, skirt

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Main Level/Stairs - 128-Stairs

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Damage to carpet



Miscellaneous - 129-2nd floor-Hall

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview, no damage

Photo Sheet

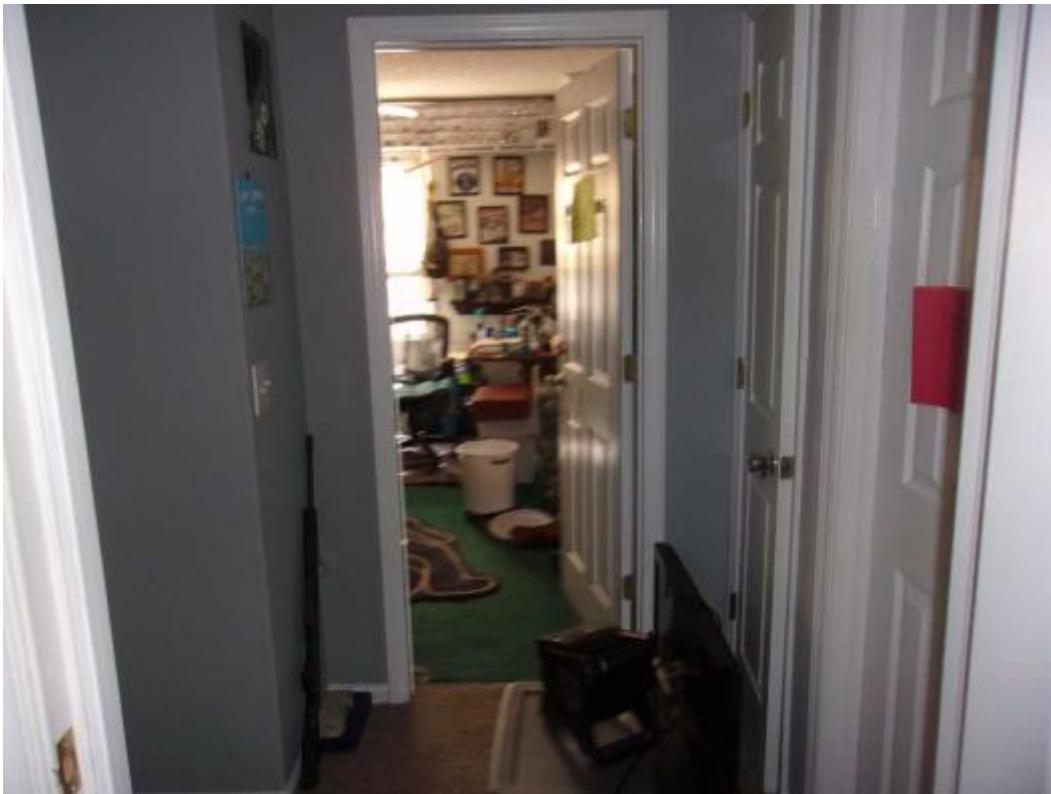
Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471

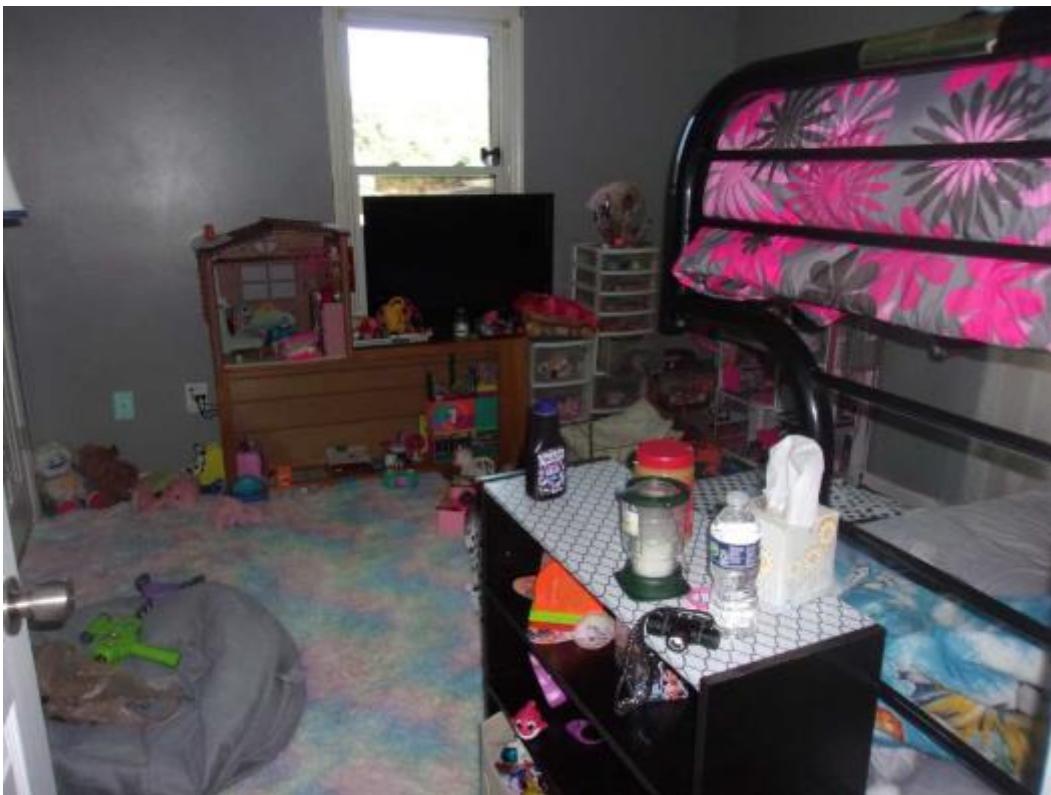


Miscellaneous - 131-2nd floor-Hall

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview, no damage



Miscellaneous - 130-Upstairs Bedroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview, no damage

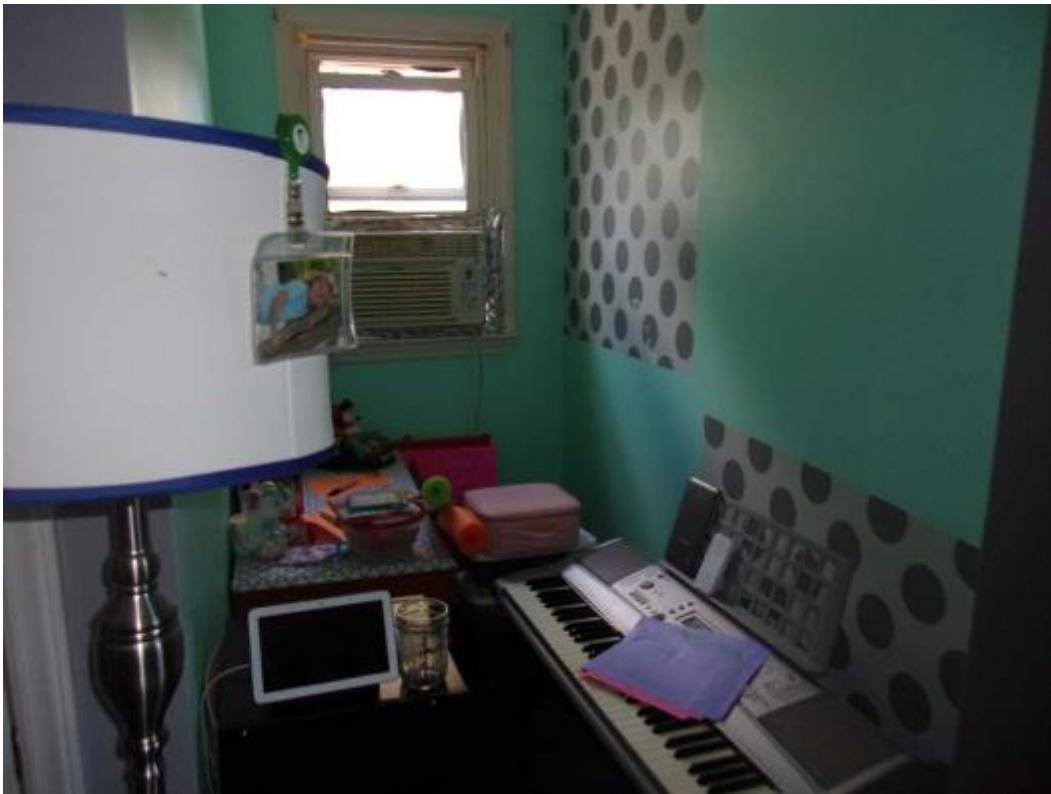
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471

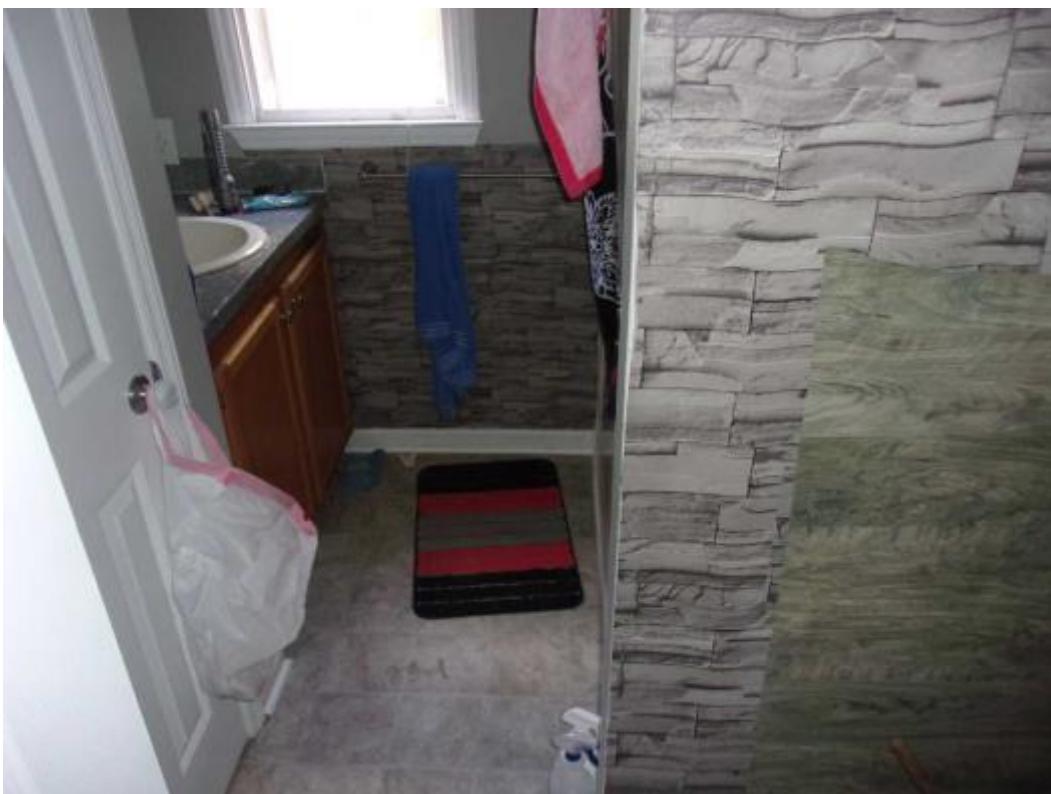


Miscellaneous - 134-Upstairs Bedroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview, no damage



Miscellaneous - 132-Upstairs Bathroom

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Overview, no damage

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Miscellaneous - 167-Upstairs Office

Date Taken:

Taken By: Dean Palmieri

Overview, no damage



APS/Detached Garage - 1-Right front- Garage

Date Taken: 12/1/2019

Taken By: Others

Detached building has door wide enough for auto

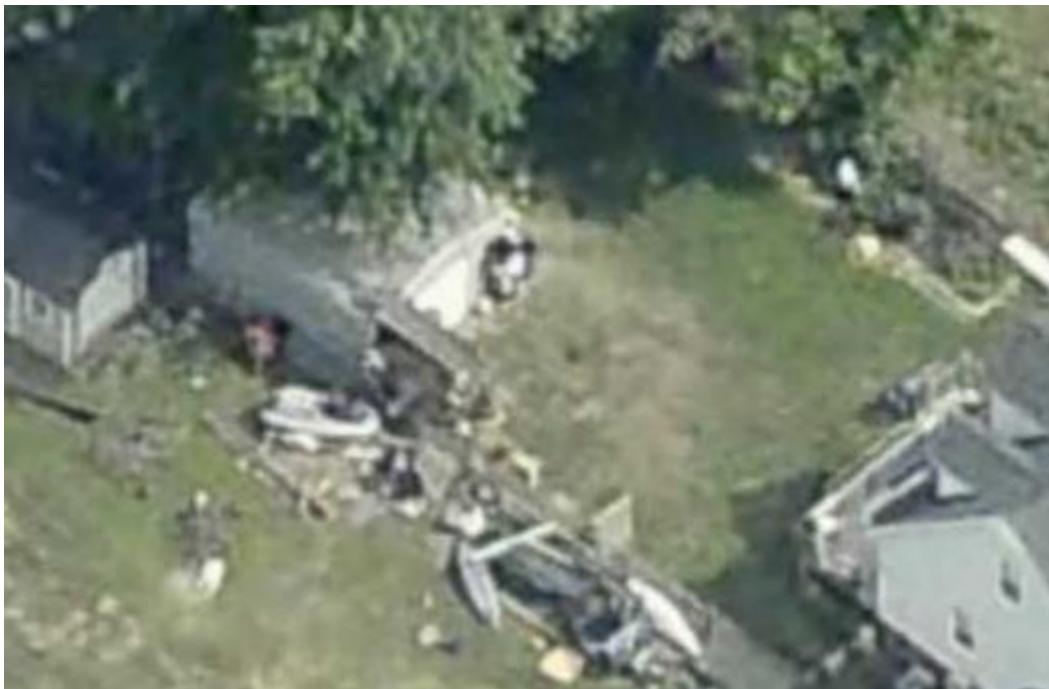
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



APS/Detached Garage - 2-Left front of garage

Date Taken: 12/1/2019

Taken By: Others



APS/Detached Garage - 3-County website with property lines

Date Taken:

Taken By: Others

Detached structure on described location

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



**APS/Detached Garage - 4-
Access for detached Garage**

Date Taken: 12/1/2019

Taken By: Others

to the right of dwelling



**APS/Detached Garage - 5-
Detached Garage**

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Roof and walls down

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



APS/Detached Garage - 6-Detached Garage

Date Taken: 10/9/2024

Taken By: Dean Palmieri

mechanically anchored to the ground



APS/Detached Garage - 7-Detached Garage

Date Taken: 10/9/2024

Taken By: Dean Palmieri

mechanically anchored to the ground

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



APS/Detached Garage - 8-Detached Garage

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Left wall



APS/Detached Garage - 9-Detached Garage

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Left Wall, inside, view from rear

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



APS/Detached Garage - 10-Detached Garage

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Garage door



APS/Detached Garage - 11-Detached Garage

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Garage door

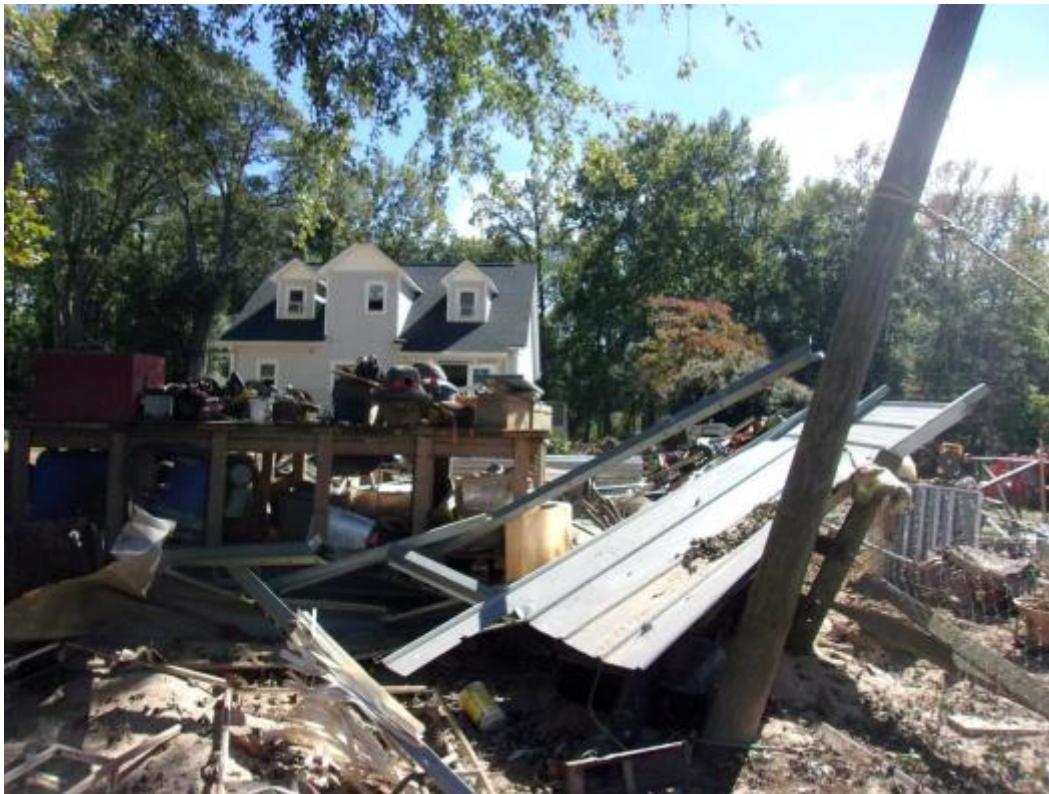
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



APS/Detached Garage - 12-Detached Garage

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Rear view



APS/Detached Garage - 13-Detached Garage

Date Taken: 10/9/2024

Taken By: Dean Palmieri

Rear, wall framing

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

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9' Standard Leg Height Fully Enclosed - 18x20

14 GA or 12 GA Tubing
12 GA Tubing on 20' Long (+\$210.00)

29 GA or 26 GA Sheeting
26 GA (+10%)

Installation Surface
Ground or Gravel

Certified or Uncertified
Certified 150 mph & 35 psf



APS/Detached Garage - 14-Detached Garage, RCV

Date Taken:

Taken By: Dean Palmieri

includes delivery, installation

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



169-101_3532

Date Taken: 10/9/2024



170-101_3533

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



171-101_3536

Date Taken: 10/9/2024



172-101_3537

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



173-101_3538

Date Taken: 10/9/2024



174-101_3678

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



175-101_3679

Date Taken: 10/9/2024



176-101_3682

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471

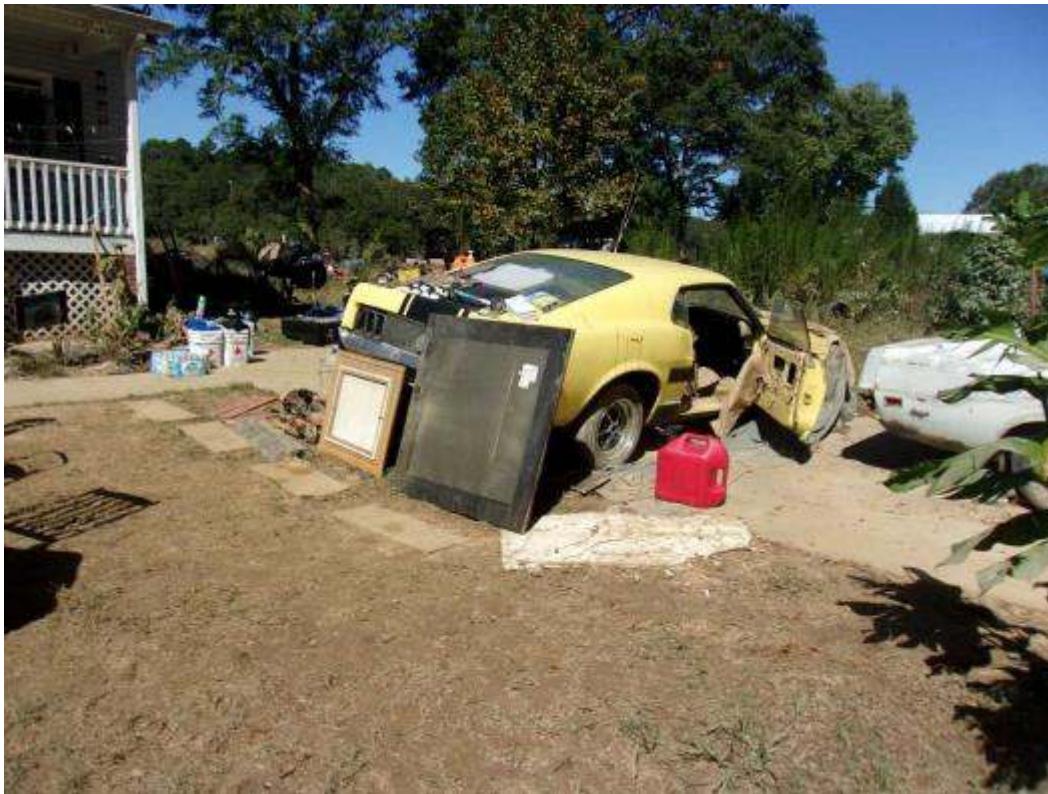


Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



179-101_3685

Date Taken: 10/9/2024



180-101_3686

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



181-101_3687

Date Taken: 10/9/2024



182-101_3688

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



183-101_3689

Date Taken: 10/9/2024



184-101_3690

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



185-101_3691

Date Taken: 10/9/2024



186-101_3692

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



187-101_3693

Date Taken: 10/9/2024



188-101_3694

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



189-101_3695

Date Taken: 10/9/2024



190-101_3696

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



191-101_3697

Date Taken: 10/9/2024



192-101_3698

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



193-101_3699

Date Taken: 10/9/2024



194-101_3700

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



195-101_3701

Date Taken: 10/9/2024



196-101_3702

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



197-101_3703

Date Taken: 10/9/2024



198-101_3704

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



199-101_3705

Date Taken: 10/9/2024



200-101_3706

Date Taken: 10/9/2024

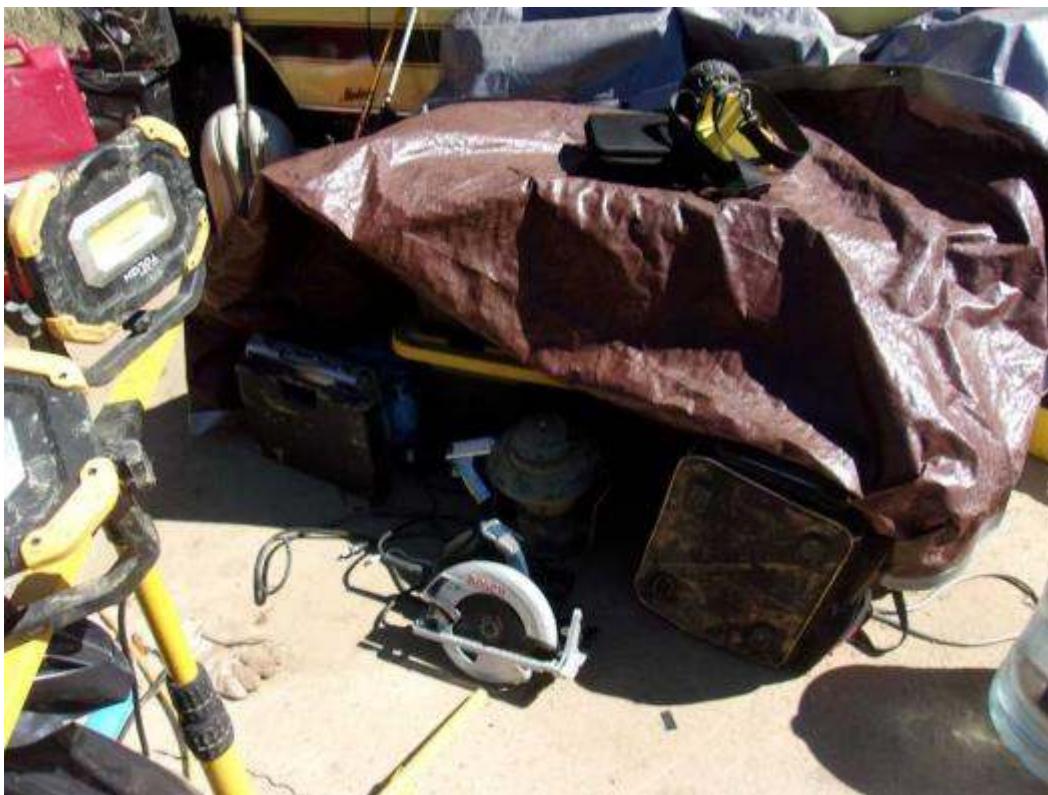
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



201-101_3707

Date Taken: 10/9/2024



202-101_3708

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



203-101_3709

Date Taken: 10/9/2024



204-101_3710

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



205-101_3711

Date Taken: 10/9/2024



206-101_3712

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



207-101_3713

Date Taken: 10/9/2024



208-101_3714

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



209-101_3715

Date Taken: 10/9/2024



210-101_3716

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



211-101_3717

Date Taken: 10/9/2024



212-101_3719

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



213-101_3720

Date Taken: 10/9/2024



214-101_3721

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



215-101_3724

Date Taken: 10/9/2024



216-101_3725

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



217-101_3726

Date Taken: 10/9/2024



218-101_3727

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



219-101_3733

Date Taken: 10/9/2024



220-101_3737

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

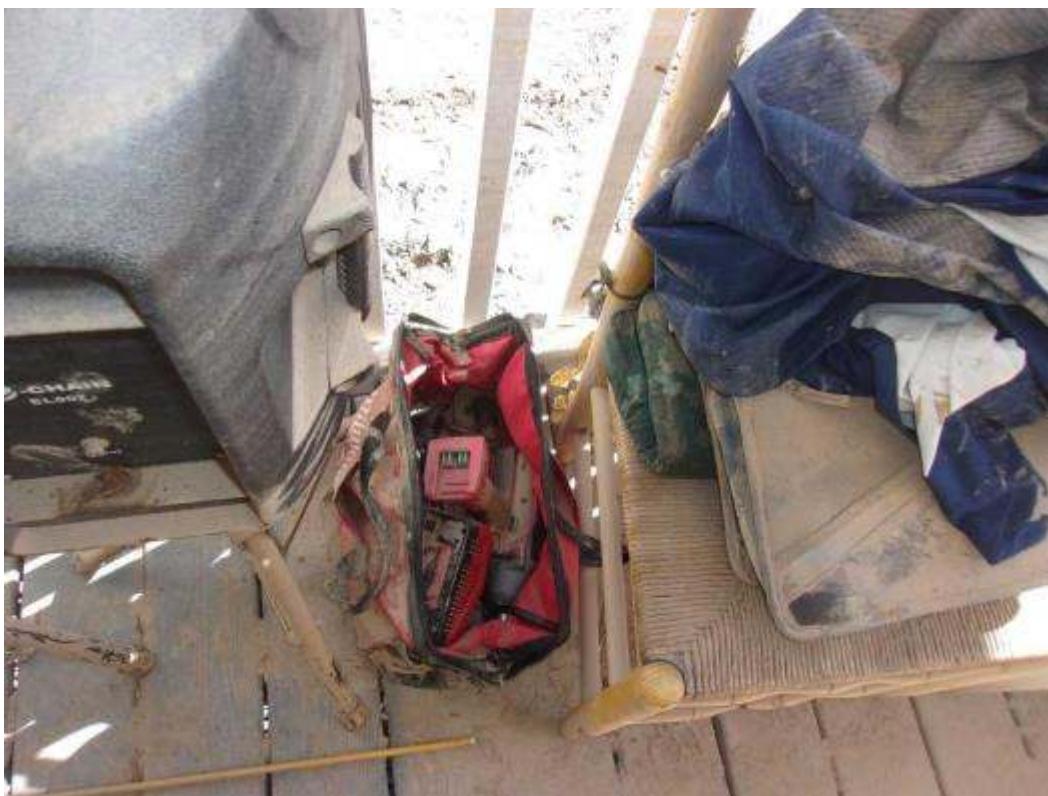
Claim #: 8704207471

Policy #: 8704207471



221-101_3738

Date Taken: 10/9/2024



222-101_3739

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



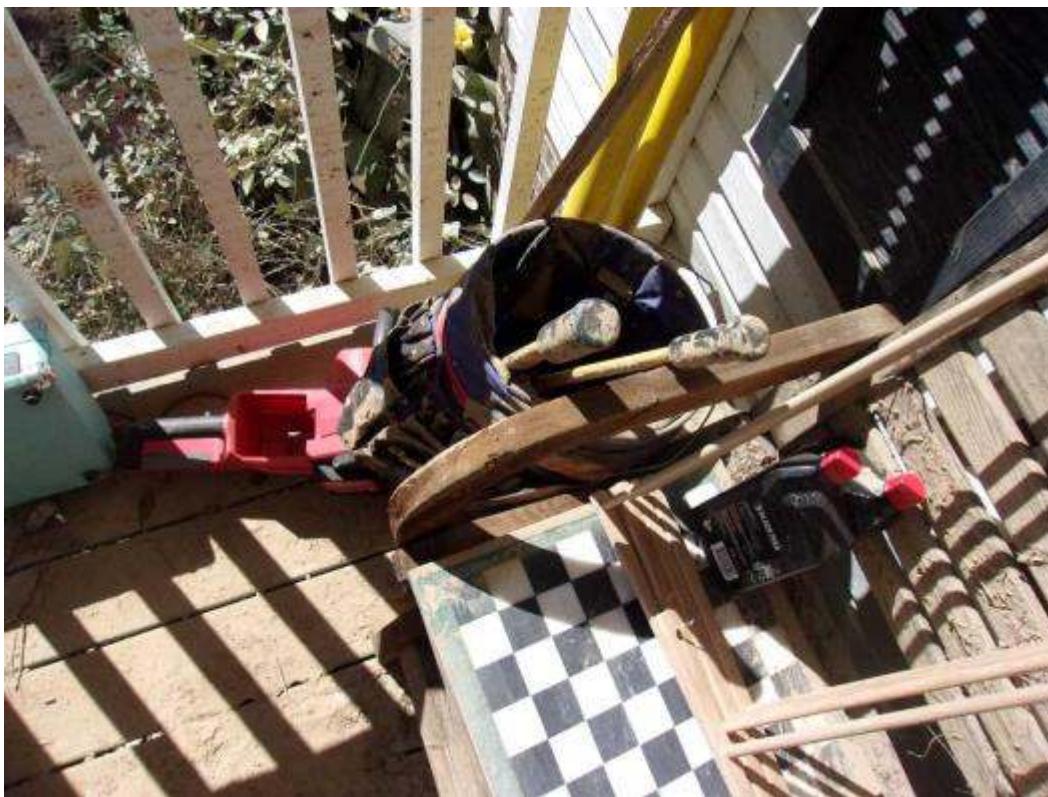
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



225-101_3742

Date Taken: 10/9/2024



226-101_3744

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



229-101_3428

Date Taken: 10/9/2024



230-101_3440

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



231-101_3452

Date Taken: 10/9/2024



232-101_3460

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



233-101_3461

Date Taken: 10/9/2024



234-101_3462

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



235-101_3464

Date Taken: 10/9/2024



236-101_3468

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



237-101_3470

Date Taken: 10/9/2024



238-101_3472

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



239-101_3473

Date Taken: 10/9/2024



240-101_3474

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



241-101_3475

Date Taken: 10/9/2024



242-101_3476

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



243-101_3477

Date Taken: 10/9/2024



244-101_3478

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



245-101_3479

Date Taken: 10/9/2024



246-101_3480

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



247-101_3483

Date Taken: 10/9/2024



248-101_3485

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



249-101_3486

Date Taken: 10/9/2024



250-101_3487

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



251-101_3488

Date Taken: 10/9/2024



252-101_3489

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



253-101_3490

Date Taken: 10/9/2024



254-101_3492

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



255-101_3493

Date Taken: 10/9/2024



256-101_3494

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



257-101_3495

Date Taken: 10/9/2024



258-101_3496

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



259-101_3498

Date Taken: 10/9/2024



260-101_3501

Date Taken: 10/9/2024

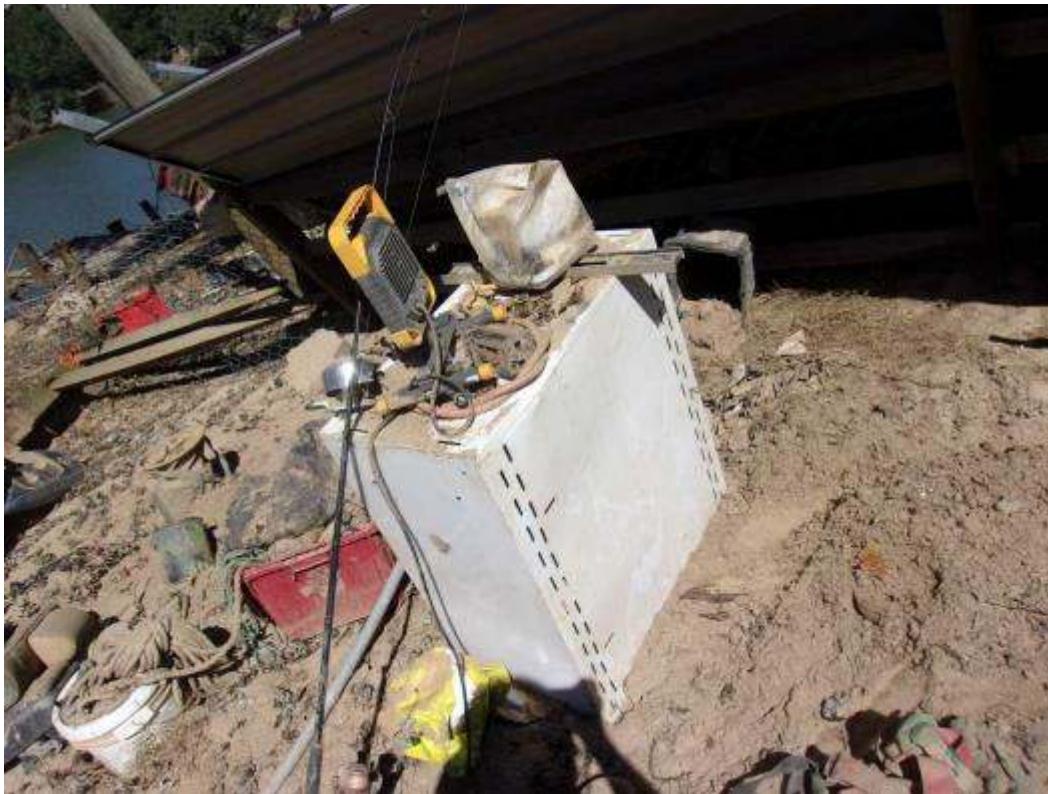
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



261-101_3502

Date Taken: 10/9/2024



262-101_3504

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



263-101_3506

Date Taken: 10/9/2024



264-101_3507

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



265-101_3508

Date Taken: 10/9/2024



266-101_3509

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



267-101_3511

Date Taken: 10/9/2024



268-101_3512

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



269-101_3513

Date Taken: 10/9/2024



270-101_3516

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



271-101_3517

Date Taken: 10/9/2024



272-101_3518

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



273-101_3519

Date Taken: 10/9/2024



274-101_3520

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



275-101_3521

Date Taken: 10/9/2024



276-101_3522

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



277-101_3523

Date Taken: 10/9/2024



278-101_3524

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



279-101_3525

Date Taken: 10/9/2024



280-101_3526

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471

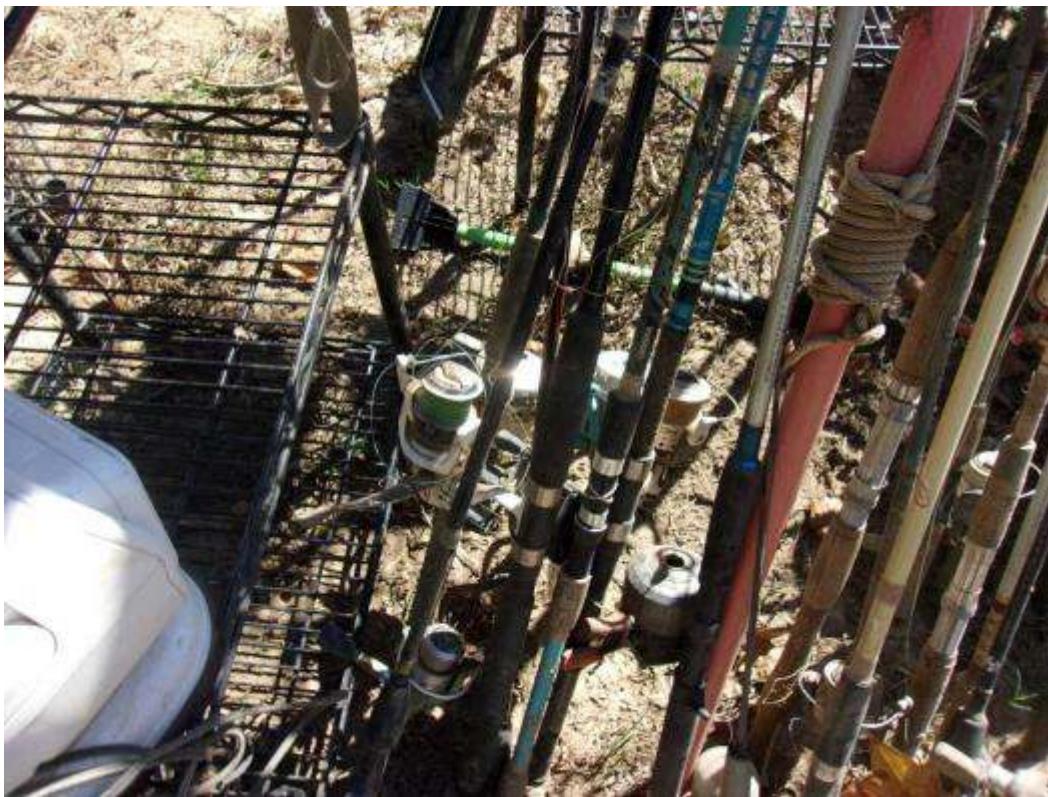


Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



283-101_3529

Date Taken: 10/9/2024



284-101_3530

Date Taken: 10/9/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



Miscellaneous - 167-Upstairs Office

Date Taken:

Taken By: Dean Palmieri

Overview, no damage



285-Personal Property

Date Taken:

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



286-Personal Property

Date Taken:

Taken By: McGuire



287-Personal Property

Date Taken:

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

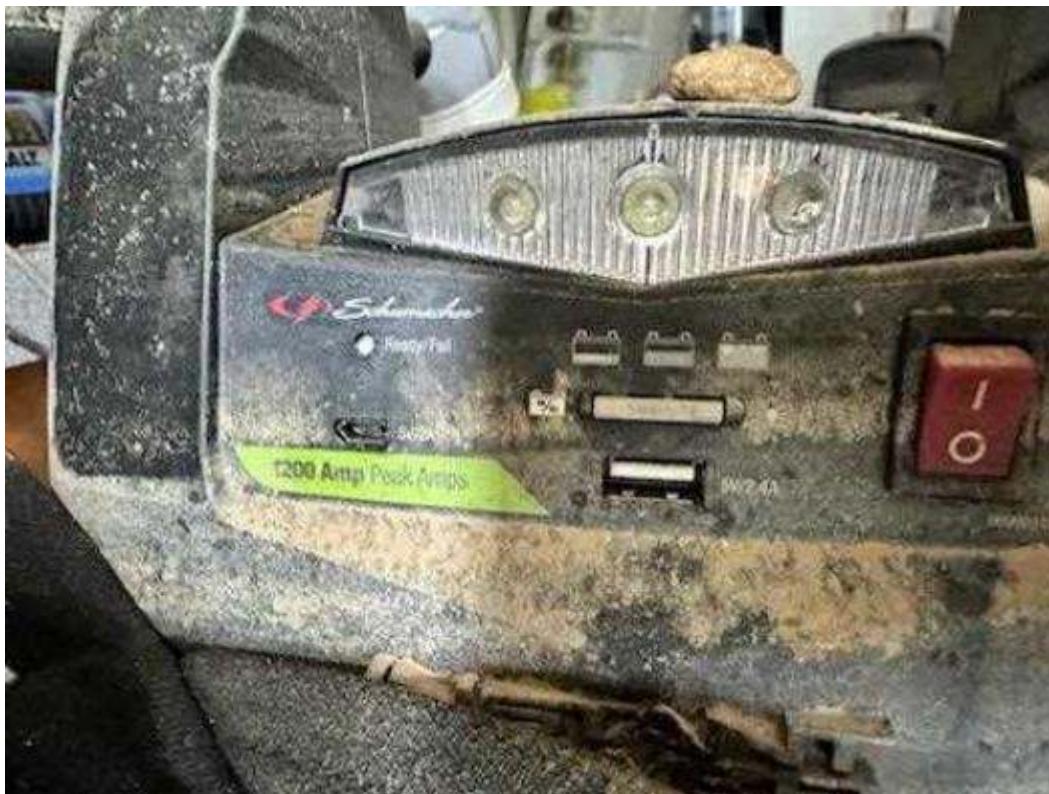
Policy #: 8704207471



288-Personal Property

Date Taken:

Taken By: McGuire



289-Personal Property

Date Taken:

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



290-Personal Property

Date Taken:

Taken By: McGuire



291-Personal Property

Date Taken:

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



292-Personal Property

Date Taken:

Taken By: McGuire



293-Personal Property

Date Taken: 9/30/2024

Taken By: McGuire

Photo Sheet

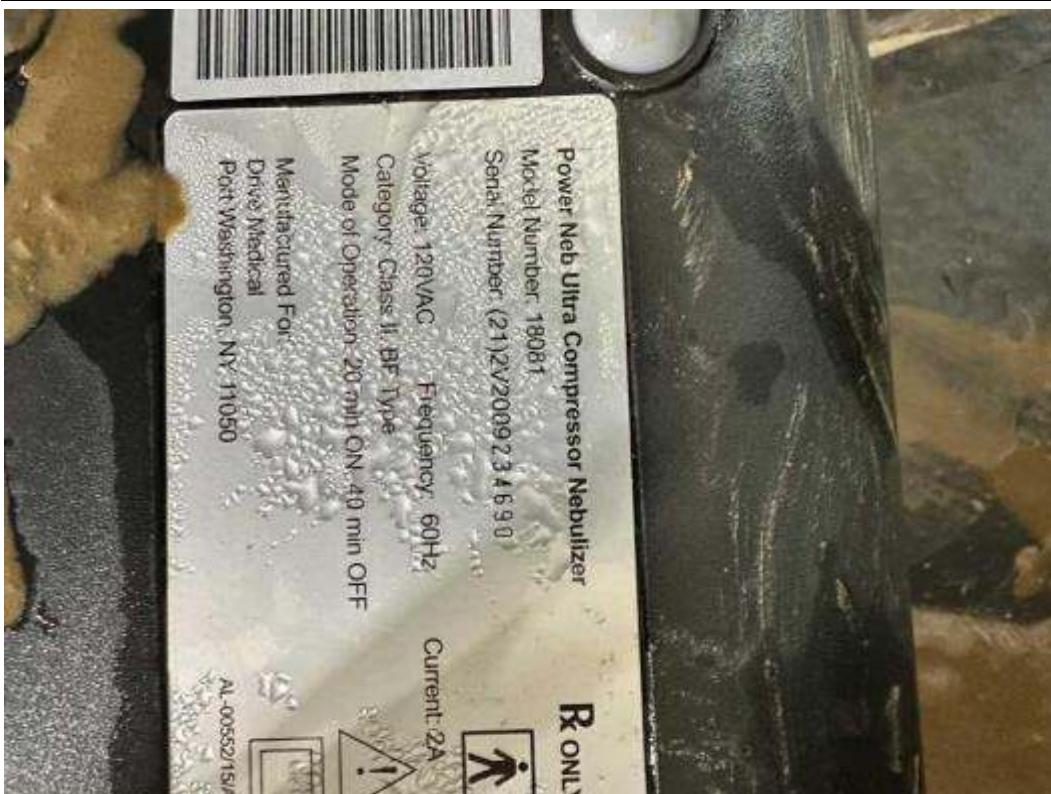
Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



294-Personal Property

Date Taken: 10/5/2024

Taken By: McGuire



295-Personal Property

Date Taken: 9/30/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



296-Personal Property

Date Taken: 9/30/2024

Taken By: McGuire



297-Personal Property

Date Taken: 9/30/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



298-Personal Property

Date Taken: 10/2/2024

Taken By: McGuire



299-Personal Property

Date Taken: 10/2/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



300-Personal Property

Date Taken: 10/2/2024

Taken By: McGuire



301-Personal Property

Date Taken: 10/2/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



302-Personal Property

Date Taken: 10/3/2024

Taken By: McGuire



303-Personal Property

Date Taken: 10/3/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



304-Personal Property

Date Taken: 10/3/2024

Taken By: McGuire



305-Personal Property

Date Taken: 10/3/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



306-Personal Property

Date Taken: 10/3/2024

Taken By: McGuire



307-Personal Property

Date Taken: 10/3/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



308-Personal Property

Date Taken: 10/3/2024

Taken By: McGuire



309-Personal Property

Date Taken: 10/3/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



310-Personal Property

Date Taken: 10/3/2024

Taken By: McGuire



311-Personal Property

Date Taken: 10/3/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



312-Personal Property

Date Taken: 10/3/2024

Taken By: McGuire



313-Personal Property

Date Taken: 10/3/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



314-Personal Property

Date Taken: 10/3/2024

Taken By: McGuire



315-Personal Property

Date Taken: 10/3/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



316-Personal Property

Date Taken: 10/4/2024

Taken By: McGuire



317-Personal Property

Date Taken: 10/4/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



318-Personal Property

Date Taken: 10/4/2024

Taken By: McGuire



319-Personal Property

Date Taken: 10/5/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



320-Personal Property

Date Taken: 10/5/2024

Taken By: McGuire



321-Personal Property

Date Taken: 10/5/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



322-Personal Property

Date Taken: 10/5/2024

Taken By: McGuire



323-Personal Property

Date Taken: 10/7/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



324-Personal Property

Date Taken: 10/7/2024

Taken By: McGuire



325-Personal Property

Date Taken: 10/8/2024

Taken By: McGuire

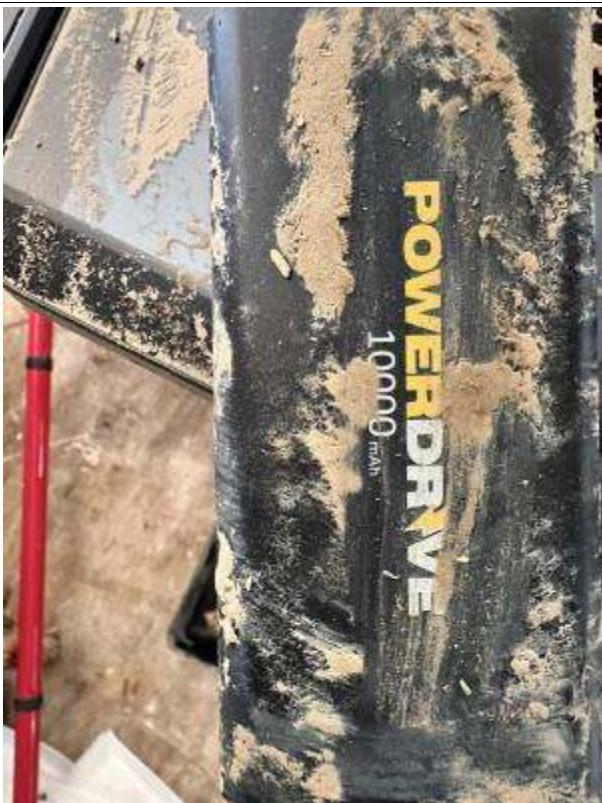
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



326-Personal Property

Date Taken: 10/8/2024

Taken By: McGuire



327-Personal Property

Date Taken: 10/8/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



328-Personal Property

Date Taken: 10/8/2024

Taken By: McGuire



329-Personal Property

Date Taken: 10/9/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



330-Personal Property

Date Taken: 10/9/2024

Taken By: McGuire



331-Personal Property

Date Taken: 10/9/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



332-Personal Property

Date Taken: 10/9/2024

Taken By: McGuire



333-Personal Property

Date Taken: 10/9/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



334-Personal Property

Date Taken: 10/9/2024

Taken By: McGuire



335-Personal Property

Date Taken: 10/9/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



336-Personal Property

Date Taken: 10/9/2024

Taken By: McGuire



337-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



338-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire



339-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



340-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire



341-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



342-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire



343-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



344-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire



345-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



346-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire



347-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



348-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire



349-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



350-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire



351-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire

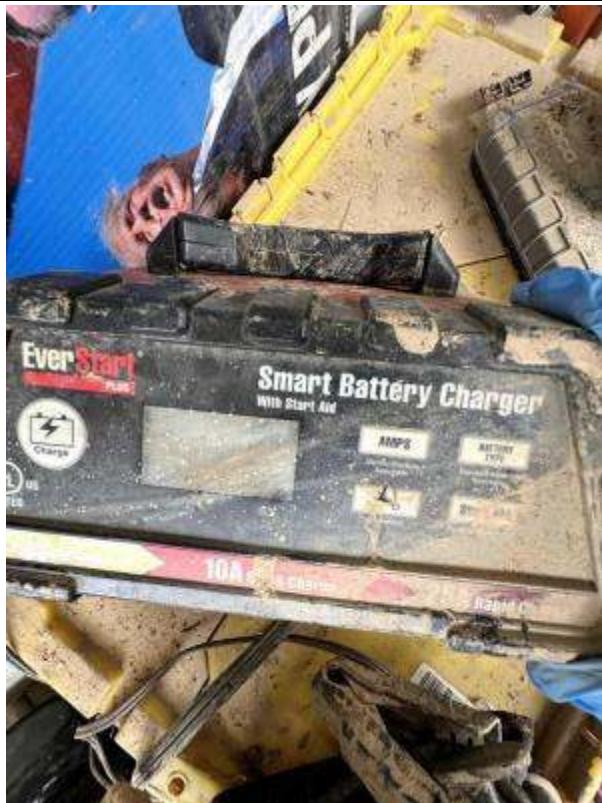
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Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



352-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire



353-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



354-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire



355-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



356-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire



357-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

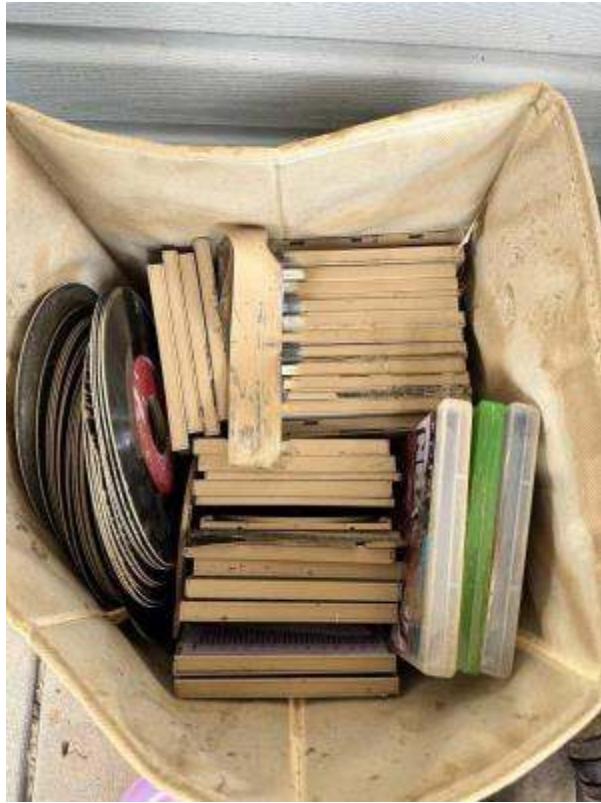
Policy #: 8704207471



358-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire



359-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

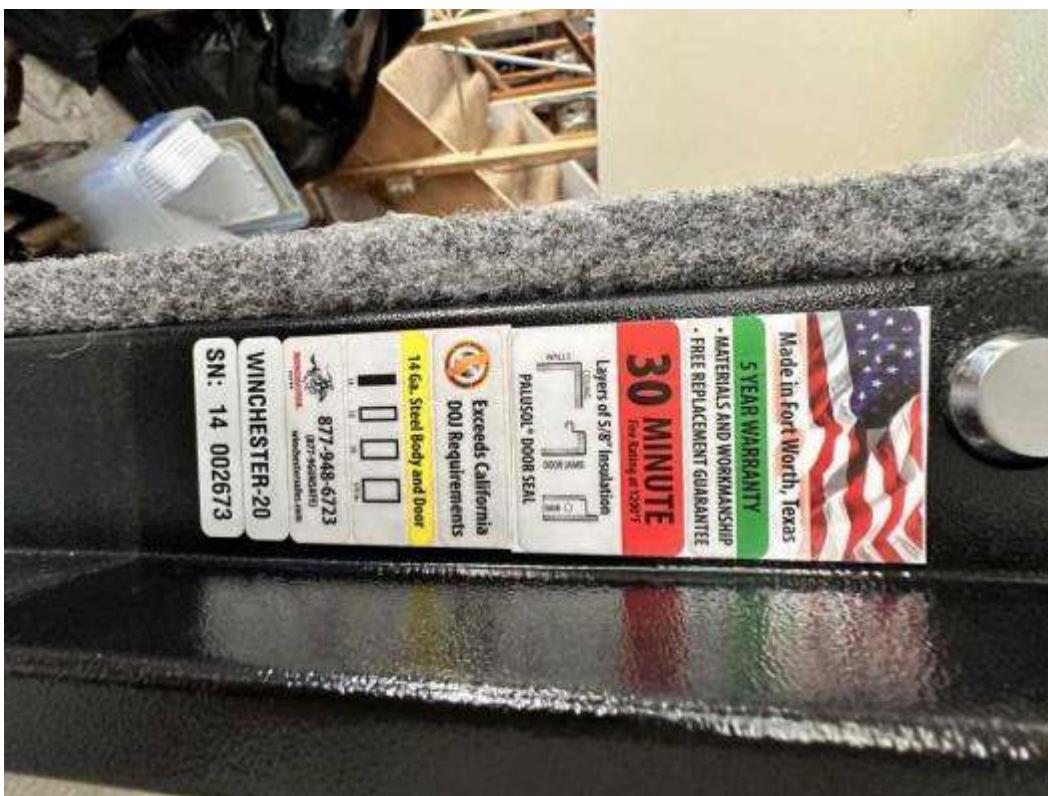
Policy #: 8704207471



360-Personal Property

Date Taken: 10/15/2024

Taken By: McGuire



361-Personal Property

Date Taken: 10/18/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



362-Personal Property

Date Taken: 10/18/2024

Taken By: McGuire



363-Personal Property

Date Taken: 10/19/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

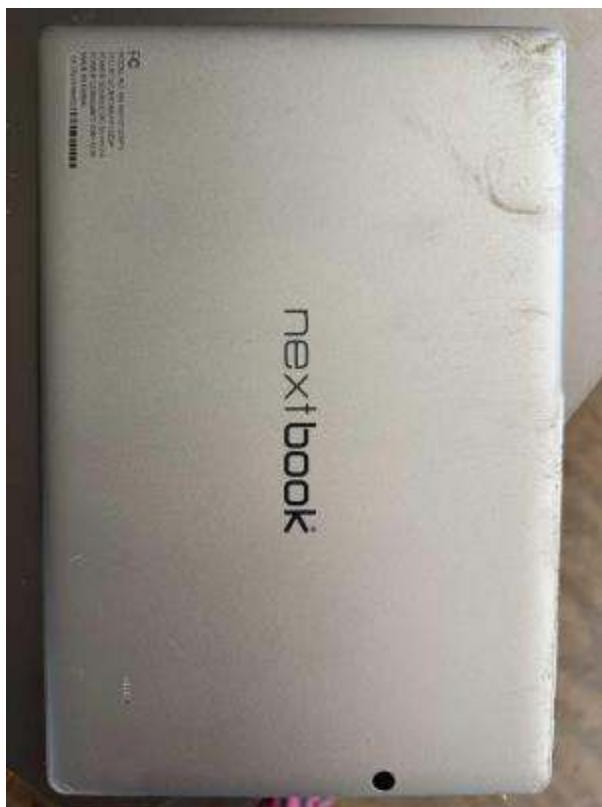
Policy #: 8704207471



364-Personal Property

Date Taken: 10/8/2024

Taken By: McGuire



365-Personal Property

Date Taken: 10/8/2024

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



366-Personal Property

Date Taken: 10/4/2024

Taken By: McGuire



367-Personal Property

Date Taken:

Taken By: McGuire

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: Donald and Shelby McGuire

Claim #: 8704207471

Policy #: 8704207471



368-Personal Property

Date Taken:

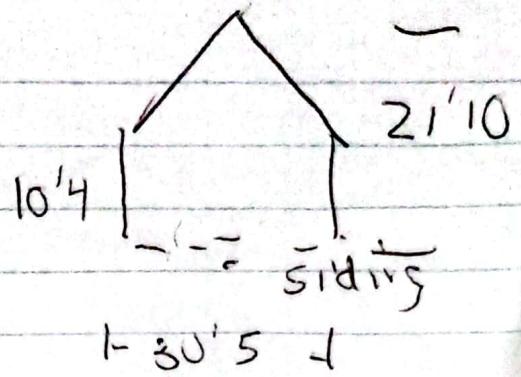
Taken By: McGuire



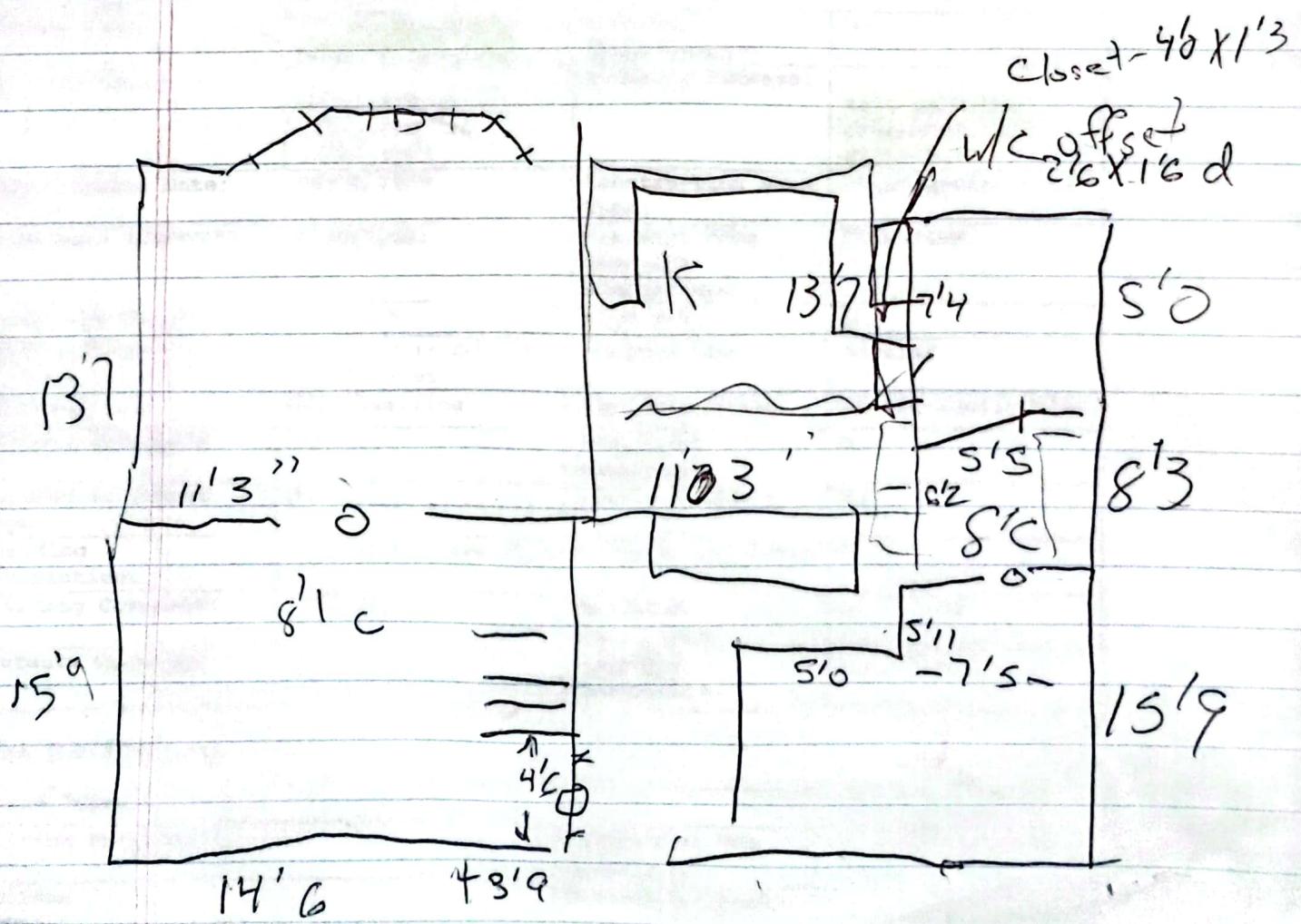
369-Personal Property

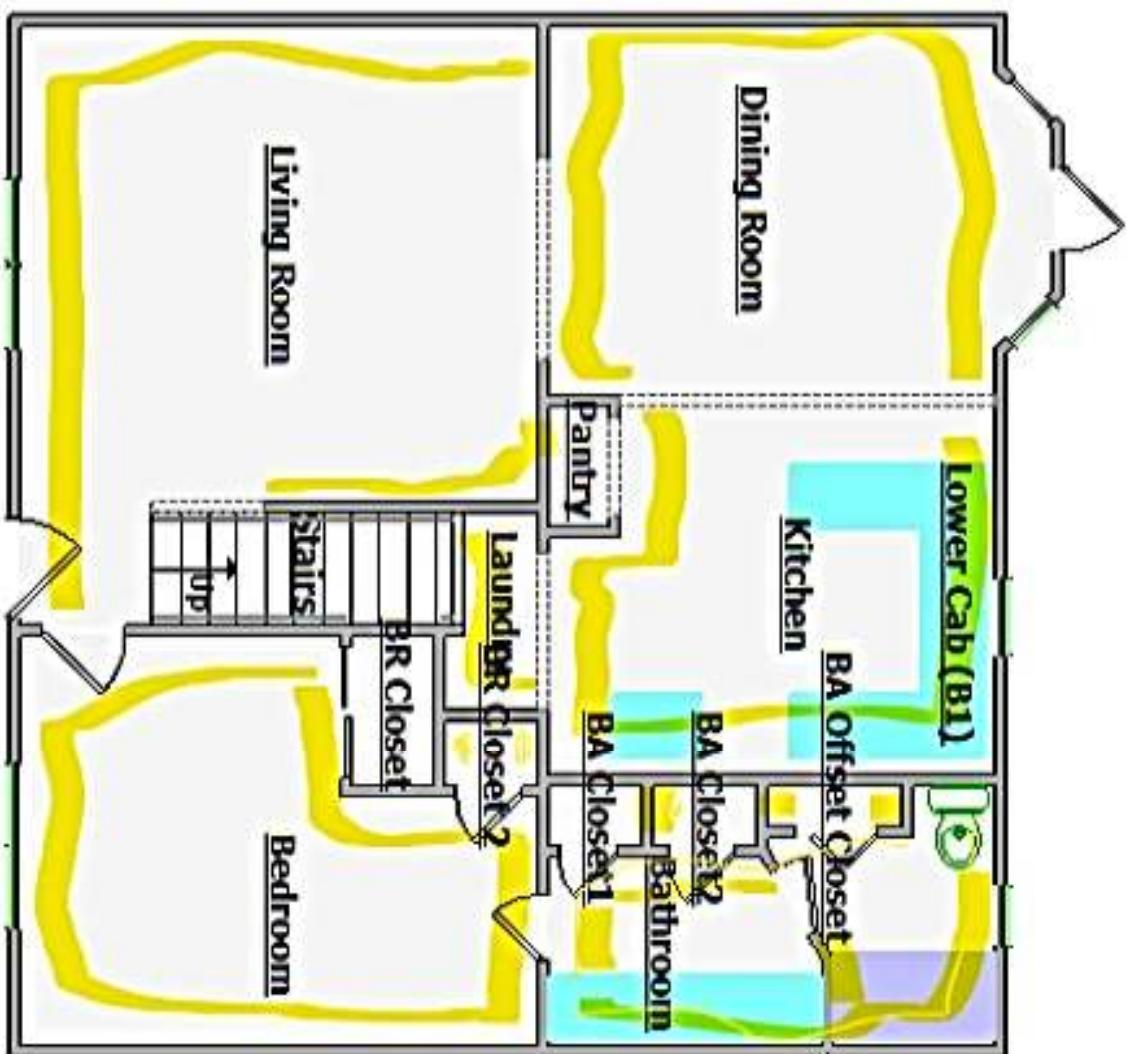
Date Taken:

Taken By: McGuire



Stairs 14 rises
13 T







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".

Insured: Donald / Shelby McGuire Policy Number: 910420471

Address of Loss Location: 1811 Lake Drive Charlotte NC 28214

1. What month and year was the building constructed? 1987
2. What month and year was the home purchased? Unknown
3. Do you own the building? Yes
4. Is this your (circle one): PRIMARY RESIDENCE SEASONAL RESIDENCE RENTAL PROPERTY
5. If this is rental property and have contents coverage, do you own all of the contents you are claiming? YES / NO
6. Since you have owned the property, have you completed any major improvements? YES / NO
a. If yes, explain: AC, Flooring, back deck, Garage Value: 29,000.00
7. Name of Mortgagee(s) (Please put "NONE" if there is no mortgagee. List all Mortgagees):
Donald M McGuire
8. If Mortgage paid off, give year paid off (Please provide Pay Off Letter from Mortgagee): _____
9. Date and Time water entered your building? Sept. 2, 2024 Friday
10. Date and Time water receded from your building? Sept. 2, 2024 Saturday
11. Water height from flood: Exterior: 0 ft Interior: 4 ft
12. The floodwaters that came in was (circle one): CLEAN DIRTY SEWAGE DON'T KNOW
13. Nearest body of water and distance from your building? ? 50' Catawba River

14. Name of other insurance (Examples: Name of Homeowners Carrier or Commercial Policy Carrier)
 - a. Name: Nation Wide Jackson Policy #: _____
Coverage for Building: _____ Coverage for Contents: _____
Does it cover flood damages? YES / NO
 - b. Name: _____ Policy #: _____
Coverage for Building: _____ Coverage for Contents: _____
Does it cover flood damages? YES / NO
15. Do you have excess flood coverage for building? YES / NO / Don't Know Amount: _____
16. Do you have excess flood coverage for contents? YES / NO / Don't Know Amount: _____

17. Has your building suffered any prior losses from flood? YES / NO

a. Date of the prior loss and amount of the loss: June 21-2019 20.000

Were you insured at the time of loss? YES / NO Were Repairs made? YES / NO

b. Date of the prior loss and amount of the loss: _____ / _____

Were you insured at the time of loss? YES / NO Were Repairs made? YES / NO

c. Date of the prior loss and amount of the loss: _____ / _____

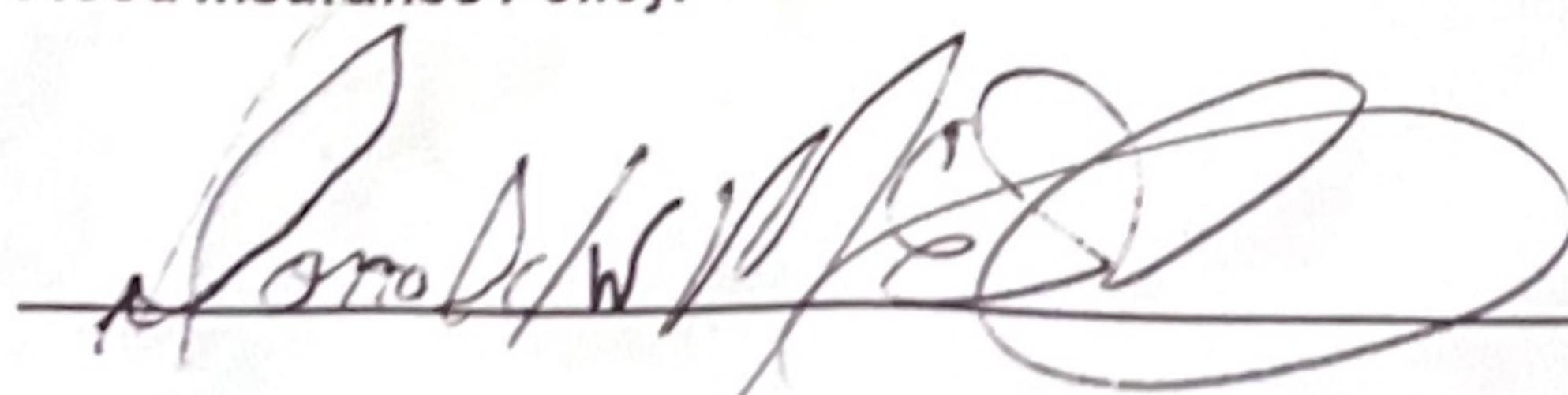
Were you insured at the time of loss? YES / NO Were Repairs made? YES / NO

No Loss Not To Building except Water Heater, AC, Insu
IMPORTANT: If you filed a prior claim and completed all repairs, documentation (canceled checks, paid invoices, receipts, and paid contractor estimates) will be required by your insurance company to verify completion of all repairs.

Everything you tell us will be treated in confidence under the Data Protection Act and will not be distributed to any third parties.

In reference to the "General Conditions" section of the policy:

I accept forth in the "Requirements in Case of Loss" section of the policy, I acknowledge that neither the adjusting company nor the adjuster has the authority to approve or disapprove my claim. I further agree if contents coverage is provided and claim is presented I will not discard any items being claimed, except perishable items. All damaged contents items will be separated from undamaged contents to be shown to adjuster at time of inspection for adjustment by the adjuster. I also agree to the terms of salvage and subrogation recovery by insurance carrier as set forth in the "Salvage" and the "Subrogation" sections of the policy. I also fully understand that if I do not provide a signed proof of loss within 60 days from the date of loss, my claim could be denied for failure to comply with policy provisions set forth in the Standard Flood Insurance Policy.



10-10-24

Insured Signature

Date

Email Address

Son of
Donald L. McGuire

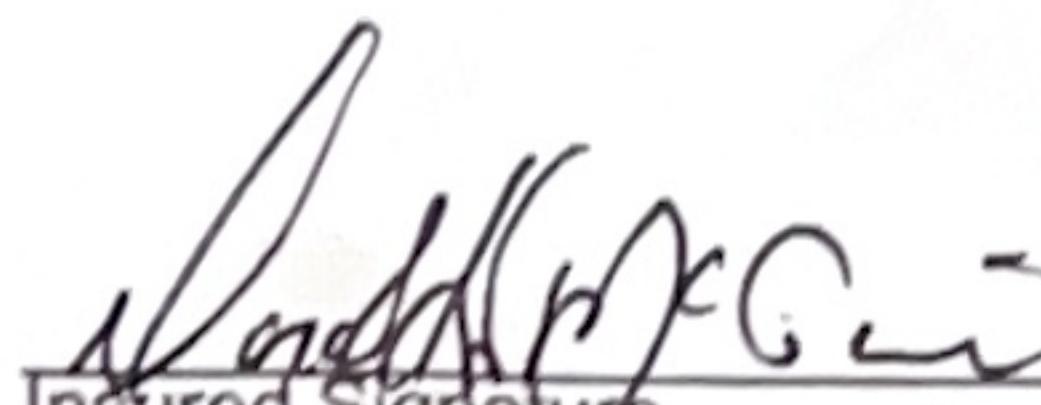
DonaldLMcGuire70

DonaldLMcGuire70@gmail.com
gmk



Insured : McGuire, Ronald
Property Address : 1811 Lake Dr. Charlotte NC 28214
Policy # : 870420471
Date of Loss : 9/27/24

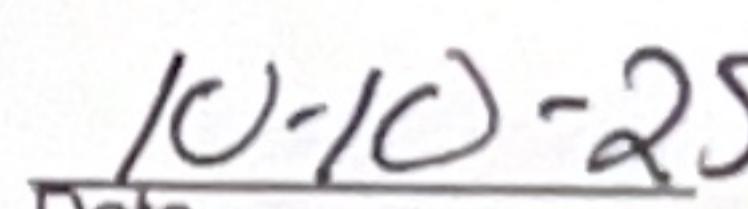
I received a copy of the National Flood Insurance Program's *Flood Insurance Claims Handbook* from the adjuster.



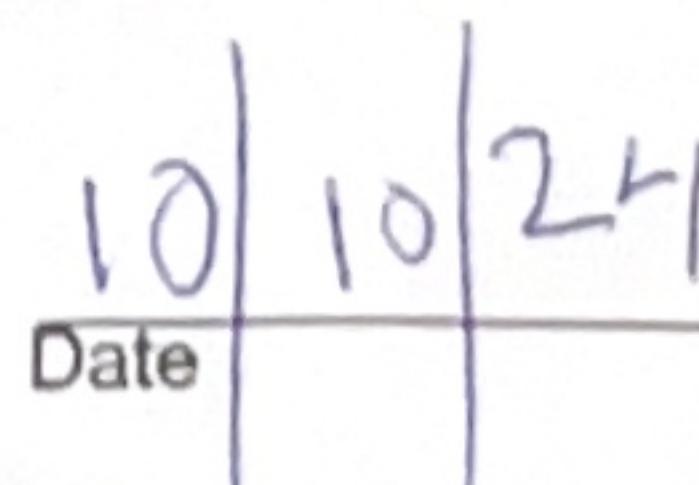
Insured Signature
Ronald F. McGuire



Adjuster Signature
QOC



Date
10-10-25



Date
10 | 10 | 24

Assurant Flood Insurance Program

Helpdesk number: 800-423-4403

FLOOD INSURANCE LOSS NOTICE

Report Date:	09/30/2024	Date Of Loss:	09/27/2024
Time:	09:52:00AM	Reported By:	JAY JACKSON
FICO Number:			
Adjuster ID:	521080000	Examiner ID:	Donnie Fosby

AGENCY

Agency Name:	JAY JACKSON		
Address:	8906 BELLHAVEN BLVD STE A CHARLOTTE, NC 28214-1347		
Phone:	704-392-4341	Agency Fax:	704-394-6795
Agent Id:	69677-38491-000-00001		

POLICY: 8704207471

TERM:	04/25/2024 - 04/25/2025	STATUS:	Inforce Status
Rating Method:	Risk Rating 2.0	Rewritten From:	
Policy Type:	Standard	Policy Form:	Dwelling
Insured Name:	DONALD MCGUIRE MCGUIRE SHELBY	Pending Endorsements:	No
Mailing Address:	1811 LAKE DR CHARLOTTE, NC 28214-8647	Property Address:	1811 LAKE DR CHARLOTTE, NC 28214-8647
Construction Date:	09/01/1995	Construction Date Type:	Construction Date
FIRM Date (Current):	06/01/1981	Pre/Post FIRM Coverage Limitations:	POST FIRM
Community Number:	370158 N	FIRM Zone:	AE
CBRA Indicator:	Property is not in a CBRA area	Program Type:	Regular
Building Use:	Main Dwelling	Occupancy Type:	Single-Family Home
Primary Residence:	Yes	Principal Residence:	No
Insured is Tenant Type:	No	Rental Property:	No
Building Description:	Crawlspace, Two Floors, Frame Construction		
Building Coverage:	\$190,000.00	Building Deductible:	\$1,250.00
Contents Coverage:	\$63,000.00	Contents Deductible:	\$1,000.00

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:	1582	Construction Type:	Frame
Foundation:	Crawlspace	Number of Floors:	2
Number of Elevators:	0		
FFH:	5.10	FFH Method:	EC
HAG:	0.0	LAG:	576.8
LFE:			

LENDER INFORMATION◆

First Mortgagee:	WELLS FARGO BANK, N.A. #936 PO BOX 100515 FLORENCE, SC 29502- 0515	Second Mortgagee:	
Loss Payee:		Disaster Assistance:	
Other Loan:			

LOSS INFORMATION◆

Loss and Damage Description:	Water made it up to the door knob on first floor, but have not yet been able to look in house since the water is still receding.		
Client Cat Code:		Loss Report Number:	
Other Flood or Wind Insurance:	No		
Remarks/Other Insurance:			
Adjuster Assigned:	YES	Date Assigned:	09/30/2024
		Time Assigned:	09:52:00AM
Adjusting Firm:	CNC		
Phone:	800-843-0170	Extension:	

CONTACT INFORMATION◆

Name:	SHAVON MCGUIRE		
Address:	1811 LAKE DR CHARLOTTE, NC 28214		
Mobile Phone:	704-363-8575		
Alternate Phone:	704-617-0713	Extension:	
Email Address:	shavonmcguire20@gmail.com		

LOSS HISTORY

Date of loss	Status	Bldg paid	Cont paid	Adjuster	Examiner
06/10/2019	Closed	\$20,316.71	\$7,378.36	CNC	ADAMSJA