

Policyholder:	SUSAN COTTLE, STEVE COTTLE	Loss Address:	960 182ND AVE E, REDINGTON SHORES,
Policy Number:	9904123014		FL,
Claim Number:	9904123014-09262024		33708-1039,
Date of Loss:	9/26/2024	Adjuster:	David Quenelle
Carrier:	American Bankers		



CARRIER CONCERNS **REVISED FINAL REPORT**

STATEMENT REGARDING CARRIER CONCERNS:

This document is to confirm that we received your concerns (listed below) regarding our submitted estimate. After careful review, we have included our responses for your consideration. If additional documents were gathered, they have been included in the final report. Any denials have been included in the narrative as well. Please advise if you find any discrepancies with our findings.

Carrier Concerns:

- We received a supplement including the personal property that was omitted from the initial final report submitted 12/9/2024, however this is not a supplement. Please submit a revised final report including the building and personal property. Please expedite.
 - Omitted personal property has been included with the initial building estimate submitted on 12/9/24. Claim has been expedited to avoid any further delays.

Adjuster: David Quenelle
 Adjuster FCN: 11050469

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

NARRATIVE REPORT **DWELLING / UNIT OWNER**

Carrier:	American Bankers	Date of Loss:	9/26/2024
Insured:	SUSAN COTTE, STEVE COTTE	Assigned:	9/29/2024
CID:	238203	Contacted:	9/30/2024
Claim Number:	9904123014-09262024	Inspected:	10/5/2024
Policy Number:	9904123014	Inspected With:	SUSAN COTTE, STEVE COTTE
Loss Address:	960 182ND AVE E, REDINGTON SHORES, FL 33708-1039	Mailing Address:	960 182ND AVE E, REDINGTON SHORES, FL 33708-1039
Coverage A:	\$ 250,000.00	Mortgage:	RUSHMORE SERVICING
Coverage B:	\$ 50,000.00	Verified with:	SUSAN COTTE, STEVE COTTE
Policy Term:	11/5/2023 to 11/5/2024		

Risk:

DOC: 6/18/1955
FIRM: 5/7/1971
Pre/Post: Pre FIRM
Elevated: No
Zone: VE
Foundation: Pier and Grade
Basement: No
Ext. Finish: Cement Siding
Floors: 1

Valuation:

RCV Building:	\$285,769.54
ACV Building:	\$250,514.95
Qualification:	
Type:	Single Family Dwelling
Occupancy:	Principal
Insured to Value %:	Max Coverage
Replacement Cost:	Yes

Source and Water Depth:

Tidal overflow associated with Hurricane Helene caused a nearby canal to overflow its banks, inundating 2 or more properties of normally dry ground.

Exterior Waterline:	52"
Interior Waterline:	48"

Establishing a GCF:

GCF determined by debris on the property, adjacent properties and the roadway.

Summary of Loss:

Building Property Adjustment:

Floodwater entered the main living area of the dwelling, damaging the duct free HVAC unit, subfloor, flooring, baseboards, walls, doors, cabinets, vanities, outlets, switches, windows, appliances and contents.

The foundation is pier and grade. The tile floors are supported by subflooring.

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

- Remove and replace baseboards
- Remove and replace walls
- Remove and replace sliding doors in living room and kitchen
- Remove and replace vanities
- Remove and replace outlets, switches and wiring
- Remove and replace duct free HVAC unit
- Remove and replace windows
- Remove and replace microwave drawer

Perimeter Wall Sheathing:

The contractor has provided photos of damage to exterior wall sheathing.

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

- Remove and replace sheathing to waterline +1'
- Remove and replace fiber cement siding
- Paint Siding

Structural Mitigation:

Method 1 drying has been applied.

Personal Property Adjustment:

Damaged personal property is addressed.

Reserves:

Reserves have been set based upon the approximate market rate of expected repairs.

Scope Notes:

Detailed scope notes are attached.

Depreciation:

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

Sales Tax:

Sales tax is applied at the local rate.

Advance Payment:

No advances have been requested.

Denial Recommendations:

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

The fence is not covered, per SFIP IV Property Not Covered, 12.

The personal property located outside the building at the time of flooding is not covered (outdoor furniture, garden hoses, planters, decorations, garbage cans), per SFIP III Property Covered, B. Personal Property, 1.

The subfloor, tile flooring, exterior french doors, interior doors, vanity in front bathroom, kitchen cabinets, built-in shelving, bathroom tile, refrigerator, range, dishwasher are similar to items addressed with replacement in prior losses. These repairs have been excluded from this estimate, pending documentation of prior repair.

Other Causes of Loss:

No other cause of loss was observed.

Prior Loss / Verification:

There are prior losses on 12/17/2023 (\$73,448.68), 08/30/2023(\$105,184.19), and 11/11/2020 (\$103,517.38).

Mr Cottle has provided photos of repairs in progress following the most recent prior loss on 12/17/2023. The photos demonstrate that the drywall and baseboards had been removed.

The subfloor, tile flooring, exterior french doors, interior doors, vanity in front bathroom, kitchen cabinets, built-in shelving, bathroom tile, refrigerator, range, dishwasher are similar to items addressed with replacement in prior losses. These repairs have been excluded from this estimate, pending documentation of prior repair.

Overhead and Profit:

Overhead and profit have been applied due to the complexity of the repairs.

Salvage/Subrogation:

Due to the nature of the flood water and damages, salvage of contents is not an option. Subrogation is not a factor as no third party caused or contributed to this loss.

Substantial or Repetitive Damage:

Damage is neither substantial nor repetitive.

Increased Cost of Compliance:

Increased Cost of Compliance was discussed with the policy holder during the inspection.

Expert Involvement:

The damages do not require additional expert involvement.

Closing Comments:

The settlement of the claim was discussed with Mr and Mrs Cottle on 12/2/2024. Should you have any additional questions, please contact our office.

Thank you for the assignment.

David Quenelle
FCN #: 11050469

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>SUSAN COTTLE, STEVE COTTLE</u>	POLICY NO.: <u>9904123014</u>	
PROPERTY ADDRESS: <u>960 182ND AVE E</u>	CLAIM/FILE NO.: <u>9904123014-09262024</u>	
CITY: <u>REDINGTON SHORES</u>	STATE: <u>FL</u> ZIP: <u>33708-1039</u>	DATE OF LOSS: <u>9/26/2024</u>
MAILING ADDRESS:	Same as property	
CITY: _____	STATE: _____	ZIP: _____
EMAIL(S): <u>capt.cottle@gmail.com</u>	EDN NO.: <u>FL0142</u>	PHONE NO.: <u>(727) 399-1111</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>Residential contents are owned solely by me (policyholder shown on Declaration Page)</u>	

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

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

Statement of Loss		Coverage A - Building Property		Coverage B - Personal Property	
Coverage limit(s):		\$250,000.00		\$50,000.00	
Coverage deductible(s):		\$2,000.00		\$2,000.00	
Property pre-loss value (RCV)	coverage to value %: <u>100.00%</u>	\$285,769.54	\$0.00	\$90,000.00	\$0.00
Property pre-loss value (ACV)	80% of RCV: <u>\$228,615.63</u>	\$250,514.95	\$0.00	\$75,000.00	\$0.00
Insured damage RCV loss		\$113,410.37	\$0.00	\$67,348.93	\$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	(\$6,376.83)			
Less depreciation (non-recoverable)	<input checked="" type="checkbox"/> applicable <input type="checkbox"/> not applicable	(\$179.99)	\$0.00	(\$5,590.59)	\$0.00
Insured damage ACV loss		\$106,853.55	\$0.00	\$61,758.34	\$0.00
Add eligible Coverage C loss: Not applicable		\$0.00		\$0.00	
Insured ACV loss subtotal		\$106,853.55	\$0.00	\$61,758.34	\$0.00
Less salvage/buyback		\$0.00	\$0.00	\$0.00	\$0.00
Net insured ACV loss		\$106,853.55	\$0.00	\$61,758.34	\$0.00
Less deductible		(\$2,000.00)	\$0.00	(\$2,000.00)	\$0.00
Amount over net insured loss limit (excess loss)		\$0.00	\$0.00	(\$9,758.34)	\$0.00
ACV claim		\$104,853.55	\$0.00	\$50,000.00	\$0.00
Add recoverable depreciation	<input type="checkbox"/> not applicable	\$6,376.83			
Claim subtotal		\$111,230.38	\$0.00	\$50,000.00	\$0.00
Net claim		\$111,230.38		\$50,000.00	

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: 10/06/2024

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

Adjustment type:

- On site
 Remote

ADJUSTER'S PRELIMINARY REPORT

with (select all that apply):

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

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

Policyholder information <input type="checkbox"/> Add third-party representative (if any)		Insurer information	
Policyholder (primary): <u>SUSAN COTTLE</u>		Insurer: <u>American Bankers</u> EDN: <u>FL0124</u>	
Policyholder (additional): <u>STEVE COTTLE</u>		Policy #: <u>9904123014</u> Claim #: <u>9904123014-09262024</u>	
Property address: <u>960 182ND AVE E</u> Mailing same		Adjuster: <u>David Quenelle</u> File #: <u>238203</u>	
City: <u>REDINGTON SHORES</u> State: <u>FL</u> ZIP: <u>33708</u>		Adjusting firm: <u>CNC Catastrophe and National Claims</u>	
Mailing address: _____ Same as property		Mailing address: <u>2928 N McVay Dr.</u>	
City: _____ State: _____ ZIP: _____		City: <u>Mobile</u> State: <u>AL</u> ZIP: <u>36606</u>	
Phone #1: <u>813-477-5993</u> Phone #2: <u>727-399-1111</u>		Phone #1: <u>251-471-4718</u> Phone #2: _____	
Email: _____		Email: <u>claims@cnc-resource.com</u>	
Comments: _____		Comments: _____	

Insurance information <input type="checkbox"/> Other perils or insurance involved (if so, explain in Adjuster's Report)					
Flood program type: <u>Regular program</u>		Coverage type		Coverage Deductible Reserve Advance	
SFIP policy type: <u>Dwelling Form</u>		Coverage A - Building		\$ 250000 \$ 2000 \$110000 \$	
Term: <u>11/05/2023</u> to: <u>11/05/2024</u>		Coverage B - Contents		\$ 50000 \$ 2000 \$ 20000 \$	

Number of insured buildings at described locations: 1

Property risk information <input type="checkbox"/> Add comments					
Building Occupancy: <u>Single-family home</u>			Ownership verified: <u>No</u> Current flood zone: <u>VE</u>		
Building Type: <u>Main dwelling</u>			Building over water: <u>No</u> Approx. % over water: _____		
Occupied by: <u>Owner-occupied (principal residence)</u>			Under construction: <u>No</u> Const. status: _____		
Foundation Type: <u>Slab-on-grade (non-elevated)</u>			Flood openings: <u>No</u> No. of flood openings: <u>No</u>		
Construction type: <u>Frame</u> First floor height: <u>1</u> ft. <u>6</u> in. Floodproofed: <u>No</u>			Floodproof certificate: <u>No</u>		
Number of floors in building (excluding basement/enclosure): <u>1</u> Lowest machinery & equipment: <u>Enclosure</u> Floor number: <u>1</u>					
If multi-floor building, floor number occupied by policyholder: _____ Lowest personal property: <u>Enclosure</u> Floor number: <u>1</u>					
If mixed-use occupancy, approximate percentage residential: _____ Type of personal property: <input checked="" type="checkbox"/> Household <input type="checkbox"/> Other than household					
Substantial improvements after FIRM date (if yes, explain below): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Prior flood loss(es) (if yes, explain below): <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					
Nearest body of water to insured property: <u>Canal</u> Distance from insured property: <u>100</u> Feet					
Comments: _____					

Date and time information <input type="checkbox"/> Add comments					
Date of FIRM: <u>05/07/1971</u>		FIRM status: <u>Pre-FIRM</u>		Date of loss: <u>09/26/2024</u> Date assigned: <u>09/29/2024</u>	
Date of construction: <u>06/18/1955</u>		Building age (years): <u>69</u>		Time of loss: <u>23:00</u> Date contacted: <u>09/30/2024</u>	
Date of occupancy: <u>01/10/2014</u>		Occupied (years): <u>10</u>		Date inspected: <u>10/05/2024</u>	

Comments: _____

Cause of flood loss information <input type="checkbox"/> Header checkbox if needed					
Was there a general and temporary condition of flood: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Inundation: <u>Complete</u> Inundation area: <u>Two or more properties</u>					
Potential flood-in-progress: <u>No</u> If yes, explain in Adjuster's Report					
Has flood water receded from building: <u>Yes</u> If no, approx. date when access expected <u>09/26/2024</u> Habitability status: <u>Habitable</u>					
Type of flood: <u>Tidal water overflow</u> Other contributing cause(s) of loss (if yes, submit Subrogation Referral): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Comments: _____					

Flood water information: Main building/unit <input type="button" value="-"/> Click to remove additional flood water data					
Approx. date flood entered: <u>09/26/2024</u>		Approx. time entered: <u>23:00</u>		Exterior water height inches = feet & inches	
Approx. date flood receded: <u>09/27/2024</u>		Approx. time receded: <u>07:00</u>		Interior water height inches = feet & inches	
Approximate duration flood water in main building/unit: <u>8.00</u>		52 = 0ft.0in.		48 = 0ft.0in.	

Adjuster's signature: David Quenelle Adjuster FCN: 11050469 Date signed: Oct 10, 2024

NFIP Registered Adjuster

NFIP Standard Operations

DAVID QUENELLE

FCN: 0011050469
Status: Active

Registration Date: 2/8/2024
Valid Through: 06/30/2025



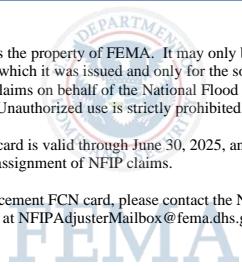
AUTHORIZED FOR:
Residential (Dwelling)
Manufactured (Mobile) Home
Small Commercial



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

Valuation Report

Owner Information

Name:	SUSAN COTTE, STEVE COTTE	Phone:	(727) 399-1111
Street:	960 182ND AVE E	Date Entered:	12/2/2024
City, State ZIP Code	REDINGTON SHORES, FL 33708-1039	Date Calculated:	
Country:	USA	Pricing Area:	FLSP8X_SEP24

General Information

Number of Stories:	1 Story	Cond.:	Single Family Detached
Sq. Feet:	1,780.00	Year Built:	1955
Cost per Finished Sq. Ft.:	\$160.54	Agent Code:	CHARLES LESLIE WASSON

Foundation

Foundation Shape:	8-10 Corners - T,U,Z Shape	Foundation Type:	100% Pier & Grade Beam
Finished Basement Pct.:	0.00%	Foundation Material:	100% Concrete
Property Slope:	None (0 - 15 degrees)	Walk-out:	No

Exterior

Roof Type:	Gable	Interior	
Number of Dormers:	0	Average Wall Height:	8 Ft.
Roof Material:	100% Composition - 3 Tab Shingle	Wall Material:	100% Drywall
Wall Material:	100% Siding - Hardboard/Masonite	Floor Covering:	100% Tile - Ceramic
		Wall Finish:	80% Paint, 20% Tile - Ceramic
		Ceiling Finish:	100% Paint

Key Rooms

Kitchens:	1 - Medium	Attached Structures	
Bathrooms:	2 - Full Bath, 1 - 1/2 Bath	Garages/Carports:	1 Car Attached
Bedrooms:	1 - Large, 2 - Medium	Decks/Balconies:	None
		Patios/Porches:	220 Sq. Ft. Bare Concrete

User-Defined Features

Features:	None	Additions
		Additions:

Systems

Heating:	None	Specialty:	1 Water Softener
Air Conditioning:	1 Heat Pump - Heat/Cool System	Fireplaces:	1 Masonry Fireplace

Cost Breakdown

Rough Framing:	\$58,433.39	Exterior Finish:	\$28,938.68	Windows:	\$6,837.00
Roofing:	\$11,797.26	Electrical:	\$11,301.26	Plumbing:	\$13,289.74
Heating/AC:	\$7,715.09	Floor Covering:	\$15,795.44	Interior Finish:	\$73,011.95
Appliances:	\$2,008.90	Specialty Features:	\$1,434.59		

Valuation Report

Estimated Replacement Cost (Calculated Value): **\$285,769.54**

Actual Cash Value (Calculated Value): **\$250,514.95**

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

(Actual Cash Value equals replacement cost less depreciation)

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

Valuation Report

Owner Information

Name:	SUSAN COTTLE, STEVE COTTLE	Phone:	(727) 399-1111
Street Address:	960 182ND AVE E	Date Entered:	12/2/2024
City, State ZIP Code	REDINGTON SHORES, FL 33708-1039	Date Calculated:	
Country:	USA	Pricing Area:	FLSP8X_SEP24

General Information

Quality:	Standard	Number of Stories:	1 Story
Style:	Ranch/Rambler	Agent Code:	CHARLES LESLIE WASSON
Cond.:	Single Family Detached		
Sq. Feet:	1,780		
Year Built:	1955		
Cost per Finished Sq. Ft.:	\$160.54		

Foundation

Foundation Type:	100% Pier & Grade Beam	Foundation Shape:	8-10 Corners - T,U,Z Shape
Finished Basement Pct.:	0.00%		
Basement Quality:	Standard		
Foundation Material:	100% Concrete		
Property Slope:	None (0 - 15 degrees)	Walkout:	No

Exterior

Roof Type:	Gable	Number of Dormers:	0
Roof Material:	100% Composition - 3 Tab Shingle	Wall Material:	100% Siding - Hardboard/Masonite

Interior

Average Wall Height:	8 Ft.	Wall Material:	100% Drywall
Floor Covering:	100% Tile - Ceramic	Wall Finish:	80% Paint, 20% Tile - Ceramic
Ceiling Finish:	100% Paint		

Garages

Garage #1			
Number of Cars:	1	Style:	Attached
Living space above garage:	0.00%		

Attached Structures

Decks:	None		
Porch/Patio #1			
Sq. Ft.:	220	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

Valuation Report

Additions

None

Systems

Heating:	None	Specialty:	1 Water Softener
Air Conditioning:	1 Heat Pump - Heat/Cool System		
Fireplaces:	Masonry Fireplace: None		

Home Features

Exterior Features:	3 Exterior Doors, 2 Sliding Patio Door, 14 Vinyl Single / Double Hung Medium (10 - 15 SF)
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 - Medium (Above Grade Room)

Appliances: 1 Garbage Disposal, 1 Dishwasher, 1 Range Hood, 1 Free Standing Range

Counters: 100% Plastic Laminate

Cabinet Features: 1 Peninsula Bar

Bath - 1/2 Bath (Above Grade Room)

Counters: 100% Plastic Laminate

Bath - Full Bath (Above Grade Room)

Counters: 100% Plastic Laminate

Fixtures / Features: 1 Ceramic Tile Tub/Shower Surr.

Bath - Full Bath (Above Grade Room)

Counters: 100% Plastic Laminate

Fixtures / Features: 1 Ceramic Tile Tub/Shower Surr.

Hall - Medium (Above Grade Room)

Dining - Medium (Above Grade Room)

Entry/Foyer - Small (Above Grade Room)

Laundry - Medium (Above Grade Room)

Cost Breakdown

Rough Framing:	\$58,433.39	Exterior Finish:	\$28,938.68	Windows:	\$6,837.00
Roofing:	\$11,797.26	Electrical:	\$11,301.26	Plumbing:	\$13,289.74
Heating/AC:	\$7,715.09	Floor Covering:	\$15,795.44	Interior Finish:	\$73,011.95
Appliances:	\$2,008.90	Specialty Features:	\$1,434.59		

Valuation Report

Estimated Replacement Cost (Calculated Value): **\$285,769.54**

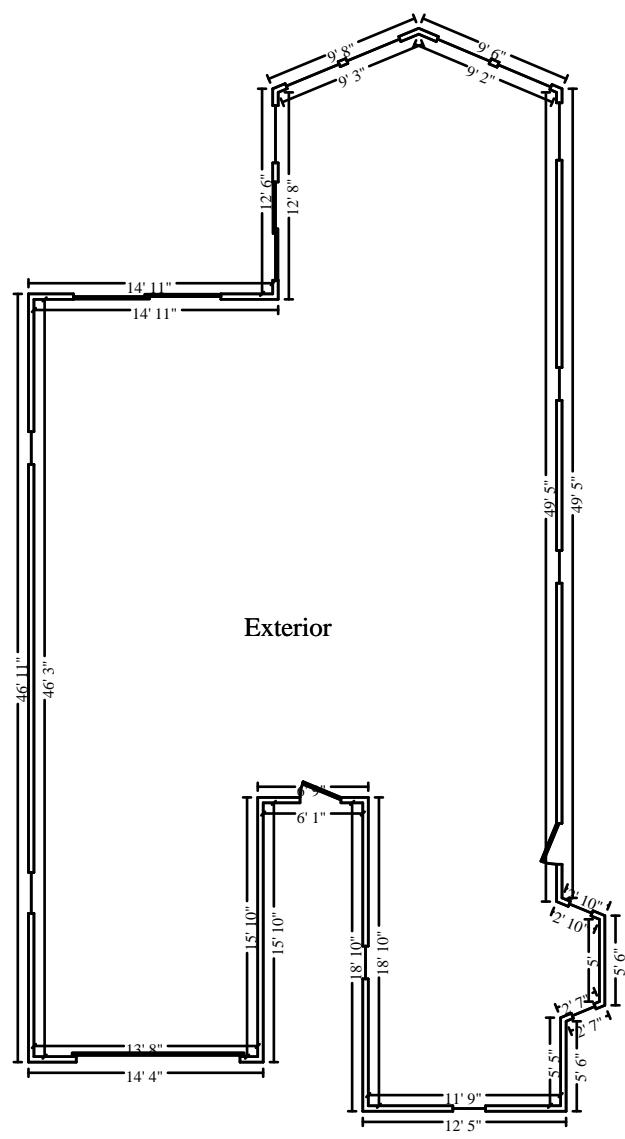
Actual Cash Value (Calculated Value): **\$250,514.95**

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

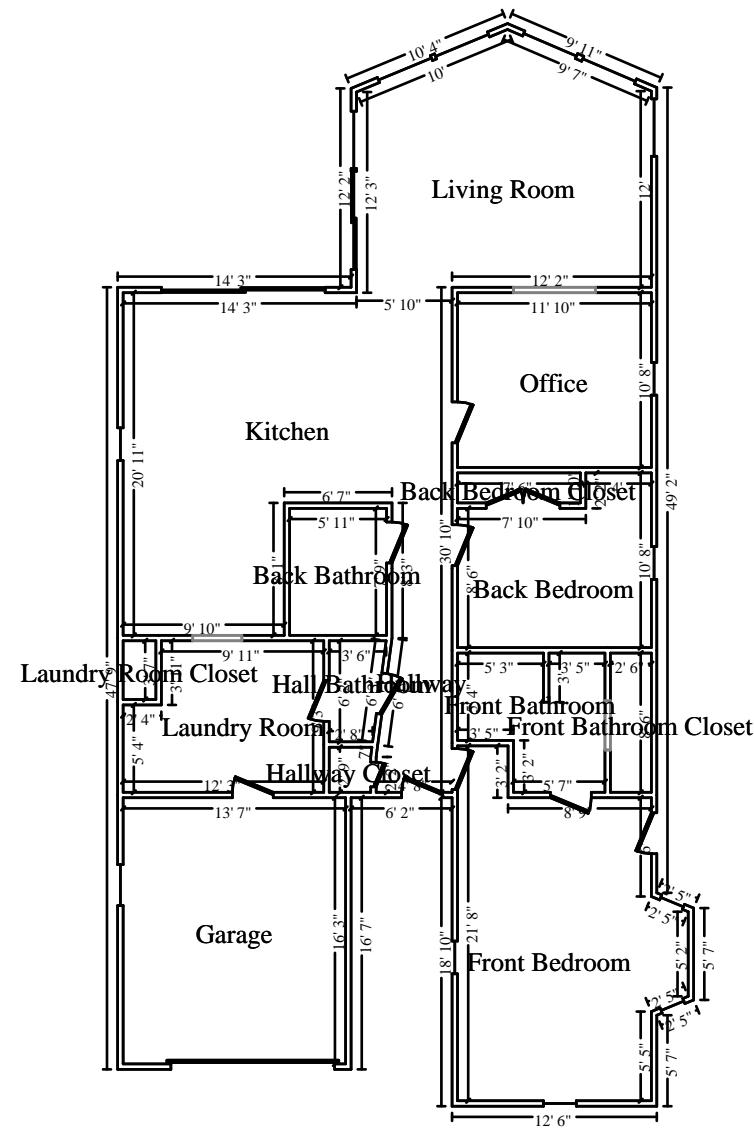
(Actual Cash Value equals replacement cost less depreciation)

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.

Exterior



Main Level



N
↑

Main Level



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Property: 960 182ND AVE E
REDINGTON SHORES, FL 33708-1039
Home: 960 182ND AVE E
RDINGN SHS, FL 33708-1039

Cell: (727) 399-1111
Home: (813) 477-5993
E-mail: capt.cottle@gmail.com

Claim Rep.: David Quenelle
Position: Independent Adjuster
Company: CNC Catastrophe & National Claims
Business: PO Box 6842
Mobile, AL 36660-6842

Business: (800) 843-0170
E-mail: claims@cnc-resource.com

Estimator: David Quenelle
Position: Independent Adjuster
Company: CNC Catastrophe & National Claims
Business: PO Box 6842
Mobile, AL 36660-6842

Business: (800) 843-0170
E-mail: claims@cnc-resource.com

Reference:
Company: American Bankers

Claim Number: 9904123014-09262024 **Policy Number:** 9904123014

Type of Loss: Flood

Date of Loss:	9/26/2024 11:00 PM	Date Received:	9/29/2024 2:00 AM
Date Inspected:	10/5/2024 12:00 AM	Date Entered:	1/21/2025 10:38 AM
Date Est. Completed:	1/22/2025 2:36 PM		
Price List:	FLSP8X_SEP24		
	Restoration/Service/Remodel		
Estimate:	SUSAN_COTTLE__STEVE2		

Net Claim Summary

Coverage	Net Claim
Building	\$104,853.55
Personal Property	\$50,000.00
Total Net Claim	\$154,853.55
Total Amount of Building Recoverable Depreciation	\$6,376.83
Total Net Claim if Depreciation is Recovered	\$161,230.38



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Claim Number: 9904123014-09262024 **Policy Number:** 9904123014 **Type of Loss:** Flood

Date of Loss: 9/26/2024 11:00 PM Date Received: 9/29/2024 2:00 AM
Date Inspected: 10/5/2024 12:00 AM Date Entered: 1/21/2025 10:38 AM
Date Est. Completed: 1/22/2025 2:36 PM

Price List: FLSP8X_SEP24
Restoration/Service/Remodel
Estimate: SUSAN_COTTLE__STEVE2

Building

Net Claim Summary

Replacement Cost Value	Less Recoverable Depreciation	Less Non-recoverable Depreciation	Actual Cash Value
\$113,410.37	(6,376.83)	<179.99>	\$106,853.55
Less Deductible			(2,000.00)
Net Claim			\$104,853.55
Total Recoverable Depreciation			\$6,376.83
Net Claim if Depreciation is Recovered			\$111,230.38



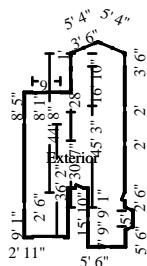
Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Building

SUSAN_COTTLE_STEVE2

Exterior



Exterior

Height: 8'

1475.18 SF Walls	1666.16 SF Ceiling
3141.34 SF Walls & Ceiling	1666.16 SF Floor
185.13 SY Flooring	194.28 LF Floor Perimeter
224.28 LF Ceil. Perimeter	

Door	10' X 7'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Window	2' X 2'	Opens into Exterior
Window	2' X 2'	Opens into Exterior
Window	1' 6" X 3' 6"	Opens into Exterior
Window	1' 6" X 3' 6"	Opens into Exterior
Window	3' 6" X 3' 6"	Opens into Exterior
Window	2' X 2'	Opens into Exterior
Window	2' X 2'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Window	3' 6" X 3' 6"	Opens into Exterior
Window	3' 6" X 3' 6"	Opens into Exterior
Window	3' 6" X 3' 6"	Opens into Exterior
Window	3' 6" X 3' 6"	Opens into Exterior
Door	6' X 6' 8"	Opens into Exterior
Window	3' 6" X 3' 6"	Opens into Exterior
Door	9' X 7'	Opens into Exterior
Window	2' 6" X 3' 6"	Opens into Exterior
Window	2' X 2'	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Cleanup							
1. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	650.00	0.00	0.00	650.00	(0.00)	650.00
HVAC							
2. R&R Duct-free split system - 2 zone - High efficiency	1.00 EA	4,075.50	254.28	0.00	4,329.78	(340.32)	3,989.46



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

CONTINUED - Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
LG M# LMU480HV photo 16							
Electrical							
3. R&R Disconnect box - 60 amp - non fused	1.00 EA	235.54	1.42	47.12	284.08	(23.27)	260.81
4. R&R 110 volt copper wiring run, box and GFI outlet	2.00 EA	114.41	6.26	45.76	280.84	(13.13)	267.71
Exterior Walls							
5. R&R Batt insulation - 4" - R15 - paper / foil faced - exterior walls to 6'	1,165.70 SF	1.87	116.52	435.96	2,732.34	(206.87)	2,525.47
6. R&R Sheathing - plywood - 1/2" CDX - to 6'	1,165.70 SF	3.07	115.55	715.74	4,409.99	(301.67)	4,108.32
7. R&R House wrap (air/moisture barrier)	1,165.70 SF	0.38	18.60	88.58	550.14	(42.73)	507.41
8. R&R Fiber cement lap siding - 8"	1,475.18 SF	5.40	319.70	1,593.20	9,878.87	(806.58)	9,072.29
9. Exterior - paint two coats	1,475.18 SF	1.40	52.04	413.06	2,530.35	(231.95)	2,298.40
Totals: Exterior		884.37		3,339.42	25,646.39	1,966.52	23,679.87
Total: Exterior		884.37		3,339.42	25,646.39	1,966.52	23,679.87

Main Level



Hallway

Height: 8'

196.25 SF Walls	55.70 SF Ceiling
251.94 SF Walls & Ceiling	55.70 SF Floor
6.19 SY Flooring	23.03 LF Floor Perimeter
32.03 LF Ceil. Perimeter	

Door	1' 6" X 6' 8"	Opens into HALLWAY_CLOS
Door	2' 6" X 6' 8"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into FRONT_BEDROO
Missing Wall	3' 8" X 8'	Opens into KITCHEN
Door	2' 6" X 6' 8"	Opens into HALL_BATHROO



Catastrophe and National Claims

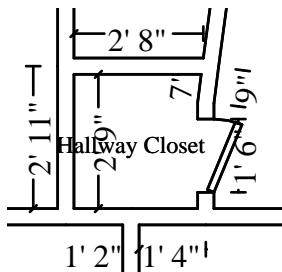
2928 N. McVay Dr.
Mobile, AL 36660

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Cleaning							
10. Flood loss cleanup	55.70 SF	2.65	0.00	0.00	147.61	(0.00)	147.61
11. Apply anti-microbial agent to the floor	55.70 SF	0.36	0.20	0.00	20.25	(0.00)	20.25
12. Structural drying per sf of floor area - method 1 - climate controlled	55.70 SF	0.95	1.52	0.00	54.44	(0.00)	54.44
13. Clean stud wall	115.15 SF	1.20	0.16	0.00	138.34	(0.00)	138.34
14. Apply anti-microbial agent to stud wall	115.15 SF	0.36	0.40	0.00	41.85	(0.00)	41.85
Floor							
15. R&R Underlayment - 1/2" BC plywood - PENDING DOCUMENTATION OF PRIOR REPAIRS	55.70 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
16. R&R Tile floor covering - PENDING DOCUMENTATION OF PRIOR REPAIRS	55.70 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
Walls							
17. R&R Baseboard - 4 1/4"	23.03 LF	6.16	5.69	28.36	175.92	(9.23)	166.69
18. Seal (1 coat) & paint (2 coats) baseboard	23.03 LF	2.75	0.41	12.66	76.40	(4.45)	71.95
19. R&R 1/2" drywall - hung, taped, ready for texture	196.25 SF	3.65	11.38	143.26	870.96	(42.83)	828.13
20. Texture drywall - light hand texture	196.25 SF	1.25	1.64	49.06	296.01	(14.80)	281.21
21. Seal/prime (1 coat) then paint (2 coats) the walls	196.25 SF	1.57	6.10	61.62	375.83	(15.66)	360.17
Exterior Door							
22. R&R French door - Exterior - pre-hung unit - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
23. Paint door/window trim & jamb - 2 coats (per side) - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
24. R&R Door lockset & deadbolt - exterior	1.00 EA	117.50	5.48	23.52	146.50	(11.12)	135.38
Electrical							
25. R&R 110 volt copper wiring run, box and outlet	2.00 EA	107.73	3.74	43.10	262.30	(22.39)	239.91
26. R&R 110 volt copper wiring run, box and switch	2.00 EA	108.37	3.88	43.36	263.98	(24.60)	239.38
Totals: Hallway			40.60	404.94	2,870.39	145.08	2,725.31



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660



Hallway Closet

Height: 8'

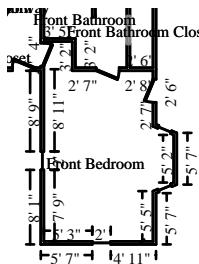
75.15 SF Walls	6.99 SF Ceiling
82.14 SF Walls & Ceiling	6.99 SF Floor
0.78 SY Flooring	9.14 LF Floor Perimeter
10.64 LF Cel. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Cleaning							
27. Flood loss cleanup	6.99 SF	2.65	0.00	0.00	18.52	(0.00)	18.52
28. Apply anti-microbial agent to the floor	6.99 SF	0.36	0.02	0.00	2.54	(0.00)	2.54
29. Structural drying per sf of floor area - method 1 - climate controlled	6.99 SF	0.95	0.19	0.00	6.83	(0.00)	6.83
30. Clean stud wall	45.72 SF	1.20	0.06	0.00	54.92	(0.00)	54.92
31. Apply anti-microbial agent to stud wall	45.72 SF	0.36	0.16	0.00	16.62	(0.00)	16.62
Floor							
32. R&R Underlayment - 1/2" BC plywood - PENDING DOCUMENTATION OF PRIOR REPAIRS	6.99 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
33. R&R Tile floor covering - PENDING DOCUMENTATION OF PRIOR REPAIRS	6.99 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
Walls							
34. R&R 1/2" drywall - hung, taped, ready for texture	75.15 SF	3.65	4.36	54.86	333.52	(16.40)	317.12
35. Texture drywall - light hand texture	75.15 SF	1.25	0.64	18.78	113.36	(5.67)	107.69
36. Seal/prime (1 coat) then paint (2 coats) the walls	75.15 SF	1.57	2.34	23.60	143.93	(6.00)	137.93
Interior Door							
37. R&R Interior door unit - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
38. Paint door/window trim & jamb - 2 coats (per side) - PENDING DOCUMENTATION OF PRIOR REPAIRS	2.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
39. R&R Door knob - interior	1.00 EA	63.68	1.91	12.74	78.33	(5.25)	73.08
Totals: Hallway Closet			9.68	109.98	768.57	33.32	735.25



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660



Front Bedroom

Height: 8'

491.55 SF Walls	242.39 SF Ceiling
733.95 SF Walls & Ceiling	242.39 SF Floor
26.93 SY Flooring	62.51 LF Floor Perimeter
70.01 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into HALLWAY
Window	2' X 2'	Opens into Exterior
Window	2' X 2'	Opens into Exterior
Window	1' 6" X 3' 6"	Opens into Exterior
Window	1' 6" X 3' 6"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into FRONT_BATHRO

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Cleaning							
40. Flood loss cleanup	242.39 SF	2.65	0.00	0.00	642.33	(0.00)	642.33
41. Apply anti-microbial agent to the floor	242.39 SF	0.36	0.85	0.00	88.11	(0.00)	88.11
42. Structural drying per sf of floor area - method 1 - climate controlled	242.39 SF	0.95	6.62	0.00	236.89	(0.00)	236.89
43. Clean stud wall	312.53 SF	1.20	0.44	0.00	375.48	(0.00)	375.48
44. Apply anti-microbial agent to stud wall	312.53 SF	0.36	1.09	0.00	113.60	(0.00)	113.60
Floor							
45. R&R Underlayment - 1/2" BC plywood - PENDING DOCUMENTATION OF PRIOR REPAIRS	242.39 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
46. R&R Tile floor covering - PENDING DOCUMENTATION OF PRIOR REPAIRS	242.39 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
Walls							
47. R&R Baseboard - 4 1/4"	62.51 LF	6.16	15.43	77.02	477.52	(25.05)	452.47
48. Seal (1 coat) & paint (2 coats) baseboard	62.51 LF	2.75	1.10	34.38	207.38	(12.09)	195.29
49. R&R 1/2" drywall - hung, taped, ready for texture	491.55 SF	3.65	28.49	358.84	2,181.49	(107.29)	2,074.20
50. Texture drywall - light hand texture	491.55 SF	1.25	4.13	122.88	741.45	(37.08)	704.37
51. Seal/prime (1 coat) then paint (2 coats) the walls	491.55 SF	1.57	15.28	154.34	941.35	(39.23)	902.12
Interior Door							
52. R&R Interior door unit - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
53. Paint door/window trim & jamb - 2 coats (per side) - PENDING DOCUMENTATION OF PRIOR REPAIRS	2.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

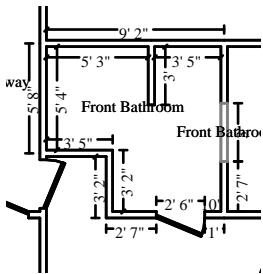
CONTINUED - Front Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
54. R&R Door knob - interior	1.00 EA	63.68	1.91	12.74	78.33	(5.25)	73.08
Exterior Door							
55. R&R French door - Exterior - pre-hung unit - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
56. Paint door/window trim & jamb - 2 coats (per side) - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
57. R&R Door lockset & deadbolt - exterior	1.00 EA	117.50	5.48	23.52	146.50	(11.12)	135.38
Large Cased Opening - Bay Windows							
58. R&R Door opening (jamb & casing) - 60" or wider - paint grade	1.00 EA	285.11	15.89	57.02	358.02	(34.75)	323.27
59. Paint door/window trim & jamb - Large - 2 coats (per side)	2.00 EA	47.44	1.26	18.98	115.12	(11.52)	103.60
Double Hung Window							
60. R&R Vinyl window - double hung, 9-12 sf	2.00 EA	411.87	48.76	164.76	1,037.26	(88.08)	949.18
61. R&R Window sill	4.00 LF	4.64	0.34	3.72	22.62	(1.79)	20.83
62. Seal & paint window sill	4.00 LF	3.26	0.11	2.60	15.75	(1.57)	14.18
63. R&R Window trim set (casing & stop)	20.00 LF	8.02	6.17	32.08	198.65	(16.65)	182.00
64. Paint window trim & jamb - 2 coats (per side)	2.00 EA	40.32	1.07	16.12	97.83	(8.97)	88.86
65. R&R Shutters - wood - louvered or paneled - Small	2.00 EA	207.16	23.78	82.86	520.96	(24.99)	495.97
66. Seal & paint window shutters - per set	2.00 EA	38.60	1.16	15.44	93.80	(4.69)	89.11
Electrical							
67. R&R 110 volt copper wiring run, box and outlet	6.00 EA	107.73	11.24	129.26	786.88	(67.19)	719.69
68. R&R 110 volt copper wiring run, box and switch	2.00 EA	108.37	3.88	43.36	263.98	(24.60)	239.38
Totals: Front Bedroom		194.48	1,349.92	9,741.30	521.91	9,219.39	



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660



Front Bathroom

Height: 8'

291.33 SF Walls	64.63 SF Ceiling
355.96 SF Walls & Ceiling	64.63 SF Floor
7.18 SY Flooring	35.50 LF Floor Perimeter
41.00 LF Ceil. Perimeter	

Door

2' 6" X 6' 8"

Opens into FRONT_BEDROO

Missing Wall - Goes to Floor

3' X 6' 8"

Opens into FRONT_BATHR1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Cleaning							
99. Flood loss cleanup	64.63 SF	2.65	0.00	0.00	171.27	(0.00)	171.27
100. Apply anti-microbial agent to the floor	64.63 SF	0.36	0.23	0.00	23.50	(0.00)	23.50
101. Structural drying per sf of floor area - method 1 - climate controlled	64.63 SF	0.95	1.76	0.00	63.16	(0.00)	63.16
102. Clean stud wall	177.50 SF	1.20	0.25	0.00	213.25	(0.00)	213.25
103. Apply anti-microbial agent to stud wall	177.50 SF	0.36	0.62	0.00	64.52	(0.00)	64.52
Floor							
104. R&R Underlayment - 1/2" BC plywood - PENDING DOCUMENTATION OF PRIOR REPAIRS	64.63 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
105. R&R Tile floor covering - PENDING DOCUMENTATION OF PRIOR REPAIRS	64.63 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
106. Clean toilet	1.00 EA	34.44	0.00	0.00	34.44	(0.00)	34.44
107. Toilet - Detach & reset	1.00 EA	349.84	0.82	69.96	420.62	(0.00)	420.62
Walls							
108. R&R Baseboard - 4 1/4" - deduction for shower	27.50 LF	6.16	6.79	33.88	210.07	(11.03)	199.04
109. Seal (1 coat) & paint (2 coats) baseboard	27.50 LF	2.75	0.48	15.12	91.23	(5.32)	85.91
110. R&R 1/2" drywall - hung, taped, ready for texture - deduction for shower	228.33 SF	3.65	13.24	166.68	1,013.32	(49.84)	963.48
111. Texture drywall - light hand texture	228.33 SF	1.25	1.92	57.08	344.41	(17.22)	327.19
112. Seal/prime (1 coat) then paint (2 coats) part of the walls	228.33 SF	1.57	7.09	71.70	437.27	(18.22)	419.05
113. R&R Shower faucet	1.00 EA	302.16	10.92	60.42	373.50	(22.79)	350.71
114. Clean shower door - Heavy	1.00 EA	32.25	0.01	0.00	32.26	(0.00)	32.26
Vanity							
115. R&R Vanity	3.50 LF	255.84	57.55	179.10	1,132.09	(36.27)	1,095.82
116. Sink - single - Detach & reset	1.00 EA	215.46	0.06	43.10	258.62	(0.00)	258.62
117. Clean sink	1.00 EA	18.11	0.00	0.00	18.11	(0.00)	18.11
118. R&R Sink faucet - Bathroom	1.00 EA	284.17	12.47	56.82	353.46	(10.73)	342.73

SUSAN_COTTLE__STEVE2

1/24/2025

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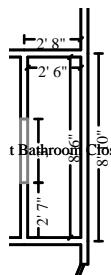


Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

CONTINUED - Front Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Vanity #2							
119. R&R Vanity - PENDING DOCUMENTATION OF PRIOR REPAIRS	3.50 LF	0.00	0.00	0.00	0.00	(0.00)	0.00
120. Sink - single - Detach & reset - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
121. Clean sink	1.00 EA	18.11	0.00	0.00	18.11	(0.00)	18.11
122. R&R Sink faucet - Bathroom	1.00 EA	284.17	12.47	56.82	353.46	(21.45)	332.01
Interior Door							
123. R&R Interior door unit - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
124. Paint door/window trim & jamb - 2 coats (per side) - PENDING DOCUMENTATION OF PRIOR REPAIRS	2.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
125. R&R Door knob - interior	1.00 EA	63.68	1.91	12.74	78.33	(5.25)	73.08
Electrical							
126. R&R 110 volt copper wiring run, box and outlet	2.00 EA	107.73	3.74	43.10	262.30	(22.39)	239.91
127. R&R 110 volt copper wiring run, box and switch	2.00 EA	108.37	3.88	43.36	263.98	(24.60)	239.38
Totals: Front Bathroom		136.21		909.88	6,231.28	245.11	5,986.17



Front Bathroom Closet

Height: 8'

156.00 SF Walls	21.25 SF Ceiling
177.25 SF Walls & Ceiling	21.25 SF Floor
2.36 SY Flooring	19.00 LF Floor Perimeter
22.00 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

3' X 6' 8"

Opens into FRONT_BATHRO

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Cleaning							
128. Flood loss cleanup	21.25 SF	2.65	0.00	0.00	56.31	(0.00)	56.31



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

CONTINUED - Front Bathroom Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
129. Apply anti-microbial agent to the floor	21.25 SF	0.36	0.07	0.00	7.72	(0.00)	7.72
130. Structural drying per sf of floor area - method 1 - climate controlled	21.25 SF	0.95	0.58	0.00	20.77	(0.00)	20.77
131. Clean stud wall	95.00 SF	1.20	0.13	0.00	114.13	(0.00)	114.13
132. Apply anti-microbial agent to stud wall	95.00 SF	0.36	0.33	0.00	34.53	(0.00)	34.53
Floor							
133. R&R Underlayment - 1/2" BC plywood - PENDING DOCUMENTATION OF PRIOR REPAIRS	21.25 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
134. R&R Tile floor covering - PENDING DOCUMENTATION OF PRIOR REPAIRS	21.25 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
Walls							
135. R&R Baseboard - 4 1/4"	19.00 LF	6.16	4.69	23.42	145.15	(7.61)	137.54
136. Seal (1 coat) & paint (2 coats) baseboard	19.00 LF	2.75	0.34	10.46	63.05	(3.68)	59.37
137. R&R 1/2" drywall - hung, taped, ready for texture	156.00 SF	3.65	9.04	113.88	692.32	(34.05)	658.27
138. Texture drywall - light hand texture	156.00 SF	1.25	1.31	39.00	235.31	(11.77)	223.54
139. Seal/prime (1 coat) then paint (2 coats) the walls	156.00 SF	1.57	4.85	48.98	298.75	(12.45)	286.30
140. Shelving - Detach & reset	6.00 LF	10.43	0.01	12.52	75.11	(0.00)	75.11
141. R&R Shelving - wire (vinyl coated)	14.00 LF	16.24	3.47	45.48	276.31	(6.64)	269.67
Electrical							
142. R&R 110 volt copper wiring run, box and outlet	6.00 EA	107.73	11.24	129.26	786.88	(67.19)	719.69
143. R&R 110 volt copper wiring run, box and switch	2.00 EA	108.37	3.88	43.36	263.98	(24.60)	239.38
Totals: Front Bathroom Closet				39.94	466.36	3,070.32	167.99
							2,902.33



Catastrophe and National Claims

2928 N. McVay Dr.
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Hall Bathroom

Height: 8'

114.78 SF Walls	18.89 SF Ceiling
133.66 SF Walls & Ceiling	18.89 SF Floor
2.10 SY Flooring	13.51 LF Floor Perimeter
18.51 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into HALLWAY
Door	2' 6" X 6' 8"	Opens into LAUNDRY_ROO1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Cleaning							
153. Flood loss cleanup	18.89 SF	2.65	0.00	0.00	50.06	(0.00)	50.06
154. Apply anti-microbial agent to the floor	18.89 SF	0.36	0.07	0.00	6.87	(0.00)	6.87
155. Structural drying per sf of floor area - method 1 - climate controlled	18.89 SF	0.95	0.52	0.00	18.47	(0.00)	18.47
156. Clean stud wall	67.57 SF	1.20	0.09	0.00	81.17	(0.00)	81.17
157. Apply anti-microbial agent to stud wall	67.57 SF	0.36	0.24	0.00	24.57	(0.00)	24.57
Floor							
158. R&R Underlayment - 1/2" BC plywood - PENDING DOCUMENTATION OF PRIOR REPAIRS	18.89 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
159. R&R Tile floor covering - PENDING DOCUMENTATION OF PRIOR REPAIRS	18.89 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
160. Clean toilet - Heavy	1.00 EA	41.60	0.00	0.00	41.60	(0.00)	41.60
Walls							
161. R&R Baseboard - 4 1/4" - deduction for vanity	10.51 LF	6.16	2.59	12.94	80.28	(4.21)	76.07
162. Seal (1 coat) & paint (2 coats) baseboard	10.51 LF	2.75	0.18	5.78	34.86	(2.03)	32.83
163. R&R 1/2" drywall - hung, taped, ready for texture	114.78 SF	3.65	6.65	83.80	509.39	(25.06)	484.33
164. Texture drywall - light hand texture	114.78 SF	1.25	0.96	28.70	173.14	(8.66)	164.48
165. Seal/prime (1 coat) then paint (2 coats) the walls	114.78 SF	1.57	3.56	36.04	219.80	(9.16)	210.64
Vanity							
166. R&R Vanity	3.00 LF	255.84	49.33	153.50	970.35	(93.26)	877.09
167. Add-on for tile backsplash installation	6.00 SF	14.36	0.00	17.24	103.40	(0.00)	103.40
168. R&R Ceramic tile - Standard grade	6.00 SF	14.88	1.76	17.86	108.90	(8.88)	100.02
169. Sink - single - Detach & reset	1.00 EA	215.46	0.06	43.10	258.62	(0.00)	258.62
170. Clean sink faucet - Heavy	1.00 EA	19.03	0.00	0.00	19.03	(0.00)	19.03
171. R&R Sink faucet - Bathroom	1.00 EA	284.17	12.47	56.82	353.46	(32.18)	321.28
Interior Doors							



Catastrophe and National Claims

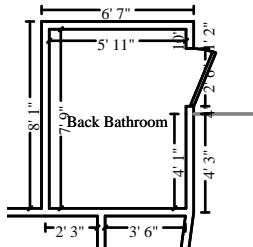
2928 N. McVay Dr.
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CONTINUED - Hall Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
172. R&R Interior door unit - PENDING DOCUMENTATION OF PRIOR REPAIRS	2.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
173. Paint door/window trim & jamb - 2 coats (per side) - PENDING DOCUMENTATION OF PRIOR REPAIRS	4.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
174. R&R Door knob - interior Electrical	2.00 EA	63.68	3.82	25.46	156.64	(10.52)	146.12
175. R&R 110 volt copper wiring run, box and switch	2.00 EA	108.37	3.88	43.36	263.98	(24.60)	239.38
Totals: Hall Bathroom		86.18	524.60	3,474.59	218.56	3,256.03	

Back Bathroom

Height: 8'



202.00 SF Walls
247.85 SF Walls & Ceiling
5.09 SY Flooring
27.33 LF Ceil. Perimeter

45.85 SF Ceiling
45.85 SF Floor
24.83 LF Floor Perimeter

Door

2' 6" X 6' 8"

Opens into KITCHEN

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Cleaning							
176. Flood loss cleanup	45.85 SF	2.65	0.00	0.00	121.50	(0.00)	121.50
177. Apply anti-microbial agent to the floor	45.85 SF	0.36	0.16	0.00	16.67	(0.00)	16.67
178. Structural drying per sf of floor area - method 1 - climate controlled	45.85 SF	0.95	1.25	0.00	44.81	(0.00)	44.81
179. Clean stud wall	124.17 SF	1.20	0.17	0.00	149.17	(0.00)	149.17
180. Apply anti-microbial agent to stud wall	124.17 SF	0.36	0.43	0.00	45.13	(0.00)	45.13
Floor							
181. R&R Underlayment - 1/2" BC plywood - PENDING DOCUMENTATION OF PRIOR REPAIRS	45.85 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
182. R&R Tile floor covering - PENDING DOCUMENTATION OF PRIOR REPAIRS	45.85 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
SUSAN_COTTLE__STEVE2							



Catastrophe and National Claims

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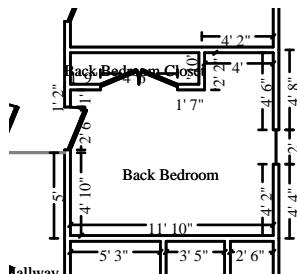
CONTINUED - Back Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
183. Clean toilet	1.00 EA	34.44	0.00	0.00	34.44	(0.00)	34.44
184. Toilet - Detach & reset	1.00 EA	349.84	0.82	69.96	420.62	(0.00)	420.62
Walls							
185. R&R Baseboard - 4 1/4" - deduction for shower and vanity	3.00 LF	6.16	0.74	3.70	22.92	(1.20)	21.72
186. Seal (1 coat) & paint (2 coats) baseboard	3.00 LF	2.75	0.05	1.66	9.96	(0.58)	9.38
187. R&R 1/2" drywall - hung, taped, ready for texture - deduction for shower	106.00 SF	3.65	6.14	77.38	470.42	(23.14)	447.28
188. Texture drywall - light hand texture	106.00 SF	1.25	0.89	26.50	159.89	(7.99)	151.90
189. Seal/prime (1 coat) then paint (2 coats) part of the walls	106.00 SF	1.57	3.30	33.28	203.00	(8.46)	194.54
190. Bathroom mirror - Detach & reset	12.00 SF	10.46	0.00	25.10	150.62	(0.00)	150.62
191. R&R Tub/shower faucet	1.00 EA	405.33	11.76	81.06	498.15	(22.80)	475.35
192. Clean shower door - Heavy	1.00 EA	32.25	0.01	0.00	32.26	(0.00)	32.26
Vanity							
193. R&R Vanity	5.50 LF	255.84	90.43	281.42	1,778.97	(56.99)	1,721.98
194. Sink - single - Detach & reset	1.00 EA	215.46	0.06	43.10	258.62	(0.00)	258.62
195. Clean sink	1.00 EA	18.11	0.00	0.00	18.11	(0.00)	18.11
196. R&R Sink faucet - Bathroom	1.00 EA	284.17	12.47	56.82	353.46	(10.73)	342.73
Interior Door							
197. R&R Interior door unit - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
198. Paint door/window trim & jamb - 2 coats (per side) - PENDING DOCUMENTATION OF PRIOR REPAIRS	2.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
199. R&R Door knob - interior	1.00 EA	63.68	1.91	12.74	78.33	(5.25)	73.08
Electrical							
200. R&R 110 volt copper wiring run, box and outlet	2.00 EA	107.73	3.74	43.10	262.30	(22.39)	239.91
201. R&R 110 volt copper wiring run, box and switch	2.00 EA	108.37	3.88	43.36	263.98	(24.60)	239.38
Totals: Back Bathroom		138.21	799.18	5,393.33	184.13	5,209.20	



Catastrophe and National Claims

2928 N. McVay Dr.
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Back Bedroom

Height: 8'

309.33 SF Walls	109.25 SF Ceiling
418.58 SF Walls & Ceiling	109.25 SF Floor
12.14 SY Flooring	38.00 LF Floor Perimeter
45.00 LF Cel. Perimeter	

Window

2' X 2'

Opens into Exterior

Door

2' 6" X 6' 8"

Opens into KITCHEN

Door

4' 6" X 6' 8"

Opens into BACK_BEDROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Cleaning							
202. Flood loss cleanup	109.25 SF	2.65	0.00	0.00	289.51	(0.00)	289.51
203. Apply anti-microbial agent to the floor	109.25 SF	0.36	0.38	0.00	39.71	(0.00)	39.71
204. Structural drying per sf of floor area - method 1 - climate controlled	109.25 SF	0.95	2.98	0.00	106.77	(0.00)	106.77
205. Clean stud wall	190.00 SF	1.20	0.27	0.00	228.27	(0.00)	228.27
206. Apply anti-microbial agent to stud wall	190.00 SF	0.36	0.67	0.00	69.07	(0.00)	69.07
Floor							
207. R&R Underlayment - 1/2" BC plywood - PENDING DOCUMENTATION OF PRIOR REPAIRS	109.25 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
208. R&R Tile floor covering - PENDING DOCUMENTATION OF PRIOR REPAIRS	109.25 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
Walls							
209. R&R Baseboard - 4 1/4"	38.00 LF	6.16	9.38	46.82	290.28	(15.23)	275.05
210. Seal (1 coat) & paint (2 coats) baseboard	38.00 LF	2.75	0.67	20.90	126.07	(7.36)	118.71
211. R&R 1/2" drywall - hung, taped, ready for texture	309.33 SF	3.65	17.93	225.80	1,372.78	(67.52)	1,305.26
212. Texture drywall - light hand texture	309.33 SF	1.25	2.60	77.34	466.60	(23.33)	443.27
213. Seal/prime (1 coat) then paint (2 coats) the walls	309.33 SF	1.57	9.61	97.14	592.40	(24.68)	567.72
Interior Door							
214. R&R Interior door unit - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
215. Paint door/window trim & jamb - 2 coats (per side) - PENDING DOCUMENTATION OF PRIOR REPAIRS	2.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
216. R&R Door knob - interior	1.00 EA	63.68	1.91	12.74	78.33	(5.25)	73.08
Double Hung Window							

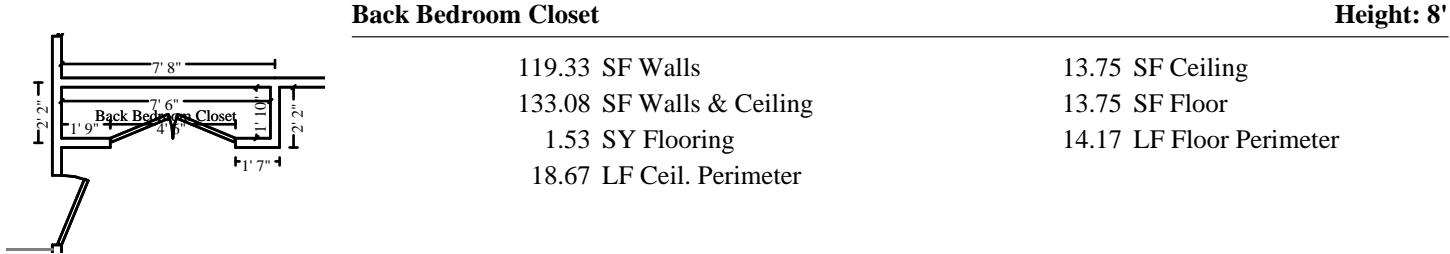


Catastrophe and National Claims

2928 N. McVay Dr.
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CONTINUED - Back Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
217. R&R Vinyl window - double hung, 9-12 sf	1.00 EA	411.87	24.38	82.36	518.61	(44.03)	474.58
218. R&R Window sill	3.00 LF	4.64	0.25	2.78	16.95	(1.35)	15.60
219. Seal & paint window sill	3.00 LF	3.26	0.08	1.96	11.82	(1.18)	10.64
220. R&R Window trim set (casing & stop)	18.00 LF	8.02	5.54	28.88	178.78	(14.98)	163.80
221. Paint window trim & jamb - 2 coats (per side)	1.00 EA	40.32	0.53	8.06	48.91	(4.49)	44.42
222. R&R Shutters - wood - louvered or paneled	1.00 EA	271.12	16.99	54.22	342.33	(16.59)	325.74
223. Seal & paint window shutters - per set	1.00 EA	38.60	0.59	7.72	46.91	(2.35)	44.56
Electrical							
224. R&R 110 volt copper wiring run, box and outlet	4.00 EA	107.73	7.49	86.20	524.61	(44.80)	479.81
225. R&R 110 volt copper wiring run, box and switch	2.00 EA	108.37	3.88	43.36	263.98	(24.60)	239.38
Totals: Back Bedroom		106.13	796.28	5,612.69	297.74	5,314.95	



Door **4' 6" X 6' 8"** **Opens into BACK_BEDROOM1**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Cleaning							
226. Flood loss cleanup	13.75 SF	2.65	0.00	0.00	36.44	(0.00)	36.44
227. Apply anti-microbial agent to the floor	13.75 SF	0.36	0.05	0.00	5.00	(0.00)	5.00
228. Structural drying per sf of floor area - method 1 - climate controlled	13.75 SF	0.95	0.38	0.00	13.44	(0.00)	13.44
229. Clean stud wall	70.83 SF	1.20	0.10	0.00	85.10	(0.00)	85.10



Catastrophe and National Claims

2928 N. McVay Dr.
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CONTINUED - Back Bedroom Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
230. Apply anti-microbial agent to stud wall	70.83 SF	0.36	0.25	0.00	25.75	(0.00)	25.75
Floor							
231. R&R Underlayment - 1/2" BC plywood - PENDING DOCUMENTATION OF PRIOR REPAIRS	13.75 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
232. R&R Tile floor covering - PENDING DOCUMENTATION OF PRIOR REPAIRS	13.75 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
Walls							
233. R&R Baseboard - 4 1/4"	14.17 LF	6.16	3.50	17.46	108.25	(5.68)	102.57
234. Seal (1 coat) & paint (2 coats) baseboard	14.17 LF	2.75	0.25	7.80	47.02	(2.74)	44.28
235. R&R 1/2" drywall - hung, taped, ready for texture	119.33 SF	3.65	6.91	87.10	529.56	(26.04)	503.52
236. Texture drywall - light hand texture	119.33 SF	1.25	1.01	29.84	180.01	(9.00)	171.01
237. Seal/prime (1 coat) then paint (2 coats) the walls	119.33 SF	1.57	3.71	37.48	228.54	(9.52)	219.02
Interior Bypass Door							
238. R&R Bypass mirrored door set - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
239. Paint door slab only - 2 coats (per side) - PENDING DOCUMENTATION OF PRIOR REPAIRS	2.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
240. R&R Door opening (jamb & casing) - 36"to60"wide - paint grade - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
241. Paint door/window trim & jamb - Large - 2 coats (per side) - PENDING DOCUMENTATION OF PRIOR REPAIRS	2.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
Totals: Back Bedroom Closet				16.16	179.68	1,259.11	52.98
							1,206.13



Catastrophe and National Claims

2928 N. McVay Dr.
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Office	Height: 8'
306.00 SF Walls	126.22 SF Ceiling
432.22 SF Walls & Ceiling	126.22 SF Floor
14.02 SY Flooring	37.50 LF Floor Perimeter
45.00 LF Cel. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Cleaning							
242. Flood loss cleanup	126.22 SF	2.65	0.00	0.00	334.48	(0.00)	334.48
243. Apply anti-microbial agent to the floor	126.22 SF	0.36	0.44	0.00	45.88	(0.00)	45.88
244. Structural drying per sf of floor area - method 1 - climate controlled	126.22 SF	0.95	3.45	0.00	123.36	(0.00)	123.36
245. Clean stud wall	187.50 SF	1.20	0.26	0.00	225.26	(0.00)	225.26
246. Apply anti-microbial agent to stud wall	187.50 SF	0.36	0.66	0.00	68.16	(0.00)	68.16
Floor							
247. R&R Underlayment - 1/2" BC plywood - PENDING DOCUMENTATION OF PRIOR REPAIRS	126.22 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
248. R&R Tile floor covering - PENDING DOCUMENTATION OF PRIOR REPAIRS	126.22 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
Walls							
249. R&R Baseboard - 4 1/4"	37.50 LF	6.16	9.26	46.20	286.46	(15.03)	271.43
250. Seal (1 coat) & paint (2 coats) baseboard	37.50 LF	2.75	0.66	20.62	124.41	(7.26)	117.15
251. R&R 1/2" drywall - hung, taped, ready for texture	306.00 SF	3.65	17.74	223.38	1,358.02	(66.79)	1,291.23
252. Texture drywall - light hand texture	306.00 SF	1.25	2.57	76.50	461.57	(23.08)	438.49
253. Seal/prime (1 coat) then paint (2 coats) the walls	306.00 SF	1.57	9.52	96.08	586.02	(24.42)	561.60
Interior Door							
254. R&R Interior door unit - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
255. Paint door/window trim & jamb - 2 coats (per side) - PENDING DOCUMENTATION OF PRIOR REPAIRS	2.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
256. R&R Door knob - interior	1.00 EA	63.68	1.91	12.74	78.33	(5.25)	73.08
Double Hung Window							

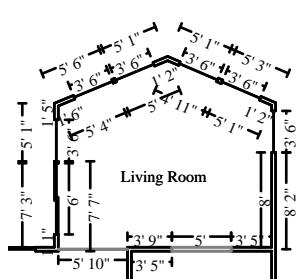


Catastrophe and National Claims

2928 N. McVay Dr.
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CONTINUED - Office

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
257. R&R Vinyl window - double hung, 9-12 sf	1.00 EA	411.87	24.38	82.36	518.61	(44.03)	474.58
258. R&R Window sill	3.00 LF	4.64	0.25	2.78	16.95	(1.35)	15.60
259. Seal & paint window sill	3.00 LF	3.26	0.08	1.96	11.82	(1.18)	10.64
260. R&R Window trim set (casing & stop)	18.00 LF	8.02	5.54	28.88	178.78	(14.98)	163.80
261. Paint window trim & jamb - 2 coats (per side)	1.00 EA	40.32	0.53	8.06	48.91	(4.49)	44.42
262. R&R Shutters - wood - louvered or paneled	1.00 EA	271.12	16.99	54.22	342.33	(16.59)	325.74
263. Seal & paint window shutters - per set	1.00 EA	38.60	0.59	7.72	46.91	(2.35)	44.56
Electrical							
264. R&R 110 volt copper wiring run, box and outlet	4.00 EA	107.73	7.49	86.20	524.61	(44.80)	479.81
265. R&R 110 volt copper wiring run, box and switch	2.00 EA	108.37	3.88	43.36	263.98	(24.60)	239.38
Totals: Office		106.20	791.06	5,644.85	296.20	5,348.65	



Living Room

Height: 8'

300.57 SF Walls	250.13 SF Ceiling
550.70 SF Walls & Ceiling	250.13 SF Floor
27.79 SY Flooring	44.93 LF Floor Perimeter
55.93 LF Ceil. Perimeter	

Window	3' 6" X 3' 6"	Opens into Exterior
Window	3' 6" X 3' 6"	Opens into Exterior
Window	3' 6" X 3' 6"	Opens into Exterior
Window	3' 6" X 3' 6"	Opens into Exterior
Window	3' 6" X 3' 6"	Opens into Exterior
Door	6' X 6' 8"	Opens into Exterior
Window	3' 6" X 3' 6"	Opens into Exterior
Missing Wall	5' 10" X 8'	Opens into KITCHEN
Missing Wall - Goes to Floor	5' X 6' 8"	Opens into OFFICE



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Cleaning							
278. Flood loss cleanup	250.13 SF	2.65	0.00	0.00	662.84	(0.00)	662.84
279. Apply anti-microbial agent to the floor	250.13 SF	0.36	0.88	0.00	90.93	(0.00)	90.93
280. Structural drying per sf of floor area - method 1 - climate controlled	250.13 SF	0.95	6.83	0.00	244.45	(0.00)	244.45
281. Clean stud wall	224.63 SF	1.20	0.31	0.00	269.87	(0.00)	269.87
282. Apply anti-microbial agent to stud wall	224.63 SF	0.36	0.79	0.00	81.66	(0.00)	81.66
Floor							
283. R&R Underlayment - 1/2" BC plywood - PENDING DOCUMENTATION OF PRIOR REPAIRS	250.13 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
284. R&R Tile floor covering - PENDING DOCUMENTATION OF PRIOR REPAIRS	250.13 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
Walls							
285. R&R Baseboard - 4 1/4" - deduction for fireplace	36.93 LF	6.16	9.12	45.50	282.11	(14.80)	267.31
286. Seal (1 coat) & paint (2 coats) baseboard	36.93 LF	2.75	0.65	20.32	122.53	(7.15)	115.38
287. R&R 1/2" drywall - hung, taped, ready for texture - deduction for fireplace	236.57 SF	3.65	13.72	172.70	1,049.90	(51.64)	998.26
288. Texture drywall - light hand texture	236.57 SF	1.25	1.99	59.14	356.84	(17.84)	339.00
289. Seal/prime (1 coat) then paint (2 coats) part of the walls	236.57 SF	1.57	7.36	74.28	453.05	(18.88)	434.17
290. Clean masonry - fireplace	40.00 SF	0.88	0.06	0.00	35.26	(0.00)	35.26
Barn Door							
291. R&R Interior barn door - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
Sliding Door							
292. R&R 6-0 6-8 mill finish sliding patio door insulated (2 panes)	1.00 EA	1,440.44	92.95	288.08	1,821.47	(175.81)	1,645.66
293. R&R Door opening (jamb & casing) - 60" or wider - paint grade	1.00 EA	285.11	15.89	57.02	358.02	(31.86)	326.16
294. Paint door/window trim & jamb - Large - 2 coats (per side)	1.00 EA	47.44	0.62	9.48	57.54	(5.75)	51.79
Double Hung Window							
295. R&R Vinyl window - double hung, 20-28 sf	5.00 EA	603.01	189.54	603.02	3,807.61	(331.52)	3,476.09
296. R&R Window sill	20.00 LF	4.64	1.69	18.56	113.05	(8.98)	104.07
297. Seal & paint window sill	20.00 LF	3.26	0.52	13.04	78.76	(7.87)	70.89
298. R&R Window trim set (casing & stop)	120.00 LF	8.02	37.00	192.48	1,191.88	(99.88)	1,092.00
299. Paint window trim & jamb - 2 coats (per side)	5.00 EA	40.32	2.66	40.32	244.58	(22.42)	222.16
300. R&R Window blind - wood - 2" - 20. 1 to 32 SF	5.00 EA	307.36	96.24	307.36	1,940.40	(92.76)	1,847.64
Electrical							
301. R&R 110 volt copper wiring run, box and outlet	6.00 EA	107.73	11.24	129.26	786.88	(67.19)	719.69

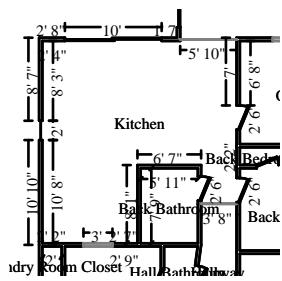


Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
302. R&R 110 volt copper wiring run, box and switch	4.00 EA	108.37	7.75	86.70	527.93	(49.20)	478.73
Totals: Living Room		497.81	2,117.26	14,577.56	1,003.55	13,574.01	



Kitchen

Height: 8'

502.67 SF Walls	352.86 SF Ceiling
855.53 SF Walls & Ceiling	352.86 SF Floor
39.21 SY Flooring	60.33 LF Floor Perimeter
80.83 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into BACK_BATHROO
Missing Wall	3' 8" X 8'	Opens into HALLWAY
Door	2' 6" X 6' 8"	Opens into BACK_BEDROO1
Door	2' 6" X 6' 8"	Opens into OFFICE
Missing Wall	5' 10" X 8'	Opens into LIVING_ROOM
Door	10' X 7'	Opens into Exterior
Window	2' X 2'	Opens into Exterior
Missing Wall - Goes to Floor	3' X 6' 8"	Opens into LAUNDRY_ROO1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Cleaning							
323. Flood loss cleanup	352.86 SF	2.65	0.00	0.00	935.08	(0.00)	935.08
324. Apply anti-microbial agent to the floor	352.86 SF	0.36	1.23	0.00	128.26	(0.00)	128.26
325. Structural drying per sf of floor area - method 1 - climate controlled	352.86 SF	0.95	9.63	0.00	344.85	(0.00)	344.85
326. Clean stud wall	301.67 SF	1.20	0.42	0.00	362.42	(0.00)	362.42
327. Apply anti-microbial agent to stud wall	301.67 SF	0.36	1.06	0.00	109.66	(0.00)	109.66
Floor							



Catastrophe and National Claims

2928 N. McVay Dr.
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CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
328. R&R Underlayment - 1/2" BC plywood - PENDING DOCUMENTATION OF PRIOR REPAIRS	352.86 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
329. R&R Tile floor covering - PENDING DOCUMENTATION OF PRIOR REPAIRS	352.86 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
Walls							
330. R&R Baseboard - 4 1/4" - deduction for cabinets	48.27 LF	6.16	11.92	59.48	368.74	(19.35)	349.39
331. Seal (1 coat) & paint (2 coats) baseboard	48.27 LF	2.75	0.85	26.54	160.13	(9.34)	150.79
332. R&R 1/2" drywall - hung, taped, ready for texture	502.67 SF	3.65	29.14	366.96	2,230.85	(109.72)	2,121.13
333. Texture drywall - light hand texture - deduction for cabinets, paneling and tile	402.13 SF	1.25	3.37	100.54	606.57	(30.33)	576.24
334. R&R Paneling	50.27 SF	3.57	3.55	35.90	218.91	(6.45)	212.46
335. R&R Chair rail - 2 1/2"	12.00 LF	4.56	1.86	10.96	67.54	(2.96)	64.58
336. Seal (1 coat) & paint (2 coats) chair rail	12.00 LF	2.59	0.23	6.22	37.53	(1.87)	35.66
337. Seal/prime (1 coat) then paint (2 coats) part of the walls - deduction for cabinets and tile	452.40 SF	1.57	14.06	142.06	866.39	(36.10)	830.29
338. R&R Ceramic tile - Standard grade	42.00 SF	14.88	12.31	125.00	762.27	(62.11)	700.16
Cabinets							
339. R&R Cabinetry - lower (base) units - PENDING DOCUMENTATION OF PRIOR REPAIRS	24.00 LF	0.00	0.00	0.00	0.00	(0.00)	0.00
340. Countertop - solid surface/granite - Detach & reset - PENDING DOCUMENTATION OF PRIOR REPAIRS	48.00 SF	0.00	0.44	0.00	0.44	(0.00)	0.44
341. R&R Garbage disposer	1.00 EA	345.72	10.50	0.00	356.22	<35.35>	320.87
342. Cabinetry - upper (wall) units - Detach & reset	22.00 LF	72.41	0.00	318.60	1,911.62	(0.00)	1,911.62
Sliding Door							
343. R&R 10-0 6-8 vinyl sliding patio door	1.00 EA	1,985.62	127.75	397.12	2,510.49	(222.08)	2,288.41
344. R&R Door opening (jamb & casing) - 60" or wider - paint grade	1.00 EA	285.11	15.89	57.02	358.02	(31.86)	326.16
345. Paint door/window trim & jamb - Large - 2 coats (per side)	1.00 EA	47.44	0.62	9.48	57.54	(5.75)	51.79
Double Hung Window							
346. R&R Vinyl window - double hung, 9-12 sf	1.00 EA	411.87	24.38	82.36	518.61	(44.03)	474.58
347. R&R Window sill	3.00 LF	4.64	0.25	2.78	16.95	(1.35)	15.60
348. Seal & paint window sill	3.00 LF	3.26	0.08	1.96	11.82	(1.18)	10.64
349. R&R Window trim set (casing & stop)	18.00 LF	8.02	5.54	28.88	178.78	(14.98)	163.80



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
350. Paint window trim & jamb - 2 coats (per side)	1.00 EA	40.32	0.53	8.06	48.91	(4.49)	44.42
351. R&R Shutters - wood - louvered or paneled	1.00 EA	271.12	16.99	54.22	342.33	(16.59)	325.74
352. Seal & paint window shutters - per set	1.00 EA	38.60	0.59	7.72	46.91	(2.35)	44.56
Appliances							
353. R&R Refrigerator - side by side - 25 to 30 cf - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	<0.00>	0.00
354. R&R Dishwasher - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	<0.00>	0.00
355. R&R Range - freestanding - gas - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	<0.00>	0.00
356. R&R Microwave drawer Sharp microwave drawer M/S not available photo 75	1.00 EA	1,982.58	125.98	0.00	2,108.56	<144.64>	1,963.92
357. Range hood - Detach & reset	1.00 EA	107.75	0.00	0.00	107.75	<0.00>	107.75
Electrical							
358. R&R 110 volt copper wiring run, box and outlet	6.00 EA	107.73	11.24	129.26	786.88	(67.19)	719.69
359. R&R 110 volt copper wiring run, box and switch	6.00 EA	108.37	11.63	130.04	791.89	(73.79)	718.10
Totals: Kitchen			442.04	2,101.16	17,352.92	943.86	16,409.06



Laundry Room

Height: 8'

290.67 SF Walls	104.17 SF Ceiling
394.84 SF Walls & Ceiling	104.17 SF Floor
11.57 SY Flooring	35.00 LF Floor Perimeter
43.00 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

3' X 6' 8"

Opens into KITCHEN

Door

2' 6" X 6' 8"

Opens into HALL_BATHROO

Door

2' 6" X 6' 8"

Opens into GARAGE



Catastrophe and National Claims

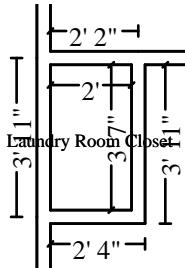
2928 N. McVay Dr.
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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Cleaning							
373. Flood loss cleanup	104.17 SF	2.65	0.00	0.00	276.05	(0.00)	276.05
374. Apply anti-microbial agent to the floor	104.17 SF	0.36	0.36	0.00	37.86	(0.00)	37.86
375. Structural drying per sf of floor area - method 1 - climate controlled	104.17 SF	0.95	2.84	0.00	101.80	(0.00)	101.80
376. Clean stud wall	175.00 SF	1.20	0.25	0.00	210.25	(0.00)	210.25
377. Apply anti-microbial agent to stud wall	175.00 SF	0.36	0.61	0.00	63.61	(0.00)	63.61
Floor							
378. R&R Underlayment - 1/2" BC plywood - PENDING DOCUMENTATION OF PRIOR REPAIRS	104.17 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
379. R&R Tile floor covering - PENDING DOCUMENTATION OF PRIOR REPAIRS	104.17 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
Walls							
380. R&R Baseboard - 4 1/4"	35.00 LF	6.16	8.64	43.12	267.36	(14.02)	253.34
381. Seal (1 coat) & paint (2 coats) baseboard	35.00 LF	2.75	0.61	19.26	116.12	(6.78)	109.34
382. R&R 1/2" drywall - hung, taped, ready for texture	290.67 SF	3.65	16.85	212.20	1,290.00	(63.45)	1,226.55
383. Texture drywall - light hand texture	290.67 SF	1.25	2.44	72.66	438.44	(21.92)	416.52
384. Seal/prime (1 coat) then paint (2 coats) the walls	290.67 SF	1.57	9.04	91.28	556.67	(23.20)	533.47
Interior Door							
385. R&R Interior door unit - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
386. Paint door/window trim & jamb - 2 coats (per side) - PENDING DOCUMENTATION OF PRIOR REPAIRS	2.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
387. R&R Door knob - interior	1.00 EA	63.68	1.91	12.74	78.33	(5.25)	73.08
Electrical							
388. R&R 110 volt copper wiring run, box and outlet	2.00 EA	107.73	3.74	43.10	262.30	(22.39)	239.91
389. R&R 220 volt copper wiring run, box and receptacle	1.00 EA	230.44	10.67	46.10	287.21	(13.72)	273.49
390. R&R 110 volt copper wiring run, box and switch	2.00 EA	108.37	3.88	43.36	263.98	(24.60)	239.38
Totals: Laundry Room				61.84	583.82	4,249.98	195.33
							4,054.65



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660



Laundry Room Closet

Height: 8'

89.33 SF Walls
96.50 SF Walls & Ceiling
0.80 SY Flooring
11.17 LF Cel. Perimeter

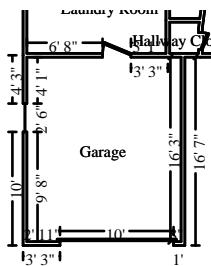
7.17 SF Ceiling
7.17 SF Floor
11.17 LF Floor Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Cleaning							
393. Flood loss cleanup	7.17 SF	2.65	0.00	0.00	19.00	(0.00)	19.00
394. Apply anti-microbial agent to the floor	7.17 SF	0.36	0.03	0.00	2.61	(0.00)	2.61
395. Structural drying per sf of floor area - method 1 - climate controlled	7.17 SF	0.95	0.20	0.00	7.01	(0.00)	7.01
396. Clean stud wall	55.83 SF	1.20	0.08	0.00	67.08	(0.00)	67.08
397. Apply anti-microbial agent to stud wall	55.83 SF	0.36	0.20	0.00	20.30	(0.00)	20.30
Floor							
398. R&R Underlayment - 1/2" BC plywood - PENDING DOCUMENTATION OF PRIOR REPAIRS	7.17 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
399. R&R Tile floor covering - PENDING DOCUMENTATION OF PRIOR REPAIRS	7.17 SF	0.00	0.00	0.00	0.00	(0.00)	0.00
Walls							
400. R&R Baseboard - 4 1/4"	11.17 LF	6.16	2.76	13.78	85.35	(4.48)	80.87
401. Seal (1 coat) & paint (2 coats) baseboard	11.17 LF	2.75	0.19	6.14	37.05	(2.16)	34.89
402. R&R 1/2" drywall - hung, taped, ready for texture	89.33 SF	3.65	5.17	65.20	396.42	(19.50)	376.92
403. Texture drywall - light hand texture	89.33 SF	1.25	0.76	22.34	134.76	(6.74)	128.02
404. Seal/prime (1 coat) then paint (2 coats) the walls	89.33 SF	1.57	2.77	28.06	171.08	(7.13)	163.95
Double Bifold Door							
405. R&R Bifold door set - full louvered - Double - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
406. Paint full lvr'd bifold door set - slab - 2 coats -per side - PENDING DOCUMENTATION OF PRIOR REPAIRS	2.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
407. R&R Door opening (jamb & casing) - 60" or wider - paint grade - PENDING DOCUMENTATION OF PRIOR REPAIRS	1.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
408. Paint door/window trim & jamb - Large - 2 coats (per side) - PENDING DOCUMENTATION OF PRIOR REPAIRS	2.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
Totals: Laundry Room Closet			12.16	135.52	940.66	40.01	900.65



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660



Garage

Height: 8'

381.92 SF Walls	220.73 SF Ceiling
602.65 SF Walls & Ceiling	220.73 SF Floor
24.53 SY Flooring	47.17 LF Floor Perimeter
59.67 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into LAUNDRY_ROO1
Door	10' X 7'	Opens into Exterior
Window	2' 6" X 3' 6"	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Cleaning							
409. Flood loss cleanup	220.73 SF	2.65	0.00	0.00	584.93	(0.00)	584.93
410. Apply anti-microbial agent to the floor	220.73 SF	0.36	0.77	0.00	80.23	(0.00)	80.23
411. Structural drying per sf of floor area - method 1 - climate controlled	220.73 SF	0.95	6.03	0.00	215.72	(0.00)	215.72
412. Clean stud wall	235.83 SF	1.20	0.33	0.00	283.33	(0.00)	283.33
413. Apply anti-microbial agent to stud wall	235.83 SF	0.36	0.83	0.00	85.73	(0.00)	85.73
Walls							
414. R&R 1/2" drywall - hung, taped, ready for texture	381.92 SF	3.65	22.14	278.80	1,694.94	(83.36)	1,611.58
415. Texture drywall - light hand texture	381.92 SF	1.25	3.20	95.48	576.08	(28.80)	547.28
416. Seal/prime (1 coat) then paint (2 coats) the walls	381.92 SF	1.57	11.87	119.92	731.40	(30.47)	700.93
Overhead Door							
417. Clean overhead door & hardware	1.00 EA	66.71	0.02	0.00	66.73	(0.00)	66.73
Double Hung Window							
418. R&R Vinyl window - double hung, 9-12 sf	1.00 EA	411.87	24.38	82.36	518.61	(44.03)	474.58
419. R&R Window trim set (casing & stop)	9.00 LF	8.02	2.77	14.44	89.39	(7.49)	81.90
420. Paint window trim & jamb - 2 coats (per side)	1.00 EA	40.32	0.53	8.06	48.91	(4.49)	44.42
Electrical							
421. R&R 110 volt copper wiring run, box and outlet	3.00 EA	107.73	5.62	64.64	393.45	(33.59)	359.86
422. R&R 110 volt copper wiring run, box and switch	1.00 EA	108.37	1.94	21.68	131.99	(12.30)	119.69
Mechanical							
423. Plumber - per hour - service and test water softener for damage	1.00 HR	160.88	0.00	0.00	160.88	(0.00)	160.88
424. Water softener - Detach & reset	1.00 EA	761.75	0.00	152.36	914.11	(0.00)	914.11



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

CONTINUED - Garage

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Totals: Garage			80.43	837.74	6,576.43	244.53	6,331.90
Total: Main Level		1,968.07		12,107.38	87,763.98	4,590.30	83,173.68
Line Item Totals: SUSAN_COTTLE__STEVE2		2,852.44		15,446.80	113,410.37	6,556.82	106,853.55



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Summary for Building

Line Item Total	95,111.13
Overhead	7,723.40
Profit	7,723.40
Material Sales Tax	2,852.44
Replacement Cost Value	\$113,410.37
Less Depreciation	(6,556.82)
Actual Cash Value	\$106,853.55
Less Deductible	(2,000.00)
Net Claim	\$104,853.55
Total Depreciation	6,556.82
Less Non-Recoverable Depreciation	<179.99>
Total Recoverable Depreciation	6,376.83
Net Claim if Depreciation is Recovered	\$111,230.38

David Quenelle
Independent Adjuster



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Claim Number: 9904123014-09262024 **Policy Number:** 9904123014 **Type of Loss:** Flood

Date of Loss: 9/26/2024 11:00 PM Date Received: 9/29/2024 2:00 AM
Date Inspected: 10/5/2024 12:00 AM Date Entered: 1/21/2025 10:38 AM
Date Est. Completed: 1/22/2025 2:36 PM

Price List: FLSP8X_SEP24
Restoration/Service/Remodel
Estimate: SUSAN_COTTLE__STEVE2

Personal Property

Net Claim Summary

Replacement Cost Value	Less Non-recoverable Depreciation	Actual Cash Value
\$67,348.93	<5,590.59>	\$61,758.34
Less Deductible		(2,000.00)
Less Amount Over Limit(s)		(9,758.34)
Net Claim		\$50,000.00



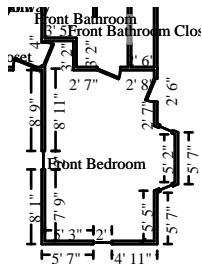
Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Personal Property

SUSAN_COTTLE__STEVE2

Main Level



Front Bedroom

Height: 8'

491.55 SF Walls	242.39 SF Ceiling
733.95 SF Walls & Ceiling	242.39 SF Floor
26.93 SY Flooring	62.51 LF Floor Perimeter
70.01 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into HALLWAY
Window	2' X 2'	Opens into Exterior
Window	2' X 2'	Opens into Exterior
Window	1' 6" X 3' 6"	Opens into Exterior
Window	1' 6" X 3' 6"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into FRONT_BATHRO

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
69. Men's Shoes - photos 5	18.00 EA	159.00	3 yr	200.34	3,062.34	<336.86>	2,725.48
70. Sailboat decoration - photo 5	1.00 EA	89.00	3 yr	6.23	95.23	<10.48>	84.75
71. Sun decoration - photo 5	1.00 EA	69.00	2 yr	4.83	73.83	<3.69>	70.14
72. Wood and metal side table - photo 6	1.00 EA	289.00	2 yr	20.23	309.23	<24.74>	284.49
73. Blue chairs with cushions - photo 7 located in dwelling at time of flooding	2.00 EA	149.00	4 yr	20.86	318.86	<35.07>	283.79
74. Wood curio cabinet - photo 7	1.00 EA	299.00	3 yr	20.93	319.93	<35.19>	284.74
75. Round wood end table - photo 9	1.00 EA	229.00	4 yr	16.03	245.03	<26.95>	218.08
76. Black desk chair - photo 5	1.00 EA	189.00	2 yr	13.23	202.23	<16.18>	186.05
77. Folding white end table - photo 9	1.00 EA	59.00	3 yr	4.13	63.13	<6.94>	56.19
78. Square wood end table - photo 10	1.00 EA	189.00	3 yr	13.23	202.23	<22.25>	179.98
79. Decorative figurines - photo 10	6.00 EA	49.00	4 yr	20.58	314.58	<34.60>	279.98
80. Tall yellow curio cabinet - photo 11	1.00 EA	1,199.00	3 yr	83.93	1,282.93	<141.12>	1,141.81
https://www.wayfair.com/furniture/pdp/howard-miller-brantley-lighted-curio-cabinet-gcv11706.html?piid=73916050&auctionId=d730db44-4042-4819-b6af-d3caf5bc5ffb&adTypeId=1							
81. Wood trash bin - photo 11	1.00 EA	129.00	4 yr	9.03	138.03	<15.18>	122.85
82. Table top puzzles - photo 11	3.00 EA	29.00	2 yr	6.09	93.09	<10.24>	82.85
83. Fishing rods - photos 17, 62, 103	28.00 EA	59.00	3 yr	115.64	1,767.64	<194.44>	1,573.20
84. Fishing reels - photos 17, 62	24.00 EA	89.00	3 yr	149.52	2,285.52	<251.41>	2,034.11



Catastrophe and National Claims

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CONTINUED - Front Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
85. Wood ladder - photo 17	1.00 EA	119.00	7 yr	8.33	127.33	<14.01>	113.32
86. Sleep Number iLE bed and Flexfit 2 Smart Base - king - photo 26	1.00 EA	10,989.00	2 yr	769.23	11,758.23	<470.33>	11,287.90
https://www.sleepnumber.com/products/ile?Size=Split+King&a=1&&acid=shopping&ascid=Google%2BNational_-_google_-_PMax:_SHOPPING_Brand_Mattresses_Smart_--_--_--_mediacode_-_Shopping_-_Shopping&key=&s_kwcid=AL!6200!3!!!x!!&k_clickid=go_cmp-21112062416_adg_ad_dev_c_ext_prd-S1ILE2&ogmap=PLA%7CACQ%7CGOOG%7CSTND%7Cc%7CSITEWIDE%7C%7C%7C21112062416%7C&gad_source=1&gclid=Cj0KCQiAqL28BhCrARIsACYJvkcmvfnO6RraNMIsyjlnh0vHYrjMxmZJhNwnUgFy2IyLTSbfwGUg90aAgAIEALw_wcB&gclsrc=aw.ds							
87. King bedding, blankets, pillow sets - photo 26	3.00 EA	59.00	3 yr	12.39	189.39	<20.83>	168.56
88. King headboard/footboard - photo 26	1.00 EA	1,855.00	2 yr	129.85	1,984.85	<119.09>	1,865.76
tag=offa01-20&linkCode=osi&th=1&psc=1">https://www.amazon.com/dp/B0BG3DQ6XW>tag=offa01-20&linkCode=osi&th=1&psc=1							
89. White dining table - photo 26	1.00 EA	1,199.00	2 yr	83.93	1,282.93	<76.98>	1,205.95
https://www.wayfair.com/furniture/pdp/joss-main-umbria-dining-table-w008026556.html?piid=273015501							
90. 5 drawer dresser - photo 27	1.00 EA	1,249.99	2 yr	87.50	1,337.49	<107.00>	1,230.49
https://www.wayfair.com/furniture/pdp/rosalind-wheeler-ahrian-white-washed-natural-solid-wood-coastal-5-drawer-chest-w008441010.html							
91. 6 drawer dresser - photo 27	1.00 EA	1,389.99	2 yr	97.30	1,487.29	<89.24>	1,398.05
https://www.wayfair.com/furniture/pdp/rosalind-wheeler-ahriel-white-grey-coastal-charm-6-drawer-2-door-adjustable-shelfs-dresser-solid-wood-w03787031.html							
92. White chairs - photo 27, 33	4.00 EA	69.00	3 yr	19.32	295.32	<32.49>	262.83
93. Daypack - photo 27	1.00 EA	59.00	2 yr	4.13	63.13	<4.42>	58.71
94. Decorative pieces - photo 28	4.00 EA	39.00	2 yr	10.92	166.92	<18.36>	148.56
95. Pillows - photo 29	6.00 EA	49.00	2 yr	20.58	314.58	<34.60>	279.98
96. White end tables - photo	2.00 EA	509.00	2 yr	71.26	1,089.26	<76.25>	1,013.01
https://www.wayfair.com/furniture/pdp/birch-lane-shannen-24-tall-3-drawer-end-table-w100395216.html							
97. Men's underwear, tshirt, socks in dressers - photo27	24.00 EA	19.00	3 yr	31.92	487.92	<53.67>	434.25
98. Women's underwear, tshirt, socks in dressers - photo27	24.00 EA	19.00	3 yr	31.92	487.92	<53.67>	434.25
Totals: Front Bedroom				2,083.41	31,846.39	2,336.28	29,510.11



Catastrophe and National Claims

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Front Bathroom Closet

Height: 8'

156.00 SF Walls	21.25 SF Ceiling
177.25 SF Walls & Ceiling	21.25 SF Floor
2.36 SY Flooring	19.00 LF Floor Perimeter
22.00 LF Cel. Perimeter	

Missing Wall - Goes to Floor

3' X 6' 8"

Opens into FRONT_BATHRO

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
144. Men's dress shirts, pants - photo 31	16.00 EA	69.00	2 yr	77.28	1,181.28	<129.94>	1,051.34
145. Personal care, cleaning items in vanity - photo 35	22.00 EA	19.00	2 yr	29.26	447.26	<49.20>	398.06
146. Towel sets in vanity - photo 35	2.00 EA	49.00	2 yr	6.86	104.86	<11.53>	93.33
147. Metal toilet paper holder - photo 36	1.00 EA	59.00	3 yr	4.13	63.13	<6.94>	56.19
148. Wicker basket - photo 36	1.00 EA	49.00	3 yr	3.43	52.43	<5.77>	46.66
149. Women's Shoes - photo 38	14.00 EA	129.00	3 yr	126.42	1,932.42	<212.57>	1,719.85
150. Bags, accessories on shelves - photo 38	14.00 EA	39.00	3 yr	38.22	584.22	<64.26>	519.96
151. Women's shirts, pants, dresses - photo 40	22.00 EA	79.00	2 yr	121.66	1,859.66	<204.56>	1,655.10
152. Shoe rack - photo 39	1.00 EA	49.00	3 yr	3.43	52.43	<5.77>	46.66
Totals: Front Bathroom Closet				410.69	6,277.69	690.54	5,587.15



Office

Height: 8'

306.00 SF Walls	126.22 SF Ceiling
432.22 SF Walls & Ceiling	126.22 SF Floor
14.02 SY Flooring	37.50 LF Floor Perimeter
45.00 LF Cel. Perimeter	

Door

2' 6" X 6' 8"

Opens into KITCHEN

Window

2' X 2'

Opens into Exterior

Missing Wall - Goes to Floor

5' X 6' 8"

Opens into LIVING_ROOM

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
SUSAN_COTTLE__STEVE2							



Catastrophe and National Claims

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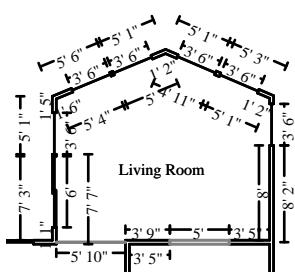
CONTINUED - Office

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
266. Golf clubs - irons set - photo 100 https://www.benhogangolf.com/icon-irons/	1.00 EA	799.99	3 yr	56.00	855.99	<94.16>	761.83
267. Golf clubs - woods - photo 100	3.00 EA	159.00	4 yr	33.39	510.39	<56.14>	454.25
268. Golf bag - photo 100	1.00 EA	129.00	4 yr	9.03	138.03	<15.18>	122.85
269. Suitcases - photo 101, 102	2.00 EA	119.00	1 yr	16.66	254.66	<10.19>	244.47
270. Orange high chair - photo 100, 102	1.00 EA	119.00	4 yr	8.33	127.33	<6.37>	120.96
271. Wicker sideboard - photo 106	1.00 EA	229.00	3 yr	16.03	245.03	<19.60>	225.43
272. Women's purses - photo 111	14.00 EA	119.00	3 yr	116.62	1,782.62	<142.61>	1,640.01
273. Large upright freezer - photo 127 GE freezer	1.00 EA	878.00	4 yr	61.46	939.46	<103.34>	836.12
https://www.homedepot.com/p/GE-Garage-Ready-21-3-cu-Ft-Frost-Free-Defrost-Upright-Freezer-in-White-FUF21SMRW/305904836?source=shoppingads&locale=en-US&srslid=AfmBOoov7_elP7yNPgzhMph8dao97xovV29jE35UyZwCgkPcyofz6u02E4E&gQT=1							
274. Blender - Ninja - photo 146	1.00 EA	189.00	2 yr	13.23	202.23	<12.13>	190.10
275. Men's suits - photo 154-159	3.00 EA	189.00	4 yr	39.69	606.69	<66.74>	539.95
276. Macbook Pro - photo 161-162	1.00 EA	1,799.00	4 yr	125.93	1,924.93	<211.74>	1,713.19
https://www.bestbuy.com/site/apple-macbook-pro-14-inch-apple-m4-pro-chip-built-for-apple-intelligence-24gb-memory-512gb-ssd-space-black/6602748.p?skuId=6602748							
277. Ipad - photo 163	1.00 EA	349.00	2 yr	24.43	373.43	<56.01>	317.42
https://www.bestbuy.com/site/apple-10-9-inch-ipad-latest-model-10th-generation-with-wi-fi-64gb-silver/5200800.p?skuId=5200800							
Totals: Office				520.80	7,960.79	794.21	7,166.58



Catastrophe and National Claims

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Living Room

Height: 8'

300.57 SF Walls	250.13 SF Ceiling
550.70 SF Walls & Ceiling	250.13 SF Floor
27.79 SY Flooring	44.93 LF Floor Perimeter
55.93 LF Ceil. Perimeter	

Window	3' 6" X 3' 6"	Opens into Exterior
Window	3' 6" X 3' 6"	Opens into Exterior
Window	3' 6" X 3' 6"	Opens into Exterior
Window	3' 6" X 3' 6"	Opens into Exterior
Window	3' 6" X 3' 6"	Opens into Exterior
Door	6' X 6' 8"	Opens into Exterior
Window	3' 6" X 3' 6"	Opens into Exterior
Missing Wall	5' 10" X 8'	Opens into KITCHEN
Missing Wall - Goes to Floor	5' X 6' 8"	Opens into OFFICE

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
303. Personal care, cleaning items in vanity - photo 42	12.00 EA	19.00	2 yr	15.96	243.96	<26.84>	217.12
304. Towel sets in vanity - photo 47	4.00 EA	49.00	2 yr	13.72	209.72	<23.07>	186.65
305. Personal care, cleaning items in vanity - photo 47	14.00 EA	19.00	2 yr	18.62	284.62	<31.31>	253.31
306. Metal shelf unit - photo 47	1.00 EA	59.00	2 yr	4.13	63.13	<3.79>	59.34
307. Gloves, bags, accessories - photo 49	12.00 EA	39.00	2 yr	32.76	500.76	<55.08>	445.68
308. Men's shirts, pants hanging in closet - photo 50, 51, 52	18.00 EA	69.00	3 yr	86.94	1,328.94	<146.18>	1,182.76
309. Sheet sets - photo 51	3.00 EA	59.00	2 yr	12.39	189.39	<20.83>	168.56
310. Paper shredder - photo 53	1.00 EA	119.00	3 yr	8.33	127.33	<14.01>	113.32
311. White chairs - photo 54	2.00 EA	69.00	3 yr	9.66	147.66	<16.24>	131.42
312. 3 drawer cabinet - photo	1.00 EA	1,049.00	4 yr	73.43	1,122.43	<123.47>	998.96

<https://www.wayfair.com/furniture/pdp/joss-main-diane-iron-3-drawer-accent-chest-w004363859.html?piid=2141596591&auctionId=fdbcb4ebb-e531-48da-b90b-2a892cece31e&adTypeId=1>

313. Decorative pieces on shelves - photo 55	6.00 EA	49.00	3 yr	20.58	314.58	<34.60>	279.98
314. Folding tv tray - photo 55	1.00 EA	49.00	2 yr	3.43	52.43	<3.15>	49.28
315. Printer - photo 55	1.00 EA	159.00	2 yr	11.13	170.13	<13.61>	156.52
316. Books - photo 56	10.00 EA	19.00	2 yr	13.30	203.30	<22.36>	180.94
317. Leather power reclining loveseat - photo 57	1.00 EA	2,099.99	2 yr	147.00	2,246.99	<134.82>	2,112.17

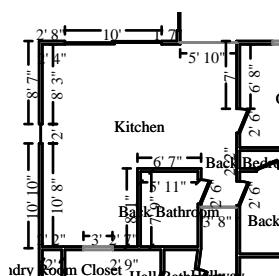


Catastrophe and National Claims

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CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
https://www.wayfair.com/furniture/pdp/flexsteel-finnegan-power-inclining-loveseat-xtya1639.html?piid=100655205&auctionId=80cde7cd-4c65-474e-83cf-9544852dee6e&adTypeId=1							
318. Leather power reclining sofa - photo 58	1.00 EA	2,199.99	2 yr	154.00	2,353.99	<141.24>	2,212.75
319. Wicker basket - photo 58	1.00 EA	89.00	3 yr	6.23	95.23	<10.48>	84.75
320. Sound bar - photo 58	1.00 EA	199.00	2 yr	13.93	212.93	<12.78>	200.15
321. Wood cabinet - photo 58	1.00 EA	299.00	2 yr	20.93	319.93	<25.59>	294.34
322. Area rug - photo 59	1.00 EA	129.00	3 yr	9.03	138.03	<15.18>	122.85
Totals: Living Room				675.50	10,325.48	874.63	9,450.85



Kitchen

Height: 8'

502.67 SF Walls	352.86 SF Ceiling
855.53 SF Walls & Ceiling	352.86 SF Floor
39.21 SY Flooring	60.33 LF Floor Perimeter
80.83 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into BACK_BATHROO
Missing Wall	3' 8" X 8'	Opens into HALLWAY
Door	2' 6" X 6' 8"	Opens into BACK_BEDROO1
Door	2' 6" X 6' 8"	Opens into OFFICE
Missing Wall	5' 10" X 8'	Opens into LIVING_ROOM
Door	10' X 7'	Opens into Exterior
Window	2' X 2'	Opens into Exterior
Missing Wall - Goes to Floor	3' X 6' 8"	Opens into LAUNDRY_ROO1

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
360. Robo vacuum - photo 55	1.00 EA	499.00	2 yr	34.93	533.93	<32.04>	501.89

https://www.bestbuy.com/site/irobot-roomba-combo-j5-self-emptying-vacuum-and-mop-graphite/6553419.p?skuId=6553419&utm_source=feed&ref=212&loc=19925943272&gad_source=1&gclid=Cj0KCQiAqL28BhCrARIsACYJvkeJMdGFhFV8U3MNPPJq5CLEd5Y3IA8fH7aSdvGeSHhHvNt0SvuPoTsaAkmAEALw_wcB&gclsrc=aw.ds



Catastrophe and National Claims

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CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
361. Wood Cabinet - photo 62 https://www.wayfair.com/furniture/pdp/chavez-2-drawer-accent-chest-w100267510.html	1.00 EA	1,439.99	2 yr	100.80	1,540.79	<123.26>	1,417.53
362. Board games - photo 62	4.00 EA	16.00	3 yr	4.48	68.48	<7.53>	60.95
363. Food in refrigerator and cabinets - photo 68	1.00 EA	500.00	0.1 yr	35.00	535.00	<0.00>	535.00
364. Floor fan - photo 68	1.00 EA	129.00	2 yr	9.03	138.03	<15.18>	122.85
365. Cookware, pots, pan sets in lower cabinets - photo 71	12.00 EA	69.00	2 yr	57.96	885.96	<97.46>	788.50
366. Cutlery, utensil, knife sets in drawers and on countertops - photo 71	7.00 EA	29.00	2 yr	14.21	217.21	<13.03>	204.18
367. Toaster - photo 75	1.00 EA	129.00	2 yr	9.03	138.03	<8.28>	129.75
368. Plate, drinkware sets in lower cabinets, dishwasher and on coutertops - photo 71	4.00 EA	49.00	3 yr	13.72	209.72	<23.07>	186.65
369. Metal trash bin - photo 74	1.00 EA	119.00	2 yr	8.33	127.33	<14.01>	113.32
370. Cleaning supplies under sink - photo 76	12.00 EA	16.00	1 yr	13.44	205.44	<8.22>	197.22
371. Keurig coffee maker - photo 77	1.00 EA	139.00	1 yr	9.73	148.73	<5.95>	142.78
372. Air fryer - Cosori - photo 77	1.00 EA	129.00	3 yr	9.03	138.03	<15.18>	122.85
Totals: Kitchen				319.69	4,886.68	363.21	4,523.47



Laundry Room

Height: 8'

290.67 SF Walls	104.17 SF Ceiling
394.84 SF Walls & Ceiling	104.17 SF Floor
11.57 SY Flooring	35.00 LF Floor Perimeter
43.00 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

3' X 6' 8"

Opens into KITCHEN

Door

2' 6" X 6' 8"

Opens into HALL_BATHROO

Door

2' 6" X 6' 8"

Opens into GARAGE

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
391. Washer - photo 79	1.00 EA	749.00	2 yr	52.43	801.43	<48.09>	753.34

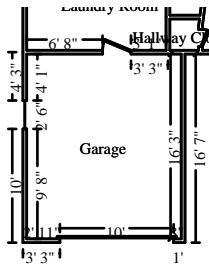


Catastrophe and National Claims

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CONTINUED - Laundry Room

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
Samsung washer M# WF45R6100							
https://www.bestbuy.com/site/samsung-4-5-cu-ft-high-efficiency-stackable-smart-front-load-washer-with-steam-and-super-speed-wash-platinum/6491510.p?skuId=6491510&utm_source=feed&ref=212&loc=19610614529&gad_source=1&gclid=Cj0KCQiAqL28BhCrARIsACYJvkfg8cvxztnS7y182KAuct-5n1bh8_rWJMN_aSnNpkHoFq9PnPAMKgdAaAuL_EALw_wcB&gclsrc=aw.ds							
392. Dryer - photo 79	1.00 EA	749.00	2 yr	52.43	801.43	<48.09>	753.34
Samsung dryer M# DVE45R6100C/A3 S# OAYS5BBR200059F							
https://www.bestbuy.com/site/samsung-7-5-cu-ft-stackable-smart-electric-dryer-with-steam-sanitize-platinum/6491509.p?skuId=6491509&utm_source=feed&ref=212&loc=19610614529&gad_source=1&gclid=Cj0KCQiAqL28BhCrARIsACYJvke2VzTUGRf0gWi0v9TZkqNlrIe-7QnBQS07PGWju2NzKxV6-hbu-lQaAqaQEALw_wcB&gclsrc=aw.ds							
Totals: Laundry Room				104.86	1,602.86	96.18	1,506.68



Garage

Height: 8'

381.92 SF Walls	220.73 SF Ceiling
602.65 SF Walls & Ceiling	220.73 SF Floor
24.53 SY Flooring	47.17 LF Floor Perimeter
59.67 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into LAUNDRY_ROO1
Door	10' X 7'	Opens into Exterior
Window	2' 6" X 3' 6"	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
425. Metal shelf unit - photo 84	1.00 EA	119.00	3 yr	8.33	127.33	<14.01>	113.32
426. Holiday decorations - photo 84	2.00 EA	29.00	1 yr	4.06	62.06	<2.48>	59.58
427. Cans of paint - photo 84	6.00 EA	19.00	3 yr	7.98	121.98	<13.42>	108.56
428. Wood tool box - photo 87	1.00 EA	59.00	22 yr	4.13	63.13	<15.15>	47.98
429. Grey coffee table chest - photo 88	1.00 EA	529.99	2 yr	37.10	567.09	<45.37>	521.72
https://www.wayfair.com/furniture/pdp/rosalind-wheeler-breta-50-solid-wood-coffee-table-with-storage-w008351734.html							
430. Suitcase - photo 90	1.00 EA	119.00	1 yr	8.33	127.33	<5.09>	122.24



Catastrophe and National Claims

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CONTINUED - Garage

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
431. Sideboard - photo 91	1.00 EA	299.00	2 yr	20.93	319.93	<12.80>	307.13
432. Monocular scope - photo 91	1.00 EA	749.99	3 yr	52.50	802.49	<88.28>	714.21
https://www.scheels.com/p/vortex-viper-hd-20-60-angled-spotting-scope/87587400327.html?srsltid=AfmBOooxa56CN7GR7Y8XSY-_dGKqh3Tosg f8FVl4qlJ9bH6aXAqig1q							
433. Folding chairs - photo 92	3.00 EA	59.00	4 yr	12.39	189.39	<20.83>	168.56
434. Gardening tools - photo 93	5.00 EA	29.00	3 yr	10.15	155.15	<17.07>	138.08
435. Tool box - photo 94	1.00 EA	59.00	3 yr	4.13	63.13	<6.94>	56.19
436. Hand tools, socket sets, bit sets in toolbox - photo 94	14.00 EA	14.00	5 yr	13.72	209.72	<23.07>	186.65
437. Dremel tool - photo 95	1.00 EA	69.00	2 yr	4.83	73.83	<4.43>	69.40
438. Speaker - Bose - photo 96	1.00 EA	119.00	2 yr	8.33	127.33	<11.46>	115.87
439. Baby car seat - Grayco - photo 97	1.00 EA	169.00	4 yr	11.83	180.83	<19.89>	160.94
440. Power hand tools - photo	11.00 EA	69.00	3 yr	53.13	812.13	<89.33>	722.80
441. Battery charger - photo	1.00 EA	59.00	2 yr	4.13	63.13	<3.79>	59.34
442. Table saw - photo 98	1.00 EA	229.00	2 yr	16.03	245.03	<26.95>	218.08
443. Floor jack - photo 98	1.00 EA	129.00	5 yr	9.03	138.03	<15.18>	122.85
Totals: Garage				291.06	4,449.04	435.54	4,013.50
Total: Main Level				4,406.01	67,348.93	5,590.59	61,758.34
Line Item Totals: SUSAN_COTTLE__STEVE2				4,406.01	67,348.93	5,590.59	61,758.34



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Summary for Personal Property

Line Item Total	62,942.92
Material Sales Tax	4,406.01
Replacement Cost Value	\$67,348.93
Less Non-recoverable Depreciation	<5,590.59>
Actual Cash Value	\$61,758.34
Less Deductible	(2,000.00)
Less Amount Over Limit(s)	(9,758.34)
Net Claim	\$50,000.00

David Quenelle
Independent Adjuster



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Recap of Taxes, Overhead and Profit

Overhead (10%)	Profit (10%)	Material Sales Tax (7%)	Laundering Tax (2%)	Manuf. Home Tax (6%)	Storage Rental Tax (7%)
Line Items					
7,723.40	7,723.40	7,258.45	0.00	0.00	0.00
Total	7,723.40	7,723.40	7,258.45	0.00	0.00



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Recap by Room

Estimate: SUSAN_COTTLE__STEVE2

Area: Exterior

Exterior		21,422.60	13.55%
Coverage: Building	100.00% =	21,422.60	
Area Subtotal: Exterior		21,422.60	13.55%

Area: Main Level

Hallway		2,424.85	1.53%
Coverage: Building	100.00% =	2,424.85	
Hallway Closet		648.91	0.41%
Coverage: Building	100.00% =	648.91	
Front Bedroom		37,959.88	24.02%
Coverage: Building	21.59% =	8,196.90	
Coverage: Personal Property	78.41% =	29,762.98	
Front Bathroom		5,185.19	3.28%
Coverage: Building	100.00% =	5,185.19	
Front Bathroom Closet		8,431.02	5.33%
Coverage: Building	30.41% =	2,564.02	
Coverage: Personal Property	69.59% =	5,867.00	
Hall Bathroom		2,863.81	1.81%
Coverage: Building	100.00% =	2,863.81	
Back Bathroom		4,455.94	2.82%
Coverage: Building	100.00% =	4,455.94	
Back Bedroom		4,710.28	2.98%
Coverage: Building	100.00% =	4,710.28	
Back Bedroom Closet		1,063.27	0.67%
Coverage: Building	100.00% =	1,063.27	
Office		12,187.58	7.71%
Coverage: Building	38.95% =	4,747.59	
Coverage: Personal Property	61.05% =	7,439.99	
Living Room		21,612.47	13.67%
Coverage: Building	55.35% =	11,962.49	
Coverage: Personal Property	44.65% =	9,649.98	
Kitchen		19,376.71	12.26%
Coverage: Building	76.43% =	14,809.72	
Coverage: Personal Property	23.57% =	4,566.99	
Laundry Room		5,102.32	3.23%
Coverage: Building	70.64% =	3,604.32	
Coverage: Personal Property	29.36% =	1,498.00	
Laundry Room Closet		792.98	0.50%



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Coverage: Building	100.00% =	792.98	
Garage		9,816.24	6.21%
Coverage: Building	57.64% =	5,658.26	
Coverage: Personal Property	42.36% =	4,157.98	
Area Subtotal: Main Level		136,631.45	86.45%
Coverage: Building	53.93% =	73,688.53	
Coverage: Personal Property	46.07% =	62,942.92	
Subtotal of Areas		158,054.05	100.00%
Coverage: Building	60.18% =	95,111.13	
Coverage: Personal Property	39.82% =	62,942.92	
Total		158,054.05	100.00%



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Recap by Category with Depreciation

O&P Items		RCV	Deprec.	ACV
CABINETRY		4,537.34	176.66	4,360.68
Coverage: Building	@ 100.00% =	4,537.34		
GENERAL DEMOLITION		6,726.42		6,726.42
Coverage: Building	@ 100.00% =	6,726.42		
DRYWALL		15,443.07	1,037.21	14,405.86
Coverage: Building	@ 100.00% =	15,443.07		
ELECTRICAL		7,879.80	874.34	7,005.46
Coverage: Building	@ 100.00% =	7,879.80		
FINISH CARPENTRY / TRIMWORK		4,730.89	422.75	4,308.14
Coverage: Building	@ 100.00% =	4,730.89		
FINISH HARDWARE		608.99	66.97	542.02
Coverage: Building	@ 100.00% =	608.99		
FRAMING & ROUGH CARPENTRY		2,646.14	291.08	2,355.06
Coverage: Building	@ 100.00% =	2,646.14		
INSULATION		2,156.54	237.22	1,919.32
Coverage: Building	@ 100.00% =	2,156.54		
PLUMBING		3,784.59	116.44	3,668.15
Coverage: Building	@ 100.00% =	3,784.59		
PANELING & WOOD WALL FINISHES		158.35	6.33	152.02
Coverage: Building	@ 100.00% =	158.35		
PAINTING		9,617.48	674.63	8,942.85
Coverage: Building	@ 100.00% =	9,617.48		
SIDING		8,249.74	848.29	7,401.45
Coverage: Building	@ 100.00% =	8,249.74		
TOILET & BATH ACCESSORIES		125.52		125.52
Coverage: Building	@ 100.00% =	125.52		
TILE		666.00	69.58	596.42
Coverage: Building	@ 100.00% =	666.00		
WINDOWS - SLIDING PATIO DOORS		3,300.08	376.88	2,923.20
Coverage: Building	@ 100.00% =	3,300.08		
WINDOW TREATMENT		1,465.90	87.95	1,377.95
Coverage: Building	@ 100.00% =	1,465.90		
WINDOWS - VINYL		5,136.14	564.96	4,571.18
Coverage: Building	@ 100.00% =	5,136.14		
O&P Items Subtotal		77,232.99	5,851.29	71,381.70

Non-O&P Items		RCV	Deprec.	ACV
APPLIANCES		2,358.84	170.01	2,188.83
Coverage: Building	@ 100.00% =	2,358.84		
CLEANING		3,204.97		3,204.97
Coverage: Building	@ 100.00% =	3,204.97		



Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Non-O&P Items		RCV	Deprec.	ACV
GENERAL DEMOLITION		5,148.91		5,148.91
Coverage: Building	@ 100.00% =	5,148.91		
HEAT, VENT & AIR CONDITIONING		3,999.73	319.98	3,679.75
Coverage: Building	@ 100.00% =	3,999.73		
PLUMBING		160.88		160.88
Coverage: Building	@ 100.00% =	160.88		
USER DEFINED ITEMS		62,942.92	5,224.86	57,718.06
Coverage: Personal Property	@ 100.00% =	62,942.92		
WATER EXTRACTION & REMEDIATION		3,004.81		3,004.81
Coverage: Building	@ 100.00% =	3,004.81		
Non-O&P Items Subtotal		80,821.06	5714.85	75,106.21
O&P Items Subtotal		77,232.99	5,851.29	71,381.70
Overhead		7,723.40		7,723.40
Coverage: Building	@ 100.00% =	7,723.40		
Profit		7,723.40		7,723.40
Coverage: Building	@ 100.00% =	7,723.40		
Material Sales Tax		7,258.45	581.27	6,677.18
Coverage: Building	@ 39.30% =	2,852.44		
Coverage: Personal Property	@ 60.70% =	4,406.01		
Total		180,759.30	12,147.41	168,611.89

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



1-Address Verification

Date Taken: 10/5/2024

Taken By: David Quenelle



2-Front Elevation

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



3-Street View

Date Taken: 10/5/2024

Taken By: David Quenelle



4-Front Elevation

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



5-Front Elevation

Date Taken: 10/5/2024

Taken By: David Quenelle



6-Side Elevation

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



7-Rear Elevation

Date Taken: 10/5/2024

Taken By: David Quenelle



8-Proximity to Water

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



9-Rear Elevation

Date Taken: 10/5/2024

Taken By: David Quenelle



10-Rear Elevation

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



11-Rear Elevation

Date Taken: 10/5/2024

Taken By: David Quenelle



12-Rear Elevation

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



13-Side Elevation

Date Taken: 10/5/2024

Taken By: David Quenelle



14-HVAC

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



15-HVAC

Date Taken: 10/5/2024

Taken By: David Quenelle



16-HVAC

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

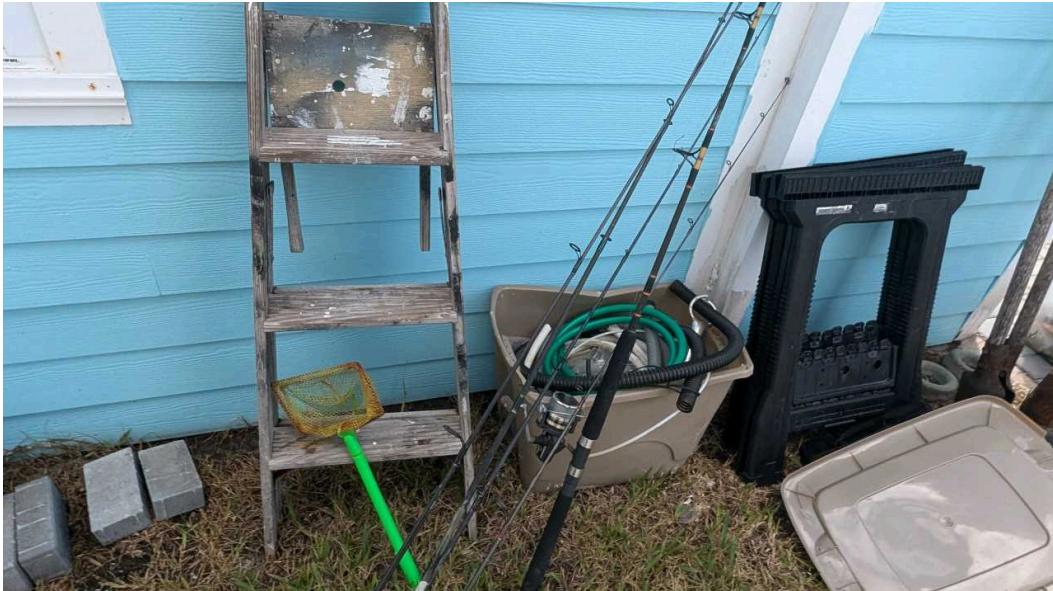
Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



17-Side Elevation

Date Taken: 10/5/2024

Taken By: David Quenelle



18-Exterior Waterline 52"

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



19-Exterior Waterline 52"

Date Taken: 10/5/2024

Taken By: David Quenelle



20-Interior Waterline 48"

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



21-Interior Waterline 48"

Date Taken: 10/5/2024

Taken By: David Quenelle



22-Entry

Date Taken: 10/5/2024

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



23-Hallway

Date Taken: 10/5/2024

Taken By: David Quenelle



24-Hallway

Date Taken: 10/5/2024

Taken By: David Quenelle

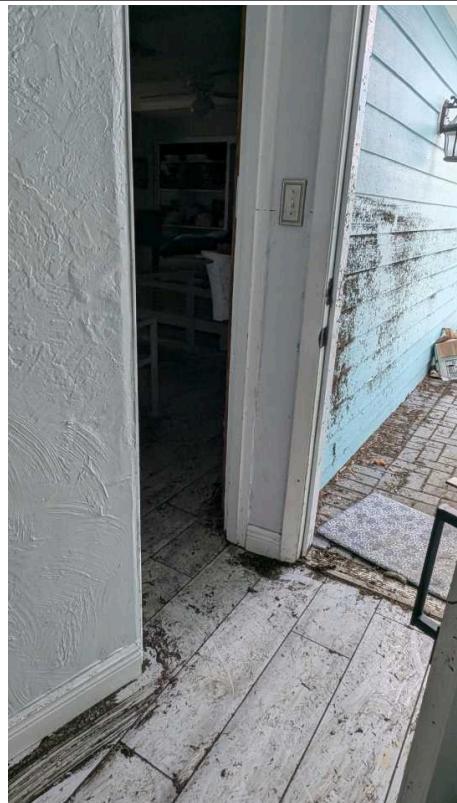
Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



25-Hallway

Date Taken: 10/5/2024

Taken By: David Quenelle



26-Front Bedroom

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



27-Front Bedroom

Date Taken: 10/5/2024

Taken By: David Quenelle



28-Front Bedroom

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

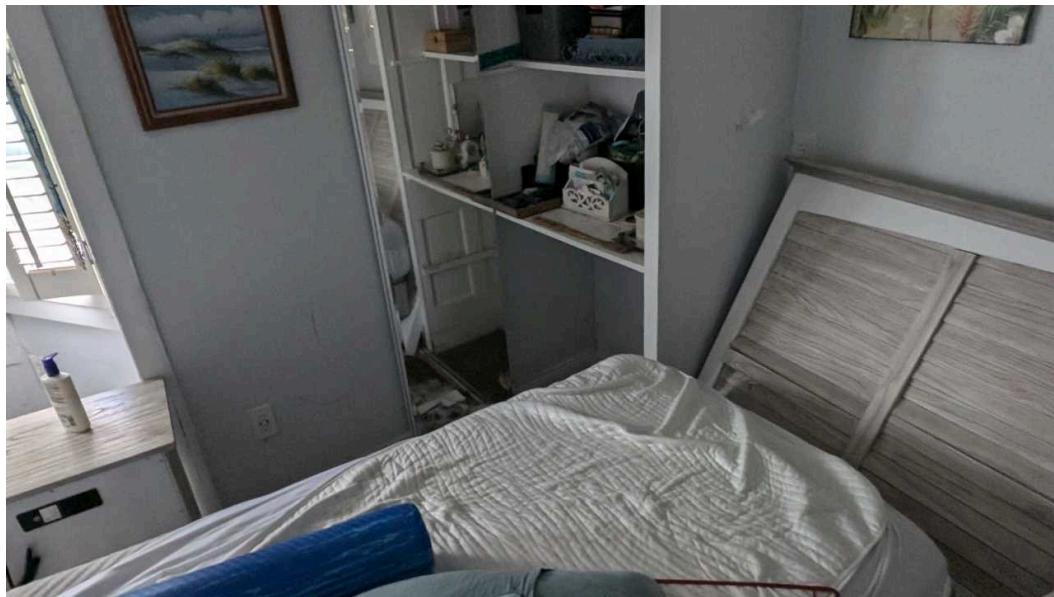
Policy #: 9904123014



29-Front Bedroom

Date Taken: 10/5/2024

Taken By: David Quenelle



30-Front Bedroom

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



31-Front Bedroom

Date Taken: 10/5/2024

Taken By: David Quenelle



32-Front Bedroom

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

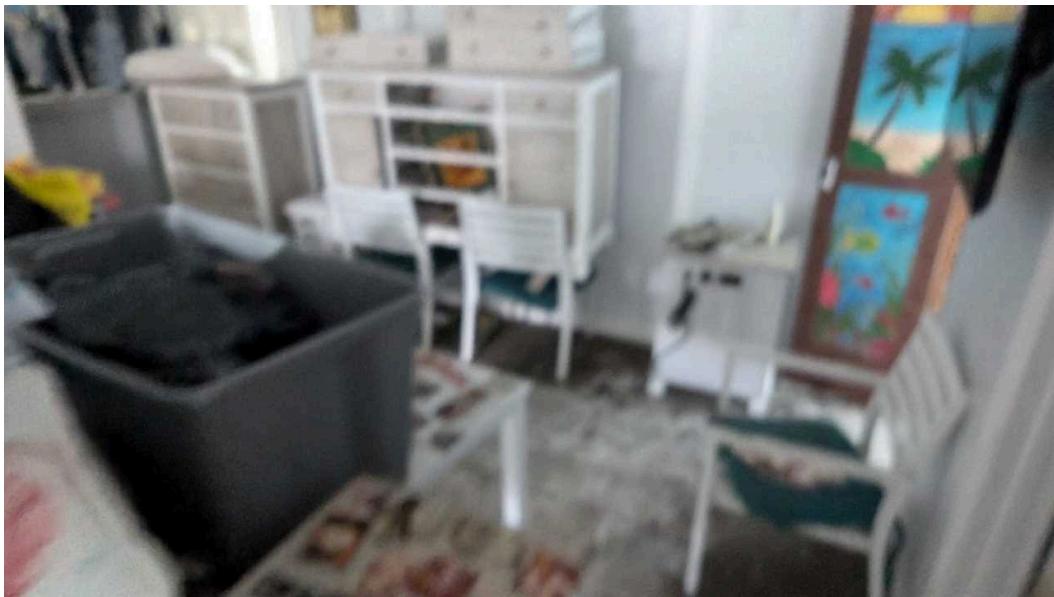
Policy #: 9904123014



33-Front Bedroom

Date Taken: 10/5/2024

Taken By: David Quenelle



34-Front Bedroom

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

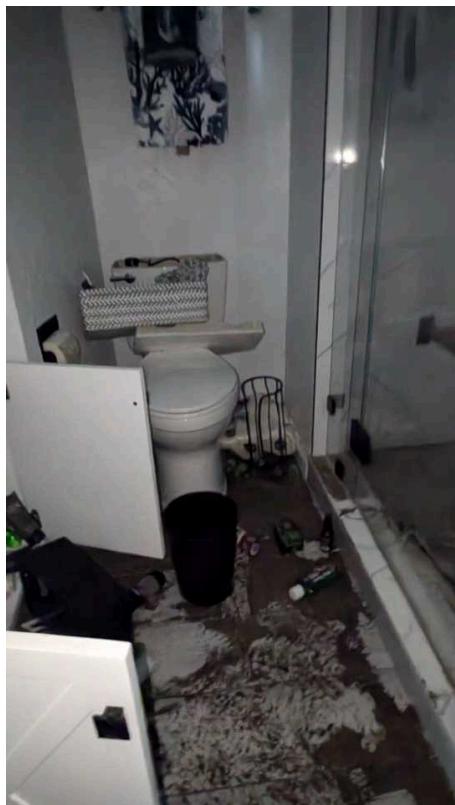
Policy #: 9904123014



35-Front Bathroom

Date Taken: 10/5/2024

Taken By: David Quenelle



36-Front Bathroom

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



37-Front Bathroom

Date Taken: 10/5/2024

Taken By: David Quenelle



38-Front Bathroom Closet

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



39-Front Bathroom Closet

Date Taken: 10/5/2024

Taken By: David Quenelle



40-Front Bathroom Closet

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



41-Hall Bathroom

Date Taken: 10/5/2024

Taken By: David Quenelle



42-Hall Bathroom

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



43-Hall Bathroom

Date Taken: 10/5/2024

Taken By: David Quenelle



44-Hall Bathroom

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



45-Hallway

Date Taken: 10/5/2024

Taken By: David Quenelle



46-Back Bathroom

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

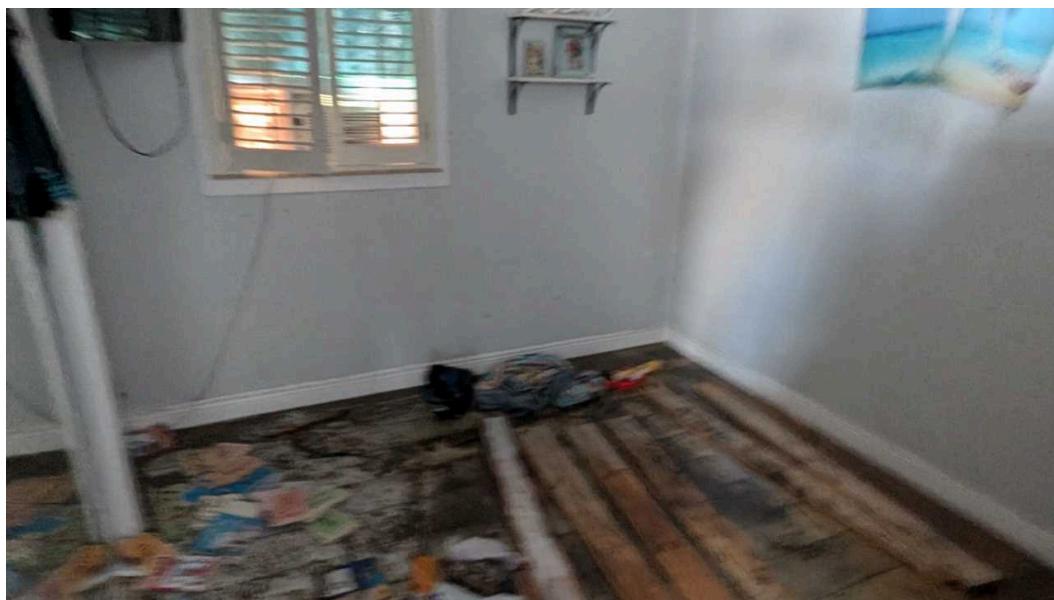
Policy #: 9904123014



47-Back Bathroom

Date Taken: 10/5/2024

Taken By: David Quenelle



48-Back Bedroom

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



49-Back Bedroom

Date Taken: 10/5/2024

Taken By: David Quenelle



50-Back Bedroom

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

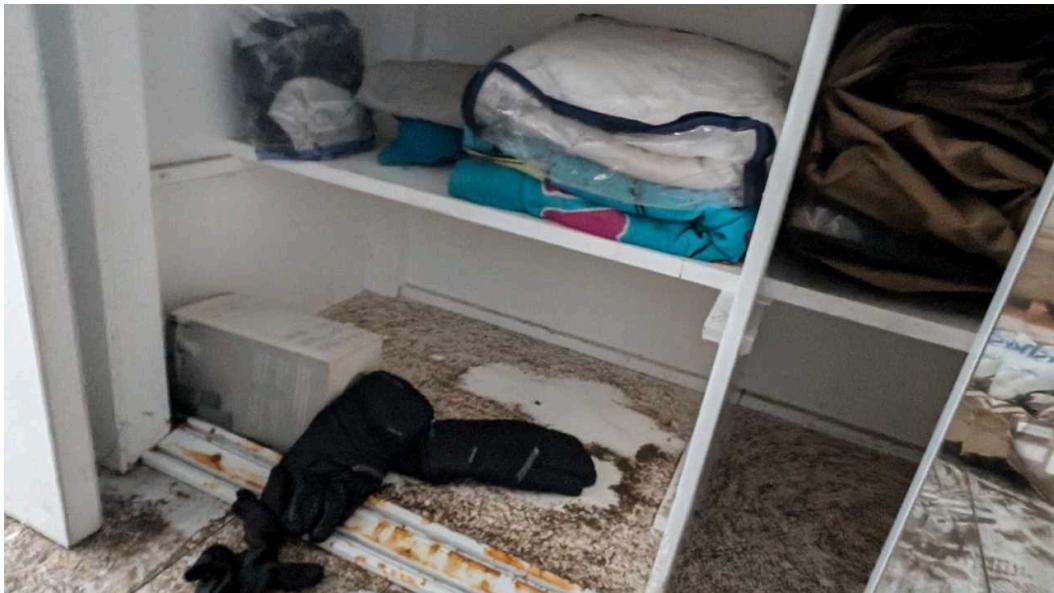
Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



51-Back Bedroom Closet

Date Taken: 10/5/2024

Taken By: David Quenelle



52-Back Bedroom Closet

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



53-Office

Date Taken: 10/5/2024

Taken By: David Quenelle



54-Office

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



55-Office

Date Taken: 10/5/2024

Taken By: David Quenelle



56-Office

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



57-Living Room

Date Taken: 10/5/2024

Taken By: David Quenelle



58-Living Room

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



59-Living Room

Date Taken: 10/5/2024

Taken By: David Quenelle



60-Living Room

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



61-Living Room

Date Taken: 10/5/2024

Taken By: David Quenelle



62-Living Room

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



63-Living Room

Date Taken: 10/5/2024

Taken By: David Quenelle



64-Living Room

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



65-Living Room

Date Taken: 10/5/2024

Taken By: David Quenelle



66-Living Room

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



67-Kitchen

Date Taken: 10/5/2024

Taken By: David Quenelle



68-Kitchen

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



69-Kitchen

Date Taken: 10/5/2024

Taken By: David Quenelle



70-Kitchen

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



71-Kitchen

Date Taken: 10/5/2024

Taken By: David Quenelle



72-Kitchen

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



73-Kitchen

Date Taken: 10/5/2024

Taken By: David Quenelle



74-Kitchen

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



75-Kitchen

Date Taken: 10/5/2024

Taken By: David Quenelle



76-Kitchen

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



77-Kitchen

Date Taken: 10/5/2024

Taken By: David Quenelle



78-Laundry Room

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



79-Laundry Room

Date Taken: 10/5/2024

Taken By: David Quenelle



80-Laundry Room Closet

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

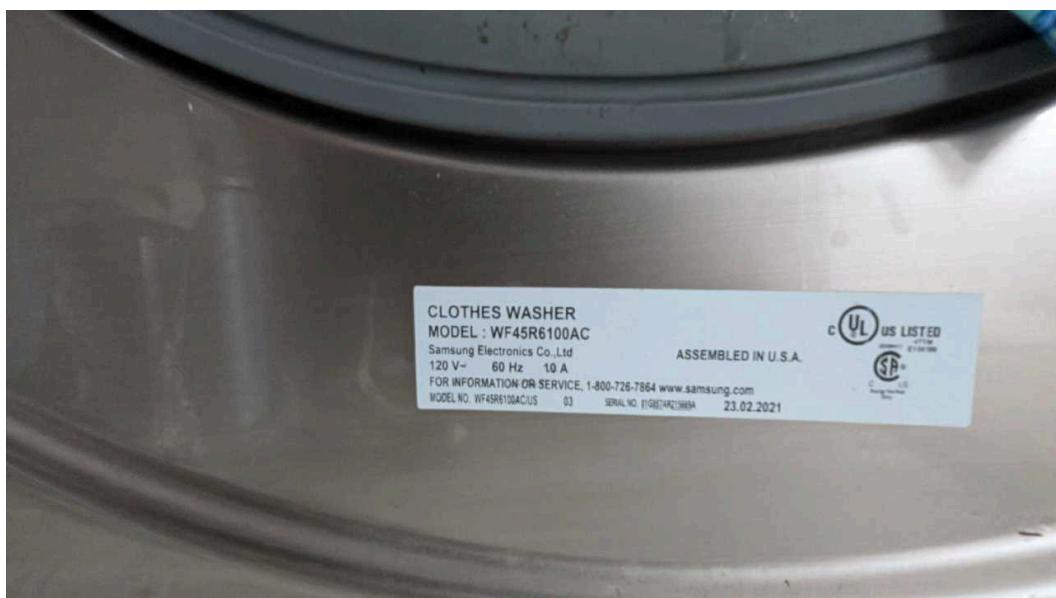
Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



81-Laundry Room

Date Taken: 10/5/2024

Taken By: David Quenelle



82-Laundry Room

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



83-Garage

Date Taken: 10/5/2024

Taken By: David Quenelle



84-Garage

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



85-Garage

Date Taken: 10/5/2024

Taken By: David Quenelle



86-Garage

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



87-Garage

Date Taken: 10/5/2024

Taken By: David Quenelle



88-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



89-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle



90-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



91-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle



92-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



93-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle



94-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



95-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle



96-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

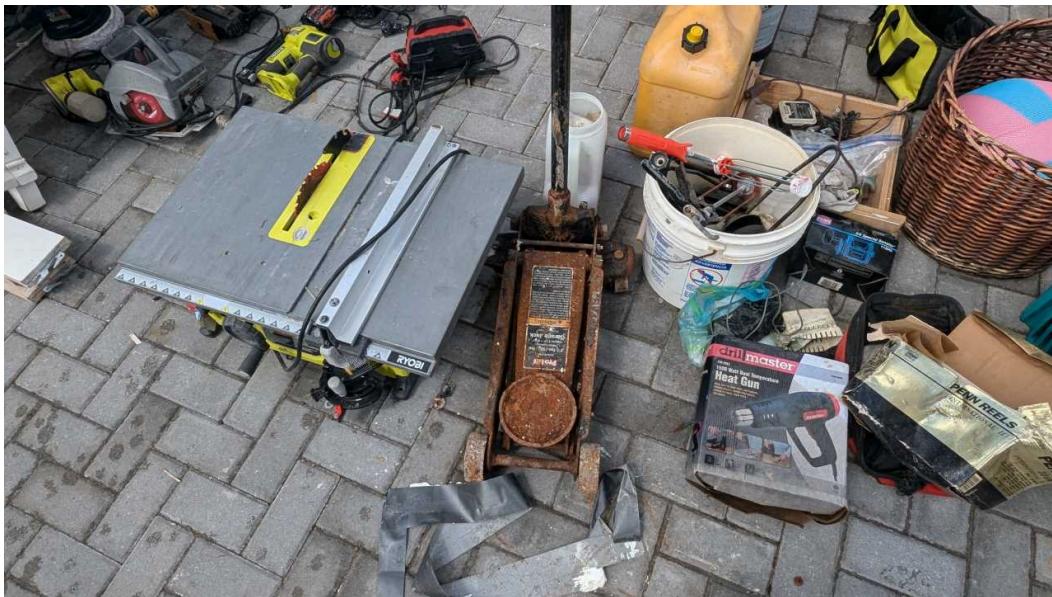
Policy #: 9904123014



97-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle



98-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

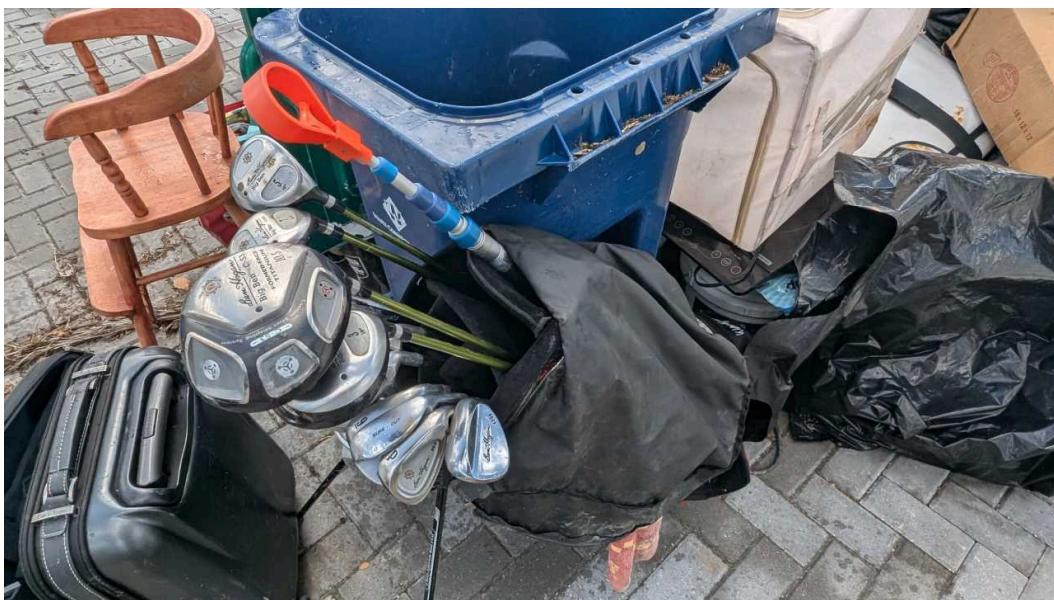
Policy #: 9904123014



99-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle



100-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



101-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle



102-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



103-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle



104-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



105-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle



106-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



107-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle



108-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



109-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle



110-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



111-Damaged Contents

Date Taken: 10/5/2024

Taken By: David Quenelle



112-Damaged Contents

Date Taken: 10/13/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



113-Damaged Contents

Date Taken: 10/12/2024

Taken By: Policyholder



114-Prior Repairs

Date Taken: 2/12/2024

Taken By: Policyholder

repairs following the prior loss of
12/17/2023

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



115-Prior Repairs

Date Taken: 2/12/2024

Taken By: Policyholder

repairs following the prior loss of
12/17/2023



116-Prior Repairs

Date Taken: 2/12/2024

Taken By: Policyholder

repairs following the prior loss of
12/17/2023

Photo Sheet

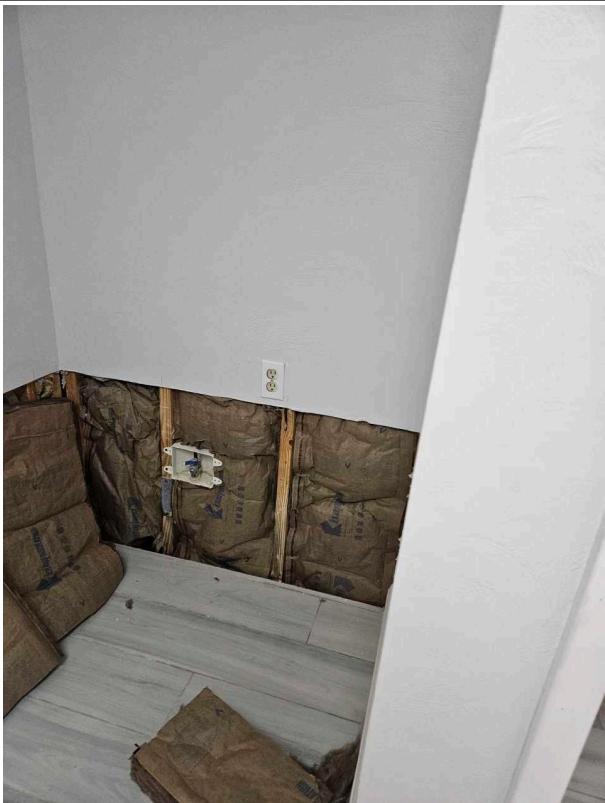
Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



117-Prior Repairs

Date Taken: 2/12/2024

Taken By: Policyholder

repairs following the prior loss of
12/17/2023



118-Prior Loss Photo

Date Taken: 12/17/2023

Taken By: Prior Loss Inspection

Photo Sheet

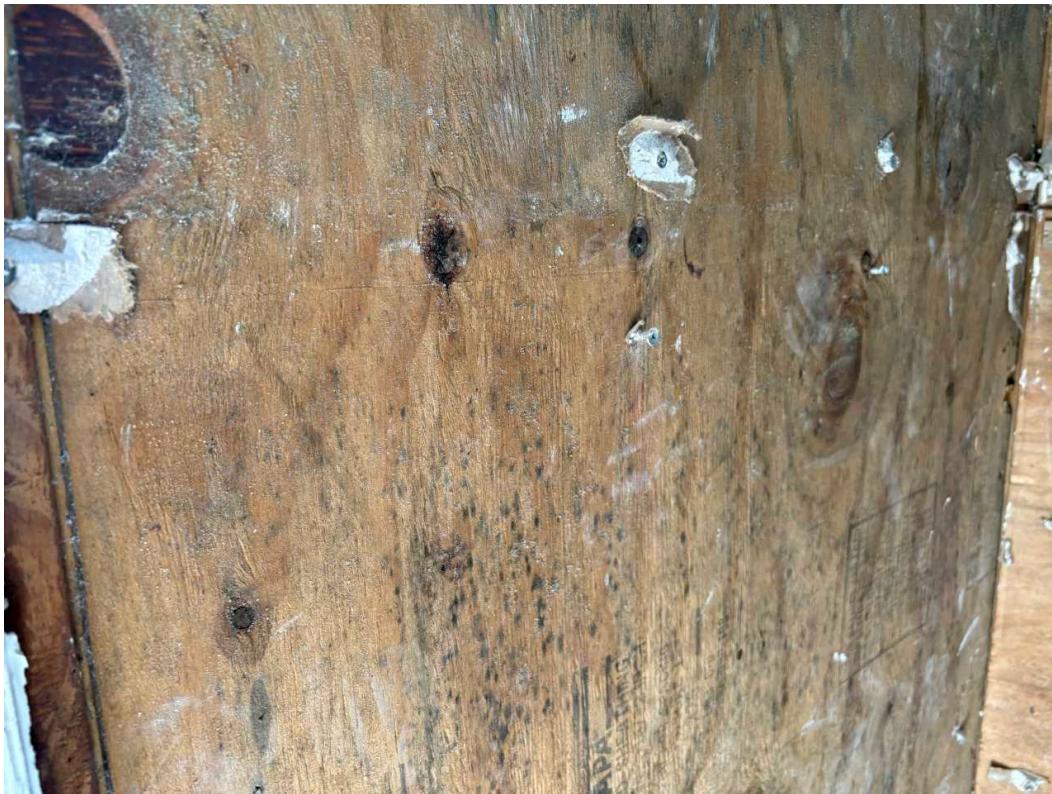
Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



119-Damaged Exterior Wall Sheathing

Date Taken: 11/13/2024

Taken By: Policyholder's Contractor



120-Damaged Exterior Wall Sheathing

Date Taken: 11/13/2024

Taken By: Policyholder's Contractor

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



121-Damaged Exterior Wall Sheathing

Date Taken: 11/13/2024

Taken By: Policyholder's Contractor



122-Damaged Exterior Wall Sheathing

Date Taken: 11/13/2024

Taken By: Policyholder's Contractor

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



123-Damaged Exterior Wall Sheathing

Date Taken: 11/13/2024

Taken By: Policyholder's Contractor



124-Damaged Exterior Wall Sheathing

Date Taken: 11/13/2024

Taken By: Policyholder's Contractor

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



125-Damaged Exterior Wall Sheathing

Date Taken: 11/13/2024

Taken By: Policyholder's Contractor



126-Damaged Exterior Wall Sheathing

Date Taken: 11/13/2024

Taken By: Policyholder's Contractor

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



127-Damaged Contents

Date Taken: 9/29/2024

Taken By: Policyholder



128-Damaged Contents

Date Taken: 10/6/2024

Taken By: Policyholder

Photo Sheet

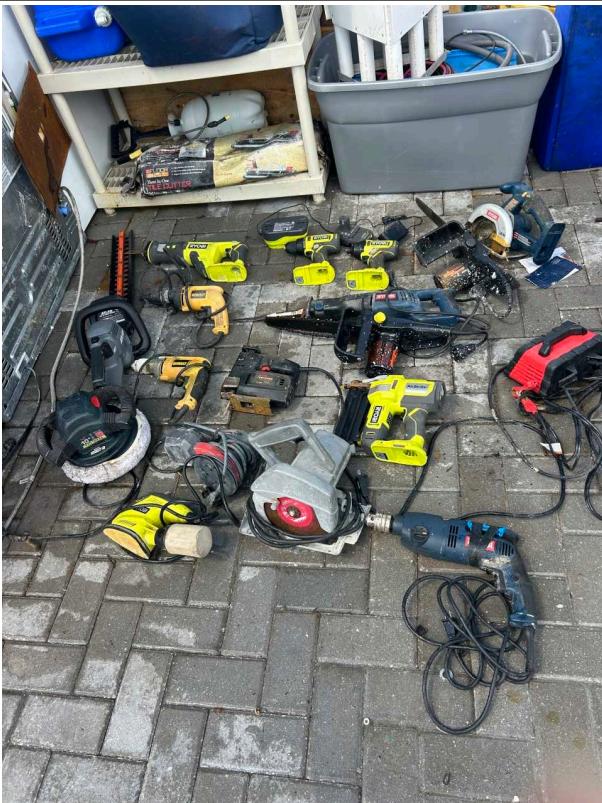
Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



129-Damaged Contents

Date Taken: 10/4/2024

Taken By: Policyholder



130-Damaged Contents

Date Taken: 10/6/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



131-Damaged Contents

Date Taken: 10/6/2024

Taken By: Policyholder



132-Damaged Contents

Date Taken: 10/6/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



133-Damaged Contents

Date Taken: 10/6/2024

Taken By: Policyholder



134-Damaged Contents

Date Taken:

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



135-Damaged Contents

Date Taken: 10/13/2024

Taken By: Policyholder



136-Damaged Contents

Date Taken: 10/18/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



137-Damaged Contents

Date Taken: 4/29/2024
Taken By: Policyholder



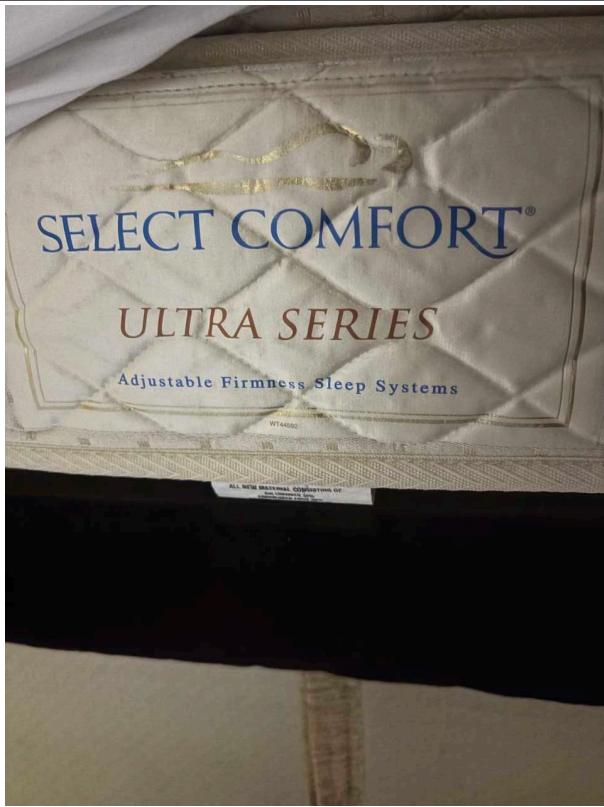
138-Damaged Contents

Date Taken:
Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



139-Damaged Contents

Date Taken: 11/14/2024
Taken By: Policyholder



140-Damaged Contents

Date Taken: 9/29/2024
Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



141-Damaged Contents

Date Taken: 10/13/2024

Taken By: Policyholder



142-Damaged Contents

Date Taken: 10/4/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



143-Damaged Contents

Date Taken: 10/4/2024

Taken By: Policyholder



144-Damaged Contents

Date Taken: 5/22/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



145-Damaged Contents

Date Taken: 3/7/2024
Taken By: Policyholder



146-Damaged Contents

Date Taken: 10/13/2024
Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

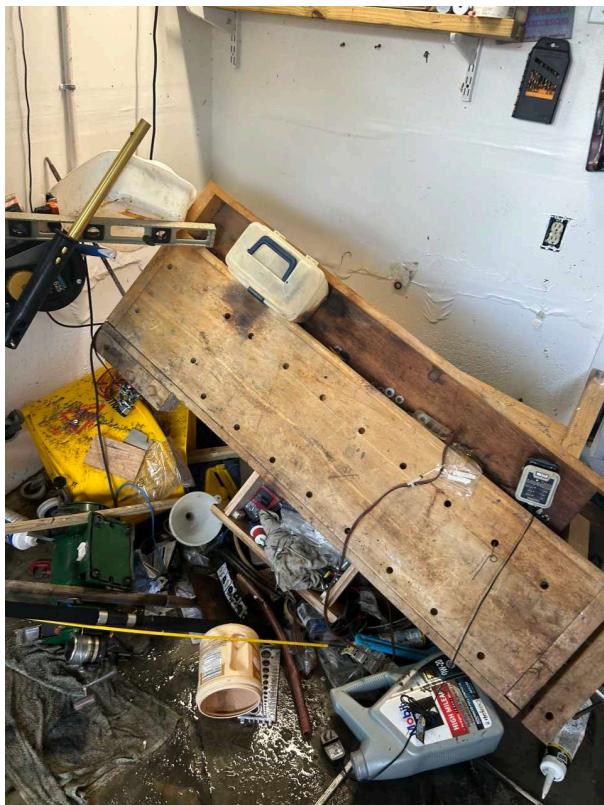
Policy #: 9904123014



147-Damaged Contents

Date Taken: 10/13/2024

Taken By: Policyholder



148-Damaged Contents

Date Taken: 10/1/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



149-Damaged Contents

Date Taken: 10/1/2024

Taken By: Policyholder



150-Damaged Contents

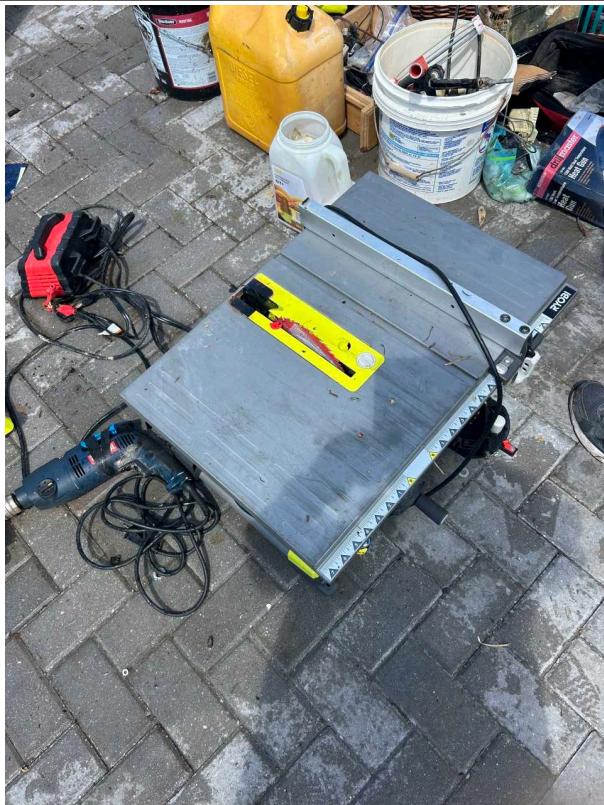
Date Taken: 10/1/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



151-Damaged Contents

Date Taken: 10/4/2024
Taken By: Policyholder



152-Damaged Contents

Date Taken: 10/18/2024
Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



153-Damaged Contents

Date Taken: 10/6/2024

Taken By: Policyholder



154-Damaged Contents

Date Taken: 10/6/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



155-Damaged Contents

Date Taken: 10/6/2024

Taken By: Policyholder



156-Damaged Contents

Date Taken: 10/13/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



157-Damaged Contents

Date Taken: 10/12/2024

Taken By: Policyholder



158-Damaged Contents

Date Taken: 10/12/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



159-Damaged Contents

Date Taken: 10/6/2024

Taken By: Policyholder



160-Damaged Contents

Date Taken: 10/12/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



161-Damaged Contents

Date Taken: 11/21/2024

Taken By: Policyholder



162-Damaged Contents

Date Taken: 11/21/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



163-Damaged Contents

Date Taken: 11/11/2024

Taken By: Policyholder



164-Damaged Contents

Date Taken: 11/11/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



165-Damaged Contents

Date Taken: 10/18/2024
Taken By: Policyholder



166-Damaged Contents

Date Taken:
Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

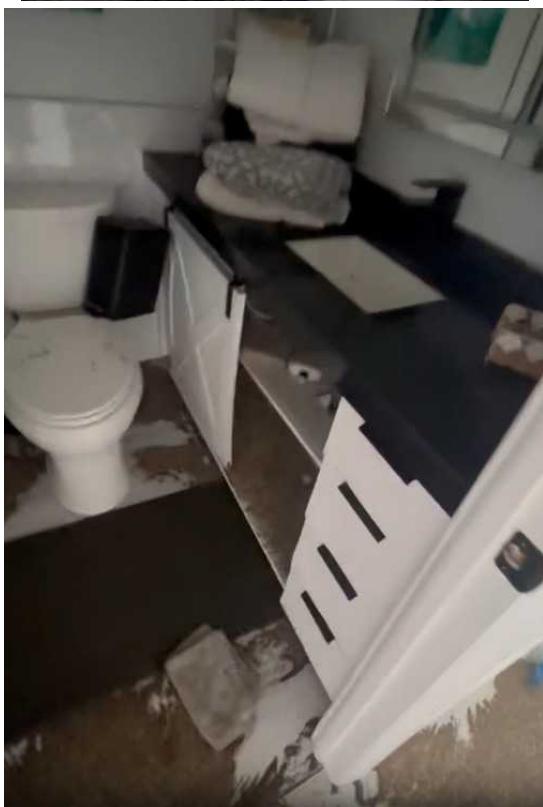
Policy #: 9904123014



167-Damaged Contents

Date Taken:

Taken By: Policyholder



168-Damaged Contents

Date Taken:

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



169-Damaged Contents

Date Taken:

Taken By: Policyholder



170-Damaged Contents

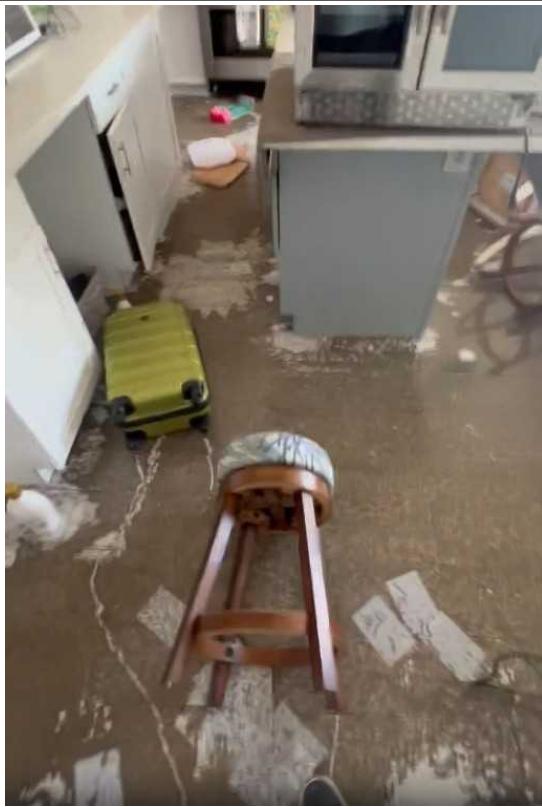
Date Taken:

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



171-Damaged Contents

Date Taken:
Taken By: Policyholder



172-Damaged Contents

Date Taken:
Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



173-Damaged Contents

Date Taken:

Taken By: Policyholder



174-Damaged Contents

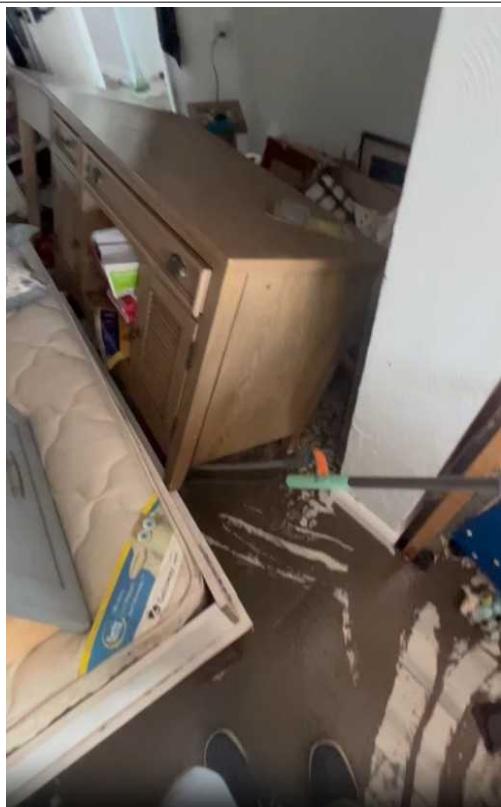
Date Taken:

Taken By: Policyholder

Photo Sheet

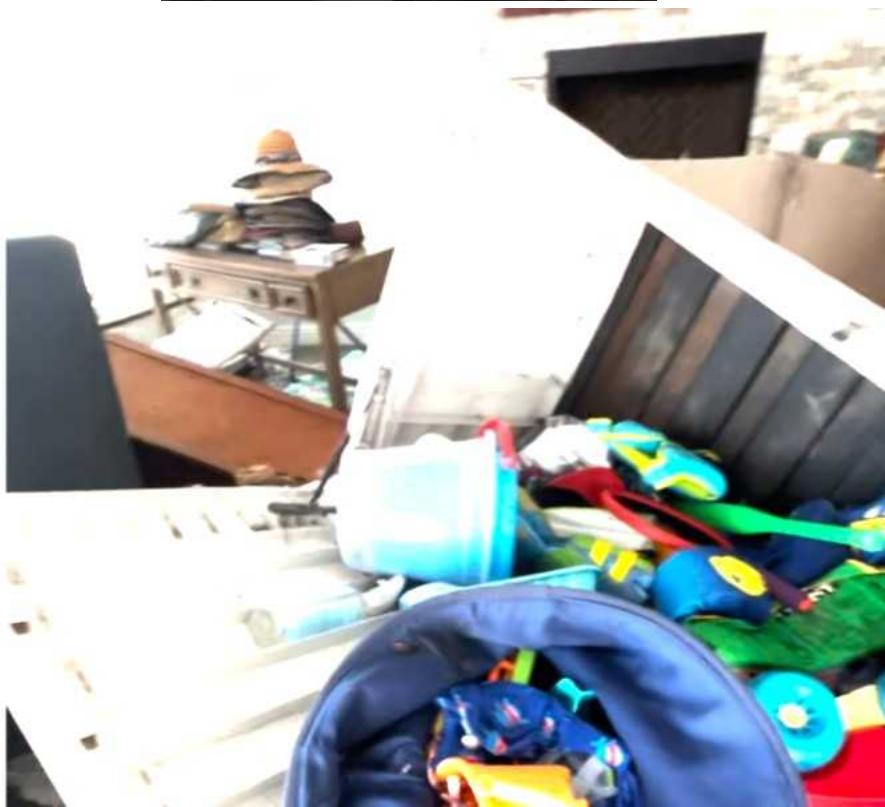
Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



175-Damaged Contents

Date Taken:
Taken By: Policyholder



176-Damaged Contents

Date Taken:
Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



177-Damaged Contents

Date Taken: 1/18/2024

Taken By: Policyholder



178-Damaged Contents

Date Taken: 10/13/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



179-Damaged Contents

Date Taken: 10/13/2024

Taken By: Policyholder



180-Damaged Contents

Date Taken: 6/7/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



181-Damaged Contents

Date Taken: 10/7/2024

Taken By: Policyholder



182-Damaged Contents

Date Taken: 10/6/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



183-Damaged Contents

Date Taken: 9/29/2024
Taken By: Policyholder



184-Damaged Contents

Date Taken:
Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



185-Damaged Contents

Date Taken:
Taken By: Policyholder



186-Damaged Contents

Date Taken:
Taken By: Policyholder



Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



187-Damaged Contents

Date Taken: 5/14/2024
Taken By: Policyholder



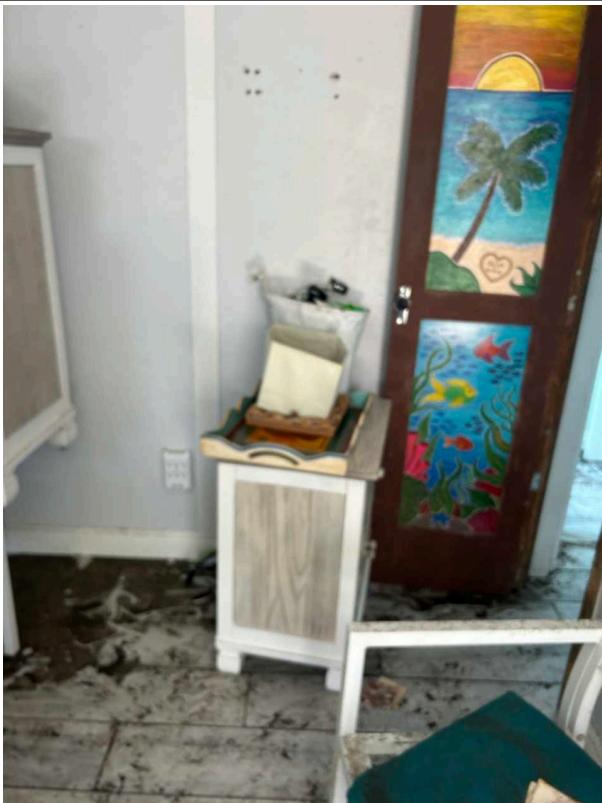
188-Damaged Contents

Date Taken: 10/13/2024
Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



189-Damaged Contents

Date Taken: 10/13/2024
Taken By: Policyholder



190-Damaged Contents

Date Taken: 10/11/2024
Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



191-Damaged Contents

Date Taken: 10/11/2024

Taken By: Policyholder



192-Damaged Contents

Date Taken: 10/6/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



193-Damaged Contents

Date Taken: 10/13/2024

Taken By: Policyholder



194-Damaged Contents

Date Taken: 10/13/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



195-Damaged Contents

Date Taken: 10/13/2024
Taken By: Policyholder



196-Damaged Contents

Date Taken: 10/12/2024
Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



197-Damaged Contents

Date Taken: 10/13/2024

Taken By: Policyholder



198-Damaged Contents

Date Taken: 10/13/2024

Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE
Claim #: 9904123014-09262024
Policy #: 9904123014



199-Damaged Contents

Date Taken: 10/13/2024
Taken By: Policyholder



200-Damaged Contents

Date Taken: 10/6/2024
Taken By: Policyholder

Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



201-Damaged Contents

Date Taken: 10/13/2024

Taken By: Policyholder



202-Damaged Contents

Date Taken: 10/13/2024

Taken By: Policyholder

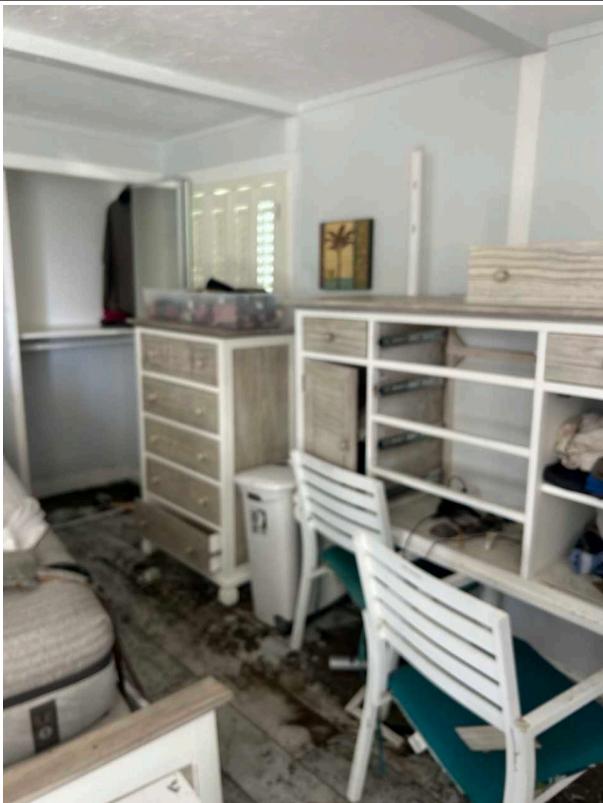
Photo Sheet

Catastrophe and National Claims
2928 N. McVay Dr.
Mobile, AL 36660

Insured: SUSAN COTTLE, STEVE COTTLE

Claim #: 9904123014-09262024

Policy #: 9904123014



203-Damaged Contents

Date Taken: 10/13/2024

Taken By: Policyholder

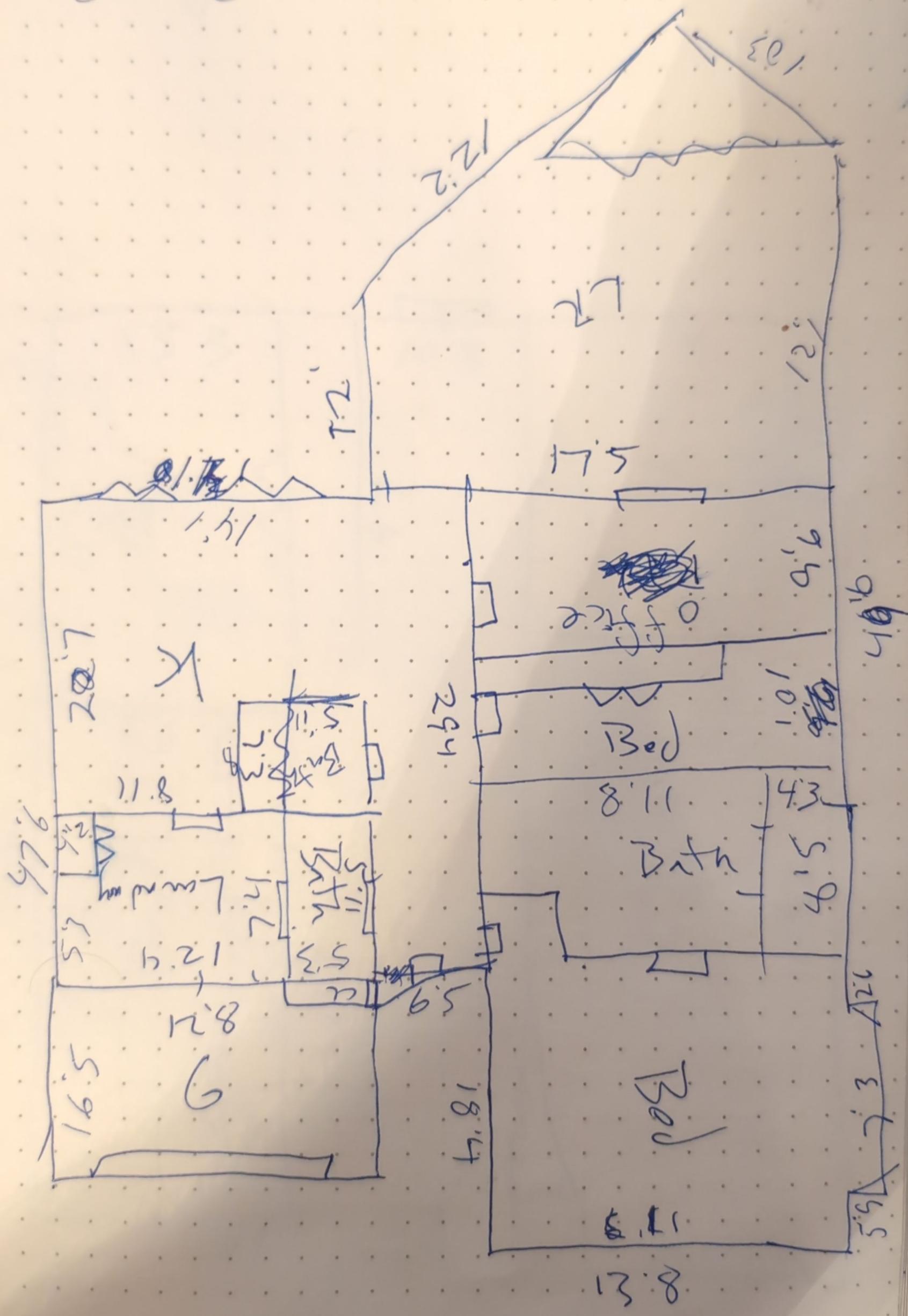


204-Damaged Contents

Date Taken: 10/13/2024

Taken By: Policyholder

Cottage



Assurant Flood Insurance Program

Helpdesk number: 800-423-4403

FLOOD INSURANCE LOSS NOTICE

Report Date:	09/27/2024	Date Of Loss:	09/26/2024
Time:	02:45:00PM	Reported By:	CHARLES LESLIE WASSON
FICO Number:			
Adjuster ID:	521080000	Examiner ID:	Jessica Estrada

AGENCY

Agency Name:	CHARLES LESLIE WASSON		
Address:	9067 BELCHER RD N PINELLAS PARK, FL 33782-4423		
Phone:	727-544-8841	Agency Fax:	000-000-0000
Agent Id:	10464-01055-040-00001		

POLICY: 9904123014

TERM:	11/05/2023 - 11/05/2024	STATUS:	Inforce Status
Rating Method:	Risk Rating 2.0	Rewritten From:	
Policy Type:	Standard	Policy Form:	Dwelling
Insured Name:	SUSAN COTTLE COTTLE STEVE	Pending Endorsements:	No
Mailing Address:	960 182ND AVE E RDINGN SHS, FL 33708-1039	Property Address:	960 182ND AVE E RDINGN SHS, FL 33708-1039
Construction Date:	06/18/1955	Construction Date Type:	Construction Date
FIRM Date (Current):	05/07/1971	Pre/Post FIRM Coverage Limitations:	PRE FIRMPRE FIRM
Community Number:	125141 G	FIRM Zone:	VE
CBRA Indicator:	Community Does Not Contain CBRA Area	Program Type:	Regular
Building Use:	Main Dwelling	Occupancy Type:	Single-Family Home
Primary Residence:	Yes	Principal Residence:	Yes
Insured is Tenant Type:	No	Rental Property:	No
Building Description:	Slab on Grade, One Floor, Masonry Construction		
Building Coverage:	\$250,000.00	Building Deductible:	\$2,000.00
Contents Coverage:	\$50,000.00	Contents Deductible:	\$2,000.00

RISK RATING 1.0♦

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

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

RISK RATING 2.0◆

Square Footage:	1437	Construction Type:	Masonry
Foundation:	Slab on Grade	Number of Floors:	1
Number of Elevators:	0		
FFH:	1.50	FFH Method:	TOOL
HAG:		LAG:	
LFE:			

LENDER INFORMATION◆

First Mortgagee:	RUSHMORE SERVICING PO BOX 7729 SPRINGFIELD, OH 45501-7729	Second Mortgagee:	
Loss Payee:		Disaster Assistance:	
Other Loan:			

LOSS INFORMATION◆

Loss and Damage Description:	Flood loss due to Hurr Helene, insd feels it is a total loss, adv approximately 6 feet of surge went through home		
Client Cat Code:		Loss Report Number:	
Other Flood or Wind Insurance:	No		
Remarks/Other Insurance:			
Adjuster Assigned:	YES	Date Assigned:	09/27/2024
		Time Assigned:	02:45:00PM
Adjusting Firm:	CNC		
Phone:	800-843-0170	Extension:	

CONTACT INFORMATION◆

Name:	KENNETH COTTLE		
Address:	960 182ND AVENUE E REDINGTON SHORE, FL 33708		
Mobile Phone:	727-399-1111		
Alternate Phone:	813-477-5993	Extension:	
Email Address:	capt.cottle@gmail.com		

LOSS HISTORY

Date of loss	Status	Bldg paid	Cont paid	Adjuster	Examiner
11/11/2020	Closed	\$96,479.50	\$25,367.46	CNC	NOLANDWI
08/30/2023	Closed	\$112,473.50	\$913.06	CNC	c_ys2424
12/17/2023	Closed	\$73,448.68	\$0.00	CNC	c_cd1659

Insured SUSAN COTTLE
Policy Number 9904123014
Date of Loss 09/26/2024
Loss Address 960 182ND AVE E



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

Flood Loss Questionnaire

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

1. What month and year was the building constructed?
 2. What month and year was the risk purchased?
 3. Do you own the building?
 4. Is this your (pick one): PRINCIPAL RESIDENCE Is this a Condo Unit?
 5. If this is rental property and have contents coverage, do you own all of the contents?
 6. Since you have owned the property, have you completed any major improvements?
 - a. If yes, explain:

a. If yes, explain: _____ Value: _____

7. Mailing Address **960 182ND AVE E**

Is this your current mailing address?

Initial Here:

8. Name of Mortgagee (s)



Is this your current mortgage?

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

Initial Here:

American Bankers

Insured SUSAN COTTLE
Policy Number 9904123014
Date of Loss 09/26/2024
Loss Address 960 182ND AVE E



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

Mortgagee confirmed as:

Mailing address: 960 182ND AVE E

Assignment:

9/29/24

Origin of Flood:

Tidal overflow associated with hurricane Helene caused a nearby canal to overflow its banks, inundating normally dry ground throughout the area.

Inspection - (Scope):

Approximately 48 inches of flood water entered the dwelling, damaging the contents, flooring, baseboards, walls, doors, outlets, cabinets, vanities, appliances, water heater, and HVAC condensing unit.

At the time of inspection cleanup had begun. Debris and standing water had been removed. The area was open and drying.

GCF was determined by the debris on the property, the roadway and adjacent properties.

Date: 10/06/2024

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

Adjustment type:

- On site
 Remote

ADJUSTER'S PRELIMINARY REPORT

with (select all that apply):

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

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

Policyholder information <input type="checkbox"/> Add third-party representative (if any)		Insurer information	
Policyholder (primary): <u>SUSAN COTTLE</u>		Insurer: <u>American Bankers</u> EDN: <u>FL0124</u>	
Policyholder (additional): <u>STEVE COTTLE</u>		Policy #: <u>9904123014</u> Claim #: <u>9904123014-09262024</u>	
Property address: <u>960 182ND AVE E</u> Mailing same		Adjuster: <u>David Quenelle</u> File #: <u>238203</u>	
City: <u>REDINGTON SHORES</u> State: <u>FL</u> ZIP: <u>33708</u>		Adjusting firm: <u>CNC Catastrophe and National Claims</u>	
Mailing address: _____ Same as property		Mailing address: <u>2928 N McVay Dr.</u>	
City: _____ State: _____ ZIP: _____		City: <u>Mobile</u> State: <u>AL</u> ZIP: <u>36606</u>	
Phone #1: <u>813-477-5993</u> Phone #2: <u>727-399-1111</u>		Phone #1: <u>251-471-4718</u> Phone #2: _____	
Email: _____		Email: <u>claims@cnc-resource.com</u>	
Comments: _____		Comments: _____	

Insurance information <input type="checkbox"/> Other perils or insurance involved (if so, explain in Adjuster's Report)					
Flood program type: <u>Regular program</u>		Coverage type		Coverage Deductible Reserve Advance	
SFIP policy type: <u>Dwelling Form</u>		Coverage A - Building		\$ 250000 \$ 2000 \$110000 \$	
Term: <u>11/05/2023</u> to: <u>11/05/2024</u>		Coverage B - Contents		\$ 50000 \$ 2000 \$ 20000 \$	

Number of insured buildings at described locations: 1

Property risk information <input type="checkbox"/> Add comments					
Building Occupancy: <u>Single-family home</u>			Ownership verified: <u>No</u> Current flood zone: <u>VE</u>		
Building Type: <u>Main dwelling</u>			Building over water: <u>No</u> Approx. % over water: _____		
Occupied by: <u>Owner-occupied (principal residence)</u>			Under construction: <u>No</u> Const. status: _____		
Foundation Type: <u>Slab-on-grade (non-elevated)</u>			Flood openings: <u>No</u> No. of flood openings: <u>No</u>		
Construction type: <u>Frame</u> First floor height: <u>1</u> ft. <u>6</u> in. Floodproofed: <u>No</u>			Floodproof certificate: <u>No</u>		
Number of floors in building (excluding basement/enclosure): <u>1</u> Lowest machinery & equipment: <u>Enclosure</u> Floor number: <u>1</u>					
If multi-floor building, floor number occupied by policyholder: _____ Lowest personal property: <u>Enclosure</u> Floor number: <u>1</u>					
If mixed-use occupancy, approximate percentage residential: _____ Type of personal property: <input checked="" type="checkbox"/> Household <input type="checkbox"/> Other than household					
Substantial improvements after FIRM date (if yes, explain below): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Prior flood loss(es) (if yes, explain below): <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					
Nearest body of water to insured property: <u>Canal</u> Distance from insured property: <u>100</u> Feet					
Comments: _____					

Date and time information <input type="checkbox"/> Add comments					
Date of FIRM: <u>05/07/1971</u>		FIRM status: <u>Pre-FIRM</u>		Date of loss: <u>09/26/2024</u> Date assigned: <u>09/29/2024</u>	
Date of construction: <u>06/18/1955</u>		Building age (years): <u>69</u>		Time of loss: <u>23:00</u> Date contacted: <u>09/30/2024</u>	
Date of occupancy: <u>01/10/2014</u>		Occupied (years): <u>10</u>		Date inspected: <u>10/05/2024</u>	
Comments: _____					

Cause of flood loss information <input type="checkbox"/> Header checkbox if needed					
Was there a general and temporary condition of flood: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Inundation: <u>Complete</u> Inundation area: <u>Two or more properties</u>					
Potential flood-in-progress: <u>No</u> If yes, explain in Adjuster's Report					
Has flood water receded from building: <u>Yes</u> If no, approx. date when access expected <u>09/26/2024</u> Habitability status: <u>Habitable</u>					
Type of flood: <u>Tidal water overflow</u> Other contributing cause(s) of loss (if yes, submit Subrogation Referral): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Comments: _____					

Flood water information: Main building/unit <input type="button" value="-"/> Click to remove additional flood water data					
Approx. date flood entered: <u>09/26/2024</u>		Approx. time entered: <u>23:00</u>		Exterior water height inches = feet & inches	
Approx. date flood receded: <u>09/27/2024</u>		Approx. time receded: <u>07:00</u>		Interior water height inches = feet & inches	
Approximate duration flood water in main building/unit: <u>8.00</u>		52 = 0ft.0in.		48 = 0ft.0in.	

Adjuster's signature: D. Quenelle Adjuster FCN: 11050469 Date signed: Oct 10, 2024

American Bankers

Insured SUSAN COTTLE
Policy Number 9904123014
Date of Loss 09/26/2024
Loss Address 960 182ND AVE E



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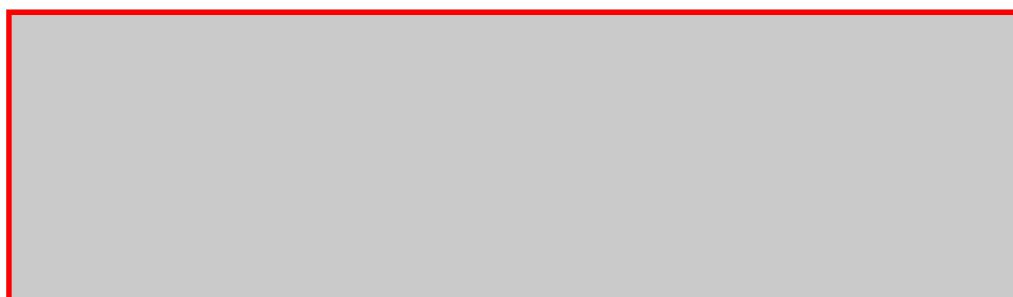


Insured was not present during the inspection.

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

Reset

Insured Signature



Reset

Adjuster Signature



10/10/2024

Adjuster: David Quenelle
Adjuster FCN: 11050469
Phone: 1-251-471-4718
Fax: 1-251-478-3257

Mobile: 205-777-2333