



State Farm
P.O. Box 106169
Atlanta, GA 30348-6169
Fax: 1-844-236-3646
statefarmfireclaims@statefarm.com

Structural Damage Claim Policy

This estimate is priced based on estimated market pricing for the cost of materials, labor, and other factors at the time of the loss.

Adjustments in market pricing and timing of the repairs may impact the final cost of covered repairs. Should you or the contractor you select have questions concerning our estimate, please contact us. If your contractor's estimate is higher than ours, you should contact us prior to beginning repairs. State Farm will work with you and your contractor to determine the actual and necessary cost of covered repairs at the time repairs will be completed, subject to policy terms, conditions and limits.

- We want you to receive quality repair work to restore the damages to your property.
- We will provide you with a detailed estimate of the scope of the damage and costs of repairs. Should the contractor you select have questions concerning our estimate, they should contact your claim representative directly.
- Depending upon the complexity of your repair, our estimate may or may not include an allowance for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether general contractor services are appropriate for your loss, please contact your claim representative before proceeding with repairs.
- There may be building codes, ordinances, laws, or regulations that affect the repairs of your property. These items may or may not be covered by your policy. Please contact your claim representative if you have any questions regarding coverage which may be available under your policy.
- State Farm® cannot authorize any contractor to proceed with work on your property. Repairs should proceed only with your authorization.
- State Farm does not guarantee the quality of the workmanship of any contractor or guarantee that the work will be accomplished within any specific time frame.
- It is understood that the contractor is hired by you, our insured, and that they work for you - not State Farm.

If you have any questions or need additional information regarding your claim, please contact your claim representative immediately.



Building Estimate Summary Guide

This summary guide is based on a sample estimate and is provided for reference only.

Please refer to the estimate for specifics of your claim.

State Farm Insurance

Insured: Smith, Joe & Jane	Estimate: 00-0000-000
Property: 1 Main Street	Claim number: 00-0000-000
Anywhere, IL 00000-0000	Policy Number: 00-00-0000-0
Type of Loss: Other	Price List: ILBL8F_MAR 13
Deductible: \$1,000.00	Restoration/Service/ Remodel
	F = Factored In, D = Do Not Apply

Summary for Dwelling

Line Item Total [1]		5,953.10
Material Sales Tax	@ 10.000% x 1,520.00	
Subtotal		6,105.10
General Contractor Overhead [2]	@ 10.0% x 6,105.10	610.51
General Contractor Profit	@ 10.0% x 6,105.10	
Replacement Cost Value (Including General Contractor Overhead and Profit [3])		7,326.12
Less Depreciation (Including Taxes) [4]		(832.50)
Less General Contractor Overhead & Profit on Recoverable & Non - recoverable Depreciation		(166.50)
Less Deductible [5]		
Net Actual Cash Value Payment [6]		

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes) [4]	832.50	
Less Non - recoverable Depreciation (Including Taxes) [7]		
Subtotal		312.50
General Contractor O&P on Depreciation	166.50	
Less General Contractor O&P on Non - recoverable Depreciation		
Subtotal		
Total Maximum Additional Amounts Available If Incurred [8]		
Total Amount of Claim If Incurred [9]		

Claim Representative

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

1. Line Item Total – Total value of all line items in the estimate plus possible adjustments for *labor minimums*. *Labor Minimum* is to cover a certain minimum number of hours for drive-time, set up time and applicable administrative costs and repairs.

2. General Contractor's Overhead and Profit – General contractor's charge for coordinating your repairs.

3. Replacement Cost Value (RCV) – Estimated cost to repair or replace damaged property.

4. Depreciation – The decrease in the value of property over a period of time due to wear, tear, condition, and obsolescence. A portion or all of this amount may be eligible for replacement cost benefits.

5. Deductible – The insurer will pay for losses, up to the policy limits, in excess of your applicable deductible.

6. Net Actual Cash Value Payment (ACV) – The repair or replacement cost of the damaged part of the property less *depreciation* and *deductible*.

7. Non Recoverable Depreciation – *Depreciation* applied to items that are not eligible for replacement cost benefits.

8. Total Maximum Additional Amount if Incurred – Total amount of recoverable depreciation after actual repair or replacement of the property.

9. Total Amount of Claim if Incurred – Total amount of the claim, including *net actual cash value payment* and *total maximum additional amount available if incurred*.

State Farm

GARRISON, MARY

27-69V6-49W

Insured:	GARRISON, MARY	Estimate:	27-69V6-49W
Property:	806 BELLEVUE BLVD N	Claim Number:	2769V649W
	BELLEVUE, NE 68005-4331	Policy Number:	271884269
Cellular:	402-218-6888	Price List:	NEOM28_JUN24
Type of Loss:	Hail		Restoration/Service/Remodel
Deductible:	\$2,348.00		
Date of Loss:	6/12/2024		
Date Inspected:	7/17/2024		

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	15,495.60
Total Tax	1,084.71
Replacement Cost Value	16,580.31
Less Depreciation (Including Taxes)	(5,327.34)
Less Deductible	(2,348.00)
Net Actual Cash Value Payment	\$8,904.97

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	5,327.34
Replacement Cost Benefits	5,327.34
Total Maximum Additional Amount Available If Incurred	5,327.34
Total Amount of Claim If Incurred	\$14,232.31

Steil, Timothy
866-787-8676 x 4471

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND
LIMITS OF YOUR POLICY.

State Farm

GARRISON, MARY

27-69V6-49W

Insured:	GARRISON, MARY	Estimate:	27-69V6-49W
Property:	806 BELLEVUE BLVD N	Claim Number:	2769V649W
	BELLEVUE, NE 68005-4331	Policy Number:	271884269
Cellular:	402-218-6888	Price List:	NEOM28_JUN24
Type of Loss:	Hail		Restoration/Service/Remodel
Deductible:	\$0.00		
Date of Loss:	6/12/2024		
Date Inspected:	7/17/2024		

Summary for Coverage A - Other Structures - 35 Windstorm and Hail

Line Item Total	6,298.78
Total Tax	440.91
Replacement Cost Value	6,739.69
Less Depreciation (Including Taxes)	(2,595.13)
Less Deductible	(0.00)
Net Actual Cash Value Payment	\$4,144.56

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	2,595.13
Replacement Cost Benefits	2,595.13
Total Maximum Additional Amount Available If Incurred	2,595.13
Total Amount of Claim If Incurred	\$6,739.69

Steil, Timothy
866-787-8676 x 4471

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.



Explanation of Building Replacement Cost Benefits
Homeowner Policy
Coverage A - Dwelling - 35 Windstorm and Hail

To: Name: GARRISON, MARY
 Address: 806 BELLEVUE BLVD N
 City: BELLEVUE
 State/Zip: NE, 68005-4331

Insured: GARRISON, MARY
Date of Loss: 6/12/2024

Claim Number: 2769V649W
Cause of Loss: HAIL

Your insurance policy provides replacement cost benefits for some or all of the loss or damage to your dwelling or structures. Replacement cost benefits pays the actual and necessary cost of repair or replacement, without a deduction for depreciation, subject to your policy's limit of liability. To receive replacement cost benefits you must:

1. Complete the actual repair or replacement of the damaged part of the property within two years of the date of loss;
2. Promptly notify us within 30 days after the work has been completed; and
3. Confirm completion of repair or replacement, by submitting invoices, receipts or other documentation to your agent or claim office.

Until these requirements have been satisfied, our payment(s) to you will be for the actual cash value of the damaged part of the property, which may include a deduction for depreciation.

Without waiving the above requirements, we will consider paying replacement cost benefits prior to actual repair or replacement if we determine repair or replacement costs will be incurred because repairs are substantially under way or you present a signed contract acceptable to us.

The estimate to repair or replace your damaged property is \$16,580.31 . The enclosed claim payment to you of \$8,904.97 is for the actual cash value of the damaged property at the time of loss, less any deductible that may apply. We determined the actual cash value by deducting depreciation from the estimated repair or replacement cost. Our estimate details the depreciation applied to your loss. Based on our estimate, the additional amount available to you for replacement cost benefits (recoverable depreciation) is \$ 5,327.34 .

If you cannot have the repairs completed for the repair/replacement cost estimated, please contact your claim specialist prior to beginning repairs.

All policy provisions apply to your claim.



Explanation of Building Replacement Cost Benefits
Homeowner Policy
Coverage A - Other Structures - 35 Windstorm and Hail

To: Name: GARRISON, MARY
 Address: 806 BELLEVUE BLVD N
 City: BELLEVUE
 State/Zip: NE, 68005-4331

Insured: GARRISON, MARY
Date of Loss: 6/12/2024

Claim Number: 2769V649W
Cause of Loss: HAIL

Your insurance policy provides replacement cost benefits for some or all of the loss or damage to your dwelling or structures. Replacement cost benefits pays the actual and necessary cost of repair or replacement, without a deduction for depreciation, subject to your policy's limit of liability. To receive replacement cost benefits you must:

1. Complete the actual repair or replacement of the damaged part of the property within two years of the date of loss;
2. Promptly notify us within 30 days after the work has been completed; and
3. Confirm completion of repair or replacement, by submitting invoices, receipts or other documentation to your agent or claim office.

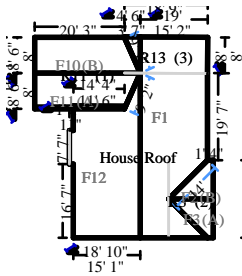
Until these requirements have been satisfied, our payment(s) to you will be for the actual cash value of the damaged part of the property, which may include a deduction for depreciation.

Without waiving the above requirements, we will consider paying replacement cost benefits prior to actual repair or replacement if we determine repair or replacement costs will be incurred because repairs are substantially under way or you present a signed contract acceptable to us.

The estimate to repair or replace your damaged property is \$6,739.69 . The enclosed claim payment to you of \$4,144.56 is for the actual cash value of the damaged property at the time of loss, less any deductible that may apply. We determined the actual cash value by deducting depreciation from the estimated repair or replacement cost. Our estimate details the depreciation applied to your loss. Based on our estimate, the additional amount available to you for replacement cost benefits (recoverable depreciation) is \$ 2,595.13 .

If you cannot have the repairs completed for the repair/replacement cost estimated, please contact your claim specialist prior to beginning repairs.

All policy provisions apply to your claim.



1,856.31	Surface Area	18.56	Number of Squares
217.63	Total Perimeter Length	79.03	Total Ridge Length

State Farm

GARRISON, MARY

27-69V6-49W

CONTINUED - House Roof

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
13. Roof vent - turtle type - Metal	2.00 EA	84.20	11.79	180.19	13/35 yrs Avg.	(66.93) 37.14%	113.26
14. Flashing - pipe jack	2.00 EA	62.64	8.77	134.05	13/35 yrs Avg.	(49.79) 37.14%	84.26
15. R&R Flue cap	1.00 EA	164.17	11.50	175.67	13/18 yrs Avg.	(126.87) 72.22%	48.80
Totals: House Roof			870.45	13,305.35		4,523.25	8,782.10

Area Totals: Roofing

1,043.10 Exterior Wall Area

1,856.31 Surface Area

79.03 Total Ridge Length

18.56 Number of Squares

217.63 Total Perimeter Length

Total: Roofing			870.45	13,305.35		4,523.25	8,782.10
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Exterior

Front Elevation

0.00 SF Walls

0.00 SF Floor

0.00 SF Long Wall

0.00 SF Ceiling

0.00 SF Short Wall

0.00 SF Walls & Ceiling

0.00 LF Floor Perimeter

0.00 LF Ceil. Perimeter

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
No storm related damage found to this elevation.							
Totals: Front Elevation			0.00	0.00		0.00	0.00

Right Elevation

0.00 SF Walls

0.00 SF Floor

0.00 SF Long Wall

0.00 SF Ceiling

0.00 SF Short Wall

0.00 SF Walls & Ceiling

0.00 LF Floor Perimeter

0.00 LF Ceil. Perimeter

State Farm

GARRISON, MARY

27-69V6-49W

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
16. R&R Fascia - fiber cement - 6"						
23.42 LF	9.21	15.10	230.80	13/150 yrs Avg.	(20.00) 8.67%	210.80
Totals: Right Elevation		15.10	230.80		20.00	210.80

Rear Elevation

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
* 17. R&R Downspout Extension- aluminum - up to 5"						
6.00 LF	11.22	4.72	72.04	13/25 yrs Avg.	(37.45) 52.00%	34.59
Totals: Rear Elevation		4.72	72.04		37.45	34.59

Left Elevation

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
No storm related damage found to this elevation.						
Totals: Left Elevation		0.00	0.00		0.00	0.00

Gutter Guards

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
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State Farm

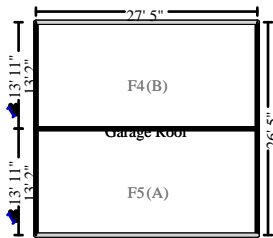
GARRISON, MARY

27-69V6-49W

CONTINUED - Gutter Guards

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
18. R&R Gutter guard/screen - Premium grade						
100.00 LF	23.26	162.82	2,488.82	6/20 yrs Avg.	(746.64) 30.00%	1,742.18
Totals: Gutter Guards		162.82	2,488.82		746.64	1,742.18
Area Totals: Exterior						
Total: Exterior		182.64	2,791.66		804.09	1,987.57
Area Totals: Dwelling						
1,043.10	Exterior Wall Area					
1,856.31	Surface Area	18.56	Number of Squares		217.63	Total Perimeter Length
79.03	Total Ridge Length					
Total: Dwelling		1,053.09	16,097.01		5,327.34	10,769.67

Garage
Roofing



Garage Roof

763.21	Surface Area	7.63	Number of Squares
110.51	Total Perimeter Length	27.45	Total Ridge Length

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
19. Tear off, haul and dispose of comp. shingles - Laminated						
7.64 SQ	65.71	35.14	537.16			537.16
20. Drip edge						
110.51 LF	3.41	26.38	403.22	13/35 yrs Avg.	(149.77) 37.14%	253.45
21. Asphalt starter - universal starter course						
55.00 LF	2.56	9.86	150.66	13/20 yrs Avg.	(97.93) 65.00%	52.73
22. Laminated - comp. shingle rfg. - w/ felt						
8.33 SQ	350.92	204.62	3,127.78	13/30 yrs Avg.	(1,355.37) 43.33%	1,772.41

State Farm

GARRISON, MARY

27-69V6-49W

CONTINUED - Garage Roof

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Waste factor for this roof was calculated using the Suggested 9% roof waste factor in the EagleView ClaimsReady Report.						
23. Hip / Ridge cap - Standard profile - composition shingles						
27.45 LF	7.15	13.74	210.01	13/30 yrs Avg.	(91.00) 43.33%	119.01
24. Roof vent - turbine type						
1.00 EA	175.29	12.27	187.56	13/35 yrs Avg.	(69.67) 37.14%	117.89
Totals: Garage Roof		302.01	4,616.39		1,763.74	2,852.65
Area Totals: Roofing						
116.00	Exterior Wall Area					
763.21	Surface Area	7.63	Number of Squares		110.51	Total Perimeter Length
27.45	Total Ridge Length					
Total: Roofing		302.01	4,616.39		1,763.74	2,852.65

Exterior

0.00	SF Walls	0.00	SF Ceiling	0.00	SF Walls & Ceiling
0.00	SF Floor	0.00	SF Short Wall	0.00	LF Floor Perimeter
0.00	SF Long Wall			0.00	LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
No storm related damage found on any elevation.						
Totals: Exterior		0.00	0.00		0.00	0.00
Area Totals: Garage						
116.00	Exterior Wall Area					
763.21	Surface Area	7.63	Number of Squares		110.51	Total Perimeter Length
27.45	Total Ridge Length					
Total: Garage		302.01	4,616.39		1,763.74	2,852.65

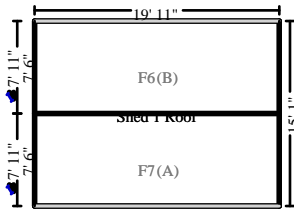
Shed 1

Roofing

State Farm

GARRISON, MARY

27-69V6-49W



Shed 1 Roof

316.02 Surface Area	3.16 Number of Squares
71.57 Total Perimeter Length	19.92 Total Ridge Length

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
25. Tear off, haul and dispose of comp. shingles - Laminated						
3.16 SQ	65.71	14.53	222.17			222.17
26. Drip edge						
71.57 LF	3.41	17.08	261.13	13/35 yrs Avg.	(96.99) 37.14%	164.14
27. Asphalt starter - universal starter course						
40.00 LF	2.56	7.17	109.57	13/20 yrs Avg.	(71.22) 65.00%	38.35
28. Laminated - comp. shingle rfg. - w/ felt						
3.67 SQ	350.92	90.15	1,378.03	13/30 yrs Avg.	(597.14) 43.33%	780.89
Waste factor for this roof was calculated using the Suggested 16% roof waste factor in the EagleView ClaimsReady Report.						
29. Hip / Ridge cap - Standard profile - composition shingles						
19.92 LF	7.15	9.97	152.40	13/30 yrs Avg.	(66.04) 43.33%	86.36
Totals: Shed 1 Roof		138.90	2,123.30		831.39	1,291.91

Area Totals: Roofing

37.77 Exterior Wall Area		
316.02 Surface Area	3.16 Number of Squares	71.57 Total Perimeter Length
19.92 Total Ridge Length		

Total: Roofing	138.90	2,123.30	831.39	1,291.91
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Exterior

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
No storm related damage found on any elevation.						
Totals: Exterior		0.00	0.00		0.00	0.00

State Farm

GARRISON, MARY

27-69V6-49W

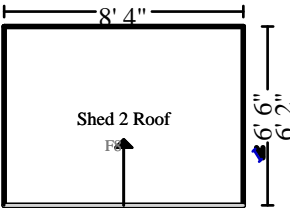
Area Totals: Shed 1

37.77 Exterior Wall Area		
316.02 Surface Area	3.16 Number of Squares	71.57 Total Perimeter Length
19.92 Total Ridge Length		

Total: Shed 1	138.90	2,123.30	831.39	1,291.91
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Shed 2

Roofing



Shed 2 Roof

54.27 Surface Area	0.54 Number of Squares
29.68 Total Perimeter Length	

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
No storm related damage found.						
Totals: Shed 2 Roof		0.00	0.00		0.00	0.00

Exterior

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
No storm related damage found on any elevation.						
Totals: Exterior		0.00	0.00		0.00	0.00

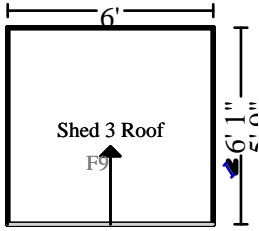
Shed 3

Roofing

State Farm

GARRISON, MARY

27-69V6-49W



Shed 3 Roof

36.78 Surface Area
24.26 Total Perimeter Length

0.37 Number of Squares

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
No storm related damage found.						
Totals: Shed 3 Roof		0.00	0.00		0.00	0.00

Exterior

0.00 SF Walls
0.00 SF Floor
0.00 SF Long Wall

0.00 SF Ceiling
0.00 SF Short Wall

0.00 SF Walls & Ceiling
0.00 LF Floor Perimeter
0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
No storm related damage found on any elevation.						
Totals: Exterior		0.00	0.00		0.00	0.00

Debris Removal

0.00 SF Walls
0.00 SF Floor
0.00 SF Long Wall

0.00 SF Ceiling
0.00 SF Short Wall

0.00 SF Walls & Ceiling
0.00 LF Floor Perimeter
0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
30. Tandem axle dump trailer - per load - including dump fees						
0.50 EA	218.42	7.64	116.85			116.85
To haul off all non-roof related debris.						
Totals: Debris Removal		7.64	116.85		0.00	116.85

Area Totals: Shed 3

22.75 Exterior Wall Area
36.78 Surface Area

0.37 Number of Squares
24.26 Total Perimeter Length

Total: Shed 3		7.64	116.85		0.00	116.85
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State Farm

GARRISON, MARY

27-69V6-49W

Labor Minimums Applied

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
31. Fireplace repair labor minimum						
1.00 EA	168.82	11.82	180.64			180.64
32. Siding labor minimum						
1.00 EA	173.65	12.16	185.81			185.81
Totals: Labor Minimums Applied		23.98	366.45		0.00	366.45
Line Item Totals: 27-69V6-49W		1,525.62	23,320.00		7,922.47	15,397.53

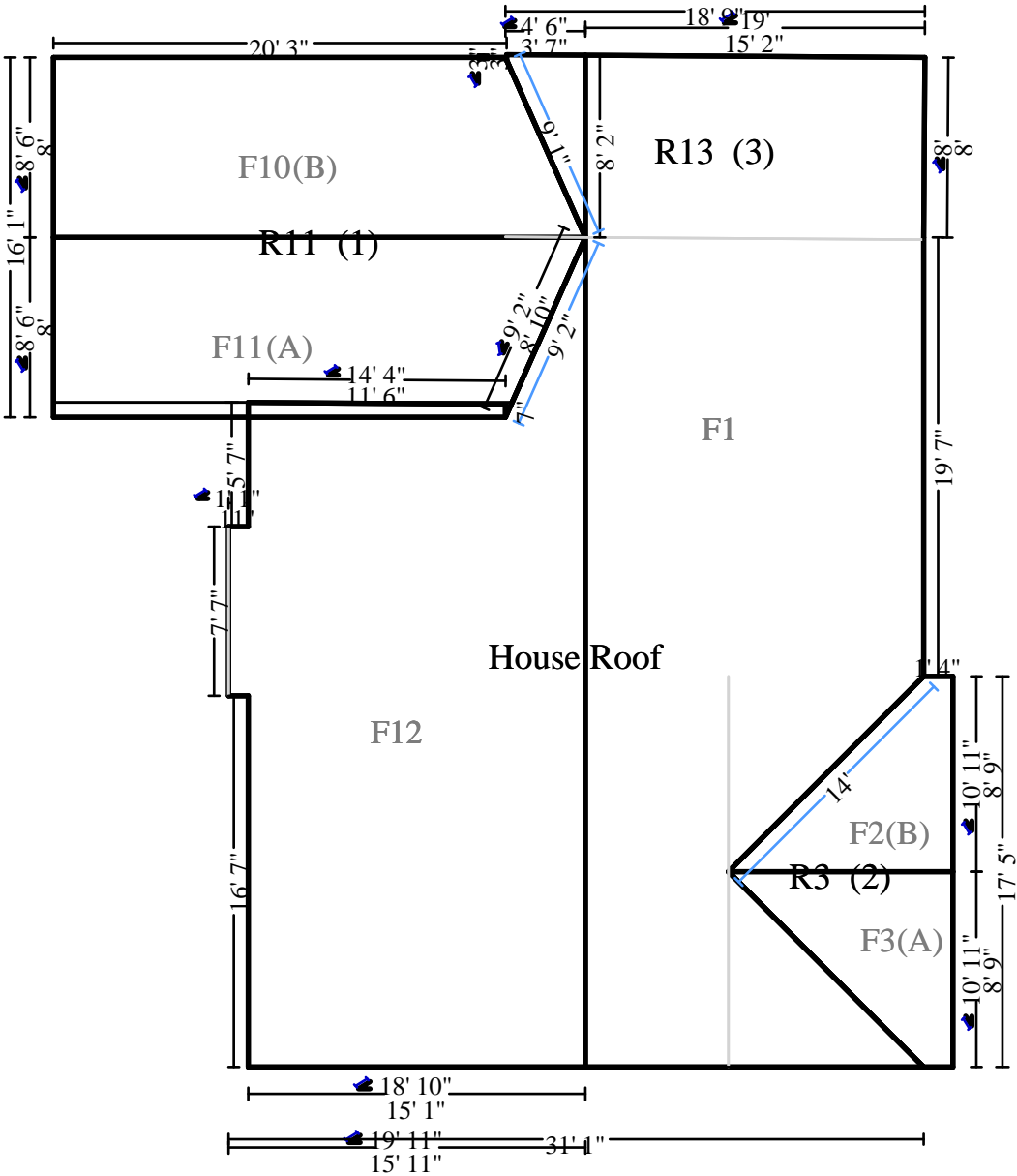
COVERAGE	TAX	RCV	DEPREC.	ACV
Coverage A - Dwelling - 35 Windstorm and Hail	1,084.71	16,580.31	(5,327.34)	11,252.97
Coverage A - Other Structures - 35 Windstorm and Hail	440.91	6,739.69	(2,595.13)	4,144.56
Total	1,525.62	23,320.00	(7,922.47)	15,397.53

Grand Total Areas:

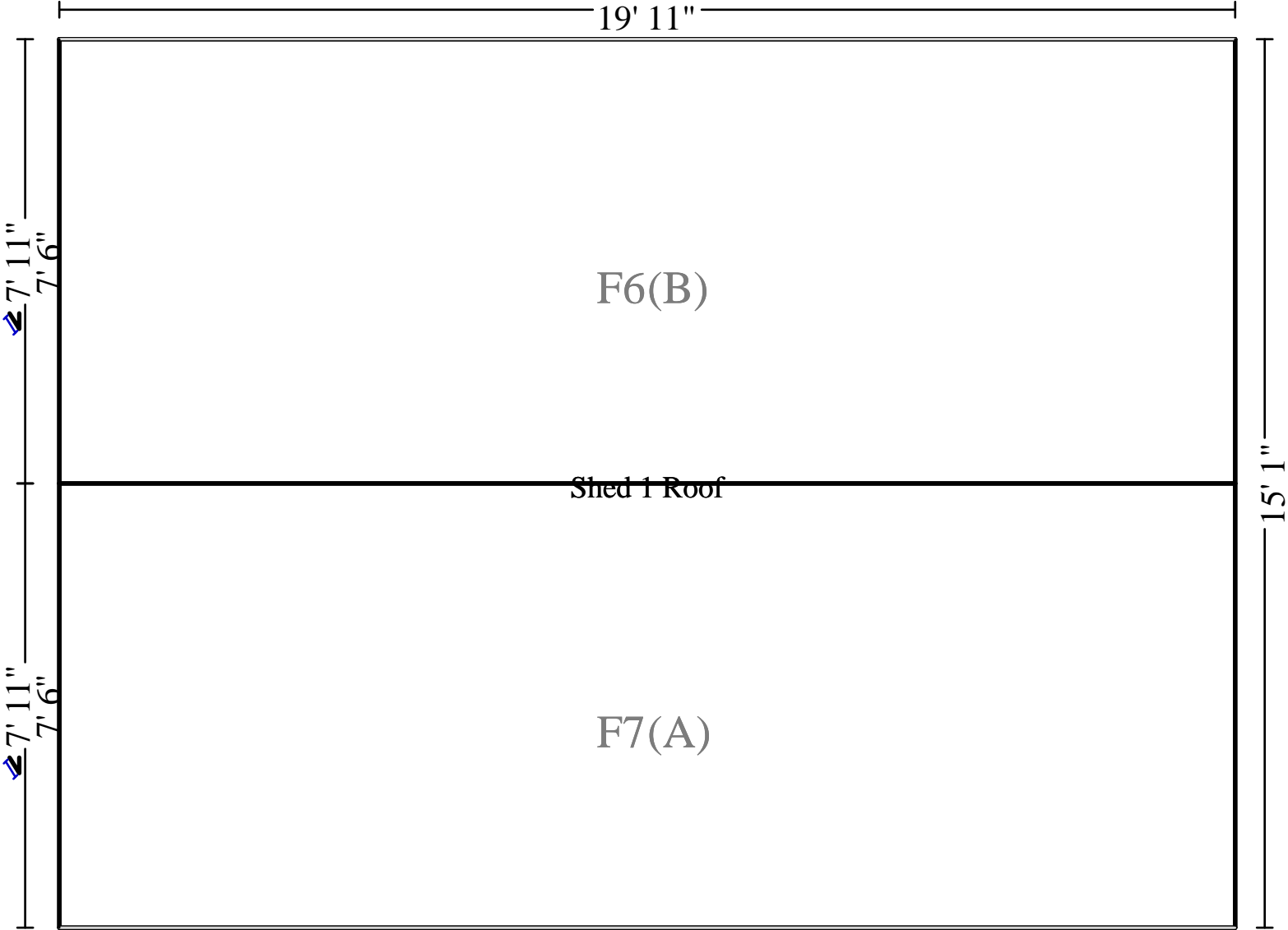
1,249.60	Exterior Wall Area		
3,026.58	Surface Area	30.27	Number of Squares
126.40	Total Ridge Length	453.63	Total Perimeter Length

Recap of Taxes, Overhead and Profit

	GC Overhead (0%)	GC Profit (0%)	Cln Mat Sales Tax (7%)	Cleaning Total Tax (7%)	Total Tax (7%)	Storage Rental Tax (7%)
Line Items	0.00	0.00	0.00	0.00	1,525.62	0.00
Total	0.00	0.00	0.00	0.00	1,525.62	0.00







Roofing

