

240204

NARRATIVE REPORT

DWELLING / UNIT OWNER

Carrier:	Assurant Flood Insurance	Date of Loss:	9/27/2024
Insured:	JOHN THOMAS	Assigned:	10/1/2024
CID:	240204	Contacted:	10/3/2024
Claim Number:	7800040227	Inspected:	10/16/2024
Policy Number:	7800040227	Inspected With:	MARY & JOHN THOMAS
Loss Address:	165 RAVEN BLVD LAKE LURE NC 28746	Mailing Address:	912 YORKMONT RD CHARLOTTE NC 28217
Coverage A:	\$ 250,000.00	Mortgage:	Towne Bank
Coverage B:	\$ 0.00	Verified with:	MARY & JOHN THOMAS
Policy Term:	12/1/2023 to 12/1/2024		

Risk:	Valuation:
DOC:	RCV Building: \$268,869.64
FIRM:	ACV Building: \$171,566.18
Pre/Post:	
Elevated:	Qualification:
Zone:	Type: Single Family
Foundation:	Occupancy: Owner occupied (non-principal residence)
Basement:	Insured to Value %: <u>100</u> %
Ext. Finish:	Replacement Cost: Yes
# Floors:	

Since the original date of construction there have been signs of renovation since the original construction, but the renovations were cosmetic only.

The exterior is comprised of wood siding and a compositional shingle roof.

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

Source and Water Depth:

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

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

The damages to the building(s) were the result of stream, river, or lake overflow caused by Hurricane Helene.

This created overflow from a nearby Broad 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:	84"
Interior Water Height:	Click here to enter text.
Basement/Lower Enclosure/Crawlspace: (Negative)	--7"
Basement/Lower Enclosure/Crawlspace: (Positive)	77"

Establishing a GCF:

On 9/28/24, following several days of heavy rainfall, the Broad River overflowed its banks, causing extensive flooding in the surrounding area. Flood damages were observed to multiple neighboring properties. As a result, floodwater entered the property, causing water damage to structures and contents. Flooding persisted for approximately 33 hours before beginning to recede.

Other Insurance:

During our inspection with the policyholder we discussed other insurance, Mr. & Mrs. Thomas indicated they do not have another policy that covers flood.

Who is authorized to sign? John or Mary Thomas

Underwriting or Coverage Issues:

No Underwriting concerns have been noted to date.

Scope Notes:

Scope notes were taken onsite electronically.

Summary of Loss:

The field inspection revealed heavy flooding throughout the lower enclosure. Flood debris and damaged structural items along the roadside were noted on multiple properties throughout the neighborhood.

Building Property Adjustment:

The field inspection revealed evidence of flooding up to 77" throughout the lower enclosure. The lower enclosure was finished. The drywall walls and mechanicals were all damaged. Residual muck was present on the enclosure floor and on the interior stairs to the first floor elevation. The policyholder stated that he began clean-up prior to the field inspection. There are no known prior claims.

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

Exterior Observed:

- Elevations– clean with pressure wash wall surfaces to 1' above the flood line.
- Stairs – clean wood stairs to 1' above the flood line.
- Mechanical & Equipment – replace HVAC system as it was submerged in cat 3 waters for several hours.
- The foundation walls have sustained cracks due to hydrostatic pressure from the floodwaters and will require repairs. The insured has obtained a contractor's quote for the necessary repairs, which I have included for reference. Additionally, we have requested input from an engineer to provide further recommendations.

Interior Observed:

- Flood loss clean up of the lower enclosure, treat with anti-microbial and dry out.
- Clean, sanitize and dry out of floor and walls to 1' above the flood line.
- Remove and replace wood treads and risers inundated with flood water, clean stringers
- Drywall – remove, replace to 7'(hung only)
- Subflooring – detach and reset the sub floor to facilitate the replacement of the radon

pump.

- Mechanicals – The ductwork system, heat pump, and air handler require removal and replacement, as they were submerged in Category 3 floodwaters. Additionally, the radon evacuation system, located under the subfloor in the crawlspace, was inundated by the floodwaters, resulting in damage to its motor and pump. This equipment is legally mandated due to the presence of uranium in the soil at this location. The subfloor will need to be detached and reset to facilitate the replacement of the Radon equipment.
- All outlets and wiring for all the mechanicals was damaged by the floodwaters and will need to be rewired.
- The water heater is damaged from the water.
- Plumber service call to inspect the sump pump.
- The sewage pump and hydro pressure water tank were also damaged by the flood waters and will require replacement.

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:

- There are no contents coverage purchased on this policy.

Personal Property in APS:

Not Applicable

There is no content coverage on this policy.

Detached Garage:

There is no detached garage or additional structures found on the property with the risk.

Reserves:

Reserves have been updated to reflect the line item estimate included in the report.

Depreciation:

Dwelling_Narrative_2024

Exclusively for the use of CNC employees and adjusters

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:

Discussed advance with insured but did not receive the paperwork back.

Denial Recommendations:

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

Finishes in lower enclosure of a Post Firm Elevated Building such as; drywall, interior doors, garage door, exterior doors, drywall, paint.

Article III – Property Insured; Section A. Coverage A - Building Property, Number 8 and Section B.

8. Items of property in a building enclosure below the lowest elevated floor of an elevated post-FIRM building located in Zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1-A30, V1-V30, or VE, or in a basement, regardless of the zone. Coverage is limited to the following:

a. Any of the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:

(1) Central air conditioners;

(2) Cisterns and the water in them;

(3) Drywall for walls and ceilings in a basement and the cost of labor to nail it, unfinished and unfloated and not taped, to the framing;

(4) Electrical junction and circuit breaker boxes;

(5) Electrical outlets and switches;

(6) Elevators, dumbwaiters, and related equipment, except for related equipment installed below the base flood elevation after September 30, 1987

(7) Fuel tanks and the fuel in them;

(8) Furnaces and hot water heaters;

(9) Heat pumps

(10) Nonflammable insulation in a basement;

(11) Pumps and tanks used in solar energy systems;

(12) Stairways and staircases attached to the building, not separated from it by elevated walkways;

(13) Sump pumps

(14) Water softeners and the chemicals in them, water filters, and faucets installed as an integral part of the plumbing system;

- (15) Well water tanks and pumps;
 - (16) Required utility connections for any item in this list; and
 - (17) Footings, foundations, posts, pilings, piers, or other foundation walls and anchorage systems required to support a building.
- b. Clean-up.

Other Causes of Loss:

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

Prior Loss / Verification:

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

Overhead and Profit:

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

Salvage/Subrogation:

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

There is no potential for subrogation as this event was due to natural causes.

Substantial or Repetitive Damage:

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

Increased Cost of Compliance:

Increased Cost of Compliance was discussed with the policy holder.

Expert Involvement:

An expert was requested due to the following Policyholder concerns:

Based on the cracking observed to the exterior brick at the rear of the home that appeared to be recent and cracks on the interior drywall, adjuster submitted a request for an engineer to inspect the home to determine if the cracking was caused by flood.

Closing Comments:

Dwelling_Narrative_2024

Exclusively for the use of CNC employees and adjusters

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

The settlement of the claim was discussed with policyholder.

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

Thank you for the assignment.

Dina Bullard
FCN #: 0070008711

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

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

Adjuster-Prepared

PROOF OF LOSS**BUILDING AND CONTENTS**

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

POLICYHOLDER: JOHN THOMAS	POLICY NO.: 7800040227	
PROPERTY ADDRESS: 165 RAVEN BLVD	CLAIM/FILE NO.: 7800040227	
CITY: LAKE LURE	STATE: NC ZIP: 28746	DATE OF LOSS: 9/27/2024
MAILING ADDRESS: 912 YORKMONT RD	TIME OF LOSS: 12:00 AM	
CITY: CHARLOTTE	STATE: NC ZIP: 28217	EDN NO.: NC0124
EMAIL(S): mary@maythefourthproperties.com	PHONE NO.: (704) 651-9912	

How flood loss happened: Overflow of inland or tidal waters

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

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

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

Statement of Loss		Coverage A - Building Property		Coverage B - Personal Property	
Coverage limit(s):		\$250,000.00		\$0.00	
Coverage deductible(s):		\$10,000.00		\$0.00	
Property pre-loss value (RCV)	coverage to value %: 100.00%	\$240,582.08	\$0.00	\$0.00	\$0.00
Property pre-loss value (ACV)	80% of RCV: \$192,465.66	\$194,929.58	\$0.00	\$0.00	\$0.00
Insured damage RCV loss		\$42,980.35	\$0.00	\$0.00	\$0.00
Less non-insured proportion	<input type="checkbox"/> applicable <input checked="" type="checkbox"/> not applicable	\$0.00			
Insured proportional loss		\$0.00			
Less depreciation (recoverable)	<input checked="" type="checkbox"/> applicable <input type="checkbox"/> not applicable	(\$5,432.62)			
Less depreciation (non-recoverable)	<input type="checkbox"/> applicable <input checked="" type="checkbox"/> not applicable	\$0.00	\$0.00	\$0.00	\$0.00
Insured damage ACV loss		\$37,547.73	\$0.00	\$0.00	\$0.00
Add eligible Coverage C loss: Not applicable		\$0.00		\$0.00	
Insured ACV loss subtotal		\$37,547.73	\$0.00	\$0.00	\$0.00
Less salvage/buyback		\$0.00	\$0.00	\$0.00	\$0.00
Net insured ACV loss		\$37,547.73	\$0.00	\$0.00	\$0.00
Less deductible		(\$10,000.00)	\$0.00	\$0.00	\$0.00
Amount over net insured loss limit (excess loss)		\$0.00	\$0.00	\$0.00	\$0.00
ACV claim		\$27,547.73	\$0.00	\$0.00	\$0.00
Add recoverable depreciation	<input type="checkbox"/> not applicable	\$5,432.62			
Claim subtotal		\$32,980.35	\$0.00	\$0.00	\$0.00
Net claim		\$32,980.35			\$0.00

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

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

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

POLICYHOLDER SIGNATURE: _____	DATE SIGNED: _____
OWNER NAME: _____	OWNER TITLE: _____

Date: 10/20/2024

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

Adjustment type:

 On site Remote

ADJUSTER'S PRELIMINARY REPORT

with (select all that apply):

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

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

Policyholder information <p>Policyholder (primary): JOHN THOMAS Policyholder (additional): Property address: 165 RAVEN BLVD Mailing different City: LAKE LURE State: NC ZIP: 28746 Mailing address: 912 YORKMONT RD City: CHARLOTTE State: NC ZIP: 28217 Phone #1: (704) 651-9912 Phone #2: () - Email: mary@maythefourthproperties.com Comments: _____</p>	Insurer information <p>Insurer: AMERICAN BANKERS EDN: NC0124 Policy #: 7800040227 Claim #: 7800040227 Adjuster: Dina Bullard File #: _____ Adjusting firm: CNC Catastrophe & National Claims Mailing address: PO Box 6842 City: Mobile State: AL ZIP: 36606 Phone #1: (817) 903-0572 Phone #2: () - Email: dinabullard@cnc.claims Comments: _____</p>
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Representative information					
Company/firm name: _____		Name: _____	Relationship: _____		
Address: _____		City: _____	State: _____ ZIP: _____		
Phone #1: _____		Phone #2: _____	Email: _____		
<input type="checkbox"/> Select if Letter of Representation is attached. Note: policyholders must provide a signed Letter of Representation that complies with the Privacy Act authorizing a third-party representative to speak to an NFIP insurer (see NFIP Claims Handbook).					

Insurance information <input type="checkbox"/> Other perils or insurance involved (if so, explain in Adjuster's Report)					
Flood program type: Regular program	Coverage type	Coverage	Deductible	Reserve	Advance
SFIP policy type: Dwelling Form	Coverage A - Building	\$ 250,000.00	\$ 10,000.00	\$ 30,000.00	\$ 0.00
Term: 12/1/2023 to: 12/1/2024	Coverage B - Contents	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Number of insured buildings at described location: 1					

Property risk information <input type="checkbox"/> Add comments					
Building occupancy: Single-family home			Ownership verified: Yes Current flood zone: AE		
Building type: Main dwelling			Building over water: No Approx. % over water: _____		
Occupied by: Owner-occupied (non-principal residence)			Under construction: No Const. status: _____		
Foundation type: Elevated with enclosure (on foundation walls)			Flood openings: No No. of flood openings: _____		
Construction type: Frame First floor height: ft. 3 in. Floodproofed: _____			Floodproofing certificate: N/A		
Number of floors in building (excluding basement/enclosure): 2 Lowest machinery & equipment: _____			Floor number: _____		
If multi-floor building, floor number occupied by policyholder: _____			Location of personal property: _____		
If mixed-use occupancy, approximate percentage residential: _____			Type of personal property: <input type="checkbox"/> Household <input type="checkbox"/> Other than household		
Substantial improvements after FIRM date (if yes, explain below): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			Prior flood loss(es) (if yes, explain below): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Nearest body of water to insured property: BROAD RIVER			Distance from insured property: 135 Feet		
Comments: _____					

Date and time information <input type="checkbox"/> Add comments					
Date of FIRM: 6/1/1987	FIRM status: Post-FIRM	Date of loss: 9/27/2024	Date assigned: 10/3/2024		
Date of construction: 6/1/2002	Building age (years): 22.4	Time of loss: 12:00 AM	Date contacted: 10/3/2024		
Date of occupancy: 6/1/2018	Occupied (years): 6.4		Date inspected: 10/16/2024		
Comments: _____					

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

Flood water information: Main building or unit		+ Click to add additional flood water data for an appurtenant structure (if any)
Approx. date flood entered: <u>9/27/2024</u>	Approx. time entered: <u>4:00 AM</u>	Exterior water height inches = feet & inches <div style="display: flex; align-items: center;">84[+/-]=7ft. 0in.</div>
Approx. date flood receded: <u>9/27/2024</u>	Approx. time receded: <u>2:00 PM</u>	Interior water height inches = feet & inches <div style="display: flex; align-items: center;">77[+/-]=6ft. 5in.</div>
Flood water information: Appurtenant structure		- Click to remove additional flood water data
Approx. date flood entered:	Approx. time entered:	Exterior water height inches = feet & inches <div style="display: flex; align-items: center;">[+/-]=<input type="text"/></div>
Approx. date flood receded:	Approx. time receded:	Interior water height inches = feet & inches <div style="display: flex; align-items: center;">[+/-]=<input type="text"/></div>
Approximate duration flood water in appurtenant structure: _____ Hours		
Adjuster's signature: <u>Dra. Buland</u>		Adjuster _____ FCN: <u>0070008711</u> Date signed: <u>10/20/2024</u>
Adjuster's signature: _____		FCN: _____ Date signed: _____

NFIP Registered Adjuster

NFIP Standard Operations

DINA BULLARD

FCN: 0070008711
Status: Active

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



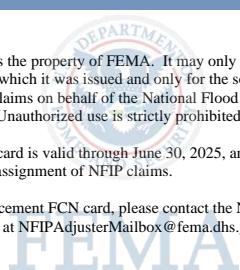
AUTHORIZED FOR:
Residential (Dwelling)
Small Commercial



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

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

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



National Flood Insurance Program

NFIPSERVICES.FLOODSMART.GOV



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Valuation Report

Owner Information

Name:	JOHN THOMAS	Phone:	(704) 651-9912
Street:	912 YORKMONT RD	Date Entered:	12/27/2024
City, State ZIP Code	CHARLOTTE, NC 28217	Date Calculated:	
Country:	USA	Pricing Area:	NCAS8X_SEP24

General Information

Number of Stories:	2 Stories	Cond.:	Single Family Detached
Sq. Feet:	1,467.00	Year Built:	2002
Cost per Finished Sq. Ft.:	\$164.00	Agent Code:	

Foundation

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

Exterior

Roof Type:	Gable
Number of Dormers:	0
Roof Material:	100% Composition - 3 Tab Shingle
Wall Material:	100% Siding - Redwood (Tongue & Groove)

Interior

Average Wall Height:	8 Ft.
Wall Material:	100% Drywall
Floor Covering:	50% Tile - Vinyl/Rubber, 50% Laminate
Wall Finish:	100% Paint
Ceiling Finish:	50% Paint, 50% Ceiling Tile - Suspended

Key Rooms

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

Attached Structures

Garages/Carports:	None
Decks/Balconies:	None
Patios/Porches:	80 Sq. Ft. Bare Concrete

User-Defined Features

Features:	None
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Additions

Additions:	None
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Systems

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

Specialty:	None
Fireplaces:	None

Cost Breakdown

Rough Framing:	\$27,830.71	Exterior Finish:	\$44,051.47	Windows:	\$4,709.25
Roofing:	\$3,832.22	Electrical:	\$8,220.96	Plumbing:	\$13,700.88
Heating/AC:	\$10,607.84	Floor Covering:	\$6,061.85	Interior Finish:	\$68,259.24
Appliances:	\$1,516.90	Specialty Features:	\$3,760.35		



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Valuation Report

Estimated Replacement Cost (Calculated Value):	\$240,582.08
Actual Cash Value (Calculated Value):	\$194,929.58

(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:	JOHN THOMAS	Phone:	(704) 651-9912
Street Address:	912 YORKMONT RD	Date Entered:	12/27/2024
City, State ZIP Code	CHARLOTTE, NC 28217	Date Calculated:	
Country:	USA	Pricing Area:	NCAS8X_SEP24

General Information

Quality:	Standard	Number of Stories:	2 Stories
Style:	Ranch/Rambler	Agent Code:	
Cond.:	Single Family Detached		
Sq. Feet:	1,467		
Year Built:	2002		
Cost per Finished Sq. Ft.:	\$164.00		

Foundation

Foundation Type:	100% Elevated Post/Pier & Beam (Stilts)	Foundation Shape:	4-5 Corners - Square/Rectangle
Finished Basement Pct.:	0.00%		
Basement Quality:	Standard		
Foundation Material:	100% Brick		
Property Slope:	None (0 - 15 degrees)	Walkout:	No

Exterior

Roof Type:	Gable	Number of Dormers:	0
Roof Material:	100% Composition - 3 Tab Shingle	Wall Material:	100% Siding - Redwood (Tongue & Groove)

Interior

Average Wall Height:	8 Ft.	Wall Material:	100% Drywall
Floor Covering:	50% Tile - Vinyl/Rubber, 50% Laminate	Wall Finish:	100% Paint
Ceiling Finish:	50% Paint, 50% Ceiling Tile - Suspended		

Garages

None

Attached Structures

Decks:	None		
Porch/Patio #1			
Sq. Ft.:	80	Material:	Bare Concrete
Covered:	100.00%	Enclosed:	0.00%

Other Attachments:
None

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

Detached Items: None

User-Defined Features

Features: None



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Valuation Report

Additions

None

Systems

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

Home Features

Exterior Features:	2 Exterior Doors, 1 Sliding Patio Door, 11 Vinyl Horizontal Sliding Medium (12 - 23 SF)
Interior Features:	1 Staircase - Ornate Curved
Additional Features:	None

Rooms

Living - Large (Above Grade Room)

Bedroom/Small Living - Medium (Above Grade Room)

Bedroom/Small Living - Medium (Above Grade Room)

Bedroom/Small Living - 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 - 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 - Small (Above Grade Room)

Hall - Medium (Above Grade Room)

Dining - Medium (Above Grade Room)

Entry/Foyer - Small (Above Grade Room)

Laundry - Small (Above Grade Room)

Walk-in Closet - Medium (Above Grade Room)

Cost Breakdown

Rough Framing:	\$27,830.71	Exterior Finish:	\$44,051.47	Windows:	\$4,709.25
Roofing:	\$3,832.22	Electrical:	\$8,220.96	Plumbing:	\$13,700.88
Heating/AC:	\$10,607.84	Floor Covering:	\$6,061.85	Interior Finish:	\$68,259.24
Appliances:	\$1,516.90	Specialty Features:	\$3,760.35		



Catastrophe and National Claims

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Mobile, AL 36660

Valuation Report

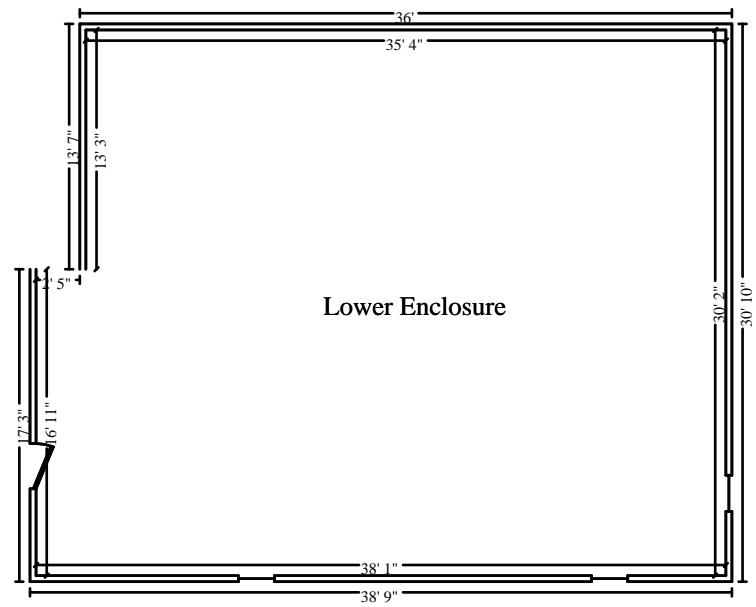
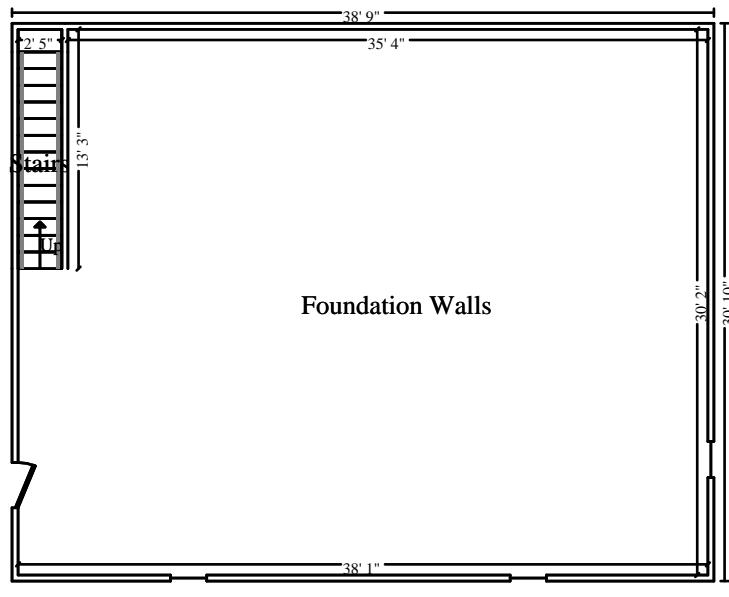
Estimated Replacement Cost (Calculated Value):	\$240,582.08
Actual Cash Value (Calculated Value):	\$194,929.58

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

(Actual Cash Value equals replacement cost less depreciation)

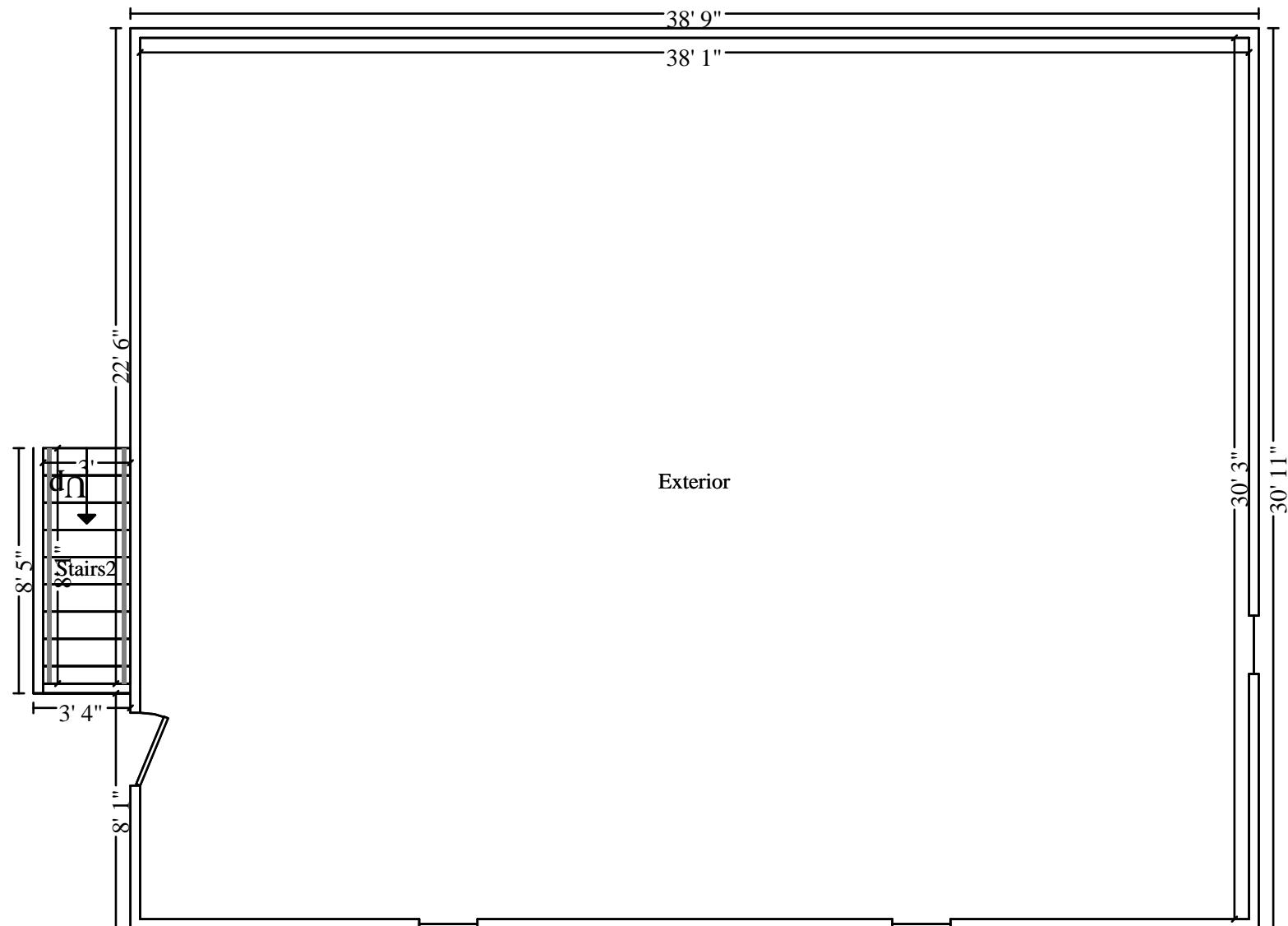
The Replacement Cost figure represents the average estimated cost to rebuild this building after a total loss and includes such things as labor and materials to meet current building codes and general contractor profit and overhead for your location. The actual reconstruction costs for this building may differ from this figure due to changes in economic conditions, building contractor availability, and specific building contractor attributes. The estimate does not include costs for such items as excavation, land value or detached structures. This information is to be used for insurance purposes only and is provided on the condition and understanding that it represents only an estimate and that the provider is not responsible for good faith errors.

Main Level



Main Level

Exterior



Exterior



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Home: 912 YORKMONT RD
CHARLOTTE, NC 28217
Property: 165 RAVEN BLVD
LAKE LURE, NC 28746

Cell: (704) 651-9912
E-mail: mary@maythefourthproperties.com

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

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

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

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

Reference:
Company: Assurant Flood Insurance Program

Claim Number: 7800040227

Policy Number: 7800040227

Type of Loss: Flood (NFIP)

Date of Loss: 9/27/2024 12:00 AM
Date Inspected: 10/16/2024 12:00 AM
Date Est. Completed: 11/26/2024 3:00 PM

Date Received: 10/3/2024 12:00 AM
Date Entered: 10/19/2024 1:11 PM

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

Net Claim Summary

Coverage	Net Claim
Building	\$27,547.73
Total Net Claim	\$27,547.73
Total Amount of Building Recoverable Depreciation	\$5,432.62
Total Net Claim if Depreciation is Recovered	\$32,980.35



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Claim Number: 7800040227

Policy Number: 7800040227

Type of Loss: Flood (NFIP)

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

Date Received: 10/3/2024 12:00 AM

Date Inspected: 10/16/2024 12:00 AM

Date Entered: 10/19/2024 1:11 PM

Date Est. Completed: 11/26/2024 3:00 PM

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

Building

Net Claim Summary

Replacement Cost Value	Less Recoverable Depreciation	Less Non-recoverable Depreciation	Actual Cash Value
\$42,980.35	(5,432.62)	<0.00>	\$37,547.73
Less Deductible			(10,000.00)
Net Claim			\$27,547.73
Total Recoverable Depreciation			\$5,432.62
Net Claim if Depreciation is Recovered			\$32,980.35



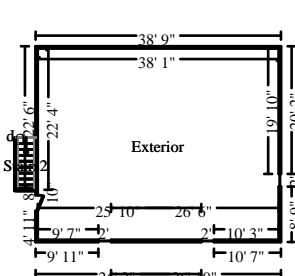
Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Building

JOHN_THOMAS

Exterior



Exterior

Height: 8'

1058.67 SF Walls
2210.69 SF Walls & Ceiling
128.00 SY Flooring
136.67 LF Ceil. Perimeter

1152.02 SF Ceiling
1152.02 SF Floor
134.17 LF Floor Perimeter

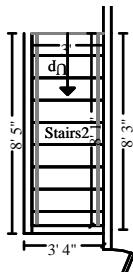
Door	2' 6" X 6' 8"	Opens into Exterior
Window	2' X 3'	Opens into Exterior
Window	2' X 3'	Opens into Exterior
Window	2' X 3'	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANUP							
1. Clean masonry	1,073.33 SF	0.83	1.50	0.00	892.36	(0.00)	892.36
<i>To clean exterior wall surface to 1' above the flood line.</i>							
HVAC							
3. R&R Disconnect box - 30 amp - non fused	1.00 EA	197.68	1.13	39.54	238.35	(23.59)	214.76
4. R&R Central air - condenser unit - 3 ton - 16-21 SEER	1.00 EA	3,474.07	197.12	0.00	3,671.19	(965.46)	2,705.73
<i>Trane m/n 4TWR5C4F036H1000AC s/n 2137284</i>							
FOUNDATION WALL REPAIR							
<i>Awaiting expert report for recommended repair</i>							
Totals: Exterior		199.75	39.54	4,801.90	989.05	3,812.85	



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660



Stairs2

Height: 13' 7"

171.39 SF Walls	24.25 SF Ceiling
195.64 SF Walls & Ceiling	45.12 SF Floor
5.01 SY Flooring	19.44 LF Floor Perimeter
16.17 LF Ceil. Perimeter	

Missing Wall

3' X 13' 7 7/16"

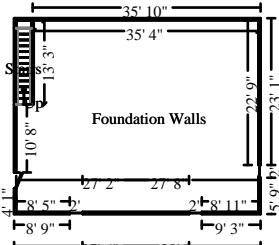
Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANUP							
5. Clean stair riser - per side - per LF <i>Cleaning to 1' above the flood line.</i>	14.00 LF	0.72	0.01	0.00	10.09	(0.00)	10.09
6. Clean stair tread - per side - per LF	14.00 LF	0.86	0.01	0.00	12.05	(0.00)	12.05
7. Clean stair stringer - per side	14.00 LF	1.16	0.01	0.00	16.25	(0.00)	16.25
8. Clean balustrade	7.00 LF	3.44	0.02	0.00	24.10	(0.00)	24.10
Totals: Stairs2		0.05	0.00	62.49	0.00	62.49	
Total: Exterior		199.80	39.54	4,864.39	989.05	3,875.34	

Main Level

Foundation Walls

Height: 8'



1034.71 SF Walls	1111.03 SF Ceiling
2145.74 SF Walls & Ceiling	1111.03 SF Floor
123.45 SY Flooring	131.17 LF Floor Perimeter
133.67 LF Ceil. Perimeter	

Missing Wall

2' 5" X 8'

Opens into STAIRS2

Door

2' 6" X 6' 8"

Opens into Exterior

Window

2' X 3'

Opens into Exterior

Window

2' X 3'

Opens into Exterior

Window

2' X 3'

Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
JOHN_THOMAS					12/28/2024		Page: 4

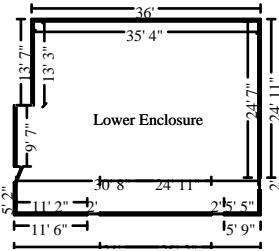


Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Foundation Walls

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANUP							
9. Clean masonry	1,034.71 SF	0.83	1.45	0.00	860.26	(0.00)	860.26
<i>Cleaning to 1' above the flood line.</i>							
10. Apply anti-microbial agent to the walls	1,034.71 SF	0.32	3.62	0.00	334.73	(0.00)	334.73
Totals: Foundation Walls			5.07	0.00	1,194.99	0.00	1,194.99



Lower Enclosure

Height: 8'

1034.71 SF Walls
2145.74 SF Walls & Ceiling
123.45 SY Flooring
133.67 LF Ceil. Perimeter

1111.03 SF Ceiling
1111.03 SF Floor
131.17 LF Floor Perimeter

Missing Wall	2' 5" X 8"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Window	2' X 3'	Opens into Exterior
Window	2' X 3'	Opens into Exterior
Window	2' X 3'	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANUP & DRYOUT							
11. Method 1 Structural drying per sf of floor area- per FEMA Bulletin W-13025a	1,111.03 SF	1.05	27.22	0.00	1,193.80	(0.00)	1,193.80
12. Muck-out/Flood loss cleanup - Heavy	1,111.03 SF	4.64	0.00	0.00	5,155.18	(0.00)	5,155.18
13. Apply anti-microbial agent to the floor	1,111.03 SF	0.32	3.89	0.00	359.42	(0.00)	359.42
MECHANICALS							
15. R&R Ductwork system - hot or cold air - 1600 to 2199 SF home	1.00 EA	7,457.18	185.97	0.00	7,643.15	(938.17)	6,704.98
18. Radon evacuation system - average home	1.00 EA	6,054.10	242.18	1,210.82	7,507.10	(2,274.88)	5,232.22
Located under the subfloor in the lower enclosure							
19. Remove Sheathing - OSB - 3/4" - tongue and groove	1,111.03 SF	1.63	0.00	362.20	2,173.18	(0.00)	2,173.18



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Lower Enclosure

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<i>Necessary to facilitate to repairs to the radon treatment system</i>							
20. Install Sheathing - OSB - 3/4" - tongue and groove	1,111.03 SF	1.56	0.00	346.64	2,079.85	(46.22)	2,033.63
<i>Necessary to facilitate to repairs to the radon treatment system</i>							
ELECTRICAL							
21. R&R Breaker panel - 200 amp	1.00 EA	1,697.21	38.77	339.46	2,075.44	(206.58)	1,868.86
22. Rewire\wire - avg. residence - boxes & wiring	1,111.03 SF	4.21	64.39	935.48	5,677.31	(189.25)	5,488.06
PLUMBING							
23. Plumber - per hour	1.00 HR	109.00	0.00	21.80	130.80	(0.00)	130.80
<i>Service call to inspect sump pump</i>							
24. R&R Water heater - 40 gallon - Electric - 12 yr	1.00 EA	1,223.32	66.32	244.66	1,534.30	(402.80)	1,131.50
M/N EE3J40RD045V S/N 0207123277							
25. Sewage pump	1.00 EA	549.79	39.53	109.96	699.28	(194.24)	505.04
<i>Liberty sewer pump</i>							
<i>Located in the lower enclosure</i>							
26. Hydro Pressure water tank	1.00 EA	540.88	40.10	108.18	689.16	(191.43)	497.73
<i>Located in the lower enclosure</i>							
Totals: Lower Enclosure		708.37	3,679.20	36,917.97	4,443.57	32,474.40	
Total: Main Level		713.44	3,679.20	38,112.96	4,443.57	33,669.39	
Line Item Totals: JOHN_THOMAS		913.24	3,718.74	42,977.35	5,432.62	37,544.73	



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Summary for Building

Line Item Total	38,345.37
North Carolina White Goods Disposal Tax	3.00
Subtotal	38,348.37
Overhead	1,859.37
Profit	1,859.37
Material Sales Tax	913.24
Replacement Cost Value	\$42,980.35
Less Depreciation	(5,432.62)
Actual Cash Value	\$37,547.73
Less Deductible	(10,000.00)
Net Claim	\$27,547.73
Total Recoverable Depreciation	5,432.62
Net Claim if Depreciation is Recovered	\$32,980.35

Dina Bullard



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Recap of Taxes, Overhead and Profit

Overhead (10%)	Profit (10%)	Material Sales Tax (7%)	Laundry & D/C Tax (7%)	Manuf. Home Tax (4.75%)	Storage Rental Tax (7%)	Local Food Tax (2%)	Total Tax (7%)	Mat Tax (Rpr/Maint) (7%)
Line Items								
1,859.37	1,859.37	913.24	0.00	0.00	0.00	0.00	0.00	0.00
Additional Charges								
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total								
1,859.37	1,859.37	913.24	0.00	0.00	0.00	0.00	0.00	0.00



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Recap by Room

Estimate: JOHN_THOMAS

Area: Exterior

Exterior	4,562.61	11.90%
Stairs2	62.44	0.16%

Area Subtotal: Exterior	4,625.05	12.06%
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Area: Main Level

Foundation Walls	1,189.92	3.10%
Lower Enclosure	32,530.40	84.84%

Area Subtotal: Main Level	33,720.32	87.94%
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Subtotal of Areas

38,345.37	100.00%
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Total	38,345.37	100.00%
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Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
GENERAL DEMOLITION	2,083.01		2,083.01
ELECTRICAL	6,370.48	412.83	5,957.65
FRAMING & ROUGH CARPENTRY	1,733.21	46.22	1,686.99
PLUMBING	2,352.81	747.93	1,604.88
SPECIALTY ITEMS	6,054.10	2,201.49	3,852.61
O&P Items Subtotal	18,593.61	3,408.47	15,185.14
Non-O&P Items	RCV	Deprec.	ACV
CLEANING	1,812.11		1,812.11
GENERAL DEMOLITION	5,812.79		5,812.79
HEAT, VENT & AIR CONDITIONING	10,273.64	1,826.26	8,447.38
WATER EXTRACTION & REMEDIATION	1,853.22		1,853.22
Non-O&P Items Subtotal	19,751.76	1826.26	17,925.50
O&P Items Subtotal	18,593.61	3,408.47	15,185.14
Permits and Fees	3.00		3.00
Overhead	1,859.37		1,859.37
Profit	1,859.37		1,859.37
Material Sales Tax	913.24	197.89	715.35
Total	42,980.35	5,432.62	37,547.73

Policy Information

- Policyholder: JOHN THOMAS
- Policy Number: 7800040227
- Loss Address: 165 RAVEN BLVD LAKE LURE NC 28746
- Carrier: ASSURANT

Claim Information

- Claim Number: 7800040227
- Date of Loss: 9/27/2024

Expert Request Details

- Type of expert request: *engineer*
- Why is an expert required? Cracks in foundation walls that were not there prior to flood event and to provide repair recommendations.
- Damages observed requiring an expert: *exterior foundation concrete walls*
- Supporting documentation: Photos

Adjuster Information

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

ESTIMATE

Prepared For

Jack Thomas
157 Rivers Edge
(704) 651-4918

Tomblin Concrete

334 Mandy Ln.
Rutherfordton, NC 28139
Phone: (828) 223-8408
Email: tomcrete@bellsouth.net

Estimate # 459
Date 11/22/2024

Description	Total
Block fill for walls	\$7,250.00
<hr/>	
Subtotal	\$7,250.00
Total	\$7,250.00



Toms Electric Service LLC

706 Mt Pleasant Church Rd
Forest City, NC, 28043
tomselectricservice@gmail.com
(828)-289-6734
Electrical License Number U-37366

Estimate

Estimate No: 10001944
Date: 11/22/2024

For: Jack and Mary Thomas
jack@maythefourthproperties.com
165 Raven Blvd
Lake Lure, NC, 28746-7310
704-651-4918

Description	Amount
Inspection of electrical work to be done after flood damage:	\$8,674.90
Roughly 1150 sq ft of basement	
1. Replace all wiring in basement area of home due to all wiring being completely submerged in water.	
2. Replace main 200 amp 30 circuit panelboard with all new equipment due to being submerged in water.	
3. Install new outlets and switches.	
4. Recessed can lights was not affected by water; however the wire feeding the lights down to the switches was submerged in water and will need to be re-fed in our professional opinion because that wire is not rated for being in water.	
5. Price includes parts, labor, and permit.	

A 40% deposit is due at the start of the job. Remaining balance will be due upon completion.

Payment Methods:

- We accept all major credit cards, please call the office to pay over the phone.
- Pay by check or cash

Invoice must be paid within 7 calendar days of the date the invoice is sent.

Important General Information:

*All items are to be moved away from work area prior to crew arriving.

*Some jobs will not commence in the event of rain or bad weather. In that instance, the office will notify the customer to reschedule the job.

Subtotal	\$8,674.90
Total	\$8,674.90
Total	\$8,674.90

Comments

- 1.) Due to fluctuation in prices of materials, we are only able to honor quotations for 7 days from date of quote. We are sorry for any inconvenience this may cause.
- 2.) Deposit is to be collected on start date before any work is performed. Final balance due upon completion. Past due payments over 7 days will incur a \$25 Service Fee on unpaid balance each week until paid in full. Customer agrees to pay all fees for collection such as attorney fees incurred.
- 3.) Toms Electric Service LLC must receive executed proposal before scheduling or work is performed.
- 4.) Add-ons must be approved prior to work commencing.
- 5.) Payments Accepted: Cash, Check, Money Order, Cashiers Check and Credit Cards.

**I have read, understand and agree to the Contract Estimate/Agreement terms stated above.

Sign & Date: _____

Ohmstead Plumbing Company LLC
470 Washington Street
Forest City, NC 28043
NC LIC # 2866-P1
828-245-7302

Please pay from this invoice.

Estimate 37936163
Job 67831
Estimate Date 10/22/2024
Customer PO

Billing Address
Jack & Mary Thomas
912 Yorkmont Road
Charlotte, NC 28217 USA

Job Address
Jack & Mary Thomas
165 Raven Boulevard
Lake Lure, NC 28746 USA

Estimate Details

replace liberty sewer pump.: furnish and install new liberty sewer pump to replace the one that was damaged in flood.

Task #	Description	Quantity	Your Price	Your Total
ASQUO	As Quoted	1.00	\$976.76	\$976.76
			Sub-Total	\$976.76
			Tax	\$68.37
			Total	\$1,045.13

Thank you for allowing us to serve you. We utilize a paperless invoice. Please remit payment associated with this invoice. All invoices are due when work is completed and past due in 30 days. If you have any questions or concerns, please do not hesitate to contact the office.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



Exterior - 1-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Address Verification



Exterior - 2-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Exterior flood line

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



Exterior - 3-Insured Risk

Date Taken: 10/16/2024
Taken By: Dina Bullard
Exterior flood line 83.5 inches



Exterior - 4-Insured Risk

Date Taken: 10/16/2024
Taken By: Dina Bullard
Interior flood line - 77 inches

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



Exterior - 5-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Interior flood line



Exterior/Exterior - 6-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Front Elevation

Photo Sheet

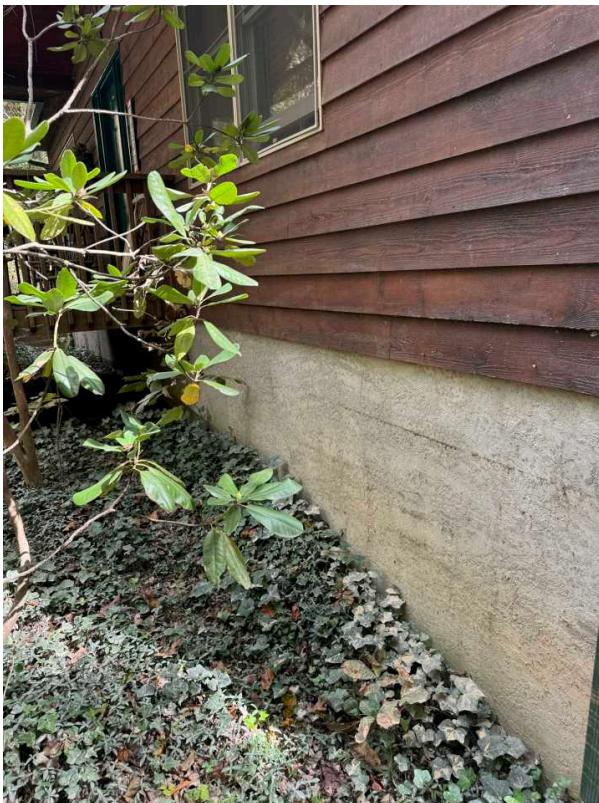
Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



Exterior/Exterior - 7-Insured Risk

Date Taken: 10/16/2024
Taken By: Dina Bullard
Front Elevation



Exterior/Exterior - 8-Insured Risk

Date Taken: 10/16/2024
Taken By: Dina Bullard
Front Elevation

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



Exterior/Exterior - 9-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Right Elevation



Exterior/Exterior - 10-Insured Risk

Date Taken: 10/16/2024

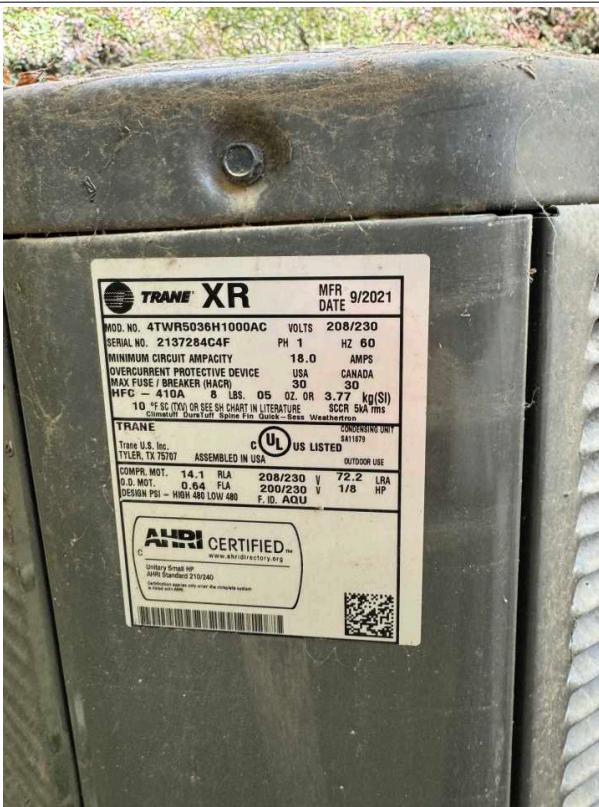
Taken By: Dina Bullard

HVAC system submerged in cat 3 water

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



Exterior/Exterior - 11-Insured Risk

Date Taken: 10/16/2024
Taken By: Dina Bullard
HVAC system submerged in cat 3 water



Exterior/Exterior - 12-Insured Risk

Date Taken: 10/16/2024
Taken By: Dina Bullard
Radon pump submerged in cat 3 water

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



Exterior/Exterior - 13-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Foundation walls cracked from hydrostatic pressure



Exterior/Exterior - 14-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Foundation walls cracked from hydrostatic pressure

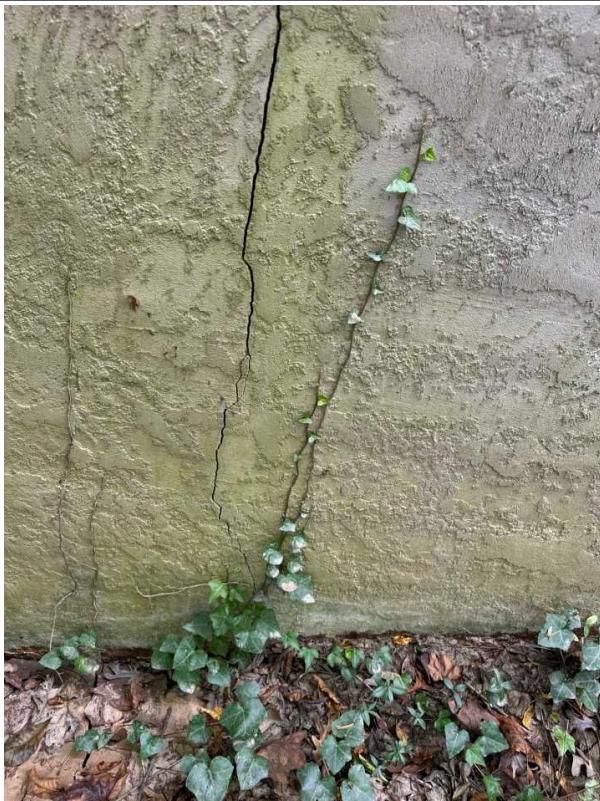
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS

Claim #: 7800040227

Policy #: 7800040227



Exterior/Exterior - 15-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Foundation walls cracked from hydrostatic pressure



Exterior/Exterior - 16-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Foundation walls cracked from hydrostatic pressure

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS

Claim #: 7800040227

Policy #: 7800040227



Exterior/Exterior - 17-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Foundation walls cracked from hydrostatic pressure



Exterior/Exterior - 18-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Foundation walls cracked from hydrostatic pressure

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227

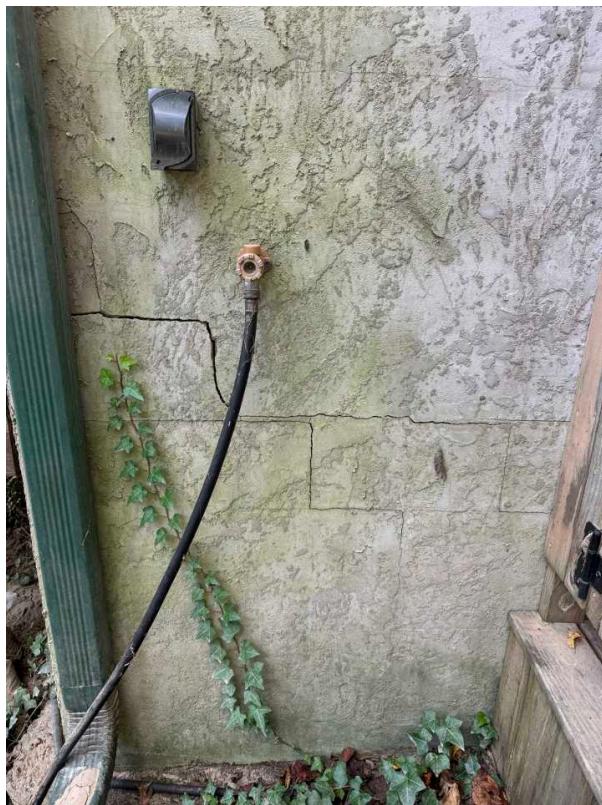


Exterior/Exterior - 19-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Foundation walls cracked from hydrostatic pressure



Exterior/Exterior - 20-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Foundation walls cracked from hydrostatic pressure

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS

Claim #: 7800040227

Policy #: 7800040227



Exterior/Exterior - 21-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Foundation walls cracked from hydrostatic pressure



Exterior/Exterior - 22-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Left Elevation

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



Exterior/Exterior - 23-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Left Elevation



Exterior/Exterior - 24-Insured Risk

Date Taken: 10/16/2024

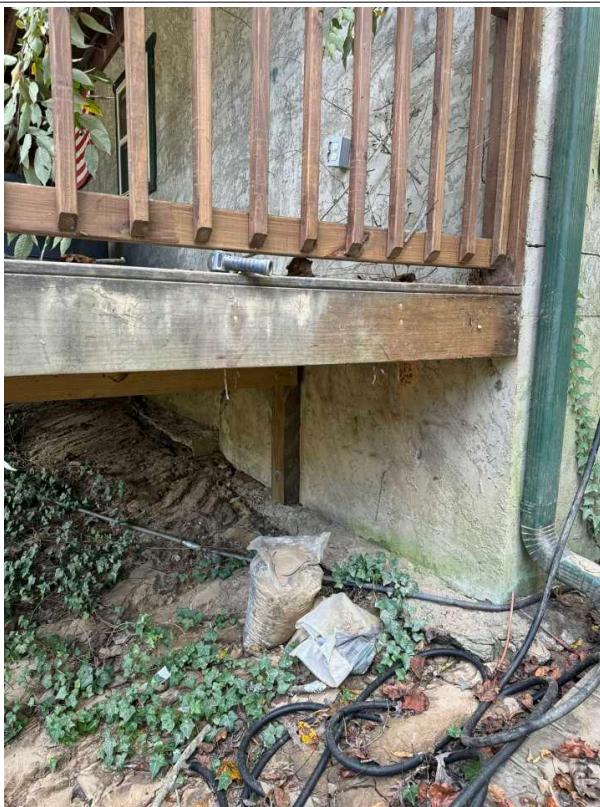
Taken By: Dina Bullard

Left Elevation

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



Exterior/Exterior - 25-Insured Risk

Date Taken: 10/16/2024
Taken By: Dina Bullard
Rear Elevation



Exterior/Exterior - 26-Insured Risk

Date Taken: 10/16/2024
Taken By: Dina Bullard
Rear Elevation

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



Exterior/Exterior - 27-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Rear Elevation



Exterior/Exterior - 28-Insured Risk

Date Taken: 10/16/2024

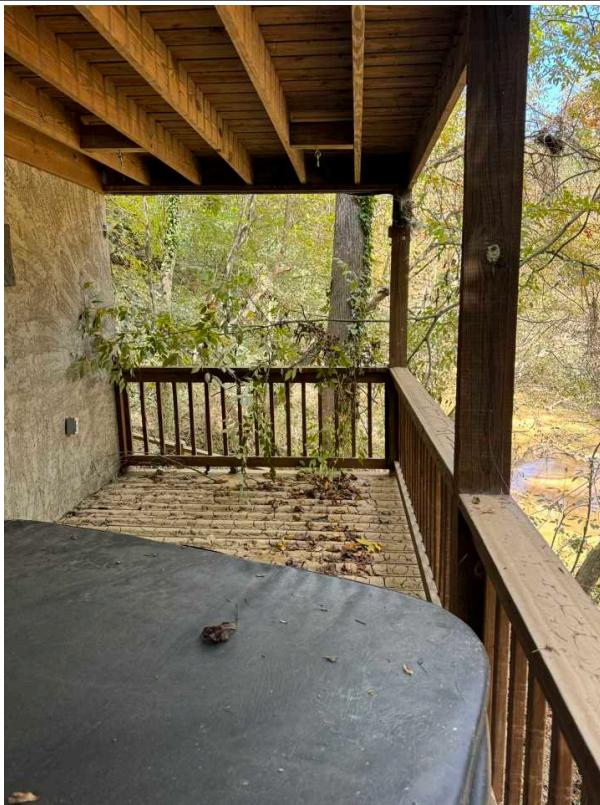
Taken By: Dina Bullard

Rear elevation

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227

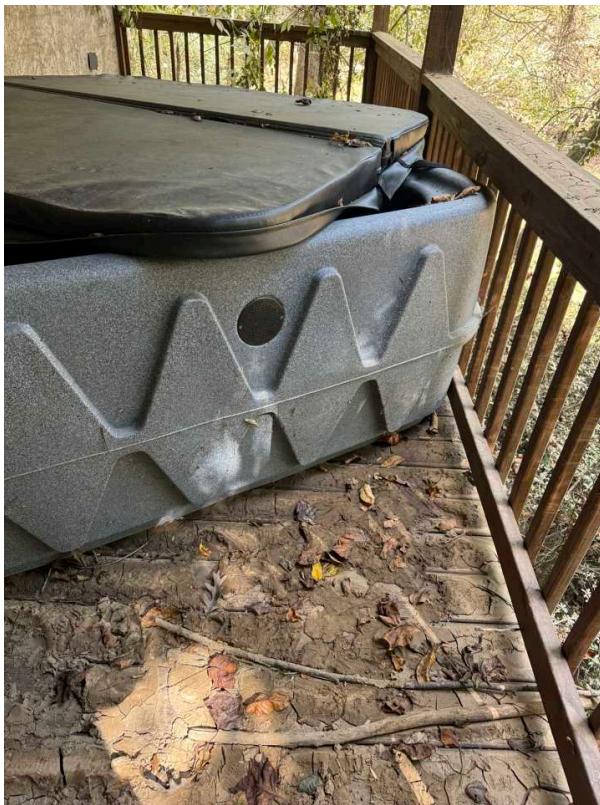


Exterior/Exterior - 29-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Rear elevation



Exterior/Exterior - 30-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Rear elevation

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



Exterior/Exterior - 31-Insured Risk

Date Taken: 10/16/2024
Taken By: Dina Bullard
Rear elevation



Exterior/Exterior - 32-Insured Risk

Date Taken: 10/16/2024
Taken By: Dina Bullard
Right Elevation

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



Exterior/Exterior - 33-Insured Risk

Date Taken: 10/16/2024
Taken By: Dina Bullard
Right Elevation



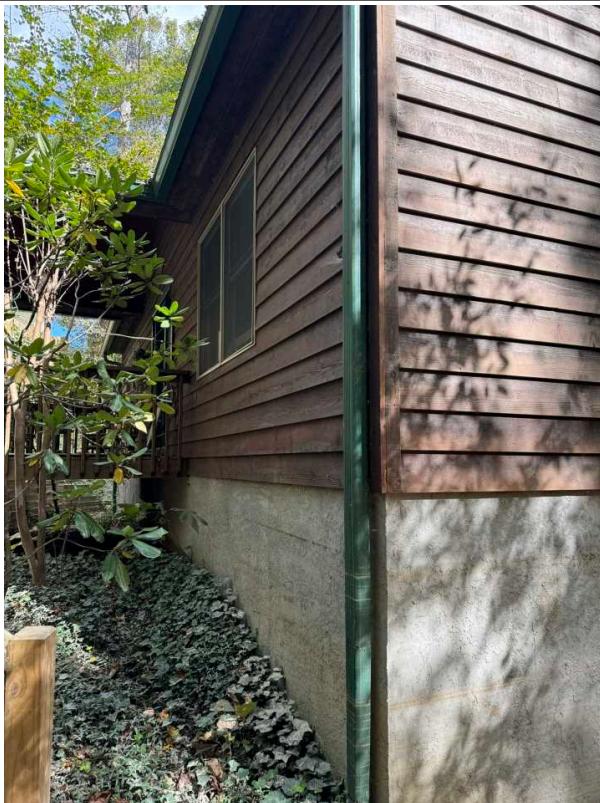
Exterior/Exterior - 34-Insured Risk

Date Taken: 10/16/2024
Taken By: Dina Bullard
Right Elevation

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



Exterior/Exterior - 35-Insured Risk

Date Taken: 10/16/2024
Taken By: Dina Bullard
Right Elevation



Exterior/Stairs2 - 36-Insured Risk

Date Taken: 10/16/2024
Taken By: Dina Bullard
Outside stairs

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



**Main Level/Lower Enclosure -
37-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
38-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



**Main Level/Lower Enclosure -
39-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
40-Insured Risk**

Date Taken: 10/16/2024

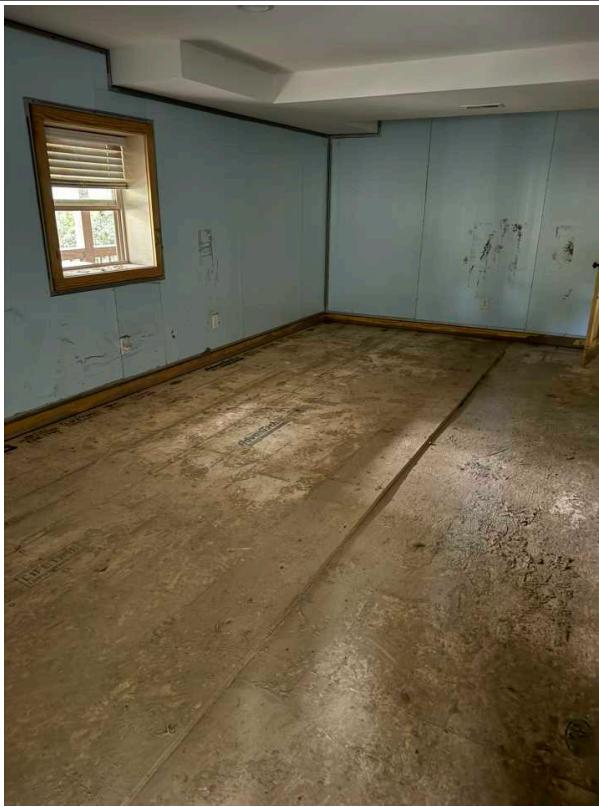
Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



**Main Level/Lower Enclosure -
41-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
42-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS

Claim #: 7800040227

Policy #: 7800040227



**Main Level/Lower Enclosure -
43-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
44-Insured Risk**

Date Taken: 10/16/2024

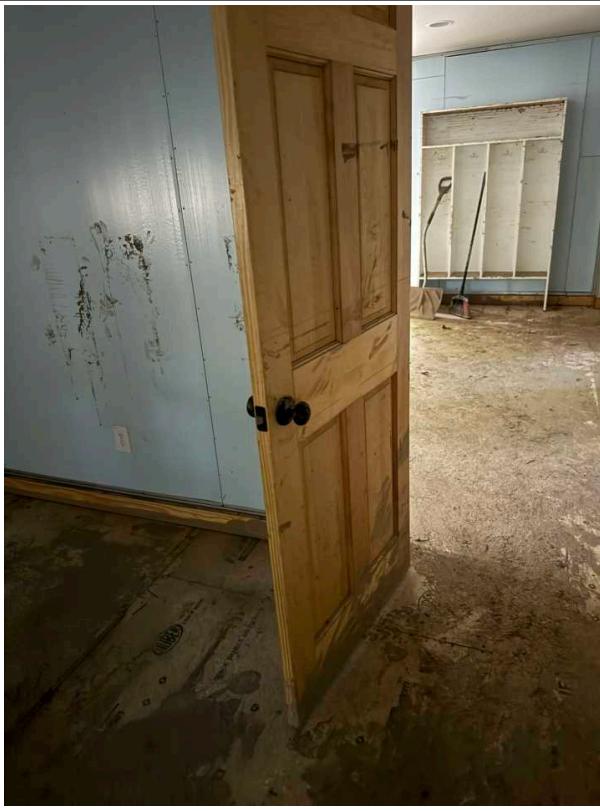
Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



**Main Level/Lower Enclosure -
45-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
46-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



**Main Level/Lower Enclosure -
47-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
48-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS

Claim #: 7800040227

Policy #: 7800040227



**Main Level/Lower Enclosure -
49-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
50-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



**Main Level/Lower Enclosure -
51-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
52-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

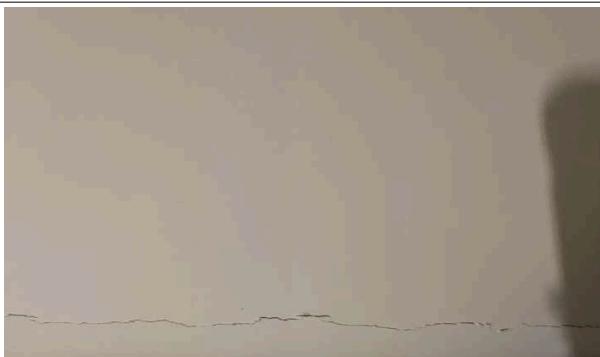
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS

Claim #: 7800040227

Policy #: 7800040227

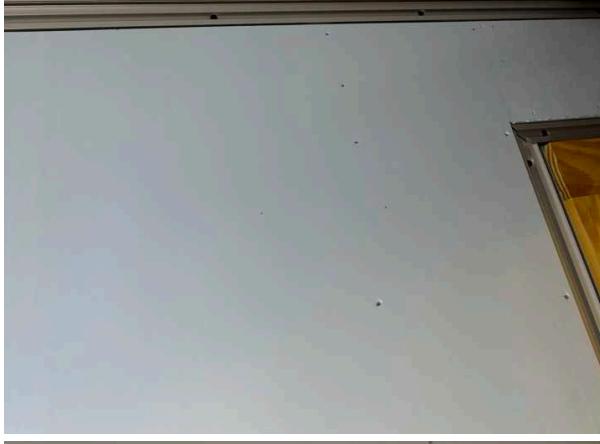


**Main Level/Lower Enclosure -
53-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood
waters



**Main Level/Lower Enclosure -
54-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood
waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS

Claim #: 7800040227

Policy #: 7800040227



**Main Level/Lower Enclosure -
55-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
56-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



**Main Level/Lower Enclosure -
57-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
58-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



**Main Level/Lower Enclosure -
59-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
60-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS

Claim #: 7800040227

Policy #: 7800040227



**Main Level/Lower Enclosure -
61-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
62-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Interior flood damage - bottom level

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS

Claim #: 7800040227

Policy #: 7800040227

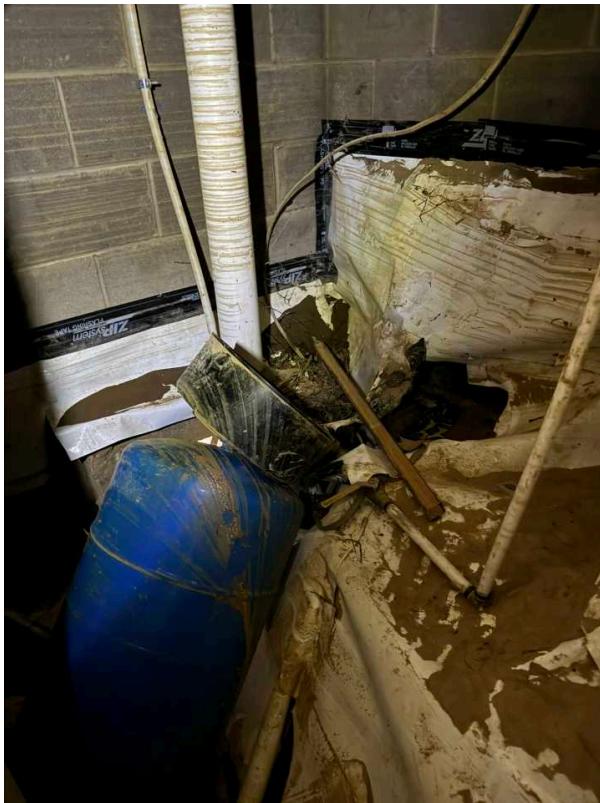


Main Level/Lower Enclosure -
63-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



Main Level/Lower Enclosure -
64-Insured Risk

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



**Main Level/Lower Enclosure -
65-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
66-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS

Claim #: 7800040227

Policy #: 7800040227



**Main Level/Lower Enclosure -
67-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
68-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



**Main Level/Lower Enclosure -
69-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
70-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS

Claim #: 7800040227

Policy #: 7800040227



**Main Level/Lower Enclosure -
71-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
72-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS

Claim #: 7800040227

Policy #: 7800040227



**Main Level/Lower Enclosure -
73-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
74-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

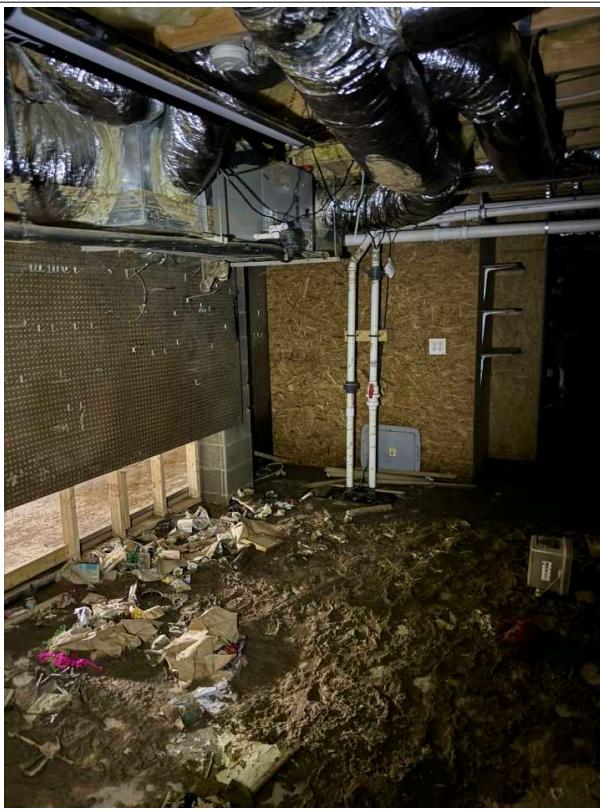
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS

Claim #: 7800040227

Policy #: 7800040227



**Main Level/Lower Enclosure -
75-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
76-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



**Main Level/Lower Enclosure -
77-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood
waters



**Main Level/Lower Enclosure -
78-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood
waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



**Main Level/Lower Enclosure -
79-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
80-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227

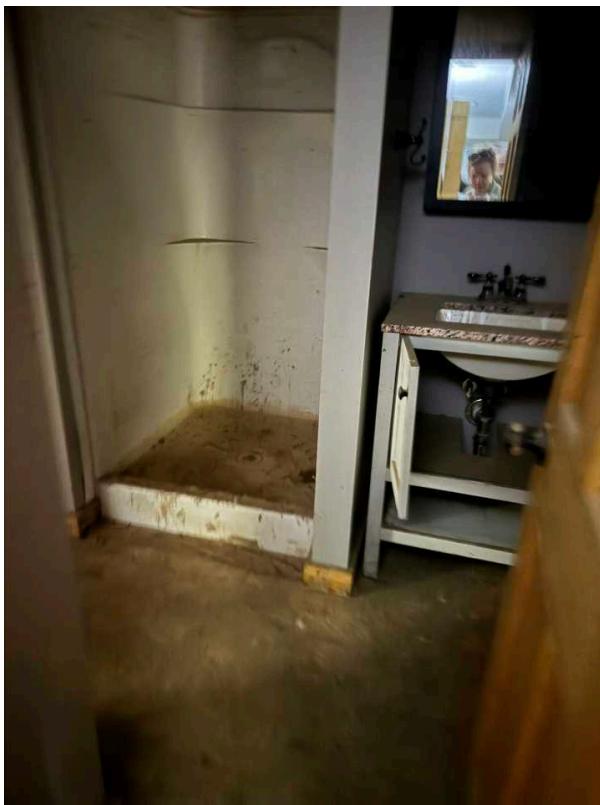


**Main Level/Lower Enclosure -
81-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



**Main Level/Lower Enclosure -
82-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



**Main Level/Lower Enclosure -
83-Insured Risk**

Date Taken: 10/16/2024

Taken By: Dina Bullard

Lower enclosure - damaged by flood waters



84-IMG_6340

Date Taken: 10/16/2024

Upstairs - no direct physical loss

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



85-IMG_6341

Date Taken: 10/16/2024

Upstairs - no direct physical loss



86-IMG_6342

Date Taken: 10/16/2024

Upstairs - no direct physical loss

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



87-IMG_6343

Date Taken: 10/16/2024

Upstairs - no direct physical loss



88-IMG_6344

Date Taken: 10/16/2024

Upstairs - no direct physical loss

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

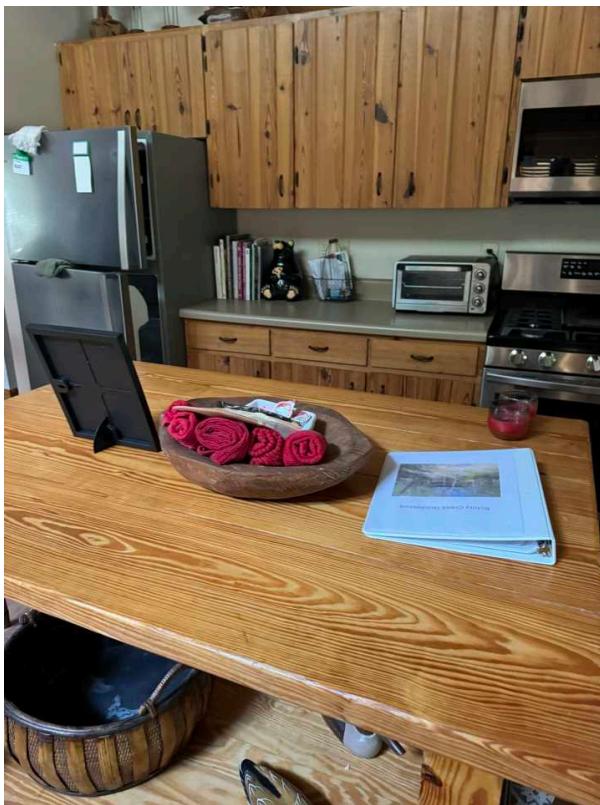
Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



89-IMG_6345

Date Taken: 10/16/2024

Upstairs - no direct physical loss



90-IMG_6346

Date Taken: 10/16/2024

Upstairs - no direct physical loss

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS
Claim #: 7800040227
Policy #: 7800040227



91-IMG_6347

Date Taken: 10/16/2024

Upstairs - no direct physical loss



92-IMG_6348

Date Taken: 10/16/2024

Upstairs - no direct physical loss

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS

Claim #: 7800040227

Policy #: 7800040227



93-IMG_6349

Date Taken: 10/16/2024

Upstairs - no direct physical loss



94-IMG_6351

Date Taken: 10/16/2024

Upstairs - no direct physical loss

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: JOHN THOMAS

Claim #: 7800040227

Policy #: 7800040227



95-IMG_6352

Date Taken: 10/16/2024

Upstairs - no direct physical loss

Assurant Flood Insurance Program

Helpdesk number: 800-423-4403

FLOOD INSURANCE LOSS NOTICE

Report Date:	10/01/2024	Date Of Loss:	09/27/2024
Time:	03:31:00PM	Reported By:	KIRSTEN HAMPY
FICO Number:			
Adjuster ID:	521080000	Examiner ID:	Carlo Vasquez-Solis

AGENCY

Agency Name:	KIRSTEN HAMPY		
Address:	3210 PROSPERITY CHURCH RD STE 103 CHARLOTTE, NC 28269		
Phone:	704-549-4800	Agency Fax:	704-549-1900
Agent Id:	65000-24420-000-00048		

POLICY: 7800040227

TERM:	12/01/2023 - 12/01/2024	STATUS:	Inforce Status
Rating Method:	Risk Rating 2.0	Rewritten From:	
Policy Type:	Standard	Policy Form:	Dwelling
Insured Name:	JOHN THOMAS	Pending Endorsements:	No
Mailing Address:	912 YORKMONT RD CHARLOTTE, NC 28217	Property Address:	165 RAVEN BLVD LAKE LURE, NC 28746
Construction Date:	06/01/2002	Construction Date Type:	Construction Date
FIRM Date (Current):	06/01/1987	Pre/Post FIRM Coverage Limitations:	POST FIRM
Community Number:	370217 J	FIRM Zone:	AE
CBRA Indicator:	Property is not in a CBRA area	Program Type:	Regular
Building Use:	Main Dwelling	Occupancy Type:	Single-Family Home
Primary Residence:	No	Principal Residence:	No
Insured is Tenant Type:	No	Rental Property:	No
Building Description:	Elevated with enclosure on solid foundation walls, Two Floors, Frame Construction		
Building Coverage:	\$250,000.00	Building Deductible:	\$10,000.00
Contents Coverage:	\$0.00	Contents Deductible:	\$0.00

RISK RATING 1.0♦

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

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

RISK RATING 2.0

Square Footage:	1467	Construction Type:	Frame
Foundation:	Elevated with enclosure on solid foundation walls	Number of Floors:	2
Number of Elevators:	0		
FFH:	0.25	FFH Method:	FEMA_ASSUM
HAG:		LAG:	
LFE:			

LENDER INFORMATION

First Mortgagee:	TOWNE BANK PO BOX 2818 NORFOLK, VA 23501- 2818	Second Mortgagee:	
Loss Payee:		Disaster Assistance:	
Other Loan:			

LOSS INFORMATION◆

Loss and Damage Description:	Not sure if anyone can get in there, 8 ft of water , living space, all mechanics are destroyed.		
Client Cat Code:		Loss Report Number:	
Other Flood or Wind Insurance:	No		
Remarks/Other Insurance:			
Adjuster Assigned:	YES	Date Assigned:	10/01/2024
		Time Assigned:	03:31:00PM
Adjusting Firm:	CNC		
Phone:	800-843-0170	Extension:	

CONTACT INFORMATION◆

Name:	MARY THOMAS		
Address:	165 RAVEN BLVD LAKE LURE, NC 28746		
Mobile Phone:	704-651-9912		
Alternate Phone:	--	Extension:	
Email Address:	mary@maythefourthproperties.com		

LOSS HISTORY

No previous losses for this policy