

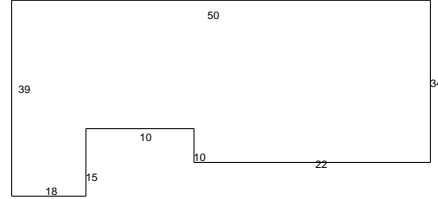
INSURED : Lisa Webb  
 LOCATION : 124 Eden Isles Blvd  
 : Slidell, LA 70458  
 COMPANY : American Reliable  
 : P O Box 2057  
 : Kalispell, MT 59903

DATE OF REPORT : 10/24/2005  
 DATE OF LOSS : 08/29/2005  
 POLICY NUMBER : AFC0001515  
 CLAIM NUMBER : 51967  
 OUR FILE NUMBER : 51967  
 ADJUSTER NAME : Jonathan Paul

## BUILDING ESTIMATE

### BUILDING INFORMATION

Type of Building: Residential  
 Type of Foundation: Concrete Slab  
 Exterior Walls: Wood Frame  
 Type of Roof: Shingle  
 Interior Walls: Wood Studs  
 Building Age: 16.0  
 Basement: None  
 Elevated: Non-Elevated  
 Number of Stories: 1.0  
 Number of Rooms: 9.0  
 Number of Baths: 2.0



### BUILDING VALUATION

Total Square Feet:	1690.0	Estimated Total Value:	\$106,864.99
Value PSF:	63.23	Depreciation:	\$18,167.05
PSF Source:	BCM Database	Estimated Actual Cash Value:	\$88,697.94

### ESTIMATE RECAP

Estimate Grand Totals:	\$68,435.96		
Total Depreciation:	\$5,409.17	Recoverable Depreciation:	\$4,576.80
A.C.V. Estimate Totals:	\$63,026.79	Non-Recoverable Depreciation:	\$832.37
Policy Deductible:	\$500.00	Total Depreciation:	\$5,409.17
Final Totals:	\$62,526.79		

### ESTIMATE COMMENTS

Estimate subject to insurance company's review and final approval before any payments are made. This estimate is a service for the insurance company on the behalf of the insured and are subject to review and approval by the insurance company prior to payment. All applicable sales tax included.

### ESTIMATE VITALS

Database:	SIMSOL Commercial/Residential	Location Factors:	User Override(155L/135M/125E)
Price Table:	SIMSOL/Craftsman Publishing, July, 2005	Dep Table:	User Defined
Local Mod Table:	None	Show Overrides:	Off

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<b>Estimate Section: General Building</b>					
Quantity	Description	Unit Cost	RCV	DEP	ACV
792.0 SF	R/R Wall Insulation (100.0% / 8.0')	\$0.69	\$546.48	\$16.39	\$530.09
1.0 EA	R/R Main Service	\$1,414.50	\$1,414.50	\$42.43	\$1,372.07
1.0 EA	R/R Air Conditioner	\$2,288.60	\$2,288.60	\$183.09	\$2,105.51
792.0 SF	R/R Exterior Sheathing (100.0% / 8.0')	\$6.25	\$4,950.00	\$148.50	\$4,801.50
1584.0 SF	Pressure Wash Brick Veneer (100.0% / 8.0')	\$0.21	\$332.64		\$332.64
	Water reached 54" on the exterior.				
2.0 EA	40 Yard Dumpster Rental	\$606.25	\$1,212.50		\$1,212.50
<b>Totals For General Building</b>			<b>\$10,744.72</b>	<b>\$390.41</b>	<b>\$10,354.31</b>

<b>Estimate Section: Entry</b>					
Entry ..... 8' 6.0" x 4' 11.0" x 8'					
Lower Perimeter	26.80 LF	Floor SF:	41.80 SF	Wall SF:	214.70 SF
Upper Perimeter	26.80 LF	Floor SY:	4.64 SY	Ceiling SF:	41.80 SF
Quantity	Description	Unit Cost	RCV	DEP	ACV
41.8 SF	Flood Loss Clean-up (100.0%)	\$0.62	\$25.92		\$25.92
80.5 SF	Mildicide Wall Treatment (75.0% / 4.0')	\$0.29	\$23.35		\$23.35
41.8 SF	Mildicide Floor Treatment (100.0%)	\$0.29	\$12.12		\$12.12
7.0 DY	Airmover for Water Loss	\$30.62	\$214.34		\$214.34
41.8 SF	R/R Vinyl Tile Flooring (100.0%)	\$3.56	\$148.81	\$17.86	\$130.95
80.5 SF	R/R Wall Sheetrock	\$1.88	\$151.34	\$7.57	\$143.77
161.0 SF	R/R Wall Paneling (75.0% / 8.0')	\$4.07	\$655.27	\$78.63	\$576.64
13.4 LF	R/R Base Moulding (50.0%)	\$2.28	\$30.55	\$3.06	\$27.49
13.4 LF	Paint / Finish Base Moulding (50.0%)	\$0.93	\$12.46	\$1.87	\$10.59
1.0 EA	R/R Interior Door Casing / Trim	\$46.09	\$46.09	\$4.61	\$41.48
1.0 EA	Paint / Finish Interior Door Casing / Trim	\$9.23	\$9.23	\$1.38	\$7.85
1.0 EA	R/R Prehung S/C Exterior Door	\$519.83	\$519.83	\$51.98	\$467.85
1.0 EA	Paint / Finish Prehung S/C Exterior Door	\$68.96	\$68.96	\$10.34	\$58.62
<b>Totals For Entry</b>			<b>\$1,918.27</b>	<b>\$177.30</b>	<b>\$1,740.97</b>

<b>Estimate Section: Dining Room</b>					
Dining Room ..... 14' 11.0" x 10' x 8'					
Lower Perimeter	49.80 LF	Floor SF:	149.20 SF	Wall SF:	398.70 SF
Upper Perimeter	49.80 LF	Floor SY:	16.58 SY	Ceiling SF:	149.20 SF
Quantity	Description	Unit Cost	RCV	DEP	ACV
149.2 SF	Flood Loss Clean-up (100.0%)	\$0.62	\$92.50		\$92.50

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**Estimate Section: Dining Room - Continued...**

Quantity	Description	Unit Cost	RCV	DEP	ACV
199.3 SF	Mildicide Wall Treatment (100.0% / 4.0')	\$0.29	\$57.80		\$57.80
149.2 SF	Mildicide Floor Treatment (100.0%)	\$0.29	\$43.27		\$43.27
7.0 DY	Airmover for Water Loss	\$30.62	\$214.34		\$214.34
7.0 DY	Dehumidifier for Water Loss	\$60.75	\$425.25		\$425.25
149.2 SF	R/R Vinyl Tile Flooring (100.0%)	\$3.56	\$531.15	\$63.74	\$467.41
199.3 SF	R/R Wall Sheetrock (100.0% / 4.0')	\$1.88	\$374.68	\$18.73	\$355.95
398.7 SF	Paint / Finish Wall Sheetrock (100.0% / 8.0')	\$0.66	\$263.14	\$39.47	\$223.67
49.8 LF	R/R Base Moulding (100.0%)	\$2.28	\$113.54	\$11.35	\$102.19
49.8 LF	Paint / Finish Base Moulding (100.0%)	\$0.93	\$46.31	\$6.95	\$39.36
1.0 EA	R/R Interior Door Casing / Trim	\$46.09	\$46.09	\$4.61	\$41.48
1.0 EA	Paint / Finish Interior Door Casing / Trim	\$9.23	\$9.23	\$1.38	\$7.85
1.0 EA	R/R Double Width Interior Door Casing / Trim	\$60.08	\$60.08	\$6.01	\$54.07
1.0 EA	Paint / Finish Double Width Interior Door Casing / Trim	\$10.86	\$10.86	\$1.63	\$9.23
2.0 EA	R/R Window Casing / Trim	\$36.45	\$72.90	\$7.29	\$65.61
2.0 EA	Paint / Finish Window Casing / Trim	\$9.24	\$18.48	\$2.77	\$15.71
<b>Totals For Dining Room</b>			<b>\$2,379.62</b>	<b>\$163.93</b>	<b>\$2,215.69</b>

**Estimate Section: Living Room**

Living Room ..... 14' 11.0" x 10' x 8'  
(16' High at 8')

Lower Perimeter	49.80 LF	Floor SF:	149.20 SF	Wall SF:	518.00 SF
Upper Perimeter	63.80 LF	Floor SY:	16.58 SY	Ceiling SF:	218.90 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
149.2 SF	Flood Loss Clean-up (100.0%)	\$0.62	\$92.50		\$92.50
159.3 SF	Mildicide Wall Treatment (100.0% / 4.0')	\$0.29	\$46.20		\$46.20
149.2 SF	Mildicide Floor Treatment (100.0%)	\$0.29	\$43.27		\$43.27
7.0 DY	Airmover for Water Loss	\$30.62	\$214.34		\$214.34
7.0 DY	Dehumidifier for Water Loss	\$60.75	\$425.25		\$425.25
37.3 SF	R/R Vinyl Tile Flooring (25.0%) 25% vinyl, 75% carpet	\$3.56	\$132.79	\$15.93	\$116.86
12.4 SY	Remove Carpeting (Per Sq. Yd) (75.0%)	\$1.11	\$13.76		\$13.76
13.3 SY	Replace Carpeting (Per Sq. Yd) (75.0%) 25% vinyl, 75% carpet	\$30.63	\$407.38	<b>\$73.33</b>	\$334.05
12.4 SY	Remove Carpet Pad (Per Sq. Yd) (75.0%)	\$0.52	\$6.45		\$6.45
13.3 SY	Replace Carpet Pad (Per Sq. Yd) 25% vinyl, 75% carpet	\$5.26	\$69.96	<b>\$12.59</b>	\$57.37
159.3 SF	R/R Wall Sheetrock (100.0% / 4.0')	\$1.88	\$299.48	\$14.97	\$284.51
518.0 SF	Paint / Finish Wall Sheetrock (100.0% / 16.0') Vault to 16'	\$0.66	\$341.88	\$51.28	\$290.60

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: P O Box 2057	OUR FILE NUMBER : 51967
: Kalispell, MT 59903	ADJUSTER NAME : Jonathan Paul

Estimate Section: Living Room - Continued...					
Quantity	Description	Unit Cost	RCV	DEP	ACV
49.8 LF	R/R Base Moulding (100.0%)	\$2.28	\$113.54	\$11.35	\$102.19
49.8 LF	Paint / Finish Base Moulding (100.0%)	\$0.93	\$46.31	\$6.95	\$39.36
2.0 EA	R/R Interior Door Casing / Trim	\$46.09	\$92.18	\$9.22	\$82.96
2.0 EA	Paint / Finish Interior Door Casing / Trim	\$9.23	\$18.46	\$2.77	\$15.69
1.0 EA	R/R Double Width Interior Door Casing / Trim	\$60.08	\$60.08	\$6.01	\$54.07
1.0 EA	Paint / Finish Double Width Interior Door Casing / Trim	\$10.86	\$10.86	\$1.63	\$9.23
2.0 EA	R/R Window Casing / Trim	\$36.45	\$72.90	\$7.29	\$65.61
2.0 EA	Paint / Finish Window Casing / Trim	\$9.24	\$18.48	\$2.77	\$15.71
1.0 EA	R/R Prehung S/C Exterior Door	\$519.83	\$519.83	\$51.98	\$467.85
1.0 EA	Paint / Finish Prehung S/C Exterior Door	\$68.96	\$68.96	\$10.34	\$58.62
1.0 EA	R/R Sliding Glass Patio Door Damaged from flood water. Panes are filled with water.	\$1,070.97	\$1,070.97	\$85.68	\$985.29
4.0 LF	R/R Base Cabinetry	\$202.79	\$811.16	\$81.12	\$730.04
4.0 LF	R/R Countertop	\$58.83	\$235.32	\$28.24	\$207.08
3.0 EA	R/R Electrical Outlet	\$24.04	\$72.12	\$2.16	\$69.96
1.0 EA	R/R Television Electrical Outlet	\$53.89	\$53.89	\$1.62	\$52.27
1.0 EA	R/R Phone Jack Electrical Outlet	\$53.89	\$53.89	\$1.62	\$52.27
<b>Totals For Living Room</b>			<b>\$5,412.21</b>	<b>\$478.85</b>	<b>\$4,933.36</b>

Estimate Section: Hallway					
Hallway ..... 13' 6.0" x 3' 3.0" x 8'					
Lower Perimeter	33.50 LF	Floor SF:	43.90 SF	Wall SF:	268.00 SF
Upper Perimeter	33.50 LF	Floor SY:	4.88 SY	Ceiling SF:	43.90 SF
Quantity	Description	Unit Cost	RCV	DEP	ACV
43.9 SF	Flood Loss Clean-up (100.0%)	\$0.62	\$27.22		\$27.22
134.0 SF	Mildicide Wall Treatment (100.0% / 4.0')	\$0.29	\$38.86		\$38.86
43.9 SF	Mildicide Floor Treatment (100.0%)	\$0.29	\$12.73		\$12.73
7.0 DY	Airmover for Water Loss	\$30.62	\$214.34		\$214.34
7.0 DY	Dehumidifier for Water Loss	\$60.75	\$425.25		\$425.25
4.9 SY	Remove Carpeting (Per Sq. Yd) (100.0%)	\$1.11	\$5.44		\$5.44
5.2 SY	Replace Carpeting (Per Sq. Yd) (100.0%)	\$30.63	\$159.28	<b>\$28.67</b>	\$130.61
4.9 SY	Remove Carpet Pad (Per Sq. Yd) (100.0%)	\$0.52	\$2.55		\$2.55
5.2 SY	Replace Carpet Pad (Per Sq. Yd) (100.0%)	\$5.26	\$27.35	<b>\$4.92</b>	\$22.43
134.0 SF	R/R Wall Sheetrock (100.0% / 4.0')	\$1.88	\$251.92	\$12.60	\$239.32
268.0 SF	Paint / Finish Wall Sheetrock (100.0% / 8.0')	\$0.66	\$176.88	\$26.53	\$150.35
33.5 LF	R/R Base Moulding (100.0%)	\$2.28	\$76.38	\$7.64	\$68.74
33.5 LF	Paint / Finish Base Moulding (100.0%)	\$0.93	\$31.16	\$4.67	\$26.49
4.0 EA	R/R Interior Door Casing / Trim	\$46.09	\$184.36	\$18.44	\$165.92

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: P O Box 2057	OUR FILE NUMBER : 51967
: Kalispell, MT 59903	ADJUSTER NAME : Jonathan Paul

<b>Estimate Section: Hallway - Continued...</b>					
Quantity	Description	Unit Cost	RCV	DEP	ACV
4.0 EA	Paint / Finish Interior Door Casing / Trim	\$9.23	\$36.92	\$5.54	\$31.38
1.0 EA	R/R Electrical Outlet	\$24.04	\$24.04	\$0.72	\$23.32
<b>Totals For Hallway</b>			<b>\$1,694.68</b>	<b>\$109.73</b>	<b>\$1,584.95</b>

<b>Estimate Section: Hall Bath</b>					
Hall Bath ..... 5' 9.0" x 5' x 8'					
Offset ..... 5' x 3' x 8'					
Closet ..... 2' 3.0" x 2' 6.0" x 8'					
Lower Perimeter	41.00 LF	Floor SF:	49.40 SF	Wall SF:	328.00 SF
Upper Perimeter	31.50 LF	Floor SY:	5.49 SY	Ceiling SF:	49.40 SF
Quantity	Description	Unit Cost	RCV	DEP	ACV
49.4 SF	Flood Loss Clean-up (100.0%)	\$0.62	\$30.63		\$30.63
164.0 SF	Mildicide Wall Treatment (100.0% / 4.0')	\$0.29	\$47.56		\$47.56
49.4 SF	Mildicide Floor Treatment (100.0%)	\$0.29	\$14.33		\$14.33
7.0 DY	Airmover for Water Loss	\$30.62	\$214.34		\$214.34
37.0 SF	R/R Vinyl Tile Flooring (75.0%) Less tub. 75% of room.	\$3.56	\$131.72	\$15.81	\$115.91
164.0 SF	R/R Wall Sheetrock (100.0% / 4.0')	\$1.88	\$308.32	\$15.42	\$292.90
246.0 SF	R/R Wallpaper (75.0% / 8.0') 75% of room. Less tub.	\$3.06	\$752.76	\$90.33	\$662.43
20.5 LF	R/R Base Moulding (50.0%) 50% of room. Less tub	\$2.28	\$46.74	\$4.67	\$42.07
20.5 LF	Paint / Finish Base Moulding (50.0%) 50% of room. Less tub	\$0.93	\$19.07	\$2.86	\$16.21
3.0 EA	R/R Interior Door Casing / Trim	\$46.09	\$138.27	\$13.83	\$124.44
3.0 EA	Paint / Finish Interior Door Casing / Trim	\$9.23	\$27.69	\$4.15	\$23.54
2.0 EA	R/R Prehung H/C Door	\$260.70	\$521.40	\$52.14	\$469.26
2.0 EA	Paint / Finish Prehung H/C Door	\$68.96	\$137.92	\$20.69	\$117.23
1.0 EA	Remove Commode	\$28.28	\$28.28		\$28.28
1.0 EA	Clean Commode	\$15.96	\$15.96		\$15.96
1.0 EA	R/R Fiberglass Tub Enclosure Bathtub Damaged by flood water. Will have to be removed to access sheetrock. Cannot be detached and reset.	\$376.45	\$376.45	\$37.65	\$338.80
1.0 EA	Remove Sink (Complete Assembly)	\$47.59	\$47.59		\$47.59
1.0 EA	Clean Sink (Complete Assembly)	\$14.48	\$14.48		\$14.48
<b>Totals For Hall Bath</b>			<b>\$2,873.51</b>	<b>\$257.55</b>	<b>\$2,615.96</b>

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**Estimate Section: Bedroom 1**

Bedroom 1 ..... 15' x 12' 6.0" x 8'  
Closet ..... 6' x 3' x 8'

Lower Perimeter	73.00 LF	Floor SF:	205.50 SF	Wall SF:	584.00 SF
Upper Perimeter	55.00 LF	Floor SY:	22.83 SY	Ceiling SF:	205.50 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
205.5 SF	Flood Loss Clean-up (100.0%)	\$0.62	\$127.41		\$127.41
292.0 SF	Mildicide Wall Treatment (100.0% / 4.0')	\$0.29	\$84.68		\$84.68
205.5 SF	Mildicide Floor Treatment (100.0%)	\$0.29	\$59.60		\$59.60
7.0 DY	Airmover for Water Loss	\$30.62	\$214.34		\$214.34
7.0 DY	Dehumidifier for Water Loss	\$60.75	\$425.25		\$425.25
22.8 SY	Remove Carpeting (Per Sq. Yd) (100.0%)	\$1.11	\$25.31		\$25.31
24.4 SY	Replace Carpeting (Per Sq. Yd) (100.0%)	\$30.63	\$747.37	<b>\$134.53</b>	\$612.84
22.8 SY	Remove Carpet Pad (Per Sq. Yd) (100.0%)	\$0.52	\$11.86		\$11.86
24.4 SY	Replace Carpet Pad (Per Sq. Yd) (100.0%)	\$5.26	\$128.34	<b>\$23.10</b>	\$105.24
292.0 SF	R/R Wall Sheetrock (100.0% / 4.0')	\$1.88	\$548.96	\$27.45	\$521.51
584.0 SF	Paint / Finish Wall Sheetrock (100.0% / 8.0')	\$0.66	\$385.44	\$57.82	\$327.62
73.0 LF	R/R Base Moulding (100.0%)	\$2.28	\$166.44	\$16.64	\$149.80
73.0 LF	Paint / Finish Base Moulding (100.0%)	\$0.93	\$67.89	\$10.18	\$57.71
2.0 EA	R/R Interior Door Casing / Trim	\$46.09	\$92.18	\$9.22	\$82.96
2.0 EA	Paint / Finish Interior Door Casing / Trim	\$9.23	\$18.46	\$2.77	\$15.69
1.0 EA	R/R Double Width Interior Door Casing / Trim	\$60.08	\$60.08	\$6.01	\$54.07
1.0 EA	Paint / Finish Double Width Interior Door Casing / Trim	\$10.86	\$10.86	\$1.63	\$9.23
1.0 EA	R/R Window Casing / Trim	\$36.45	\$36.45	\$3.65	\$32.80
1.0 EA	Paint / Finish Window Casing / Trim	\$9.24	\$9.24	\$1.39	\$7.85
1.0 EA	R/R Prehung H/C Door	\$260.70	\$260.70	\$26.07	\$234.63
1.0 EA	Paint / Finish Prehung H/C Door	\$68.96	\$68.96	\$10.34	\$58.62
1.0 EA	R/R By-Pass Sliding Door	\$375.80	\$375.80	\$37.58	\$338.22
1.0 EA	Paint / Finish By-Pass Sliding Door	\$92.11	\$92.11	\$13.82	\$78.29
3.0 EA	R/R Electrical Outlet	\$24.04	\$72.12	\$2.16	\$69.96
1.0 EA	R/R Television Electrical Outlet	\$53.89	\$53.89	\$1.62	\$52.27
1.0 EA	R/R Phone Jack Electrical Outlet	\$53.89	\$53.89	\$1.62	\$52.27
<b>Totals For Bedroom 1</b>			<b>\$4,197.63</b>	<b>\$387.60</b>	<b>\$3,810.03</b>

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**Estimate Section: Dressing Area**

Dressing Area ..... 6' 6.0" x 4' 6.0" x 8'  
Closet ..... 4' 7.0" x 6' 6.0" x 8'

Lower Perimeter	44.20 LF	Floor SF:	59.00 SF	Wall SF:	353.30 SF
Upper Perimeter	22.00 LF	Floor SY:	6.56 SY	Ceiling SF:	59.00 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
59.0 SF	Flood Loss Clean-up (100.0%)	\$0.62	\$36.58		\$36.58
176.7 SF	Mildicide Wall Treatment (100.0% / 4.0')	\$0.29	\$51.24		\$51.24
59.0 SF	Mildicide Floor Treatment (100.0%)	\$0.29	\$17.11		\$17.11
7.0 DY	Airmover for Water Loss	\$30.62	\$214.34		\$214.34
6.6 SY	Remove Carpeting (Per Sq. Yd) (100.0%)	\$1.11	\$7.33		\$7.33
7.1 SY	Replace Carpeting (Per Sq. Yd) (100.0%)	\$30.63	\$217.47	\$39.14	\$178.33
6.6 SY	Remove Carpet Pad (Per Sq. Yd) (100.0%)	\$0.52	\$3.43		\$3.43
7.1 SY	Replace Carpet Pad (Per Sq. Yd) (100.0%)	\$5.26	\$37.35	\$6.72	\$30.63
176.7 SF	R/R Wall Sheetrock (100.0% / 4.0')	\$1.88	\$332.20	\$16.61	\$315.59
353.3 SF	Paint / Finish Wall Sheetrock (100.0% / 8.0')	\$0.66	\$233.18	\$34.98	\$198.20
44.2 LF	R/R Base Moulding (100.0%)	\$2.28	\$100.78	\$10.08	\$90.70
44.2 LF	Paint / Finish Base Moulding (100.0%)	\$0.93	\$41.11	\$6.17	\$34.94
4.0 EA	R/R Interior Door Casing / Trim	\$46.09	\$184.36	\$18.44	\$165.92
4.0 EA	Paint / Finish Interior Door Casing / Trim	\$9.23	\$36.92	\$5.54	\$31.38
1.0 EA	R/R Prehung H/C Door	\$260.70	\$260.70	\$26.07	\$234.63
1.0 EA	Paint / Finish Prehung H/C Door	\$68.96	\$68.96	\$10.34	\$58.62
1.0 EA	R/R By-Pass Sliding Door	\$375.80	\$375.80	\$37.58	\$338.22
1.0 EA	Paint / Finish By-Pass Sliding Door	\$92.11	\$92.11	\$13.82	\$78.29
16.0 SF	R/R Wall Mirror	\$12.59	\$201.44	\$16.12	\$185.32
4.5 LF	R/R Vanity Cabinetry	\$127.02	\$571.59	\$57.16	\$514.43
4.5 LF	Paint / Finish Vanity Cabinetry	\$11.65	\$52.43	\$7.86	\$44.57
4.5 LF	R/R Countertop	\$58.83	\$264.74	\$31.77	\$232.97
1.0 EA	R/R Electrical Outlet	\$24.04	\$24.04	\$0.72	\$23.32
<b>Totals For Dressing Area</b>			<b>\$3,425.21</b>	<b>\$339.12</b>	<b>\$3,086.09</b>

**Estimate Section: Master Bathroom**

Master Bathroom ..... 5' x 4' 6.0" x 8'  
Offset ..... 2' 6.0" x 2' 6.0" x 8'  
Offset (Tub) ..... 3' 6.0" x 5' x 8'  
Offset (Stand up Shower) ..... 3' 8.0" x 4' x 8'

Lower Perimeter	38.30 LF	Floor SF:	60.90 SF	Wall SF:	306.70 SF
Upper Perimeter	38.30 LF	Floor SY:	6.77 SY	Ceiling SF:	60.90 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
60.9 SF	Flood Loss Clean-up (100.0%)	\$0.62	\$37.76		\$37.76

\*\*\* *This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.* \*\*\*

INSURED : Lisa Webb	DATE OF REPORT : 10/24/2005
LOCATION : 124 Eden Isles Blvd	DATE OF LOSS : 08/29/2005
: Slidell, LA 70458	POLICY NUMBER : AFC0001515
COMPANY : American Reliable	CLAIM NUMBER : 51967
: P O Box 2057	OUR FILE NUMBER : 51967
: Kalispell, MT 59903	ADJUSTER NAME : Jonathan Paul

**Estimate Section: Master Bathroom - Continued...**

Quantity	Description	Unit Cost	RCV	DEP	ACV
153.3 SF	Mildicide Wall Treatment (100.0% / 4.0')	\$0.29	\$44.46		\$44.46
60.9 SF	Mildicide Floor Treatment (100.0%)	\$0.29	\$17.66		\$17.66
7.0 DY	Airmover for Water Loss	\$30.62	\$214.34		\$214.34
45.7 SF	R/R Vinyl Tile Flooring (75.0%) Less tub. 75% of room.	\$3.56	\$162.69	\$19.52	\$143.17
153.3 SF	R/R Wall Sheetrock (100.0% / 4.0')	\$1.88	\$288.20	\$14.41	\$273.79
230.0 SF	R/R Wallpaper (75.0% / 8.0') 75% of room. Less tub and shower.	\$3.06	\$703.80	\$84.46	\$619.34
19.1 LF	R/R Base Moulding (50.0%) 50% of room. Less tub and shower.	\$2.28	\$43.55	\$4.35	\$39.20
19.1 LF	Paint / Finish Base Moulding (50.0%) 50% of room. Less tub and shower.	\$0.93	\$17.76	\$2.66	\$15.10
1.0 EA	R/R Interior Door Casing / Trim	\$46.09	\$46.09	\$4.61	\$41.48
1.0 EA	Paint / Finish Interior Door Casing / Trim	\$9.23	\$9.23	\$1.38	\$7.85
1.0 EA	R/R Pocket Type, Flush Prehung H/C Door	\$308.95	\$308.95	\$30.89	\$278.06
1.0 EA	Paint / Finish Pocket Type, Flush Prehung H/C Door	\$68.96	\$68.96	\$10.34	\$58.62
1.0 EA	Remove Commode	\$28.28	\$28.28		\$28.28
1.0 EA	Clean Commode	\$15.96	\$15.96		\$15.96
1.0 EA	R/R Fiberglass 36" x 36" Shower Will have to be removed to access damaged sheetrock Cannot be detached and reset.	\$954.78	\$954.78	\$95.48	\$859.30
1.0 EA	Remove Sink (Complete Assembly)	\$47.59	\$47.59		\$47.59
1.0 EA	Clean Sink (Complete Assembly)	\$14.48	\$14.48		\$14.48
<b>Totals For Master Bathroom</b>			<b>\$3,024.54</b>	<b>\$268.10</b>	<b>\$2,756.44</b>

**Estimate Section: Bedroom 2**

Bedroom 2 ..... 11' x 11' 7.0" x 8'  
Closet ..... 6' x 3' x 8'

Lower Perimeter	63.20 LF	Floor SF:	145.40 SF	Wall SF:	505.30 SF
Upper Perimeter	45.20 LF	Floor SY:	16.16 SY	Ceiling SF:	145.40 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
145.4 SF	Flood Loss Clean-up (100.0%)	\$0.62	\$90.15		\$90.15
252.7 SF	Mildicide Wall Treatment (100.0% / 4.0')	\$0.29	\$73.28		\$73.28
145.4 SF	Mildicide Floor Treatment (100.0%)	\$0.29	\$42.17		\$42.17
7.0 DY	Airmover for Water Loss	\$30.62	\$214.34		\$214.34
7.0 DY	Dehumidifier for Water Loss	\$60.75	\$425.25		\$425.25
16.2 SY	Remove Carpeting (Per Sq. Yd) (100.0%)	\$1.11	\$17.98		\$17.98
17.3 SY	Replace Carpeting (Per Sq. Yd) (100.0%)	\$30.63	\$529.90	<b>\$95.38</b>	\$434.52
16.2 SY	Remove Carpet Pad (Per Sq. Yd) (100.0%)	\$0.52	\$8.42		\$8.42
17.3 SY	Replace Carpet Pad (Per Sq. Yd) (100.0%)	\$5.26	\$91.00	<b>\$16.38</b>	\$74.62

\*\*\* **This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.** \*\*\*

INSURED : Lisa Webb	DATE OF REPORT : 10/24/2005
LOCATION : 124 Eden Isles Blvd	DATE OF LOSS : 08/29/2005
: Slidell, LA 70458	POLICY NUMBER : AFC0001515
COMPANY : American Reliable	CLAIM NUMBER : 51967
: P O Box 2057	OUR FILE NUMBER : 51967
: Kalispell, MT 59903	ADJUSTER NAME : Jonathan Paul

<b>Estimate Section: Bedroom 2 - Continued...</b>					
Quantity	Description	Unit Cost	RCV	DEP	ACV
252.7 SF	R/R Wall Sheetrock (100.0% / 4.0')	\$1.88	\$475.08	\$23.75	\$451.33
505.3 SF	Paint / Finish Wall Sheetrock (100.0% / 8.0')	\$0.66	\$333.50	\$50.02	\$283.48
63.2 LF	R/R Base Moulding (100.0%)	\$2.28	\$144.10	\$14.41	\$129.69
63.2 LF	Paint / Finish Base Moulding (100.0%)	\$0.93	\$58.78	\$8.82	\$49.96
1.0 EA	R/R Interior Door Casing / Trim	\$46.09	\$46.09	\$4.61	\$41.48
1.0 EA	Paint / Finish Interior Door Casing / Trim	\$9.23	\$9.23	\$1.38	\$7.85
2.0 EA	R/R Double Width Interior Door Casing / Trim	\$60.08	\$120.16	\$12.02	\$108.14
2.0 EA	Paint / Finish Double Width Interior Door Casing / Trim	\$10.86	\$21.72	\$3.26	\$18.46
2.0 EA	R/R Window Casing / Trim	\$36.45	\$72.90	\$7.29	\$65.61
2.0 EA	Paint / Finish Window Casing / Trim	\$9.24	\$18.48	\$2.77	\$15.71
1.0 EA	R/R Prehung H/C Door	\$260.70	\$260.70	\$26.07	\$234.63
1.0 EA	Paint / Finish Prehung H/C Door	\$68.96	\$68.96	\$10.34	\$58.62
1.0 EA	R/R By-Pass Sliding Door	\$375.80	\$375.80	\$37.58	\$338.22
1.0 EA	Paint / Finish By-Pass Sliding Door	\$92.11	\$92.11	\$13.82	\$78.29
3.0 EA	R/R Electrical Outlet	\$24.04	\$72.12	\$2.16	\$69.96
1.0 EA	R/R Television Electrical Outlet	\$53.89	\$53.89	\$1.62	\$52.27
1.0 EA	R/R Phone Jack Electrical Outlet	\$53.89	\$53.89	\$1.62	\$52.27
<b>Totals For Bedroom 2</b>			<b>\$3,770.00</b>	<b>\$333.30</b>	<b>\$3,436.70</b>

<b>Estimate Section: Bedroom 3</b>					
Bedroom 3 ..... 11' x 11' 7.0" x 8'					
Closet ..... 4' 8.0" x 2' 6.0" x 8'					
Offset ..... 3' 6.0" x 2' 6.0" x 8'					
Lower Perimeter	66.50 LF	Floor SF:	147.80 SF	Wall SF:	532.00 SF
Upper Perimeter	52.20 LF	Floor SY:	16.42 SY	Ceiling SF:	147.80 SF
Quantity	Description	Unit Cost	RCV	DEP	ACV
147.8 SF	Flood Loss Clean-up (100.0%)	\$0.62	\$91.64		\$91.64
266.0 SF	Mildicide Wall Treatment (100.0% / 4.0')	\$0.29	\$77.14		\$77.14
147.8 SF	Mildicide Floor Treatment (100.0%)	\$0.29	\$42.86		\$42.86
7.0 DY	Airmover for Water Loss	\$30.62	\$214.34		\$214.34
7.0 DY	Dehumidifier for Water Loss	\$60.75	\$425.25		\$425.25
16.4 SY	Remove Carpeting (Per Sq. Yd) (100.0%)	\$1.11	\$18.20		\$18.20
17.5 SY	Replace Carpeting (Per Sq. Yd) (100.0%)	\$30.63	\$536.03	<b>\$96.49</b>	\$439.54
16.4 SY	Remove Carpet Pad (Per Sq. Yd) (100.0%)	\$0.52	\$8.53		\$8.53
17.5 SY	Replace Carpet Pad (Per Sq. Yd) (100.0%)	\$5.26	\$92.05	<b>\$16.57</b>	\$75.48
266.0 SF	R/R Wall Sheetrock (100.0% / 4.0')	\$1.88	\$500.08	\$25.00	\$475.08
532.0 SF	Paint / Finish Wall Sheetrock (100.0% / 8.0')	\$0.66	\$351.12	\$52.67	\$298.45
66.5 LF	R/R Base Moulding (100.0%)	\$2.28	\$151.62	\$15.16	\$136.46
66.5 LF	Paint / Finish Base Moulding (100.0%)	\$0.93	\$61.85	\$9.28	\$52.57

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INSURED : Lisa Webb	DATE OF REPORT : 10/24/2005
LOCATION : 124 Eden Isles Blvd	DATE OF LOSS : 08/29/2005
: Slidell, LA 70458	POLICY NUMBER : AFC0001515
COMPANY : American Reliable	CLAIM NUMBER : 51967
: P O Box 2057	OUR FILE NUMBER : 51967
: Kalispell, MT 59903	ADJUSTER NAME : Jonathan Paul

Estimate Section: Bedroom 3 - Continued...					
Quantity	Description	Unit Cost	RCV	DEP	ACV
1.0 EA	R/R Interior Door Casing / Trim	\$46.09	\$46.09	\$4.61	\$41.48
1.0 EA	Paint / Finish Interior Door Casing / Trim	\$9.23	\$9.23	\$1.38	\$7.85
2.0 EA	R/R Double Width Interior Door Casing / Trim	\$60.08	\$120.16	\$12.02	\$108.14
2.0 EA	Paint / Finish Double Width Interior Door Casing / Trim	\$10.86	\$21.72	\$3.26	\$18.46
2.0 EA	R/R Window Casing / Trim	\$36.45	\$72.90	\$7.29	\$65.61
2.0 EA	Paint / Finish Window Casing / Trim	\$9.24	\$18.48	\$2.77	\$15.71
1.0 EA	R/R Prehung H/C Door	\$260.70	\$260.70	\$26.07	\$234.63
1.0 EA	Paint / Finish Prehung H/C Door	\$68.96	\$68.96	\$10.34	\$58.62
1.0 EA	R/R By-Pass Sliding Door	\$375.80	\$375.80	\$37.58	\$338.22
1.0 EA	Paint / Finish By-Pass Sliding Door	\$92.11	\$92.11	\$13.82	\$78.29
3.0 EA	R/R Electrical Outlet	\$24.04	\$72.12	\$2.16	\$69.96
1.0 EA	R/R Television Electrical Outlet	\$53.89	\$53.89	\$1.62	\$52.27
1.0 EA	R/R Phone Jack Electrical Outlet	\$53.89	\$53.89	\$1.62	\$52.27
<b>Totals For Bedroom 3</b>			<b>\$3,836.76</b>	<b>\$339.71</b>	<b>\$3,497.05</b>

Estimate Section: Laundry					
Laundry ..... 6' x 6' x 8'					
Lower Perimeter	24.00 LF	Floor SF:	36.00 SF	Wall SF:	192.00 SF
Upper Perimeter	24.00 LF	Floor SY:	4.00 SY	Ceiling SF:	36.00 SF
Quantity	Description	Unit Cost	RCV	DEP	ACV
36.0 SF	Flood Loss Clean-up (100.0%)	\$0.62	\$22.32		\$22.32
96.0 SF	Mildicide Wall Treatment (100.0% / 4.0')	\$0.29	\$27.84		\$27.84
36.0 SF	Mildicide Floor Treatment (100.0%)	\$0.29	\$10.44		\$10.44
7.0 DY	Airmover for Water Loss	\$30.62	\$214.34		\$214.34
7.0 DY	Dehumidifier for Water Loss	\$60.75	\$425.25		\$425.25
36.0 SF	R/R Vinyl Tile Flooring (100.0%)	\$3.56	\$128.16	\$15.38	\$112.78
96.0 SF	R/R Wall Sheetrock (100.0% / 4.0')	\$1.88	\$180.48	\$9.02	\$171.46
192.0 SF	Paint / Finish Wall Sheetrock (100.0% / 8.0')	\$0.66	\$126.72	\$19.01	\$107.71
24.0 LF	R/R Base Moulding (100.0%)	\$2.28	\$54.72	\$5.47	\$49.25
24.0 LF	Paint / Finish Base Moulding (100.0%)	\$0.93	\$22.32	\$3.35	\$18.97
2.0 EA	R/R Interior Door Casing / Trim	\$46.09	\$92.18	\$9.22	\$82.96
2.0 EA	Paint / Finish Interior Door Casing / Trim	\$9.23	\$18.46	\$2.77	\$15.69
1.0 EA	R/R Prehung H/C Door	\$260.70	\$260.70	\$26.07	\$234.63
1.0 EA	Paint / Finish Prehung H/C Door	\$68.96	\$68.96	\$10.34	\$58.62
1.0 EA	R/R Prehung S/C Exterior Door	\$519.83	\$519.83	\$51.98	\$467.85
1.0 EA	Paint / Finish Prehung S/C Exterior Door	\$68.96	\$68.96	\$10.34	\$58.62
<b>Totals For Laundry</b>			<b>\$2,241.68</b>	<b>\$162.95</b>	<b>\$2,078.73</b>

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INSURED : Lisa Webb	DATE OF REPORT : 10/24/2005
LOCATION : 124 Eden Isles Blvd	DATE OF LOSS : 08/29/2005
: Slidell, LA 70458	POLICY NUMBER : AFC0001515
COMPANY : American Reliable	CLAIM NUMBER : 51967
: P O Box 2057	OUR FILE NUMBER : 51967
: Kalispell, MT 59903	ADJUSTER NAME : Jonathan Paul

**Estimate Section: Garage**

Garage ..... 20' 6.0" x 11' 6.0" x 8'

Lower Perimeter	64.00 LF	Floor SF:	235.80 SF	Wall SF:	512.00 SF
Upper Perimeter	64.00 LF	Floor SY:	26.20 SY	Ceiling SF:	235.80 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
235.8 SF	Flood Loss Clean-up (100.0%)	\$0.62	\$146.20		\$146.20
512.0 SF	Mildicide Wall Treatment (100.0% / 8.0')	\$0.29	\$148.48		\$148.48
235.8 SF	Mildicide Floor Treatment (100.0%)	\$0.29	\$68.38		\$68.38
7.0 DY	Airmover for Water Loss	\$30.62	\$214.34		\$214.34
7.0 DY	Dehumidifier for Water Loss	\$60.75	\$425.25		\$425.25
512.0 SF	R/R Wall Sheetrock (100.0% / 8.0') Water was well over 4' in this room. Removal to 8ft allowed.	\$1.88	\$962.56	\$48.13	\$914.43
512.0 SF	Paint / Finish Wall Sheetrock (100.0% / 8.0')	\$0.66	\$337.92	\$50.69	\$287.23
1.0 EA	R/R Interior Door Casing / Trim	\$46.09	\$46.09	\$4.61	\$41.48
1.0 EA	Paint / Finish Interior Door Casing / Trim	\$9.23	\$9.23	\$1.38	\$7.85
1.0 EA	R/R Prehung S/C Flush Door	\$269.93	\$269.93	\$26.99	\$242.94
1.0 EA	Paint / Finish Prehung S/C Flush Door	\$68.96	\$68.96	\$10.34	\$58.62
1.0 EA	R/R Garage Door	\$665.51	\$665.51	\$66.55	\$598.96
1.0 EA	Paint / Finish Garage Door	\$118.72	\$118.72	\$17.81	\$100.91
1.0 EA	R/R Water Heater Rheem	\$364.61	\$364.61	\$29.17	\$335.44
<b>Totals For Garage</b>			<b>\$3,846.18</b>	<b>\$255.67</b>	<b>\$3,590.51</b>

**Estimate Section: Kitchen**

Kitchen ..... 10' 6.0" x 14' x 8'  
Closet ..... 3' 6.0" x 2' 6.0" x 8'

Lower Perimeter	61.00 LF	Floor SF:	155.80 SF	Wall SF:	488.00 SF
Upper Perimeter	49.00 LF	Floor SY:	17.31 SY	Ceiling SF:	155.80 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
155.8 SF	Flood Loss Clean-up (100.0%)	\$0.62	\$96.60		\$96.60
244.0 SF	Mildicide Wall Treatment (100.0% / 4.0')	\$0.29	\$70.76		\$70.76
155.8 SF	Mildicide Floor Treatment (100.0%)	\$0.29	\$45.18		\$45.18
7.0 DY	Airmover for Water Loss	\$30.62	\$214.34		\$214.34
7.0 DY	Dehumidifier for Water Loss	\$60.75	\$425.25		\$425.25
155.8 SF	R/R Vinyl Tile Flooring (100.0%)	\$3.56	\$554.65	\$66.56	\$488.09
244.0 SF	R/R Wall Sheetrock (100.0% / 4.0')	\$1.88	\$458.72	\$22.94	\$435.78
366.0 SF	R/R Wallpaper (75.0% / 8.0') 75% of the room. Less cabinets.	\$3.06	\$1,119.96	\$134.40	\$985.56
12.3 LF	R/R Base Moulding	\$2.28	\$28.04	\$2.80	\$25.24

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INSURED : Lisa Webb  
 LOCATION : 124 Eden Isles Blvd  
 : Slidell, LA 70458  
 COMPANY : American Reliable  
 : P O Box 2057  
 : Kalispell, MT 59903

DATE OF REPORT : 10/24/2005  
 DATE OF LOSS : 08/29/2005  
 POLICY NUMBER : AFC0001515  
 CLAIM NUMBER : 51967  
 OUR FILE NUMBER : 51967  
 ADJUSTER NAME : Jonathan Paul

**Estimate Section: Kitchen - Continued...**

Quantity	Description	Unit Cost	RCV	DEP	ACV
12.3 LF	Paint / Finish Base Moulding	\$0.93	\$11.44	\$1.72	\$9.72
3.0 EA	R/R Interior Door Casing / Trim	\$46.09	\$138.27	\$13.83	\$124.44
3.0 EA	Paint / Finish Interior Door Casing / Trim	\$9.23	\$27.69	\$4.15	\$23.54
1.0 EA	R/R Prehung H/C Door	\$260.70	\$260.70	\$26.07	\$234.63
1.0 EA	Paint / Finish Prehung H/C Door	\$68.96	\$68.96	\$10.34	\$58.62
14.8 LF	R/R Base Cabinetry	\$202.79	\$3,001.29	\$300.13	\$2,701.16
14.8 LF	Paint / Finish Base Cabinetry	\$11.65	\$172.42	\$25.86	\$146.56
16.8 LF	R/R Countertop	\$58.83	\$988.34	\$118.60	\$869.74
1.0 EA	R/R Electrical Outlet	\$24.04	\$24.04	\$0.72	\$23.32
1.0 EA	R/R Drop-in Type w/Range Oven	\$1,003.29	\$1,003.29	<b>\$100.33</b>	\$902.96
	Ge				
	White				
1.0 EA	R/R Refrigerator	\$797.91	\$797.91	<b>\$79.79</b>	\$718.12
	Admiral				
	M-13916315QG				
	S-RSWA228AWE				
1.0 EA	R/R Dishwasher	\$1,044.26	\$1,044.26	<b>\$104.43</b>	\$939.83
	GE				
	M-GSD1100G00WW				
	S-GD852013B				
<b>Totals For Kitchen</b>			<b>\$10,552.11</b>	<b>\$1,012.67</b>	<b>\$9,539.44</b>

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INSURED	: Lisa Webb	DATE OF REPORT	: 10/24/2005
LOCATION	: 124 Eden Isles Blvd	DATE OF LOSS	: 08/29/2005
	: Slidell, LA 70458	POLICY NUMBER	: AFC0001515
COMPANY	: American Reliable	CLAIM NUMBER	: 51967
	: P O Box 2057	OUR FILE NUMBER	: 51967
	: Kalispell, MT 59903	ADJUSTER NAME	: Jonathan Paul

## ESTIMATE TOTALS

ESTIMATE TOTAL PAGE ITEMS	RCV	DIFF	ACV
<b>Repair Item Totals</b>	<b>\$59,917.12</b>	<b>\$4,676.89</b>	<b>\$55,240.23</b>
Less Excluded O&P Trade(s)	(\$17,322.93)	(\$1,015.46)	(\$16,307.47)
Subtotal For O&P %	\$42,594.19	\$3,661.43	\$38,932.76
General Contractor Overhead (10.0%)	\$4,259.42	\$366.14	\$3,893.28
General Contractor Profit (10.0%)	\$4,259.42	\$366.14	\$3,893.28
Plus Excluded O&P Trades	\$17,322.93	\$1,015.46	\$16,307.47
Estimate Totals With O&P	\$68,435.96	\$5,409.17	\$63,026.79
Estimate Grand Totals	\$68,435.96	\$5,409.17	\$63,026.79
Less Deductible	(\$500.00)		(\$500.00)
<b>BUILDING FINAL TOTALS</b>	<b>\$67,935.96</b>	<b>\$5,409.17</b>	<b>\$62,526.79</b>

<b>RECOVERABLE DEPRECIATION *</b>	<b>\$4,576.80</b>
<b>NON-RECOVERABLE DEPRECIATION</b>	<b>\$832.37</b>

\*This amount represents the total recoverable depreciation for this estimate. Any payable recoverable depreciation is subject to policy coverage limit. Please check policy coverage limit prior to issuing any recoverable depreciation reimbursements.

The adjuster has no authority to approve or deny claims. R/R means: Remove and Replace damaged item. A copy of this estimate does not constitute a settlement of this claim. This estimate is subject to review and approval by your carrier, any additional repair to or replacement of items not included in this estimate is also subject to the insurance company's prior approval. You are required to keep all receipts, cancelled checks, inspection reports, etc. as proof of repair/replacement in the event of any future loss. This is not an authorization for repairs. The hiring of a contractor is strictly the decision of the policy holder.

\*\*\* *This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.* \*\*\*

INSURED : Lisa Webb  
 LOCATION : 124 Eden Isles Blvd  
 : Slidell, LA 70458  
 COMPANY : American Reliable  
 : P O Box 2057  
 : Kalispell, MT 59903

DATE OF REPORT : 10/24/2005  
 DATE OF LOSS : 08/29/2005  
 POLICY NUMBER : AFC0001515  
 CLAIM NUMBER : 51967  
 OUR FILE NUMBER : 51967  
 ADJUSTER NAME : Jonathan Paul

## TRADES NOT INCLUDED IN CONTRACTOR OVERHEAD AND PROFIT CALCULATIONS

TRADE/SUBTRADE CLASSIFICATION	RCV	DEP	ACV
<b>GENERAL CONDITIONS</b>	<b>\$4,097.37</b>	<b>\$0.00</b>	<b>\$4,097.37</b>
CLEANING	\$1,310.95	\$0.00	\$1,310.95
EQUIPMENT RENTAL	\$2,786.42	\$0.00	\$2,786.42
<b>FINISHES</b>	<b>\$3,043.48</b>	<b>\$547.82</b>	<b>\$2,495.66</b>
CARPET & PAD	\$3,043.48	\$547.82	\$2,495.66
<b>EQUIPMENT</b>	<b>\$2,845.46</b>	<b>\$284.55</b>	<b>\$2,560.91</b>
KITCHEN	\$2,845.46	\$284.55	\$2,560.91
<b>MECHANICAL</b>	<b>\$2,288.60</b>	<b>\$183.09</b>	<b>\$2,105.51</b>
H.V.A.C.	\$2,288.60	\$183.09	\$2,105.51
<b>CONTRACT CLEANING</b>	<b>\$5,048.02</b>	<b>\$0.00</b>	<b>\$5,048.02</b>
CLEANING	\$5,048.02	\$0.00	\$5,048.02
<b>ALL TRADES TOTAL</b>	<b>\$17,322.93</b>	<b>\$1,015.46</b>	<b>\$16,307.47</b>

\*\*\* *This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.* \*\*\*

INSURED : Lisa Webb  
 LOCATION : 124 Eden Isles Blvd  
 : Slidell, LA 70458  
 COMPANY : American Reliable  
 : P O Box 2057  
 : Kalispell, MT 59903

DATE OF REPORT : 10/24/2005  
 DATE OF LOSS : 08/29/2005  
 POLICY NUMBER : AFC0001515  
 CLAIM NUMBER : 51967  
 OUR FILE NUMBER : 51967  
 ADJUSTER NAME : Jonathan Paul

## DETAILED TRADE BREAKDOWN

TRADE/SUBTRADE CLASSIFICATION	RCV	DEP	ACV
<b>1.0 GENERAL CONDITIONS</b>	<b>\$4,097.37</b>	<b>\$0.00</b>	<b>\$4,097.37</b>
1.2 CLEANING	\$1,310.95	\$0.00	\$1,310.95
1.5 EQUIPMENT RENTAL	\$2,786.42	\$0.00	\$2,786.42
<b>2.0 SITE WORK</b>	<b>\$1,493.50</b>	<b>\$0.00</b>	<b>\$1,493.50</b>
2.1 BUILDING DEMOLITION	\$1,364.24	\$0.00	\$1,364.24
2.9 CARPET REMOVAL	\$129.26	\$0.00	\$129.26
<b>6.0 CARPENTRY</b>	<b>\$8,622.22</b>	<b>\$528.85</b>	<b>\$8,093.37</b>
6.1 ROUGH	\$4,950.00	\$148.50	\$4,801.50
6.5 MILLWORK / TRIMS	\$3,016.95	\$301.72	\$2,715.23
6.7 PANELING	\$655.27	\$78.63	\$576.64
<b>7.0 MOISTURE PROTECTION</b>	<b>\$546.48</b>	<b>\$16.39</b>	<b>\$530.09</b>
7.2 INSULATION	\$546.48	\$16.39	\$530.09
<b>8.0 DOORS AND WINDOWS</b>	<b>\$7,665.09</b>	<b>\$741.05</b>	<b>\$6,924.04</b>
8.2 WOOD DOORS	\$5,727.17	\$572.70	\$5,154.47
8.3 SPECIAL DOORS	\$1,736.48	\$152.23	\$1,584.25
8.8 GLASS / GLAZING	\$201.44	\$16.12	\$185.32
<b>9.0 FINISHES</b>	<b>\$17,535.88</b>	<b>\$2,077.45</b>	<b>\$15,458.43</b>
9.2 GYPSUM DRYWALL	\$5,132.02	\$256.60	\$4,875.42
9.5 VINYL FLOORING	\$1,789.97	\$214.80	\$1,575.17
9.7 PAINTING / STAINING	\$4,993.89	\$749.04	\$4,244.85
9.8 WALLCOVERING	\$2,576.52	\$309.19	\$2,267.33
9.11 CARPET & PAD	\$3,043.48	\$547.82	\$2,495.66
<b>11.0 EQUIPMENT</b>	<b>\$2,845.46</b>	<b>\$284.55</b>	<b>\$2,560.91</b>
11.1 KITCHEN	\$2,845.46	\$284.55	\$2,560.91
<b>12.0 FURNISHINGS</b>	<b>\$5,872.44</b>	<b>\$617.02</b>	<b>\$5,255.42</b>
12.1 CABINETRY	\$4,384.04	\$438.41	\$3,945.63

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 : P O Box 2057  
 : Kalispell, MT 59903

DATE OF REPORT : 10/24/2005  
 DATE OF LOSS : 08/29/2005  
 POLICY NUMBER : AFC0001515  
 CLAIM NUMBER : 51967  
 OUR FILE NUMBER : 51967  
 ADJUSTER NAME : Jonathan Paul

## DETAILED TRADE BREAKDOWN (Continued)

TRADE/SUBTRADE CLASSIFICATION	RCV	DEP	ACV
<b>12.0 FURNISHINGS</b>	<b>\$5,872.44</b>	<b>\$617.02</b>	<b>\$5,255.42</b>
12.2 COUNTERTOPS	\$1,488.40	\$178.61	\$1,309.79
<b>15.0 MECHANICAL</b>	<b>\$3,984.44</b>	<b>\$345.39</b>	<b>\$3,639.05</b>
15.2 PLUMBING FIXTURES	\$1,695.84	\$162.30	\$1,533.54
15.3 H.V.A.C.	\$2,288.60	\$183.09	\$2,105.51
<b>16.0 ELECTRICAL</b>	<b>\$2,206.22</b>	<b>\$66.19</b>	<b>\$2,140.03</b>
16.2 OUTLETS / SWITCHES	\$360.60	\$10.80	\$349.80
16.5 SERVICE PANELS / BOXES	\$1,414.50	\$42.43	\$1,372.07
16.8 TV / CABLE / PHONE SYSTEMS	\$431.12	\$12.96	\$418.16
<b>17.0 CONTRACT CLEANING</b>	<b>\$5,048.02</b>	<b>\$0.00</b>	<b>\$5,048.02</b>
17.1 CLEANING	\$5,048.02	\$0.00	\$5,048.02
<b>ALL TRADES TOTAL</b>	<b>\$59,917.12</b>	<b>\$4,676.89</b>	<b>\$55,240.23</b>

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INSURED : Lisa Webb  
 LOCATION : 124 Eden Isles Blvd  
 : Slidell, LA 70458  
 COMPANY : American Reliable  
 : P O Box 2057  
 : Kalispell, MT 59903

DATE OF REPORT : 10/24/2005  
 DATE OF LOSS : 08/29/2005  
 POLICY NUMBER : AFC0001515  
 CLAIM NUMBER : 51967  
 OUR FILE NUMBER : 51967  
 ADJUSTER NAME : Jonathan Paul

## ESTIMATE SUMMARY TOTALS

AREA/GROUP DESCRIPTION	RCV	DEP	ACV
<b>Building Estimate</b>			
— General Building	\$10,744.72	\$390.41	\$10,354.31
— Entry	\$1,918.27	\$177.30	\$1,740.97
— Dining Room	\$2,379.62	\$163.93	\$2,215.69
— Living Room	\$5,412.21	\$478.85	\$4,933.36
— Hallway	\$1,694.68	\$109.73	\$1,584.95
— Hall Bath	\$2,873.51	\$257.55	\$2,615.96
— Bedroom 1	\$4,197.63	\$387.60	\$3,810.03
— Dressing Area	\$3,425.21	\$339.12	\$3,086.09
— Master Bathroom	\$3,024.54	\$268.10	\$2,756.44
— Bedroom 2	\$3,770.00	\$333.30	\$3,436.70
— Bedroom 3	\$3,836.76	\$339.71	\$3,497.05
— Laundry	\$2,241.68	\$162.95	\$2,078.73
— Garage	\$3,846.18	\$255.67	\$3,590.51
— Kitchen	\$10,552.11	\$1,012.67	\$9,539.44
<b>ESTIMATE TOTALS:</b>	<b>\$59,917.12</b>	<b>\$4,676.89</b>	<b>\$55,240.23</b>

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INSURED : Lisa Webb  
LOCATION : 124 Eden Isles Blvd  
 : Slidell, LA 70458  
COMPANY : American Reliable  
 : P O Box 2057  
 : Kalispell, MT 59903

DATE OF REPORT : 10/24/2005  
DATE OF LOSS : 08/29/2005  
POLICY NUMBER : AFC0001515  
CLAIM NUMBER : 51967  
OUR FILE NUMBER : 51967  
ADJUSTER NAME : Jonathan Paul

## CONTENTS ESTIMATE

### ESTIMATE RECAP

Estimate Grand Totals:	\$37,123.50
Total Depreciation:	\$6,477.86
A.C.V. Estimate Totals:	\$30,645.64
Policy Deductible:	\$500.00
Final Totals:	\$30,145.64

### ESTIMATE COMMENTS

Estimate subject to insurance company's review and final approval before any payments are made. This estimate is a service for the insurance company on the behalf of the insured and are subject to review and approval by the insurance company prior to payment. All applicable sales tax included.

### ESTIMATE VITALS

Database:	SIMSOL Personal Property	Location Factors:	702 (- State Average -(83L/100M/100E)
Price Table:	2004 Price Guide	Dep Table:	User Defined
Local Mod Table:	None	Show Overrides:	Off

\*\*\* ***This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.*** \*\*\*

INSURED	: Lisa Webb	DATE OF REPORT	: 10/24/2005
LOCATION	: 124 Eden Isles Blvd	DATE OF LOSS	: 08/29/2005
	: Slidell, LA 70458	POLICY NUMBER	: AFC0001515
COMPANY	: American Reliable	CLAIM NUMBER	: 51967
	: P O Box 2057	OUR FILE NUMBER	: 51967
	: Kalispell, MT 59903	ADJUSTER NAME	: Jonathan Paul

<b>Estimate Section: Contents</b>								
#	T #	Description	Age	Quantity	Unit Cost	RCV	DEP	ACV
1	403	Contents  NOTES: Please refer to attached estimate.		1.0 EA	\$37,123.50	\$37,123.50	\$6,477.86	\$30,645.64
<b>Totals For Contents</b>						<b>\$37,123.50</b>	<b>\$6,477.86</b>	<b>\$30,645.64</b>

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INSURED : Lisa Webb  
 LOCATION : 124 Eden Isles Blvd  
 : Slidell, LA 70458  
 COMPANY : American Reliable  
 : P O Box 2057  
 : Kalispell, MT 59903

DATE OF REPORT : 10/24/2005  
 DATE OF LOSS : 08/29/2005  
 POLICY NUMBER : AFC0001515  
 CLAIM NUMBER : 51967  
 OUR FILE NUMBER : 51967  
 ADJUSTER NAME : Jonathan Paul

## INVENTORY TOTALS

INVENTORY SUMMARY ITEMS	RCV	DIFF	ACV
<b>Inventory Item Totals</b>	<b>\$37,123.50</b>	<b>\$6,477.86</b>	<b>\$30,645.64</b>
Gross Contents Loss	\$37,123.50	\$6,477.86	\$30,645.64
Less Deductible/Participation	(\$500.00)		(\$500.00)
<b>INVENTORY FINAL TOTALS</b>	<b>\$36,623.50</b>	<b>\$6,477.86</b>	<b>\$30,145.64</b>

The adjuster has no authority to approve or deny claims. R/R means: Remove and Replace damaged item. A copy of this estimate does not constitute a settlement of this claim. This estimate is subject to review and approval by your carrier, any additional repair to or replacement of items not included in this estimate is also subject to the insurance company's prior approval. You are required to keep all receipts, cancelled checks, inspection reports, etc. as proof of repair/replacement in the event of any future loss. This is not an authorization for repairs. The hiring of a contractor is strictly the decision of the policy holder.

\*\*\* *This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.* \*\*\*

POLICY NUMBER AFC0001515  
05/30/2005 TO 05/30/2006  
POLICY TERM  
\$139,200.00  
AMT OF BLDG COV AT TIME OF LOSS  
\$27,600.00  
AMT OF CNTS COV AT TIME OF LOSS

FEDERAL EMERGENCY MANAGEMENT AGENCY  
NATIONAL FLOOD INSURANCE PROGRAM

51967  
OUR FILE NUMBER  
Latter Blum Ins. Service  
AGENCY  
AGENCY AT

**PROOF OF LOSS**

(See Attached Privacy Act Statement  
and Paperwork Burden Disclosure Notice)

TO THE American Reliable OF P O Box 2057, Kalispell, MT 59903 :

At the time of loss, by the above indicated policy of insurance, you insured the interest of  
Lisa Webb  
124 Eden Isles Blvd, Slidell, LA 70458

against loss by Flood to the property described according to the terms and conditions of said policy and of all forms, endorsements, transfers and assignments attached thereto .

**TIME AND ORIGIN** A Flood loss occurred about 0600  
on the 29 day of 8, 2005, the cause of the said loss was :  
Flood

**OCCUPANCY** The premises described, or containing the property described, was occupied at the time of the loss as follows, and for no other purpose whatever :  
Residential

**INTEREST** No other person or persons had any interest therein or incumbrance thereon, except :  
Citi Mtg

1. FULL AMOUNT OF INSURANCE applicable to the property for which claim is presented is	\$166,800.00
2. ACTUAL CASH VALUE of building structure	\$88,697.94
3. ADD ACTUAL CASH VALUE OF CONTENTS or personal property insured	\$30,645.64
4. ACTUAL CASH VALUE OF ALL PROPERTY	\$119,343.58
5. FULL COST OF REPAIR OR REPLACEMENT	\$105,559.46
6. LESS APPLICABLE DEPRECIATION	\$11,887.03
7. ACTUAL CASH VALUE LOSS is	\$93,672.43
8. LESS DEDUCTIBLES	\$3,545.64
9. NET AMOUNT CLAIMED under above numbered policy is (Pending Your Flood Carrier's Final Approval)	\$90,126.79

The said loss did not originate by any act, design or procurement on the part of your insured, nothing has been done by or with the privity or consent of your insured to violate the conditions of the policy, or render it void; no articles are mentioned herein or in annexed schedules but such as were destroyed or damaged at the time of said loss, no property saved has in any manner been concealed, and no attempt to deceive the said insurer as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered a part of this proof.

I understand that this Insurance (policy) is Issued Pursuant to the National Flood Insurance Act of 1968, or Any Act Amendatory thereof, and Applicable Federal Regulations in Title 44 of the Code of Federal Regulations, Subchapter B, and that knowingly and willfully making any false answers or misrepresentations of fact may be punishable by fine or imprisonment under applicable Unites States Codes.

Subrogation - To the extent of the payment made or advanced under this policy; the insured hereby assigns, transfers and sets over to the insurer all rights, claims or interest that he has against any person, firm or corporation liable for the loss or damage to the property for which payment is made or advanced. He also hereby authorizes the insurer to sue any such third party in his name.

The insured hereby warrants that no release has been given or will be given or settlement or compromise made or agreed upon with any third party who may be liable in damages to the insured with respect to the claim being made herein.

The furnishing of this blank or the preparation of proofs by a representative of the above insurer is not a waiver of any of its rights.  
I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on. \_\_\_\_\_ day of \_\_\_\_\_ , \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Insured

FEDERAL EMERGENCY MANAGEMENT AGENCY  
NATIONAL FLOOD INSURANCE PROGRAM

**Statement as to full cost of repair or replacement  
under the replacement cost coverage , subject  
to the terms and conditions of this policy \***

(See Attached Privacy Act Statement and Paperwork Burden Disclosure Notice)

Agency at:

Policy No : AFC0001515

Agency : Latter Blum Ins. Service

Insured: Lisa Webb

Location: 124 Eden Isles Blvd  
Slidell, LA 70458

Type of Property Involved in Residential

Date of Loss: 08/29/2005

<b>1 . Full Amount of Insurance</b> applicable to the property for which claim is presented was . . . . .	\$139,200.00
<b>2 . Full Replacement Cost</b> of the said property at the time of the loss was . . . . .	\$106,864.99
<b>3 . The Full Cost of Repair or Replacement</b> is . . . . .	\$68,435.96
4 . Applicable Depreciation is . . . . .	\$5,409.17
5 . Actual Cash Value loss is . . . . . ( Line 3 minus Line 4 )	\$63,026.79
6 . Less deductibles and / or participation by the insured . . . . .	\$500.00
<b>7 . Actual Cash Value Claim</b> is. . . . . ( Line 5 minus Line 6 )	\$62,526.79
<b>8 . Supplemental Claim,</b> to be filed in accordance with the terms and conditions of the Replacement Cost Coverage within 180 days from the date of loss shown above, will not exceed . . . . . ( This figure will be that portion of the amounts shown on Lines 4 and 6 which is recoverable )	\$4,576.80

\* The Standard Flood Insurance Policy is subject to the National Flood Insurance Act of 1968 and any Acts Amendatory thereof, and Regulations issued by the Federal Insurance Administration pursuant to such statute(s).

ADJ. FILE NO: 51967

\_\_\_\_\_  
Jonathan W. Paul

**Insured**  
**Adjuster**