

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: MIGUEL VELASCO and Rachel Taft			POLICY NO.:	3000552191
PROPERTY ADDRESS: 142 ANNWOOD RD			CLAIM/FILE NO.:	561773
CITY: PALM HARBOR	STATE: FL	ZIP: 34685-1901	DATE OF LOSS:	10/9/2024
MAILING ADDRESS:		Same as property	TIME OF LOSS:	12:00 AM
CITY:	STATE:	ZIP:	EDN NO.:	FL0124
EMAIL(S): MIGUEL.VELASCO@ME.COM			PHONE NO.:	(786) 302-4464

How flood loss happened: Unusual and rapid accumulation or runoff of surface waters from any source

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>ROCKET MORTGAGE LLC ISAOA</u>	None: <input type="checkbox"/>
	Others with interest in or liens, charges or claims against property: _____	None: <input checked="" type="checkbox"/>
	Other insurance that may insure this loss: <u>NONE</u>	Type: <u>None</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		\$90,000.00	
Coverage deductible(s):		\$1,250.00		\$1,000.00	
		Dwelling/Unit	Detached Garage	Contents	Improvements
Property pre-loss value (RCV)	coverage to value %: 100.00%	\$338,584.52	\$0.00	\$100,000.00	\$0.00
Property pre-loss value (ACV)	80% of RCV: \$270,867.62	\$147,733.68	\$0.00	\$80,000.00	\$0.00
Insured damage RCV loss		\$33,697.28	\$0.00	\$1,603.44	\$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	(\$1,557.88)			
Less depreciation (non-recoverable)	<input checked="" type="checkbox"/> applicable <input type="checkbox"/> not applicable	(\$756.22)	\$0.00	(\$349.43)	\$0.00
Insured damage ACV loss		\$31,383.18	\$0.00	\$1,254.01	\$0.00
Add eligible Coverage C loss: Not applicable		\$0.00		\$0.00	
Insured ACV loss subtotal		\$31,383.18	\$0.00	\$1,254.01	\$0.00
Less salvage/buyback		\$0.00	\$0.00	\$0.00	\$0.00
Net insured ACV loss		\$31,383.18	\$0.00	\$1,254.01	\$0.00
Less deductible		(\$1,250.00)	\$0.00	(\$1,000.00)	\$0.00
Amount over net insured loss limit (excess loss)		\$0.00	\$0.00	\$0.00	\$0.00
ACV claim		\$30,133.18	\$0.00	\$254.01	\$0.00
Add recoverable depreciation	<input type="checkbox"/> not applicable	\$1,557.88			
Claim subtotal		\$31,691.06	\$0.00	\$254.01	\$0.00
Net claim		\$31,691.06		\$254.01	

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: _____



## Catastrophe and National Claims

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PO Box 6842  
Mobile, AL 36660

Insured: MIGUEL VELASCO and Rachel Taft  
Property: 142 ANNWOOD RD  
PALM HARBOR, FL 34685-1901  
Home: 142 ANNWOOD RD  
PALM HARBOR, FL 34685-1901

Cell: (786) 302-4464  
Home: (440) 724-7977  
E-mail: MIGUEL.VELASCO@ME.COM

Claim Rep.: Jason Rogers  
Company: CNC  
Business: P. O. BOX 6842  
MOBILE, AL 36660

Business: (251) 471-4718  
E-mail: claims@cnc-resource.com

Estimator: Jason Rogers  
Company: CNC  
Business: P. O. BOX 6842  
MOBILE, AL 36660

Business: (251) 471-4718  
E-mail: claims@cnc-resource.com

Reference:  
Company: Homesite Insurance  
Business: PO Box 912470  
Denver, CO 80291

**Claim Number:** 561773

**Policy Number:** 3000552191

**Type of Loss:** Flood (NFIP)

Date of Loss: 10/9/2024 12:00 AM  
Date Inspected: 10/18/2024 12:35 PM  
Date Est. Completed: 12/5/2024 1:06 PM

Date Received: 10/11/2024 2:00 AM  
Date Entered: 10/11/2024 6:54 PM

Price List: FLSP8X\_OCT24  
Restoration/Service/Remodel  
Estimate: MIGUEL\_VELASCO

### Net Claim Summary

Coverage	Net Claim
Building	\$30,133.18
Personal Property	\$254.01
<b>Total Net Claim</b>	<b>\$30,387.19</b>
Total Amount of Building Recoverable Depreciation	\$1,557.88
<b>Total Net Claim if Depreciation is Recovered</b>	<b>\$31,945.07</b>

## Catastrophe and National Claims

PO Box 6842  
Mobile, AL 36660

**Claim Number: 561773**

**Policy Number:** 3000552191

**Type of Loss:** Flood (NFIP)

Date of Loss: 10/9/2024 12:00 AM

Date Received: 10/11/2024 2:00 AM

Date Inspected: 10/18/2024 12:35 PM

Date Entered: 10/11/2024 6:54 PM

Date Est. Completed: 12/5/2024 1:06 PM

Price List: FLSP8X\_OCT24

Restoration/Service/Remodel

Estimate: MIGUEL\_VELASCO

## Building

## Net Claim Summary

Replacement Cost Value	Less Recoverable Depreciation	Less Non-recoverable Depreciation	Actual Cash Value
\$33,697.28	(1,557.88)	<756.22>	\$31,383.18
Less Deductible			(1,250.00)
<b>Net Claim</b>			<b>\$30,133.18</b>
Total Recoverable Depreciation			\$1,557.88
<b>Net Claim if Depreciation is Recovered</b>			<b>\$31,691.06</b>



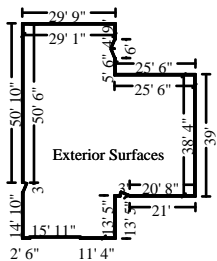
Catastrophe and National Claims

PO Box 6842  
Mobile, Al 36660

Building

MIGUEL\_VELASCO

Exterior



Exterior Surfaces

Height: 8'

1769.92 SF Walls	2955.17 SF Ceiling
4725.08 SF Walls & Ceiling	2955.17 SF Floor
328.35 SY Flooring	217.25 LF Floor Perimeter
245.17 LF Ceil. Perimeter	

Door	3' X 6' 8"	Opens into Exterior
Door	15' 11" X 7'	Opens into Exterior
Door	3' X 6' 8"	Opens into Exterior
Door	6' X 6' 8"	Opens into Exterior

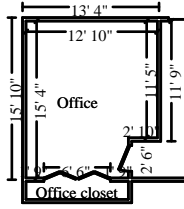
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA	510.73	0.00	0.00	510.73	<0.00>	510.73
2. Clean with pressure/chemical spray	307.77 SF	1.25	0.43	0.00	385.14	<0.00>	385.14
3. R&R Central air - condenser unit - 3 ton	1.00 EA	3,616.01	212.31	0.00	3,828.32	<753.70>	3,074.62
SERIAL # 3916E10944=====MODEL NUMBER #126BHA836-A							
4. R&R Batt insulation - R13 - paper / foil faced for damaged wall interior area of rear walls	63.63 SF	1.48	4.44	18.84	117.45	<2.52>	114.93
Totals: Exterior Surfaces			217.18	18.84	4,841.64	756.22	4,085.42
Total: Exterior			217.18	18.84	4,841.64	756.22	4,085.42

Interior



## Catastrophe and National Claims

PO Box 6842  
Mobile, AL 36660



### Office

Height: 8'

390.67 SF Walls	185.67 SF Ceiling
576.33 SF Walls & Ceiling	185.67 SF Floor
20.63 SY Flooring	47.33 LF Floor Perimeter
56.33 LF Ceil. Perimeter	

Door	6' 6" X 6' 8"	Opens into OFFICE_CLOSE					
Door	2' 6" X 6' 8"	Opens into SUNROOM					
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<b>Mitigation</b>							
5. Structural drying per SF - Climate controlled (Bid Item)	185.67 SF	1.32	7.02	0.00	252.10	(0.00)	252.10
6. Flood loss cleanup - Light	185.67 SF	1.15	0.00	0.00	213.52	(0.00)	213.52
7. Apply anti-microbial agent to the floor	185.67 SF	0.32	0.65	0.00	60.06	(0.00)	60.06
8. Clean stud wall	67.06 SF	1.41	0.14	0.00	94.69	(0.00)	94.69
9. Apply anti-microbial agent to the walls	67.06 SF	0.32	0.23	0.00	21.69	(0.00)	21.69
<b>Floor</b>							
10. Clean floor - tile - Heavy clean	185.67 SF	1.09	0.91	0.00	203.29	(0.00)	203.29
Allowance to clean tile with an orbital scrubber.							
139. Grout sealer	371.33 SF	1.39	5.93	103.24	625.32	(0.00)	625.32
Allowance for 2 coats of grout.							
<b>walls</b>							
11. Tear out wet drywall, no bagging - Cat 3 to 4'	189.33 SF	1.27	0.00	0.00	240.45	(0.00)	240.45
12. 1/2" drywall - hung, taped, ready for texture to 4'	189.33 SF	2.71	10.33	102.62	626.03	(10.43)	615.60
146. Texture drywall - smooth / skim coat	236.67 SF	1.86	3.18	88.04	531.43	(8.85)	522.58
16. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter to 5' to cover texture	236.67 SF	1.16	4.57	54.90	334.01	(55.67)	278.34
18. Paint the walls - one coat one coat on all walls	390.67 SF	0.73	5.58	57.04	347.81	(57.97)	289.84
<b>Molding and doors</b>							
19. R&R Baseboard - 3 1/4"	47.33 LF	5.21	8.27	49.32	304.17	(4.46)	299.71
20. Paint baseboard - two coats	47.33 LF	1.74	0.72	16.48	99.55	(16.59)	82.96
21. R&R Base shoe	47.33 LF	2.03	3.06	19.22	118.36	(1.74)	116.62
22. Seal & paint base shoe or quarter round	47.33 LF	0.87	0.55	8.24	49.97	(8.33)	41.64

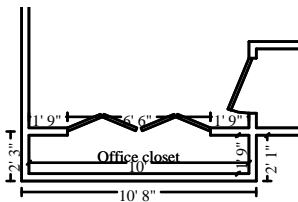


## Catastrophe and National Claims

PO Box 6842  
Mobile, AL 36660

### CONTINUED - Office

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
23. R&R Interior door - Colonist - pre-hung unit	1.00 EA	367.01	22.82	73.40	463.23	(10.78)	452.45
24. Paint door slab only - 2 coats (per side)	2.00 EA	41.38	1.74	16.56	101.06	(16.84)	84.22
25. Paint door/window trim & jamb - 2 coats (per side)	1.00 EA	34.28	0.53	6.86	41.67	(6.95)	34.72
26. Door knob/lockset - Detach & reset	1.00 EA	27.59	0.00	5.52	33.11	(0.00)	33.11
27. Door stop - wall or floor mounted	1.00 EA	17.10	0.62	3.42	21.14	(2.65)	18.49
<b>Cabinets</b>							
30. R&R Cabinetry - lower (base) units	11.42 LF	284.25	214.39	649.24	4,109.77	(198.12)	3,911.65
31. Seal & paint cabinetry - lower - inside and out	11.42 LF	54.39	5.84	124.22	751.19	(125.20)	625.99
32. Countertop - flat laid plastic laminate - Detach & reset	11.42 LF	24.08	0.22	55.00	330.21	(0.00)	330.21
33. Cabinet knobs or pulls - Detach & reset	8.00 EA	3.18	0.00	5.08	30.52	(0.00)	30.52
<b>Totals: Office</b>			<b>297.30</b>	<b>1,438.40</b>	<b>10,004.35</b>	<b>524.58</b>	<b>9,479.77</b>



#### Office closet

Height: 8'

144.67 SF Walls	17.50 SF Ceiling
162.17 SF Walls & Ceiling	17.50 SF Floor
1.94 SY Flooring	17.00 LF Floor Perimeter
23.50 LF Ceil. Perimeter	

Door	6' 6" X 6' 8"		Opens into OFFICE				
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<b>Mitigation</b>							
34. Structural drying per SF - Climate controlled (Bid Item)	17.50 SF	1.32	0.66	0.00	23.76	(0.00)	23.76
35. Flood loss cleanup - Light	17.50 SF	1.15	0.00	0.00	20.13	(0.00)	20.13
36. Apply anti-microbial agent to the floor	17.50 SF	0.32	0.06	0.00	5.66	(0.00)	5.66
37. Clean stud wall	23.80 SF	1.41	0.05	0.00	33.61	(0.00)	33.61
38. Apply anti-microbial agent to the walls	23.80 SF	0.32	0.08	0.00	7.70	(0.00)	7.70



## Catastrophe and National Claims

PO Box 6842  
Mobile, AL 36660

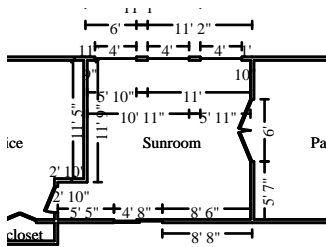
### CONTINUED - Office closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<b>Floor</b>							
141. Clean floor - tile - Heavy clean Allowance to clean tile with an orbital scrubber.	17.50 SF	1.09	0.09	0.00	19.17	(0.00)	19.17
142. Grout sealer Allowance for 2 coats of grout.	35.00 SF	1.39	0.56	9.74	58.95	(0.00)	58.95
<b>walls</b>							
40. Tear out wet drywall, no bagging - Cat 3 to 4'	68.00 SF	1.27	0.00	0.00	86.36	(0.00)	86.36
41. 1/2" drywall - hung, taped, ready for texture to 4'	68.00 SF	2.71	3.71	36.86	224.85	(3.75)	221.10
147. Texture drywall - smooth / skim coat	85.00 SF	1.86	1.14	31.62	190.86	(3.18)	187.68
44. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter to 5' to cover texture	85.00 SF	1.16	1.64	19.72	119.96	(19.99)	99.97
46. Paint the walls - one coat one coat on all walls	144.67 SF	0.73	2.06	21.12	128.79	(21.46)	107.33
<b>Molding and doors</b>							
47. R&R Baseboard - 3 1/4"	17.00 LF	5.21	2.98	17.72	109.27	(1.60)	107.67
48. Paint baseboard, oversized - two coats	17.00 LF	1.68	0.37	5.72	34.65	(5.77)	28.88
49. R&R Base shoe	17.00 LF	2.03	1.10	6.90	42.51	(0.63)	41.88
50. Seal & paint base shoe or quarter round	17.00 LF	0.87	0.20	2.96	17.95	(2.99)	14.96
51. R&R Door opening (jamb & casing) - 32"to36"wide - paint grade	1.00 EA	207.62	11.69	41.52	260.83	(4.16)	256.67
52. R&R Bifold door set - Colonist - Double	1.00 EA	376.10	18.12	75.22	469.44	(11.09)	458.35
143. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA	61.55	3.40	24.62	151.12	(16.79)	134.33
53. Paint door/window trim & jamb - 2 coats (per side)	1.00 EA	34.28	0.53	6.86	41.67	(6.95)	34.72
54. R&R Ductwork - hot or cold air FOR AIR INTAKE AT FLOOR LEVEL IN CLOSET	3.00 LF	39.12	2.27	0.00	119.63	(11.32)	108.31
<b>Totals: Office closet</b>			<b>50.71</b>	<b>300.58</b>	<b>2,166.87</b>	<b>109.68</b>	<b>2,057.19</b>



## Catastrophe and National Claims

PO Box 6842  
Mobile, AL 36660



### Sunroom

Height: 8'

449.89 SF Walls	251.67 SF Ceiling
701.56 SF Walls & Ceiling	251.67 SF Floor
27.96 SY Flooring	54.67 LF Floor Perimeter
67.83 LF Ceil. Perimeter	

Window	4' X 5"	Opens into Exterior
Window	4' X 5"	Opens into Exterior
Window	4' X 5"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into OFFICE
Door	4' 8" X 6' 8"	Opens into Exterior
Door	6' X 6' 8"	Opens into PATIO

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<b>Mitigation</b>							
55. Structural drying per SF - Climate controlled (Bid Item)	251.67 SF	1.32	9.51	0.00	341.71	(0.00)	341.71
56. Flood loss cleanup - Light	251.67 SF	1.15	0.00	0.00	289.42	(0.00)	289.42
57. Apply anti-microbial agent to the floor	251.67 SF	0.32	0.88	0.00	81.41	(0.00)	81.41
58. Clean stud wall	77.44 SF	1.41	0.16	0.00	109.35	(0.00)	109.35
59. Apply anti-microbial agent to the walls	77.44 SF	0.32	0.27	0.00	25.05	(0.00)	25.05
<b>Floor</b>							
144. Clean floor - tile - Heavy clean Allowance to clean tile with an orbital scrubber.	251.67 SF	1.09	1.23	0.00	275.55	(0.00)	275.55
145. Grout sealer Allowance for 2 coats of grout.	503.33 SF	1.39	8.03	139.92	847.58	(0.00)	847.58
<b>walls</b>							
61. Tear out wet drywall, no bagging - Cat 3 to 4'	218.67 SF	1.27	0.00	0.00	277.71	(0.00)	277.71
62. 1/2" drywall - hung, taped, ready for texture to 4'	218.67 SF	2.71	11.94	118.52	723.06	(12.05)	711.01
148. Texture drywall - smooth / skim coat	273.33 SF	1.86	3.67	101.68	613.74	(10.23)	603.51
66. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter to 5' to cover texture	273.33 SF	1.16	5.28	63.42	385.76	(64.29)	321.47
68. Paint the walls - one coat one coat on all walls	449.89 SF	0.73	6.42	65.68	400.52	(66.75)	333.77
<b>Molding and doors</b>							
69. R&R Baseboard - 3 1/4"	54.67 LF	5.21	9.55	56.96	351.35	(5.15)	346.20



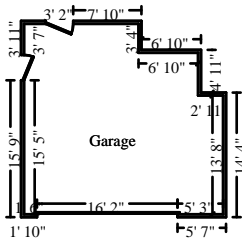


## Catastrophe and National Claims

PO Box 6842  
Mobile, AL 36660

### CONTINUED - Sunroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
70. Paint baseboard - two coats	54.67 LF	1.74	0.83	19.02	114.98	(19.17)	95.81
71. R&R Base shoe	54.67 LF	2.03	3.54	22.20	136.72	(2.02)	134.70
72. Seal & paint base shoe or quarter round	54.67 LF	0.87	0.65	9.52	57.73	(9.62)	48.11
73. R&R French door - Exterior - pre-hung unit	1.00 EA	1,040.96	75.17	208.18	1,324.31	(32.19)	1,292.12
74. Paint door slab only - 2 coats (per side)	2.00 EA	41.38	1.74	16.56	101.06	(16.84)	84.22
75. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	34.28	1.07	13.72	83.35	(13.89)	69.46
76. Door knob/lockset - Detach & reset	1.00 EA	27.59	0.00	5.52	33.11	(0.00)	33.11
77. Door stop - wall or floor mounted	1.00 EA	17.10	0.62	3.42	21.14	(2.65)	18.49
78. Casing - Detach & reset	24.00 LF	2.28	0.04	10.94	65.70	(0.00)	65.70
79. Paint casing - one coat	24.00 LF	1.05	0.29	5.04	30.53	(5.09)	25.44
<b>Totals: Sunroom</b>			<b>140.89</b>	<b>860.30</b>	<b>6,690.84</b>	<b>259.94</b>	<b>6,430.90</b>



### Garage

**Height: 8'**

563.61 SF Walls	455.64 SF Ceiling
1019.25 SF Walls & Ceiling	455.64 SF Floor
50.63 SY Flooring	67.42 LF Floor Perimeter
89.67 LF Ceil. Perimeter	

<b>Door</b>	<b>2' 11" X 6' 8"</b>	<b>Opens into Exterior</b>
<b>Door</b>	<b>16' 2" X 7'</b>	<b>Opens into Exterior</b>
<b>Door</b>	<b>3' 2" X 6' 8"</b>	<b>Opens into Exterior</b>

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<b>Mitigation</b>							
80. Structural drying per SF - Climate controlled (Bid Item)	455.64 SF	1.32	17.22	0.00	618.66	(0.00)	618.66
81. Flood loss cleanup - Light	455.64 SF	1.15	0.00	0.00	523.99	(0.00)	523.99
82. Apply anti-microbial agent to the floor	455.64 SF	0.32	1.59	0.00	147.39	(0.00)	147.39
83. Clean stud wall	95.51 SF	1.41	0.20	0.00	134.87	(0.00)	134.87



## Catastrophe and National Claims

PO Box 6842  
Mobile, AL 36660

### CONTINUED - Garage

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
84. Apply anti-microbial agent to the walls	95.51 SF	0.32	0.33	0.00	30.89	(0.00)	30.89
<b>Floor</b>							
150. Clean floor - tile - Heavy clean	455.64 SF	1.09	2.23	0.00	498.88	(0.00)	498.88
Allowance to clean tile with an orbital scrubber.							
151. Grout sealer	911.28 SF	1.39	14.54	253.34	1,534.56	(0.00)	1,534.56
Allowance for 2 coats of grout.							
<b>walls</b>							
86. Tear out wet drywall, no bagging - Cat 3 to 4'	269.67 SF	1.27	0.00	0.00	342.48	(0.00)	342.48
87. 1/2" drywall - hung, taped, floated, ready for paint to 4'	269.67 SF	3.37	15.85	181.76	1,106.40	(18.44)	1,087.96
149. Texture drywall - smooth / skim coat	337.08 SF	1.86	4.54	125.40	756.91	(12.62)	744.29
91. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter to 5' to cover texture	337.08 SF	1.16	6.52	78.20	475.73	(79.29)	396.44
93. Paint the walls - one coat one coat on all walls	563.61 SF	0.73	8.05	82.28	501.77	(83.63)	418.14
<b>Molding and doors</b>							
94. R&R Baseboard - 3 1/4"	67.42 LF	5.21	11.78	70.24	433.28	(6.35)	426.93
95. Paint baseboard - two coats	67.42 LF	1.74	1.02	23.46	141.79	(23.63)	118.16
96. R&R Base shoe	67.42 LF	2.03	4.36	27.38	168.60	(2.48)	166.12
97. Seal & paint base shoe or quarter round	67.42 LF	0.87	0.79	11.74	71.19	(11.86)	59.33
98. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA	537.05	33.19	107.40	677.64	(16.02)	661.62
99. Paint door slab only - 2 coats (per side)	2.00 EA	41.38	1.74	16.56	101.06	(16.84)	84.22
100. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	34.28	1.07	13.72	83.35	(13.89)	69.46
101. Door knob/lockset - Detach & reset	1.00 EA	27.59	0.00	5.52	33.11	(0.00)	33.11
102. Door stop - wall or floor mounted	1.00 EA	17.10	0.62	3.42	21.14	(2.65)	18.49
103. Casing - Detach & reset	24.00 LF	2.28	0.04	10.94	65.70	(0.00)	65.70
104. Paint casing - one coat	24.00 LF	1.05	0.29	5.04	30.53	(5.09)	25.44
105. Clean overhead door & hardware	1.00 EA	58.91	0.02	0.00	58.93	(0.00)	58.93
106. R&R Water heater - 40 gallon - Electric - 6 yr	1.00 EA	1,157.15	46.14	231.44	1,434.73	(370.89)	1,063.84
HOTWATER HEATER INFO SERIAL #M0823096--MODEL #XE40M06ST45LTI							

<b>Totals: Garage</b>	<b>172.13</b>	<b>1,247.84</b>	<b>9,993.58</b>	<b>663.68</b>	<b>9,329.90</b>
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<b>Total: Interior</b>	<b>661.03</b>	<b>3,847.12</b>	<b>28,855.64</b>	<b>1,557.88</b>	<b>27,297.76</b>
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MIGUEL\_VELASCO

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**Catastrophe and National Claims**

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PO Box 6842  
Mobile, Al 36660

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<b>Line Item Totals: MIGUEL_VELASCO</b>	<b>878.21</b>	<b>3,865.96</b>	<b>33,697.28</b>	<b>2,314.10</b>	<b>31,383.18</b>
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Catastrophe and National Claims

PO Box 6842  
Mobile, Al 36660

Summary for Building

Line Item Total	28,953.11
Overhead	1,932.98
Profit	1,932.98
Material Sales Tax	878.21
<b>Replacement Cost Value</b>	<b>\$33,697.28</b>
Less Depreciation	(2,314.10)
<b>Actual Cash Value</b>	<b>\$31,383.18</b>
Less Deductible	(1,250.00)
<b>Net Claim</b>	<b>\$30,133.18</b>
Total Depreciation	2,314.10
Less Non-Recoverable Depreciation	<756.22>
Total Recoverable Depreciation	1,557.88
<b>Net Claim if Depreciation is Recovered</b>	<b>\$31,691.06</b>

Jason Rogers



Catastrophe and National Claims

PO Box 6842  
Mobile, Al 36660

Claim Number: 561773                      Policy Number: 3000552191                      Type of Loss: Flood (NFIP)

Date of Loss: 10/9/2024 12:00 AM                      Date Received: 10/11/2024 2:00 AM  
Date Inspected: 10/18/2024 12:35 PM                      Date Entered: 10/11/2024 6:54 PM  
Date Est. Completed: 12/5/2024 1:06 PM

Price List: FLSP8X\_OCT24  
Restoration/Service/Remodel  
Estimate: MIGUEL\_VELASCO

Personal Property

Net Claim Summary

Replacement Cost Value	Less Non-recoverable Depreciation	Actual Cash Value
<div>\$1,603.44</div>	<div>&lt;349.43&gt;</div>	<div>\$1,254.01</div>
Less Deductible		<div>(1,000.00)</div>
Net Claim		<div>\$254.01</div>



## Catastrophe and National Claims

PO Box 6842  
Mobile, AL 36660

### Personal Property

MIGUEL\_VELASCO

#### VELASCO Personal-Property-Inventory-Import-Templat

#### VELASCO Personal-Property-Inventory-Import-Templat

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
107. Outdoor wood bench Outside the footprint.	1.00 EA					NOT COVERED	
<b>Total: VELASCO Personal-Property-Inventory-Import-Templat</b>				<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

#### Sun Room

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
108. Jennifer Taylor Home Knox 36" Modern Farmhouse Arm Chair, Burnt Orange Performance Velvet Amazon on Amazon.com - 12/5/2024	1.00 EA	572.54	4 yr	40.08	612.62	<306.31>	306.31
109. Rug - 4x6	1.00 EA	80.00	0 yr	5.60	85.60	<4.28>	81.32
110. Fatigue mats (set of 2)	1.00 EA	50.00	0 yr	3.50	53.50	<2.68>	50.82
111. Entry rug	1.00 EA	40.00	0 yr	2.80	42.80	<2.14>	40.66
112. Foam carpet pad (8x10)	1.00 EA	90.00	0 yr	6.30	96.30	<4.82>	91.48
113. Rolling cart	1.00 EA	40.00	0 yr	2.80	42.80	<2.14>	40.66
<b>Totals: Sun Room</b>				<b>61.08</b>	<b>933.62</b>	<b>322.37</b>	<b>611.25</b>

#### Closet

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
114. Gift bags (46 at avg. \$2/ea)	1.00 EA	92.00	0 yr	6.44	98.44	<4.92>	93.52
115. Greeting cards (23 at avg. \$2 each)	1.00 EA	69.00	0 yr	4.83	73.83	<3.69>	70.14
116. Stationary set	1.00 EA	15.00	0 yr	1.05	16.05	<0.80>	15.25
117. Thank you card set	1.00 EA	15.00	0 yr	1.05	16.05	<0.80>	15.25
118. AC Filters X 10	1.00 EA	120.00	0 yr	8.40	128.40	<0.00>	128.40
119. Large multiphoto picture frames (2)	1.00 EA	80.00	0 yr	5.60	85.60	<4.28>	81.32
120. 18x11 frame with poster	1.00 EA	25.00	0 yr	1.75	26.75	<1.34>	25.41
121. 18x14 frame with custom art	1.00 EA	100.00	0 yr	7.00	107.00	<5.35>	101.65
122. 18x14 frame	1.00 EA	25.00	0 yr	1.75	26.75	<1.34>	25.41
123. 18x16 wall art	1.00 EA	40.00	0 yr	2.80	42.80	<2.14>	40.66
124. Tote tub	1.00 EA	15.00	0 yr	1.05	16.05	<0.80>	15.25

MIGUEL\_VELASCO

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Catastrophe and National Claims

PO Box 6842  
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CONTINUED - Closet

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
125. Thanksgiving decor (pillow)	1.00 EA	15.00	0 yr	1.05	16.05	<0.80>	15.25
126. Thanksgiving decor (sign)	1.00 EA	15.00	0 yr	1.05	16.05	<0.80>	15.25
Totals: Closet				43.82	669.82	27.06	642.76
Total: VELASCO Personal-Property-Inventory-Import-Templat				104.90	1,603.44	349.43	1,254.01
Line Item Totals: MIGUEL_VELASCO				104.90	1,603.44	349.43	1,254.01



Catastrophe and National Claims

PO Box 6842  
Mobile, Al 36660

Summary for Personal Property

Line Item Total	1,498.54
Material Sales Tax	104.90
<b>Replacement Cost Value</b>	<b>\$1,603.44</b>
Less Non-recoverable Depreciation	<349.43>
<b>Actual Cash Value</b>	<b>\$1,254.01</b>
Less Deductible	(1,000.00)
<b>Net Claim</b>	<b>\$254.01</b>

Jason Rogers





Catastrophe and National Claims

PO Box 6842  
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	1,932.98	1,932.98	983.11	0.00	0.00	0.00
Total	1,932.98	1,932.98	983.11	0.00	0.00	0.00



## Catastrophe and National Claims

PO Box 6842  
Mobile, AL 36660

### Recap by Room

Estimate: MIGUEL\_VELASCO

**Area: Exterior**

**Exterior Surfaces**

Coverage: Building	100.00% =	4,605.62	15.12%
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**Area Subtotal: Exterior**

Coverage: Building	100.00% =	4,605.62	15.12%
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**Area: Interior**

**Office**

Coverage: Building	100.00% =	8,268.65	27.15%
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**Office closet**

Coverage: Building	100.00% =	1,815.58	5.96%
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**Sunroom**

Coverage: Building	100.00% =	5,689.65	18.68%
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**Garage**

Coverage: Building	100.00% =	8,573.61	28.15%
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**Area Subtotal: Interior**

Coverage: Building	100.00% =	24,347.49	79.95%
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**Area: VELASCO Personal-Property-Inventory-Import-Templat**

**Sun Room**

Coverage: Personal Property	100.00% =	872.54	2.87%
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**Closet**

Coverage: Personal Property	100.00% =	626.00	2.06%
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**Area Subtotal: VELASCO Personal-Property-Inventory-Import-Templat**

Coverage: Personal Property	100.00% =	1,498.54	4.92%
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**Subtotal of Areas**

Coverage: Building	95.08% =	30,451.65	100.00%
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Coverage: Personal Property	4.92% =	1,498.54	
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<b>Total</b>		<b>30,451.65</b>	<b>100.00%</b>
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## Catastrophe and National Claims

PO Box 6842  
Mobile, AL 36660

### Recap by Category with Depreciation

O&P Items				RCV	Deprec.	ACV
<b>CABINETRY</b>				<b>3,423.69</b>	<b>187.40</b>	<b>3,236.29</b>
Coverage: Building	@	100.00% =		3,423.69		
<b>GENERAL DEMOLITION</b>				<b>512.85</b>		<b>512.85</b>
Coverage: Building	@	100.00% =		512.85		
<b>DOORS</b>				<b>2,211.28</b>	<b>66.35</b>	<b>2,144.93</b>
Coverage: Building	@	100.00% =		2,211.28		
<b>DRYWALL</b>				<b>3,932.42</b>	<b>78.65</b>	<b>3,853.77</b>
Coverage: Building	@	100.00% =		3,932.42		
<b>FLOOR COVERING - CERAMIC TILE</b>				<b>2,531.11</b>		<b>2,531.11</b>
Coverage: Building	@	100.00% =		2,531.11		
<b>FINISH CARPENTRY / TRIMWORK</b>				<b>1,491.83</b>	<b>27.65</b>	<b>1,464.18</b>
Coverage: Building	@	100.00% =		1,491.83		
<b>FINISH HARDWARE</b>				<b>134.07</b>	<b>7.71</b>	<b>126.36</b>
Coverage: Building	@	100.00% =		134.07		
<b>INSULATION</b>				<b>71.90</b>	<b>2.40</b>	<b>69.50</b>
Coverage: Building	@	100.00% =		71.90		
<b>PLUMBING</b>				<b>1,074.20</b>	<b>358.07</b>	<b>716.13</b>
Coverage: Building	@	100.00% =		1,074.20		
<b>PAINTING</b>				<b>3,946.00</b>	<b>780.99</b>	<b>3,165.01</b>
Coverage: Building	@	100.00% =		3,946.00		
<b>O&amp;P Items Subtotal</b>				<b>19,329.35</b>	<b>1,509.22</b>	<b>17,820.13</b>
<b>Non-O&amp;P Items</b>				<b>RCV</b>	<b>Deprec.</b>	<b>ACV</b>
<b>CLOTHING &amp; ACCESSORIES</b>				<b>572.54</b>	<b>286.27</b>	<b>286.27</b>
Coverage: Personal Property	@	100.00% =		572.54		
<b>CLEANING</b>				<b>1,808.02</b>		<b>1,808.02</b>
Coverage: Building	@	100.00% =		1,808.02		
<b>GENERAL DEMOLITION</b>				<b>2,571.08</b>		<b>2,571.08</b>
Coverage: Building	@	100.00% =		2,571.08		
<b>HEAT, VENT &amp; AIR CONDITIONING</b>				<b>3,667.08</b>	<b>722.33</b>	<b>2,944.75</b>
Coverage: Building	@	100.00% =		3,667.08		
<b>USER DEFINED ITEMS</b>				<b>926.00</b>	<b>40.30</b>	<b>885.70</b>
Coverage: Personal Property	@	100.00% =		926.00		
<b>WATER EXTRACTION &amp; REMEDIATION</b>				<b>1,577.58</b>		<b>1,577.58</b>
Coverage: Building	@	100.00% =		1,577.58		
<b>Non-O&amp;P Items Subtotal</b>				<b>11,122.30</b>	<b>1048.90</b>	<b>10,073.40</b>
<b>O&amp;P Items Subtotal</b>				<b>19,329.35</b>	<b>1,509.22</b>	<b>17,820.13</b>
<b>Overhead</b>				<b>1,932.98</b>		<b>1,932.98</b>
Coverage: Building	@	100.00% =		1,932.98		
<b>Profit</b>				<b>1,932.98</b>		<b>1,932.98</b>
Coverage: Building	@	100.00% =		1,932.98		



Catastrophe and National Claims

PO Box 6842  
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Material Sales Tax				983.11	105.41	877.70
Coverage: Building	@	89.33% =		878.21		
Coverage: Personal Property	@	10.67% =		104.90		
Total				35,300.72	2,663.53	32,637.19