

NARRATIVE REPORT

DWELLING

Carrier:	Assurant Flood Insurance Program	Date of Loss:	9/27/2024
Insured:	NICOLE & HAROLD SATTERWHITE	Assigned:	10/15/2024
CID:	243558	Contacted:	10/15/2024
Claim Number:	8704948589-09272024	Inspected:	10/25/2024
Policy Number:	8704948589	Inspected With:	none
Loss Address:	2860 JOE LITTLE RD CRUMPLER NC 28617	Mailing Address:	2860 JOE LITTLE RD CRUMPLER NC 28617
Coverage A:	\$ 250,000.00	Mortgage:	FIRST NATIONAL BANK OF PA
Coverage B:	\$ 0.00	Verified with:	POLICYHOLDER
Policy Term:	3/24/2024 to 3/24/2025		

Risk:	Valuation:
DOC:	RCV Building: \$269,213.67
FIRM:	ACV Building: \$220,114.28
Pre/Post:	
Elevated:	Qualification:
Zone:	Type: Single Family
Foundation:	Occupancy: Owner occupied (Principal residence)
Basement:	Insured to Value %: <u>100</u> %
Ext. Finish:	Replacement Cost: Yes
# Floors:	

Since the original date of construction there have been no signs of renovation since the original construction. 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 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:	43"
Interior Water Height:	0
Basement/Lower Enclosure/Crawlspace: (Negative)	-69.4"
Basement/Lower Enclosure/Crawlspace: (Positive)	47"

Establishing a GCF:

Hurricane Helene and many days of rain caused the South Fork New River to overflow its boundaries and flooded the insured risk. There were not many houses on the street but the ones that we saw were flooded as well. The area confirmed a GCF.

Other Insurance:

During my initial call with the policyholder, they confirmed that there is no other flood insurance. Who is authorized to sign? Nicole & Harold Satterwhite

Underwriting or Coverage Issues:

No Underwriting concerns have been noted to date.

Scope Notes:

Scope notes were taken onsite electronically.

Summary of Loss:

We spoke with Nicole Satterwhite prior to the inspection. She nor her husband were able to meet with the adjuster for the inspection. Mrs. Satterwhite described the damage and gave adjuster permission to inspect her home without her being there. Recommendation will be for flood loss cleanup under the risk and to the enclosure. Clean the foundation walls to 1' above the flood line.

Building Property Adjustment:

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

Exterior Observed:

- Clean with pressure washer exterior wall surfaces to 1' above the flood line on the rear, right, and left elevations

Interior Observed:

- Flood loss cleanup of the lower enclosure, treat with anti-microbial and dry out.
- Clean, sanitize the interior surface masonry walls.

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 is no content coverage on this policy

Personal Property in APS:

Not Applicable

Detached Garage:

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

Reserves:

No change to initial reserve.

Depreciation:

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

Sales Tax:

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

Advance Payment:

Due to the limited amount of damages found, no advance was requested.

Denial Recommendations:

There are no denial recommendations

Other Causes of Loss:

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

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.

Expert Involvement:

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

Closing Comments:

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

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: <u>NICOLE SATTERWHITE</u>	POLICY NO.: <u>8704948589</u>	
PROPERTY ADDRESS: <u>2860 JOE LITTLE RD</u>	CLAIM/FILE NO.: <u>8704948589-09272024</u>	
CITY: <u>CRUMPLER</u>	STATE: <u>NC</u> ZIP: <u>28617</u>	DATE OF LOSS: <u>9/27/2024</u>
MAILING ADDRESS: _____	Same as property	TIME OF LOSS: <u>12:00 AM</u>
CITY: _____	STATE: _____ ZIP: _____	EDN NO.: <u>NC0124</u>
EMAIL(S): <u>npbare1@gmial.com</u>	PHONE NO.: <u>(336) 406-1861</u>	

How flood loss happened: Overflow of inland or tidal waters

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

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

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

Statement of Loss		Coverage A - Building Property		Coverage B - Personal Property	
Coverage limit(s):		\$250,000.00		\$0.00	
Coverage deductible(s):		\$5,000.00		\$0.00	
Property pre-loss value (RCV)	coverage to value %: <u>100.00%</u>	\$269,213.67	\$0.00	\$0.00	\$0.00
Property pre-loss value (ACV)	80% of RCV: <u>\$215,370.94</u>	\$220,114.28	\$0.00	\$0.00	\$0.00
Insured damage RCV loss		\$5,150.05	\$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 type="checkbox"/> applicable <input checked="" type="checkbox"/> not applicable	\$0.00			
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		\$5,150.05	\$0.00	\$0.00	\$0.00
Add eligible Coverage C loss: Not applicable		\$0.00		\$0.00	
Insured ACV loss subtotal		\$5,150.05	\$0.00	\$0.00	\$0.00
Less salvage/buyback		\$0.00	\$0.00	\$0.00	\$0.00
Net insured ACV loss		\$5,150.05	\$0.00	\$0.00	\$0.00
Less deductible		(\$5,000.00)	\$0.00	\$0.00	\$0.00
Amount over net insured loss limit (excess loss)		\$0.00	\$0.00	\$0.00	\$0.00
ACV claim		\$150.05	\$0.00	\$0.00	\$0.00
Add recoverable depreciation	<input checked="" type="checkbox"/> not applicable	\$0.00			
Claim subtotal		\$150.05	\$0.00	\$0.00	\$0.00
Net claim		\$150.05			\$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: 10/28/2024

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		Insurer information	
Policyholder (primary): NICOLE SATTERWHITE		Insurer: AMERICAN BANKERS EDN: NC0124	
Policyholder (additional): HAROLD SATTERWHITE		Policy #: 8704948589 Claim #: 8704948589-09272024	
Property address: 2860 JOE LITTLE RD Mailing same		Adjuster: Dina Bullard File #:	
City: CRUMPLER State: NC ZIP: 28617		Adjusting firm: CNC Catastrophe & National Claims	
Phone #1: (336) 406-1861 Phone #2: (336) 406-6161		Mailing address: PO Box 6842	
Email: npbare1@gmial.com		City: Mobile State: AL ZIP: 36606	
Comments:		Phone #1: (817) 903-0572 Phone #2: () -	
		Email: dinabullard@cnc.claims	
		Comments:	

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

Insurance information					
<input type="checkbox"/> Other perils or insurance involved (if so, explain in Adjuster's Report)					
Flood program type: Regular program		Coverage type		Coverage Deductible Reserve Advance	
SFIP policy type: Dwelling Form		Coverage A - Building		\$ 250,000.00 \$ 5,000.00 \$ 2,000.00 \$ 0.00	
Term: 3/24/2024 to: 3/24/2025		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 (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: 9 ft. 7 in. Floodproofed:			Floodproofing certificate: N/A		
Number of floors in building (excluding basement/enclosure): 3 Lowest machinery & equipment: Floor number:					
If multi-floor building, floor number occupied by policyholder: Location of personal property: Floor number:					
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: SOUTH FORK NEW RIVER Distance from insured property: 135 Feet					
Comments:					

Date and time information					
<input type="checkbox"/> Add comments					
Date of FIRM: 8/16/1988		FIRM status: Post-FIRM		Date of loss: 9/27/2024 Date assigned: 10/15/2024	
Date of construction: 1/15/2012		Building age (years): 12.8		Time of loss: 12:00 AM Date contacted: 10/15/2024	
Date of occupancy: 1/15/2020		Occupied (years): 4.8		Date inspected: 10/25/2024	
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: Stream, river, or lake 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>5:00 AM</u>	Exterior water height inches = feet & inches
Approx. date flood receded: <u>9/28/2024</u>	Approx. time receded: <u>2:00 PM</u>	Interior water height inches = feet & inches
Approximate duration flood water in main building or unit: <u>33</u> Hours		<u>43</u> <input type="button" value="+"/> <input type="button" value="-"/> = <u>3ft. 7in.</u>
		<u>47</u> <input type="button" value="+"/> <input type="button" value="-"/> = <u>3ft. 11in.</u>
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
Approx. date flood receded:	Approx. time receded:	Interior water height inches = feet & inches
Approximate duration flood water in appurtenant structure:		<input type="button" value="+"/> <input type="button" value="-"/> Hours
Adjuster's signature: <u>Dora Bullard</u>		Adjuster
		FCN: <u>0070008711</u>
Adjuster's signature:		Date signed: <u>10/28/2024</u>
		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



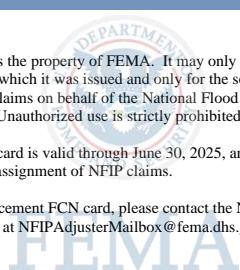
AUTHORIZED FOR:
Residential (Dwelling)
Small Commercial



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:	NICOLE SATTERWHITE	Phone:	(336) 406-1861
Street:	2860 JOE LITTLE RD	Date Entered:	12/30/2024
City, State ZIP Code	CRUMPLER, NC 28617	Date Calculated:	
Country:	USA	Pricing Area:	NCHI8X_SEP24

General Information

Number of Stories:	3 Stories	Cond.:	Single Family Detached
Sq. Feet:	2,107.00	Year Built:	1988
Cost per Finished Sq. Ft.:	\$127.77	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:	Hip	Average Wall Height:	8 Ft.
Number of Dormers:	0	Wall Material:	100% Drywall
Roof Material:	100% Composition - 3 Tab Shingle	Floor Covering:	80% Carpet, 20% Sheet Vinyl
Wall Material:	100% Siding - Vinyl	Wall Finish:	100% Paint
		Ceiling Finish:	100% Paint

Interior

Key Rooms

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

Attached Structures

Garages/Carparks:	None
Decks/Balconies:	120 Sq. Ft. Treated Decking
Patios/Porches:	200 Sq. Ft. Bare Concrete

User-Defined Features

Features:	None	Additions:	None
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Systems

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

Cost Breakdown

Foundation:	\$31,792.75	Rough Framing:	\$45,683.98	Exterior Finish:	\$28,151.93
Windows:	\$7,169.83	Roofing:	\$3,149.94	Electrical:	\$11,137.11
Plumbing:	\$11,393.42	Heating/AC:	\$10,052.69	Floor Covering:	\$5,710.11
Interior Finish:	\$59,604.98	Appliances:	\$1,505.55	Specialty Features:	\$728.15



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Valuation Report

Estimated Replacement Cost (Calculated Value):	\$269,213.67
Actual Cash Value (Calculated Value):	\$220,114.28

(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:	NICOLE SATTERWHITE	Phone:	(336) 406-1861
Street Address:	2860 JOE LITTLE RD	Date Entered:	12/30/2024
City, State ZIP Code	CRUMPLER, NC 28617	Date Calculated:	
Country:	USA	Pricing Area:	NCHI8X_SEP24

General Information

Quality:	Standard	Number of Stories:	3 Stories
Style:	Ranch/Rambler	Agent Code:	
Cond.:	Single Family Detached		
Sq. Feet:	2,107		
Year Built:	1988		
Cost per Finished Sq. Ft.:	\$127.77		

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:	Hip	Number of Dormers:	0
Roof Material:	100% Composition - 3 Tab Shingle	Wall Material:	100% Siding - Vinyl

Interior

Average Wall Height:	8 Ft.	Wall Material:	100% Drywall
Floor Covering:	80% Carpet, 20% Sheet Vinyl	Wall Finish:	100% Paint
Ceiling Finish:	100% Paint		

Garages

None

Attached Structures

Deck/Balcony #1			
Sq. Ft.:	120	Shape:	Rectangle
Deck Material:	Treated Decking	Covered:	0.00%
Enclosed:	0.00%	Height:	3'
Levels:	1	Benches Length(ft):	0'

Porch/Patio #1

Sq. Ft.:	200	Material:	Bare Concrete
Covered:	100.00%	Enclosed:	0.00%

Other Attachments:
None

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

Detached Items: None



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Valuation Report

User-Defined Features

Features: None

Additions

None

Systems

Heating:	1 Forced Air Heating System	Specialty:	None
Air Conditioning:	1 Central Air Conditioning		
Fireplaces:	Zero Clearance Fireplace: 1 Mantel, 1 Brick Face		

Home Features

Exterior Features:	3 Exterior Doors, 1 Sliding Patio Door, 16 Vinyl Horizontal Sliding Medium (12 - 23 SF), 1 Vinyl Bay or Bow Window
Interior Features:	1 Ceiling Fan
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 - Large (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 - 1.5 Bath (Above Grade Room)

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

Hall - Medium (Above Grade Room)

Hall - Large (Above Grade Room)

Dining - Medium (Above Grade Room)

Entry/Foyer - Medium (Above Grade Room)

Laundry - Medium (Above Grade Room)

Walk-in Closet - Large (Above Grade Room)



Catastrophe and National Claims

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Mobile, AL 36660

Valuation Report

Cost Breakdown

Foundation:	\$31,792.75	Rough Framing:	\$45,683.98	Exterior Finish:	\$28,151.93
Windows:	\$7,169.83	Roofing:	\$3,149.94	Electrical:	\$11,137.11
Plumbing:	\$11,393.42	Heating/AC:	\$10,052.69	Floor Covering:	\$5,710.11
Interior Finish:	\$59,604.98	Appliances:	\$1,505.55	Specialty Features:	\$728.15

Estimated Replacement Cost (Calculated Value): **\$269,213.67**

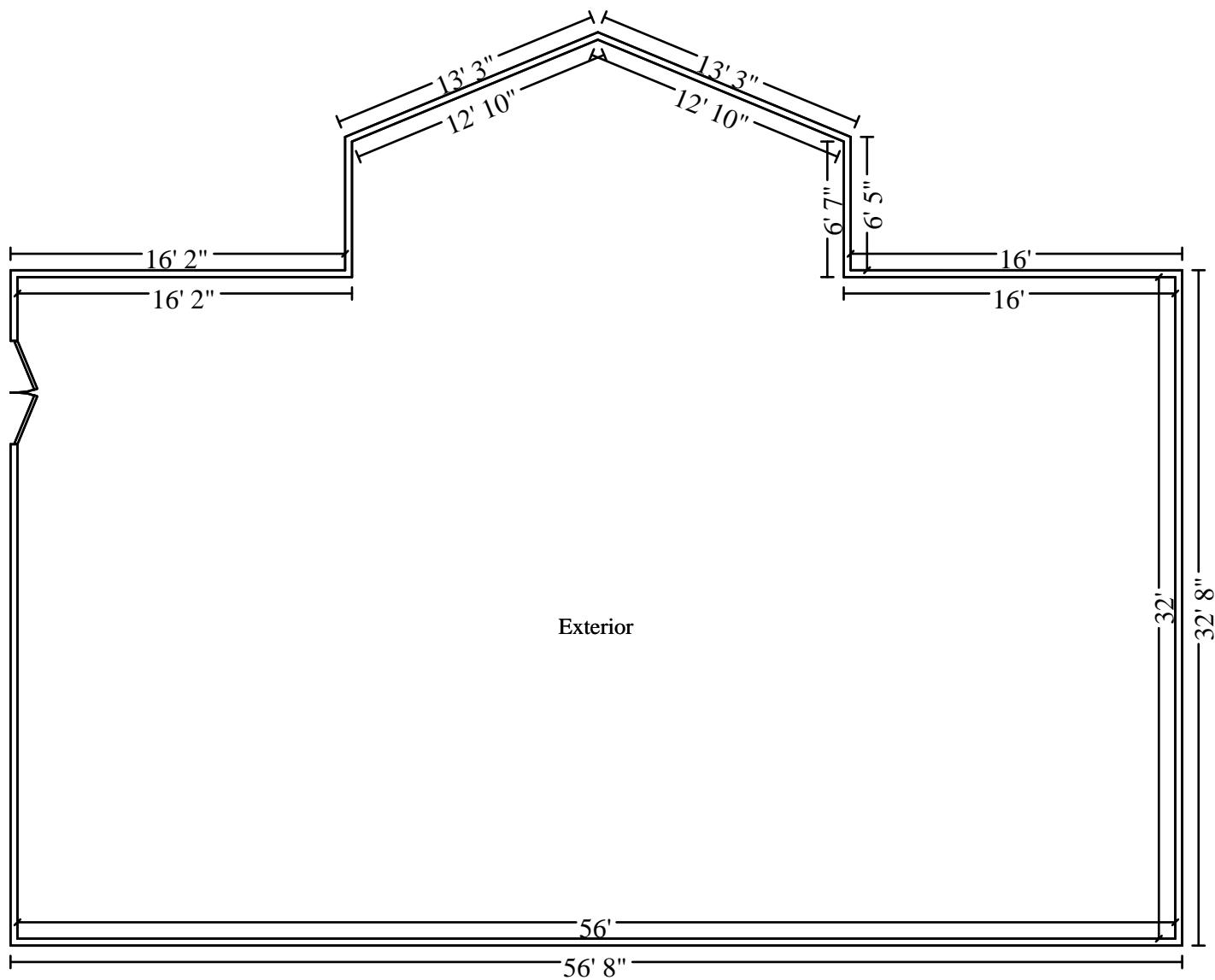
Actual Cash Value (Calculated Value): **\$220,114.28**

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

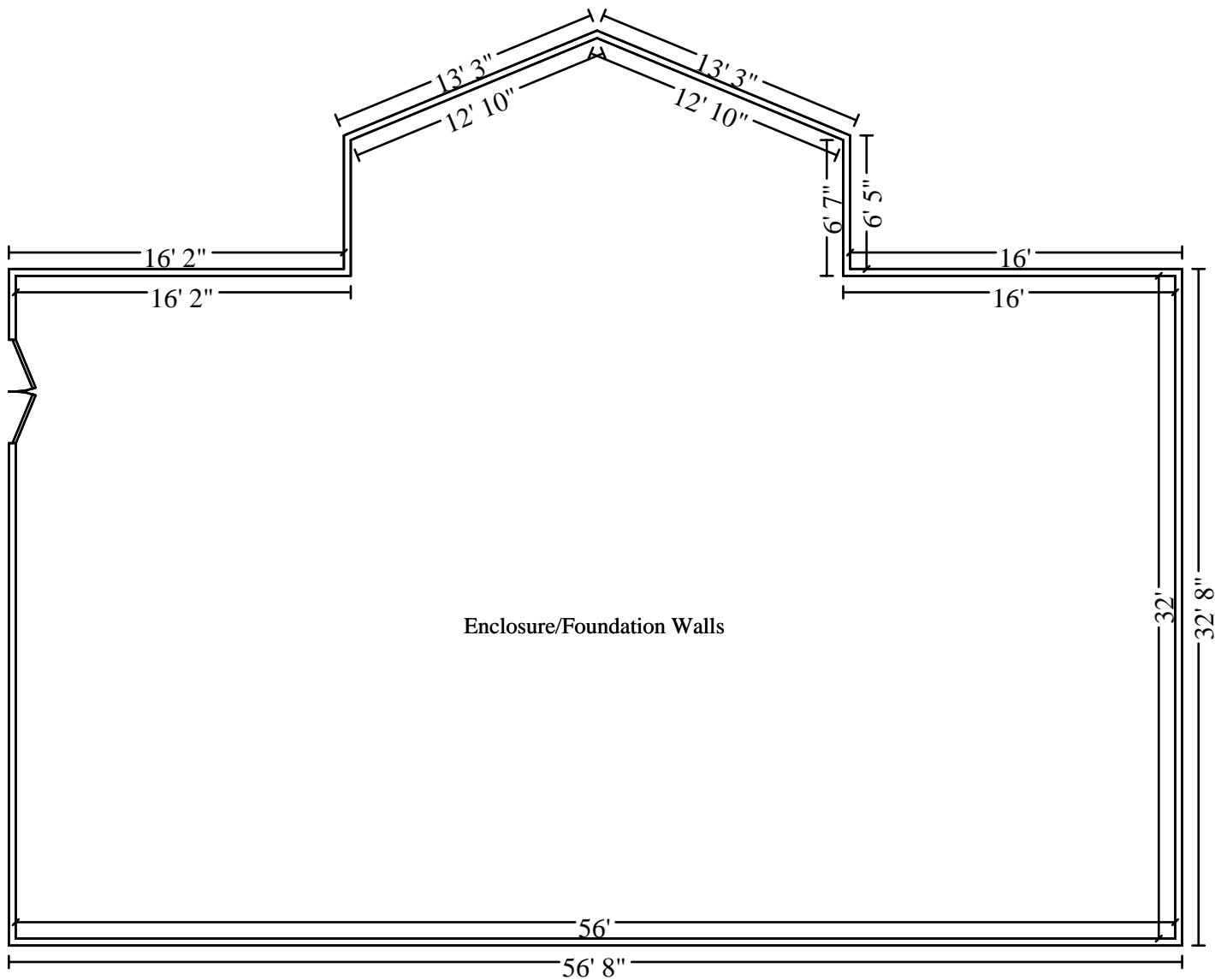
(Actual Cash Value equals replacement cost less depreciation)

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



Enclosure/Foundation Walls

Enclosure



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE
Property: 2860 JOE LITTLE RD
CRUMPLER, NC 28617
Home: 2860 JOE LITTLE RD
CRUMPLER, NC 28617

Cell: (336) 406-1861
Home: (336) 406-6161
E-mail: npbare1@gmial.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: 8704948589-09272024 **Policy Number:** 8704948589

Type of Loss: Flood (NFIP)

Date of Loss: 9/27/2024 12:00 AM Date Received: 10/15/2024 12:00 AM
Date Inspected: 10/25/2024 12:35 AM Date Entered: 10/16/2024 7:05 PM

Price List: NCHI8X_SEP24
Restoration/Service/Remodel
Estimate: NICOLE_SATTERWHITE

Net Claim Summary

Coverage	Net Claim
Building	\$150.05
Total Net Claim	\$150.05
Total Amount of Building Recoverable Depreciation	\$0.00
Total Net Claim if Depreciation is Recovered	\$150.05



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Claim Number: 8704948589-09272024 **Policy Number:** 8704948589 **Type of Loss:** Flood (NFIP)

Date of Loss: 9/27/2024 12:00 AM Date Received: 10/15/2024 12:00 AM
Date Inspected: 10/25/2024 12:35 AM Date Entered: 10/16/2024 7:05 PM

Price List: NCHI8X_SEP24
Restoration/Service/Remodel
Estimate: NICOLE_SATTERWHITE

Building

Net Claim Summary

Replacement Cost Value	Less Recoverable Depreciation	Less Non-recoverable Depreciation	Actual Cash Value
\$5,150.05	(0.00)	<0.00>	\$5,150.05
Less Deductible			(5,000.00)
Net Claim			\$150.05
Total Recoverable Depreciation			\$0.00
Net Claim if Depreciation is Recovered			\$150.05



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Building

NICOLE_SATTERWHITE

Main Level

Exterior	Height: 9' 8"
1819.70 SF Walls	2006.49 SF Ceiling
3826.19 SF Walls & Ceiling	2006.49 SF Floor
222.94 SY Flooring	186.07 LF Floor Perimeter
191.07 LF Ceil. Perimeter	

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

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
CLEANUP						
1. Clean masonry	418.66 SF	0.83	0.59	348.08	(0.00)	348.08
<i>Clean exterior wall surface to 1' above the flood line</i>						
Totals: Exterior			0.59	348.08	0.00	348.08

Enclosure

Enclosure/Foundation Walls	Height: 9' 8"
1819.70 SF Walls	2006.49 SF Ceiling
3826.19 SF Walls & Ceiling	2006.49 SF Floor
222.94 SY Flooring	186.07 LF Floor Perimeter
191.07 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
CLEANUP		
DESCRIPTION	QUANTITY	UNIT PRICE
CLEANUP	TAX	RCV



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Enclosure/Foundation Walls

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
2. Method 1 Structural drying per sf	2,006.49 SF	0.85	49.16	1,754.68	(0.00)	1,754.68
<i>Estimated amount to dry out non-conditioned area. No mitigation contractor has been hired. Per FEMAS bulletin 13025a method 1</i>						
3. Flood loss cleanup - Light	2,006.49 SF	1.01	0.00	2,026.55	(0.00)	2,026.55
4. Clean masonry	883.83 SF	0.83	1.24	734.82	(0.00)	734.82
<i>Clean interior wall surface to 1' above flood line</i>						
5. Apply anti-microbial agent to more than the floor perimeter	883.83 SF	0.32	3.09	285.92	(0.00)	285.92
<i>Interior walls</i>						
Totals: Enclosure/Foundation Walls		53.49	4,801.97	0.00	4,801.97	
Total: Enclosure		53.49	4,801.97	0.00	4,801.97	
Total: Main Level		54.08	5,150.05	0.00	5,150.05	
Line Item Totals: NICOLE_SATTERWHITE		54.08	5,150.05	0.00	5,150.05	



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Summary for Building

Line Item Total	5,095.97
Material Sales Tax	54.08
Replacement Cost Value	\$5,150.05
Less Deductible	(5,000.00)
Net Claim	\$150.05

Dina Bullard



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Recap of Taxes

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%) (Rpr/Maint) (7%)	Mat Tax
Line Items						
54.08	0.00	0.00	0.00	0.00	0.00	0.00
Total	54.08	0.00	0.00	0.00	0.00	0.00



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Recap by Room

Estimate: NICOLE_SATTERWHITE

Area: Main Level

Exterior	347.49	6.82%
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Area: Enclosure

Enclosure/Foundation Walls	4,748.48	93.18%
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Area Subtotal: Enclosure	4,748.48	93.18%
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Area Subtotal: Main Level	5,095.97	100.00%
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Subtotal of Areas	5,095.97	100.00%
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Total	5,095.97	100.00%
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Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Recap by Category

Items	Total	%
CLEANING	1,081.07	20.99%
GENERAL DEMOLITION	2,026.55	39.35%
WATER EXTRACTION & REMEDIATION	1,988.35	38.61%
Subtotal	5,095.97	98.95%
Material Sales Tax	54.08	1.05%
Total	5,150.05	100.00%

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589



1-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Front Elevation



2-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Exterior flood line

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589



3-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Exterior flood line - 43 in



4-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Interior flood line

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589



5-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Enclosure flood line - 47 in



6-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Right Elevation

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589

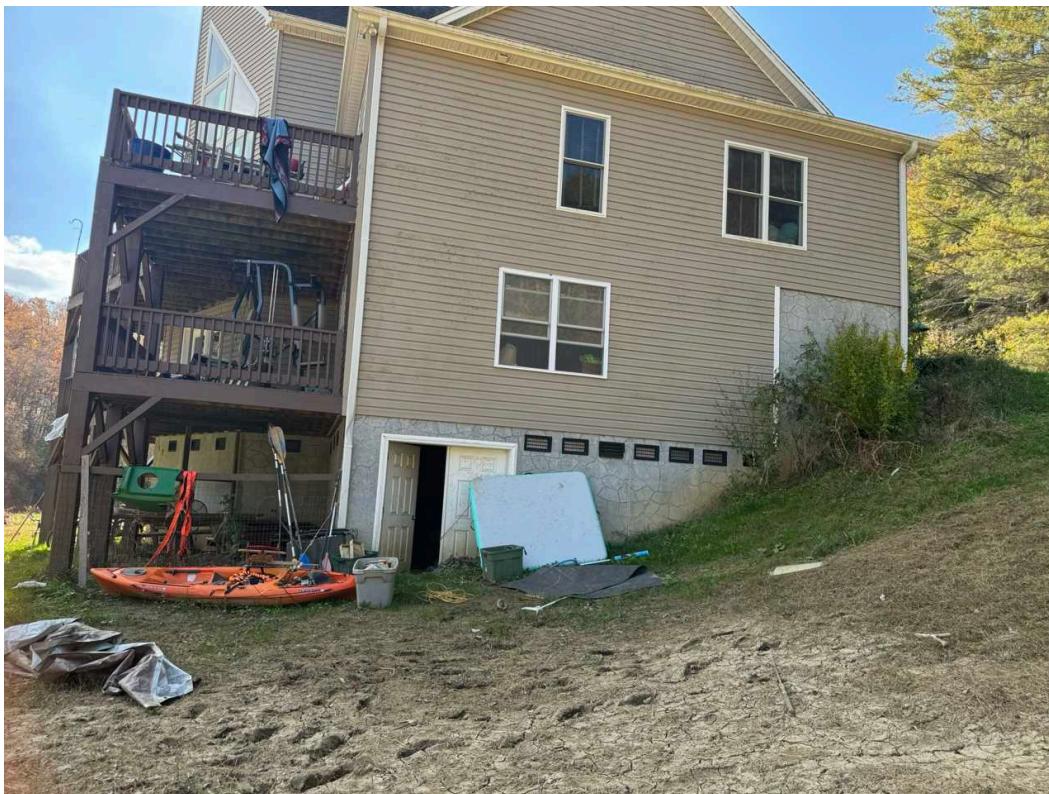


7-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Right Elevation



8-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Right Elevation

Photo Sheet

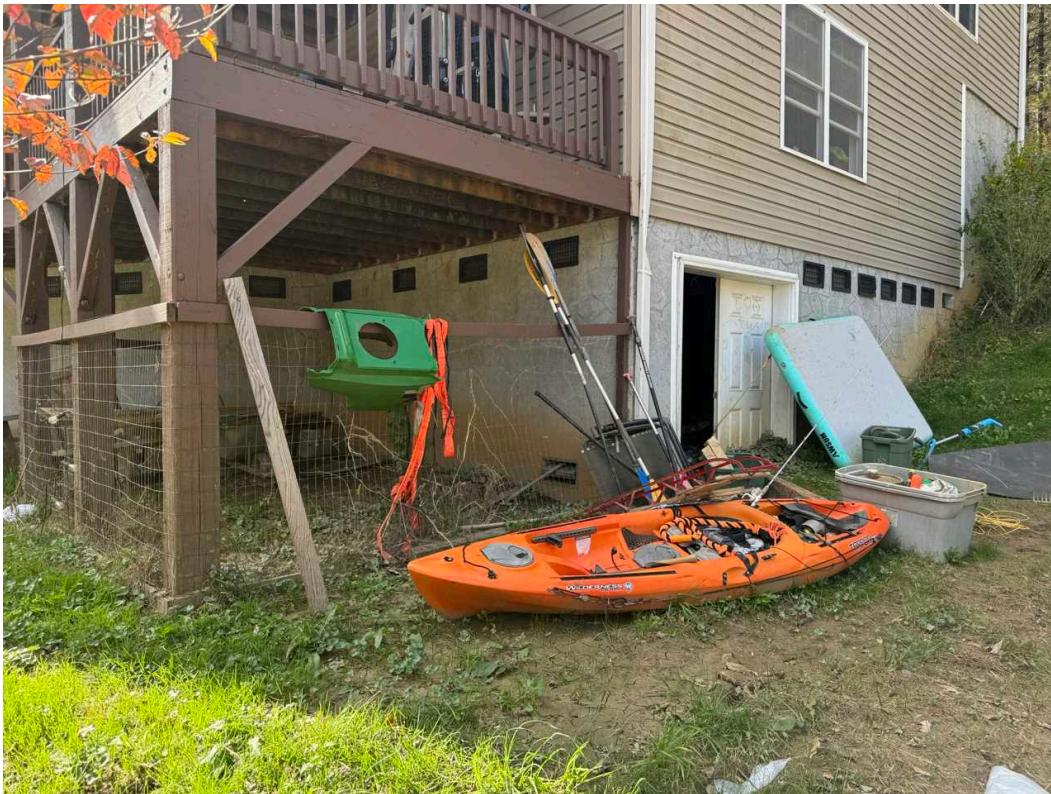
Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589



9-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Left Elevation



10-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Left Elevation

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589



11-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Overview of left elevation



12-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Entry to enclosure

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589



13-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Rear Elevation



14-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Rear Elevation

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589



15-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Rear Elevation



16-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Stairs to rear

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589



17-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Enclosure vents



18-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Enclosure vents

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE
Claim #: 8704948589-09272024
Policy #: 8704948589



19-Insured Risk

Date Taken: 10/25/2024
Taken By: Dina Bullard
Stairs to second level



20-Insured Risk

Date Taken: 10/25/2024
Taken By: Dina Bullard
Stairs to second level

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589



21-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Damage to exterior



22-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Damage to exterior

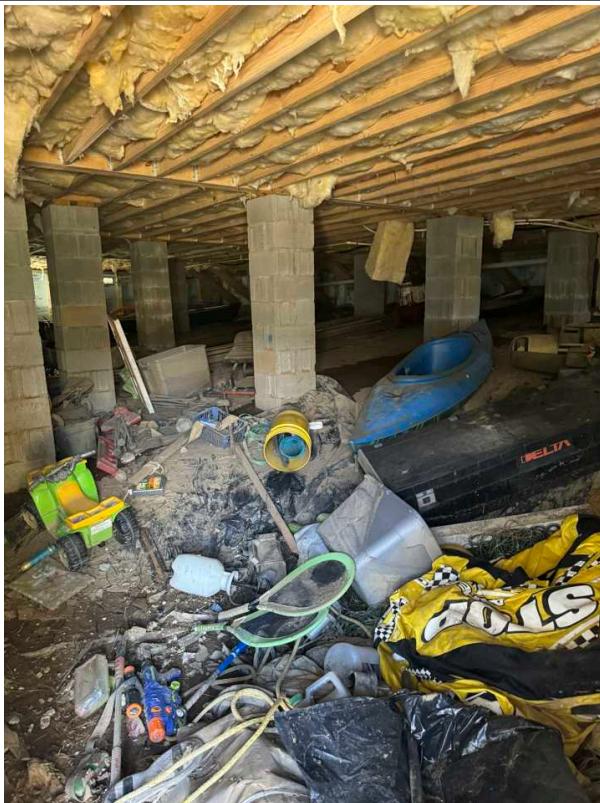
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589



23-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.



24-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.

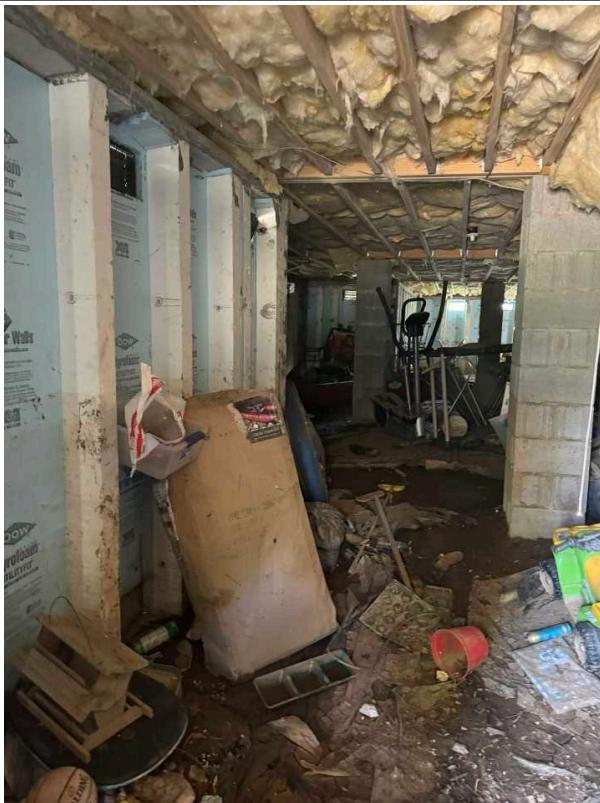
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589



25-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.



26-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.

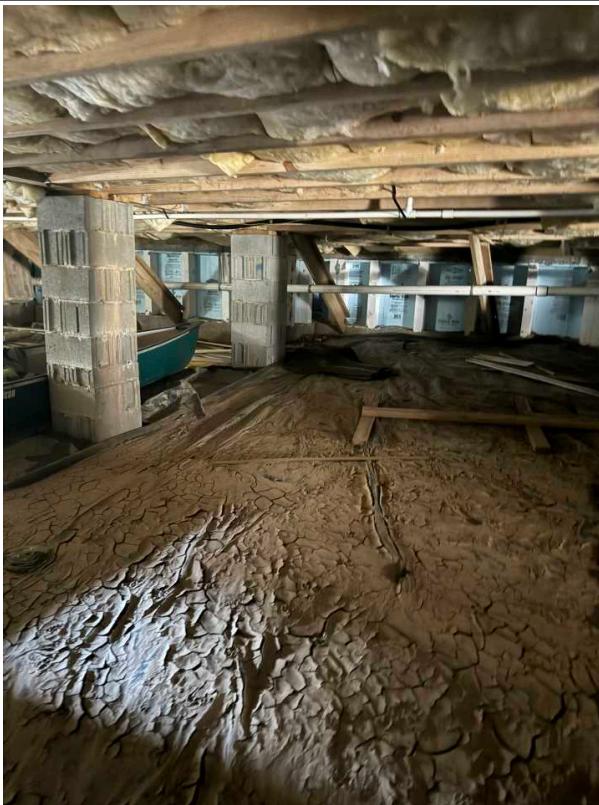
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589



27-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.



28-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589

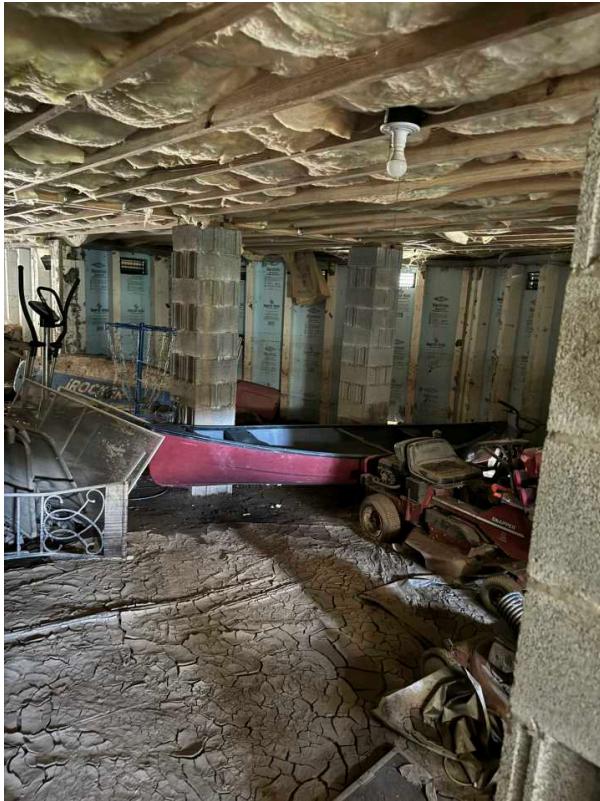


29-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.



30-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589

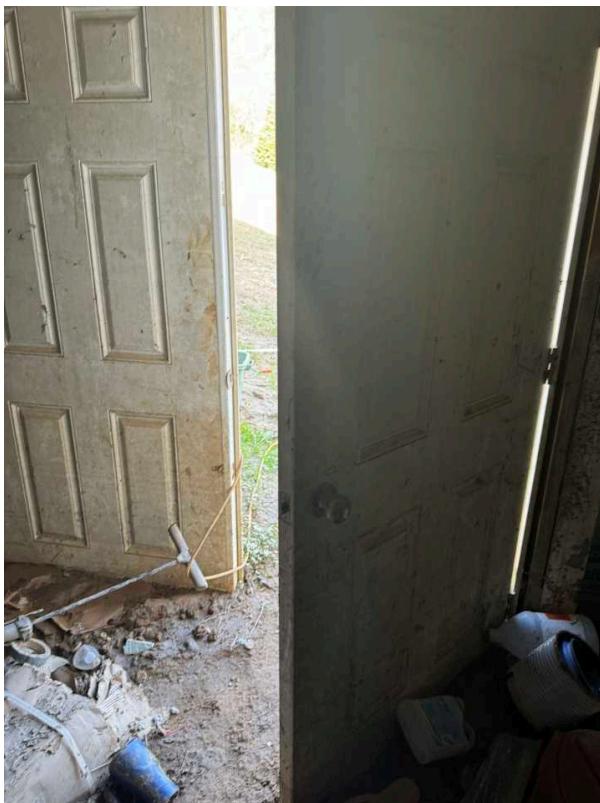


31-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.



32-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589



33-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.



34-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.

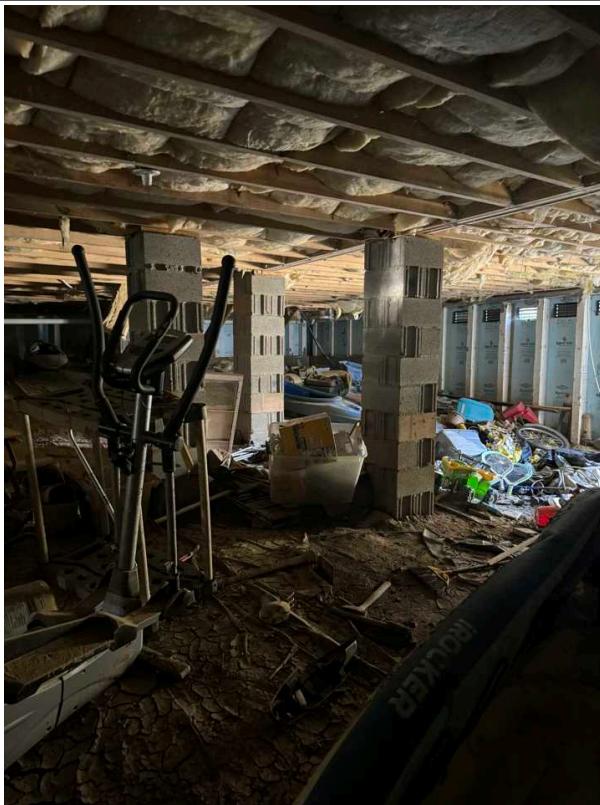
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589

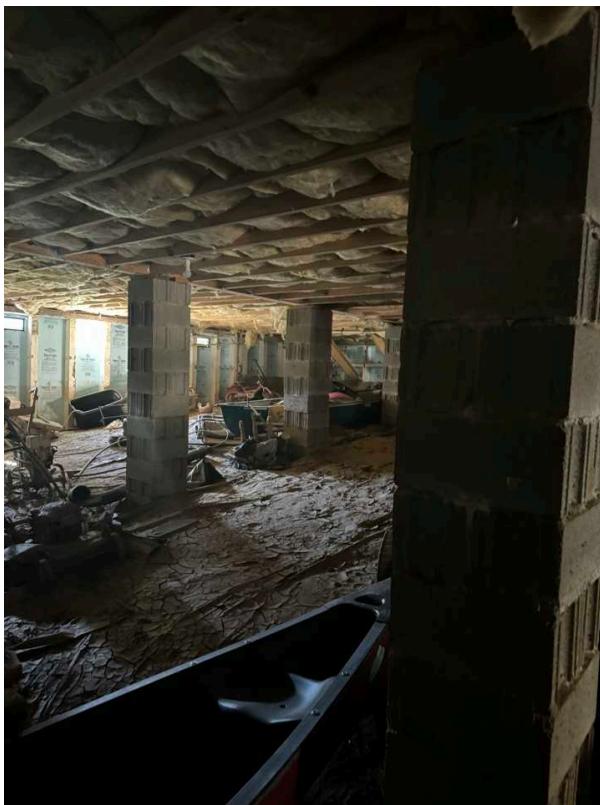


35-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.



36-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589



37-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.



38-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE
Claim #: 8704948589-09272024
Policy #: 8704948589



39-Insured Risk

Date Taken: 10/25/2024
Taken By: Dina Bullard

Flood damage to lower enclosure.



40-Insured Risk

Date Taken: 10/25/2024
Taken By: Dina Bullard
Flood damage to lower enclosure.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589

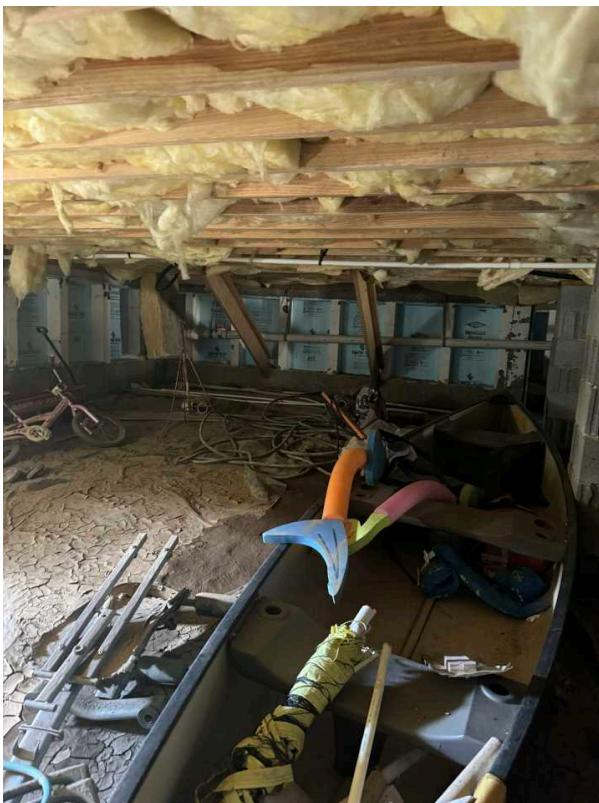


41-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.



42-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: NICOLE SATTERWHITE

Claim #: 8704948589-09272024

Policy #: 8704948589



43-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.



44-Insured Risk

Date Taken: 10/25/2024

Taken By: Dina Bullard

Flood damage to lower enclosure.

Assurant Flood Insurance Program

Helpdesk number: 800-423-4403

FLOOD INSURANCE LOSS NOTICE

Report Date:	10/04/2024	Date Of Loss:	09/27/2024
Time:	09:14:00AM	Reported By:	ROGER L RICHARDSON
FICO Number:			
Adjuster ID:	521080000	Examiner ID:	Jessica Estrada

AGENCY

Agency Name:	ROGER L RICHARDSON		
Address:	PO BOX 390 WEST JEFFERSON, NC 28694-0390		
Phone:	336-246-7151	Agency Fax:	336-246-5138
Agent Id:	68500-02242-000-00001		

POLICY: 8704948589

TERM:	03/24/2024 - 03/24/2025	STATUS:	Inforce Status
Rating Method:	Risk Rating 2.0	Rewritten From:	
Policy Type:	Standard	Policy Form:	Dwelling
Insured Name:	NICOLE & HAROLD SATTERWHITE	Pending Endorsements:	No
Mailing Address:	2860 JOE LITTLE RD CRUMPLER, NC 28617- 9440	Property Address:	2860 JOE LITTLE RD CRUMPLER, NC 28617
Construction Date:	01/15/2012	Construction Date Type:	Building Permit Date
FIRM Date (Current):	08/16/1988	Pre/Post FIRM Coverage Limitations:	POST FIRM
Community Number:	370007 K	FIRM Zone:	AE
CBRA Indicator:	Property is not in a CBRA area	Program Type:	Regular
Building Use:	Main Dwelling	Occupancy Type:	Single-Family Home
Primary Residence:	Yes	Principal Residence:	Yes
Insured is Tenant Type:	No	Rental Property:	No
Building Description:	Elevated with enclosure on solid foundation walls, Three or More Floors, Frame Construction		
Building Coverage:	\$250,000.00	Building Deductible:	\$5,000.00
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:	2107	Construction Type:	Frame
Foundation:	Elevated with enclosure on solid foundation walls	Number of Floors:	3
Number of Elevators:	0		
FFH:	9.70	FFH Method:	EC
HAG:		LAG:	2645.8
LFE:			

LENDER INFORMATION◆

First Mortgagor:	FIRST NATIONAL BANK OF PA PO BOX 703809 DALLAS, TX 75370-3809	Second Mortgagor:	SKYLINE NATIONAL BANK PO BOX 215 FLOYD, VA 24091-0215
Loss Payee:		Disaster Assistance:	
Other Loan:			

LOSS INFORMATION◆

Loss and Damage Description:	HURRICANE HELENE HOME FLOODED		
Client Cat Code:		Loss Report Number:	
Other Flood or Wind Insurance:	No		
Remarks/Other Insurance:			
Adjuster Assigned:	YES	Date Assigned:	10/15/2024
		Time Assigned:	10:32:00AM
Adjusting Firm:	CNC		
Phone:	800-843-0170	Extension:	

CONTACT INFORMATION◆

Name:	HAROLD SATTERWHITE		
Address:			
Mobile Phone:	336-406-1861		
Alternate Phone:	336-406-6161	Extension:	
Email Address:	npbare1@gmial.com		

LOSS HISTORY

No previous losses for this policy
