

January 08, 2022

JEREMY THOMAS AND EMILY THOMAS
939 Eldorado Ln
Louisville, CO 80027-3106

Claim Number: 01004246545
Date of Loss: 12/30/2021

Summary For Coverage A - Dwelling

Replacement Cost Value	Paid When Incurred	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
\$490,705.59	(\$194,333.23)		\$296,372.36
Less Deductible			(\$1,000.00)
Total ACV Settlement			\$295,372.36

Summary For Coverage A - Dwelling - Code Upgrade

Replacement Cost Value	Paid When Incurred	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
\$14,372.53	(\$14,372.53)		\$0.00
Total ACV Settlement			\$0.00

Summary For Coverage B - Other Structures Blanket

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
\$17,856.74		<\$6,740.07>	\$11,116.67
Total ACV Settlement			\$11,116.67

Summary For Trees Plants Shrubs Landscaping

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
\$13,836.91			\$13,836.91
Total ACV Settlement			\$13,836.91

Total Outstanding ACV Settlement (All Coverages)

\$320,325.94

Insured: JEREMY THOMAS AND EMILY THOMAS
939 Eldorado Ln
Louisville, CO 80027-3106

Phone: (720) 937-5718

Claim Rep.: Denise Mezera
Estimator: Denise Mezera

Claim Number: 01004246545

Policy Number: 35025784

Type of Loss: Wildfire/Smoke

Coverage	Deductible	Policy Limit
Coverage A - Dwelling	\$1,000.00	\$600,000.00
Coverage A - Dwelling - Code Upgrade	\$0.00	\$60,000.00
Coverage B - Other Structures Blanket	\$0.00	\$60,000.00
Coverage C - Personal Property	\$0.00	\$300,000.00
Debris Removal	\$0.00	\$30,000.00
Trees Plants Shrubs Landscaping	\$0.00	\$30,000.00

Date Contacted: 1/3/2022 2:00 PM

Date of Loss: 12/30/2021 11:00 AM

Date Est. Completed: 1/8/2022 12:28 PM

Price List: COBO8X_DEC21
New Construction

Sales Taxes:	Material Sales Tax	@	8.635%
	Manuf. Home Tax	@	8.635%
	Storage Rental Tax	@	8.635%
	Local Food Tax	@	5.735%

Overhead: 10.0%

Profit: 10.0%

Estimate Recap For Coverage A - Dwelling

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
VAL-VPL_FOLDER_FORM6 - Valuation Items - Demolition and Debris Removal	19,482.48	18,337.44	0.00	1,145.04
VAL-VPL_FOLDER_FORM6 - Valuation Items - Foundation	47,839.01	11,720.52	0.00	36,118.49
VAL-VPL_FOLDER_FORM6 - Valuation Items - Rough Framing	100,145.65	18,513.36	0.00	81,632.29
VAL-VPL_FOLDER_FORM6 - Valuation Items - Exterior Finish	59,041.87	20,964.48	0.00	38,077.39
VAL-VPL_FOLDER_FORM6 - Valuation Items - Roofing	11,585.42	7,716.99	0.00	3,868.43
VAL-VPL_FOLDER_FORM6 - Valuation Items - Insulation	10,045.99	2,009.19	0.00	8,036.80
VAL-VPL_FOLDER_FORM6 - Valuation Items - Drywall and Painting	41,640.57	17,727.36	0.00	23,913.21
VAL-VPL_FOLDER_FORM6 - Valuation Items - Interior Finish	20,377.31	6,863.38	0.00	13,513.93
VAL-VPL_FOLDER_FORM6 - Valuation Items - Heating/AC	24,270.91	16,698.26	0.00	7,572.65
VAL-VPL_FOLDER_FORM6 - Valuation Items - Plumbing	34,236.76	13,343.40	0.00	20,893.36
VAL-VPL_FOLDER_FORM6 - Valuation Items - Electrical	24,732.98	11,860.78	0.00	12,872.20
VAL-VPL_FOLDER_FORM6 - Valuation Items - Appliances	4,140.33	3,105.25	0.00	1,035.08
VAL-VPL_FOLDER_FORM6 - Valuation Items - Doors	7,310.89	2,763.28	0.00	4,547.61
VAL-VPL_FOLDER_FORM6 - Valuation Items - Cabinetry	36,443.15	22,398.33	0.00	14,044.82
VAL-VPL_FOLDER_FORM6 - Valuation Items - Windows	13,565.91	7,893.28	0.00	5,672.63
VAL-VPL_FOLDER_FORM6 - Valuation Items - Floor Covering	27,812.79	12,417.93	0.00	15,394.86
VAL-VPL_FOLDER_FORM6 - Valuation Items - Deck	8,033.57	0.00	0.00	8,033.57
	490,705.59	194,333.23	0.00	296,372.36

Estimate Recap For Coverage A - Dwelling - Code Upgrade

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
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VAL-VPL_FOLDER_FORM6 - Valuation Items - Roofing	14,372.53	14,372.53	0.00	0.00
	14,372.53	14,372.53	0.00	0.00

Estimate Recap For Coverage B - Other Structures Blanket

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
VAL-VPL_FOLDER_FORM6 - Valuation Items - Fencing	4,604.12	0.00	3,453.09	1,151.03
VAL-VPL_FOLDER_FORM6 - Valuation Items - Stone Patio	1,249.57	0.00	0.00	1,249.57
VAL-VPL_FOLDER_FORM6 - Valuation Items - Driveway/Sidewalk	8,962.59	0.00	2,678.90	6,283.69
VAL-VPL_FOLDER_FORM6 - Valuation Items - Retaining Wall	3,040.46	0.00	608.08	2,432.38
	17,856.74	0.00	6,740.07	11,116.67

Estimate Recap For Trees Plants Shrubs Landscaping

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
VAL-VPL_FOLDER_FORM6 - Valuation Items - Trees Plants Shrubs Lawns	13,836.91	0.00	0.00	13,836.91
	13,836.91	0.00	0.00	13,836.91

JEREMY_THOMAS_AND_E2

VAL-VPL_FOLDER_FORM6

Valuation Items

Site Access Labor

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Taxes, insurance, permits & fees (Bid Item)									
1.00	EA	0.00	0.00	0.00	0/NA	Avg.	0%	(0.00)	0.00
2. Architectural/Drafting fees (Bid Item)									
1.00	EA	0.00	0.00	0.00	0/NA	Avg.	0%	(0.00)	0.00
Totals: Site Access Labor		0.00	0.00	0.00				0.00	0.00

Demolition and Debris Removal

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
This estimate accounts for all window and door openings.										
3. Demolish/remove home - masonry ext. (2001 sf - 3000 sf)										
2,300.00	SF	4.65	0.00	2,139.00	12,834.00	0/NA	Avg.	0%	(0.00)	12,834.00
The payment for this item has not yet been incurred.										
4. Backhoe loader and operator										
32.00	HR	113.50	0.00	726.40	4,358.40	0/NA	Avg.	0%	(0.00)	4,358.40
The payment for this item has not yet been incurred.										
5. Dumpster load - Approx. 30 yards, 5-7 tons of debris										
2.00	EA	477.10	0.00	190.84	1,145.04	0/NA	Avg.	0%	(0.00)	1,145.04
The payment for this item has not yet been incurred.										
The above three lines account for demolition of the home,, including demolition of the foundation and slab and debris removal. These items are paid when incurred.										
6. Dumpster load - Approx. 30 yards, 5-7 tons of debris										
2.00	EA	477.10	0.00	190.84	1,145.04	0/NA	Avg.	0%	(0.00)	1,145.04
Dumpsters for reconstruction.										
Totals: Demolition and Debris Removal		0.00	190.84	1,145.04				0.00	1,145.04	

Foundation

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
7. Gravel (per CY)										
18.00	CY	40.00	62.17	156.44	938.61	30/NA	Avg.	0%	(0.00)	938.61
8. Footings - labor & materials - Reinforced										
14.00	CY	456.61	256.83	1,329.86	7,979.23	30/200 yrs	Avg.	15%	(1,196.88)	6,782.35

CONTINUED - Foundation

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
9. Concrete wall - labor & materials - Reinforced										
44.00	CY	426.09	845.48	3,918.70	23,512.14	30/200 yrs	Avg.	15%	(3,526.81)	19,985.33
10. Dampproofing										
1,120.00	SF	1.62	5.80	364.04	2,184.24	30/10 yrs	Avg.	75% [M]	(1,638.19)	546.05
11. Steel rebar - #10 (1-1/4")										
140.00	LF	5.48	39.89	161.42	968.51	30/150 yrs	Avg.	20%	(193.70)	774.81
12. Concrete slab on grade - 4" - finished in place										
1,220.00	SF	4.83	267.58	1,232.04	7,392.22	30/50 yrs	Avg.	60%	(4,435.33)	2,956.89
13. Footings - 24" x 10"										
140.00	LF	27.85	154.38	810.68	4,864.06	30/200 yrs	Avg.	15%	(729.61)	4,134.45
Totals: Foundation		1,632.13	7,973.18	47,839.01				11,720.52	36,118.49	

Rough Framing

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
14. Joist - floor or ceiling - 2x10 - w/blocking - 16" oc										
2,300.00	SF	3.47	419.06	1,680.02	10,080.08	30/150 yrs	Avg.	20%	(2,016.01)	8,064.07
15. Sheathing - OSB - 3/4" - tongue and groove										
1,690.00	SF	2.70	262.68	965.14	5,790.82	30/150 yrs	Avg.	20%	(1,158.16)	4,632.66
Subfloor										
16. 2" x 4" lumber - redwood (.667 BF per LF)										
190.00	LF	4.82	58.41	194.84	1,169.05	30/150 yrs	Avg.	20%	(233.80)	935.25
17. Stud wall - 2" x 4" - 24" oc										
8,660.00	SF	2.02	830.05	3,664.66	21,987.91	30/150 yrs	Avg.	20%	(4,397.59)	17,590.32
18. Stud wall - 2" x 6" - 24" oc										
240.00	SF	3.02	35.02	151.96	911.78	30/150 yrs	Avg.	20%	(182.36)	729.42
19. Sheathing - OSB - 1/2"										
6,800.00	SF	1.46	510.85	2,087.78	12,526.63	30/150 yrs	Avg.	20%	(2,505.33)	10,021.30
Exterior wall sheathing										
20. 2" x 10" lumber (1.67 BF per LF)										
32.00	LF	3.57	6.13	24.06	144.43	30/150 yrs	Avg.	20%	(28.90)	115.53
21. 2" x 8" lumber (1.33 BF per LF)										
128.00	LF	3.08	19.34	82.70	496.28	30/150 yrs	Avg.	20%	(99.26)	397.02
22. 2" x 6" lumber (1 BF per LF)										
256.00	LF	2.64	30.51	141.26	847.61	30/150 yrs	Avg.	20%	(169.53)	678.08
23. Carpenter - General Frammer - per hour										
12.00	HR	72.98	0.00	175.16	1,050.92	30/NA	Avg.	0%	(0.00)	1,050.92
24. Hip or roof intersection 4/12 slope (hip/valley length)										
350.00	LF	53.39	674.87	3,872.28	23,233.65	30/150 yrs	Avg.	20%	(4,646.73)	18,586.92

CONTINUED - Rough Framing

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
25. Sheathing - plywood - 1/2" CDX									
1,382.00 SF	1.54	113.37	448.34	2,689.99	30/150 yrs	Avg.	20%	(537.99)	2,152.00
Roof sheathing									
26. Beam - glulam (per BF)									
136.00 BF	3.47	33.47	101.08	606.47	30/150 yrs	Avg.	20%	(121.29)	485.18
27. Truss - 8/12 slope									
1,050.00 LF	9.00	618.35	2,013.68	12,082.03	30/150 yrs	Avg.	20%	(2,416.41)	9,665.62
28. Crane and operator - 30 ton capacity									
32.00 HR	170.00	0.00	1,088.00	6,528.00	30/NA	Avg.	0%	(0.00)	6,528.00
Totals: Rough Framing		3,612.11	16,690.96	100,145.65				18,513.36	81,632.29

Exterior Finish

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
29. Polyethylene vapor barrier									
5,100.00 SF	0.26	35.23	272.24	1,633.47	30/150 yrs	Avg.	20%	(326.69)	1,306.78
30. Brick veneer									
500.00 SF	13.66	208.10	1,407.62	8,445.72	30/150 yrs	Avg.	20%	(1,689.14)	6,756.58
31. Rigid foam insulation board - 1"									
4,600.00 SF	1.04	301.88	1,017.18	6,103.06	30/150 yrs	Avg.	20%	(1,220.62)	4,882.44
32. Siding - beveled - fiber-cement (clapboard)									
4,600.00 SF	4.19	492.54	3,953.30	23,719.84	30/150 yrs	Avg.	20%	(4,743.97)	18,975.87
33. Exterior - stain two coats									
4,600.00 SF	1.44	182.72	1,361.34	8,168.06	30/15 yrs	Avg.	75% [M]	(6,126.04)	2,042.02
34. Seal & paint trim - two coats									
390.00 LF	1.00	4.04	78.80	472.84	30/15 yrs	Avg.	75% [M]	(354.63)	118.21
35. Attic vent - gable end - vinyl									
2.00 EA	122.82	13.81	51.88	311.33	30/27 yrs	Avg.	75% [M]	(233.51)	77.82
36. Clothes dryer vent - installed									
1.00 EA	65.58	2.59	13.64	81.81	30/30 yrs	Avg.	75% [M]	(61.37)	20.44
37. Gutter / downspout - aluminum - up to 5"									
86.00 LF	7.38	29.78	132.90	797.36	30/25 yrs	Avg.	75% [M]	(598.03)	199.33
38. Soffit & fascia - metal - 2' overhang									
244.00 LF	16.26	176.98	828.88	4,973.30	30/50 yrs	Avg.	60%	(2,983.97)	1,989.33
39. Exterior door - solid core lauan / mahogany or birch flush									
3.00 EA	257.82	52.99	165.30	991.75	30/100 yrs	Avg.	30%	(297.54)	694.21
40. Door lockset & deadbolt - exterior									
3.00 EA	79.68	14.91	50.78	304.73	30/20 yrs	Avg.	75% [M]	(228.54)	76.19

CONTINUED - Exterior Finish

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
41. Overhead door & hardware - 16' x 7' - High grade										
1.00	EA	2,031.78	140.54	434.46	2,606.78	30/35 yrs	Avg.	75% [M]	(1,955.09)	651.69
42. Jamb and trim for overhead door unit										
32.00	LF	7.89	18.04	54.10	324.62	30/150 yrs	Avg.	20%	(64.93)	259.69
43. Seal & paint double garage door opening & trim										
1.00	EA	88.41	0.93	17.86	107.20	30/15 yrs	Avg.	75% [M]	(80.41)	26.79
Totals: Exterior Finish		1,675.08	9,840.28	59,041.87					20,964.48	38,077.39

Roofing

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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The following line items account for the replacement of the roof of this structure.

The percentage of depreciation was based on our inspection of your roof, its age of 30 years, condition, and useful life.

The waste factor applied includes any/all necessary hip/ridge cap, starter row and normal installation waste.

44. Material Only Laminated - comp. shingle rfg. - w/out felt										
17.60	SQ	132.99	202.11	508.54	3,051.27	30/30 yrs	Avg.	75% [M]	(2,288.45)	762.82

This line item includes a material allowance which reflects current material pricing in your economic region.

45. Install Laminated - comp. shingle rfg. - w/out felt										
17.60	SQ	126.60	0.00	445.64	2,673.80	30/30 yrs	Avg.	75% [M]	(2,005.36)	668.44

46. Material Only Laminated - High grd - impact resist shingle - w/ felt										
17.60	SQ	172.68	262.43	660.32	3,961.92	0/40 yrs	Avg.	0%	(0.00)	3,961.92

This item replaces RFG300S Laminated - comp. shingle rfg.... or expands the scope of repairs, as required by current building codes. Settlement is based on the associated item until the code upgrade cost is incurred, subject to limits.

47. Additional charge for high roof (2 stories or greater)										
16.00	SQ	20.69	0.00	66.20	397.24	30/NA	Avg.	0%	(0.00)	397.24

48. Additional charge for steep roof - 7/12 to 9/12 slope										
16.00	SQ	46.82	0.00	149.82	898.94	30/NA	Avg.	0%	(0.00)	898.94

49. Roofing felt - 15 lb.										
11.80	SQ	32.49	6.01	77.88	467.27	30/20 yrs	Avg.	75% [M]	(350.47)	116.80

Includes roof felt less ice and water shield.

50. Ice & water barrier										
420.00	SF	1.71	18.86	147.42	884.48	30/30 yrs	Avg.	75% [M]	(663.36)	221.12

51. Drip edge										
140.00	LF	2.77	13.30	80.22	481.32	30/35 yrs	Avg.	75% [M]	(360.99)	120.33

52. Flashing - pipe jack										
3.00	EA	45.58	3.14	27.96	167.84	30/35 yrs	Avg.	75% [M]	(125.90)	41.94

CONTINUED - Roofing

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
53. Continuous ridge vent - shingle-over style									
62.00 LF	9.22	19.54	118.22	709.40	30/35 yrs	Avg.	75% [M]	(532.05)	177.35
54. Roof vent - turtle type - Metal									
4.00 EA	60.44	5.47	49.46	296.69	30/35 yrs	Avg.	75% [M]	(222.52)	74.17
55. Exhaust cap - through roof - up to 4"									
2.00 EA	78.51	4.32	32.26	193.60	30/35 yrs	Avg.	75% [M]	(145.21)	48.39
56. Furnace vent - rain cap and storm collar, 5"									
2.00 EA	65.20	3.64	26.80	160.84	30/25 yrs	Avg.	75% [M]	(120.63)	40.21
57. Chimney flashing - average (32" x 36")									
1.00 EA	410.31	7.24	83.50	501.05	30/35 yrs	Avg.	75% [M]	(375.78)	125.27
58. Flue cap									
1.00 EA	143.06	10.20	30.66	183.92	30/18 yrs	Avg.	75% [M]	(137.95)	45.97
59. Digital satellite system with one receiver									
1.00 EA	415.17	16.29	86.30	517.76	30/10 yrs	Avg.	75% [M]	(388.32)	129.44
60. Solar electric panel - 200 to 350 watt									
20.00 EA	533.28	552.64	2,243.64	13,461.88	0/25 yrs	Avg.	0%	(0.00)	13,461.88
This item did not previously exist or expands the scope of repairs, but is required by current building codes. The code upgrade cost is payable when incurred, subject to limits.									
Totals: Roofing		310.12	1,930.88	11,585.42				7,716.99	3,868.43

Insulation

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
61. Blown-in insulation - 20" depth - R50									
1,230.00 SF	2.26	201.80	596.32	3,577.92	30/150 yrs	Avg.	20%	(715.58)	2,862.34
62. Batt insulation - 6" - R19 - unfaced batt									
5,300.00 SF	0.96	302.05	1,078.02	6,468.07	30/150 yrs	Avg.	20%	(1,293.61)	5,174.46
Totals: Insulation		503.85	1,674.34	10,045.99				2,009.19	8,036.80

Drywall and Painting

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
63. 5/8" drywall - hung, taped, ready for texture									
1,150.00 SF	1.50	77.46	360.50	2,162.96	30/150 yrs	Avg.	20%	(432.59)	1,730.37

CONTINUED - Drywall and Painting

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
64. 1/2" drywall - hung, taped, ready for texture									
10,000. SF	1.34	561.28	2,792.26	16,753.54	30/150 yrs	Avg.	20%	(3,350.72)	13,402.82
00									
65. Texture drywall - machine - knockdown									
11,150. SF	0.29	48.14	656.32	3,937.96	30/150 yrs	Avg.	20%	(787.59)	3,150.37
00									
66. Seal/prime then paint the surface area twice (3 coats)									
11,150. SF	0.97	279.21	2,218.94	13,313.65	30/15 yrs	Avg.	75% [M]	(9,985.24)	3,328.41
00									
67. Paint door slab only - 2 coats (per side)									
32.00 EA	27.75	21.75	181.96	1,091.71	30/15 yrs	Avg.	75% [M]	(818.79)	272.92
68. Paint bifold door set - slab only - 2 coats (per side)									
8.00 EA	38.54	10.54	63.76	382.62	30/15 yrs	Avg.	75% [M]	(286.97)	95.65
69. Paint door/window trim & jamb - 2 coats (per side)									
32.00 EA	22.74	13.35	148.22	889.25	30/15 yrs	Avg.	75% [M]	(666.93)	222.32
70. Seal & paint wood shelving, 12" - 24" width									
220.00 LF	3.20	9.69	142.74	856.43	30/15 yrs	Avg.	75% [M]	(642.33)	214.10
71. Paint handrail - wall mounted									
30.00 LF	0.82	0.44	5.00	30.04	30/15 yrs	Avg.	75% [M]	(22.54)	7.50
72. Stain & finish baseboard									
710.00 LF	1.13	12.87	163.04	978.21	30/15 yrs	Avg.	75% [M]	(733.66)	244.55
73. Scaffolding Setup & Take down - per hour									
16.00 HR	52.00	0.00	166.40	998.40	0/NA	Avg.	0%	(0.00)	998.40
74. Scaffold - per section (per week)									
4.00 WK	51.21	0.00	40.96	245.80	0/NA	Avg.	0%	(0.00)	245.80
Two sections, two weeks. Vaulted ceilings.									
Totals: Drywall and Painting		1,034.73	6,940.10	41,640.57				17,727.36	23,913.21

Interior Finish

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
75. Stairway - 3' wide (8' rise plus joist)									
10.00 EA	523.79	246.51	1,096.88	6,581.29	30/50 yrs	Avg.	60%	(3,948.77)	2,632.52
Stairs to basement, stairs to second level, stairs to foyer.									
76. Balustrade - High grade									
30.00 LF	175.45	275.29	1,107.76	6,646.55	30/150 yrs	Avg.	20%	(1,329.32)	5,317.23
77. Handrail - round / oval - softwood - wall mounted									
30.00 LF	7.78	8.50	48.38	290.28	30/150 yrs	Avg.	20%	(58.06)	232.22
78. Closet rod									
40.00 LF	3.43	5.42	28.52	171.14	30/150 yrs	Avg.	20%	(34.22)	136.92

CONTINUED - Interior Finish

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
79. Shelving - 16" - in place									
135.00 LF	9.19	63.42	260.82	1,564.89	30/150 yrs	Avg.	20%	(312.97)	1,251.92
80. Shelving - 24" - in place									
84.00 LF	11.96	56.72	212.26	1,273.62	30/150 yrs	Avg.	20%	(254.73)	1,018.89
81. Baseboard - 3 1/4" stain grade									
710.00 LF	3.27	123.84	489.10	2,934.64	30/150 yrs	Avg.	20%	(586.93)	2,347.71
82. Trim board - 1" x 4" - installed (pine)									
124.00 LF	3.35	23.24	87.72	526.36	30/150 yrs	Avg.	20%	(105.27)	421.09
83. Toilet paper holder									
4.00 EA	23.43	4.27	19.60	117.59	30/50 yrs	Avg.	60%	(70.55)	47.04
84. Towel ring									
4.00 EA	25.83	5.10	21.68	130.10	30/50 yrs	Avg.	60%	(78.05)	52.05
85. Towel bar									
4.00 EA	27.89	5.81	23.48	140.85	30/50 yrs	Avg.	60%	(84.51)	56.34
Totals: Interior Finish		818.12	3,396.20	20,377.31				6,863.38	13,513.93

Heating/AC

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
86. Central air conditioning system - 3 ton - up to 13 SEER									
1.00 EA	3,220.24	172.09	678.46	4,070.79	30/15 yrs	Avg.	75% [M]	(3,053.09)	1,017.70
87. Ductwork system - hot or cold air - 2200 to 2500 SF home									
1.00 EA	6,707.17	239.50	1,389.34	8,336.01	30/30 yrs	Avg.	75% [M]	(6,252.01)	2,084.00
88. Furnace - forced air - 100,000 BTU									
1.00 EA	2,442.87	136.94	515.96	3,095.77	30/18 yrs	Avg.	75% [M]	(2,321.81)	773.96
89. Thermostat									
1.00 EA	105.43	4.45	21.98	131.86	30/35 yrs	Avg.	75% [M]	(98.89)	32.97
90. Furnace vent - double wall, 5"									
18.00 LF	27.63	20.84	103.62	621.80	30/25 yrs	Avg.	75% [M]	(466.36)	155.44
91. Fireplace, zero clnce, gas burning, w/venting - High grade									
1.00 EA	3,652.29	237.45	777.96	4,667.70	30/40 yrs	Avg.	75% [M]	(3,500.79)	1,166.91
92. Fireplace mantel - stain grade or hardwood - custom									
1.00 EA	1,304.25	95.37	279.94	1,679.56	30/75 yrs	Avg.	40%	(671.83)	1,007.73
93. Glass tile - High grade									
40.00 SF	32.67	82.72	277.90	1,667.42	30/150 yrs	Avg.	20%	(333.48)	1,333.94
Totals: Heating/AC		989.36	4,045.16	24,270.91				16,698.26	7,572.65

Plumbing

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
94. Exterior faucet / hose bibb									
2.00 EA	69.41	1.37	28.04	168.23	30/20 yrs	Avg.	75% [M]	(126.19)	42.04
95. Black pipe with fitting and hanger, 1"									
23.00 LF	15.26	6.30	71.46	428.74	30/50 yrs	Avg.	60%	(257.25)	171.49
96. Water heater - 50 gallon - Gas - 12 yr									
1.00 EA	1,345.58	77.10	284.54	1,707.22	30/12 yrs	Avg.	75% [M]	(1,280.42)	426.80
97. Sink - double basin									
1.00 EA	393.96	23.35	83.48	500.79	30/50 yrs	Avg.	60%	(300.47)	200.32
98. Sink faucet - Kitchen									
1.00 EA	262.48	15.37	55.58	333.43	30/15 yrs	Avg.	75% [M]	(250.07)	83.36
99. Rough in plumbing - per fixture - w/PEX									
14.00 EA	605.06	98.02	1,713.76	10,282.62	30/80 yrs	Avg.	37.5%	(3,855.99)	6,426.63
100. Pedestal sink									
1.00 EA	496.02	22.24	103.64	621.90	30/25 yrs	Avg.	75% [M]	(466.44)	155.46
101. Sink - single									
3.00 EA	273.65	41.03	172.40	1,034.38	30/50 yrs	Avg.	60%	(620.63)	413.75
102. Sink faucet - Bathroom									
4.00 EA	217.48	45.93	183.16	1,099.01	30/20 yrs	Avg.	75% [M]	(824.27)	274.74
103. Toilet									
4.00 EA	491.80	92.03	411.84	2,471.07	30/150 yrs	Avg.	20%	(494.21)	1,976.86
104. Toilet seat									
4.00 EA	57.48	10.87	48.16	288.95	30/9 yrs	Avg.	75% [M]	(216.71)	72.24
105. Tub/shower faucet									
4.00 EA	317.93	48.36	264.02	1,584.10	30/20 yrs	Avg.	75% [M]	(1,188.08)	396.02
106. Fiberglass tub & shower combination									
1.00 EA	1,104.86	48.89	230.76	1,384.51	30/50 yrs	Avg.	60%	(830.71)	553.80
107. 1/2" Cement board									
360.00 SF	4.51	48.81	334.48	2,006.89	30/150 yrs	Avg.	20%	(401.38)	1,605.51
108. Tile shower - 101 to 120 SF - High grade									
3.00 EA	2,691.66	278.22	1,670.64	10,023.84	30/150 yrs	Avg.	20%	(2,004.76)	8,019.08
109. Washing machine outlet box with valves									
1.00 EA	248.14	2.76	50.18	301.08	30/15 yrs	Avg.	75% [M]	(225.82)	75.26
Totals: Plumbing		860.65	5,706.14	34,236.76				13,343.40	20,893.36

Electrical

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
110. Hanging light fixture - High grade									
4.00 EA	95.19	18.31	79.82	478.89	30/20 yrs	Avg.	75% [M]	(359.16)	119.73
111. Ceiling fan without light - High grade									
1.00 EA	275.84	12.95	57.76	346.55	30/20 yrs	Avg.	75% [M]	(259.91)	86.64

CONTINUED - Electrical

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
112. Recessed light fixture - High grade									
30.00 EA	130.66	146.83	813.32	4,879.95	30/20 yrs	Avg.	75% [M]	(3,659.97)	1,219.98
113. Light fixture - High grade									
10.00 EA	93.19	44.04	195.18	1,171.12	30/20 yrs	Avg.	75% [M]	(878.34)	292.78
114. Fluorescent - two tube - 4' - fixture w/lens									
1.00 EA	102.19	5.18	21.48	128.85	30/20 yrs	Avg.	75% [M]	(96.62)	32.23
115. Light fixture - High grade									
1.00 EA	93.19	4.40	19.52	117.11	30/20 yrs	Avg.	75% [M]	(87.83)	29.28
116. Phone / low voltage copper wiring									
40.00 LF	0.95	0.35	7.68	46.03	30/100 yrs	Avg.	30%	(13.81)	32.22
117. Wire - average residence - copper wiring									
2,300.00 SF	4.83	282.02	2,278.20	13,669.22	30/100 yrs	Avg.	30%	(4,100.77)	9,568.45
Includes: Electrical boxes, 12-2 w/ground, 10-3 w/ground, 8-3 w/ground (all copper), television and phone wire/cable, disconnect, outlet boxes (interior/exterior), switches, outlets (interior/exterior), doorbell(s), smoke detectors, trunk line, main breaker panel with breakers, and installation labor.									
118. Exterior outlet or switch									
2.00 EA	20.72	1.62	8.60	51.66	30/10 yrs	Avg.	75% [M]	(38.76)	12.90
119. Phone, TV, or speaker outlet									
4.00 EA	16.91	1.93	13.90	83.47	30/25 yrs	Avg.	75% [M]	(62.60)	20.87
120. Trunk cable - aluminum - 4 wire 2/0									
40.00 LF	9.47	9.19	77.60	465.59	30/150 yrs	Avg.	20%	(93.12)	372.47
121. Meter base and main disconnect - 200 amp									
1.00 EA	431.52	15.97	89.50	536.99	30/30 yrs	Avg.	75% [M]	(402.74)	134.25
122. Meter mast for overhead power - 2" conduit									
1.00 EA	470.31	13.05	96.68	580.04	30/100 yrs	Avg.	30%	(174.00)	406.04
123. Exterior light fixture - High grade									
5.00 EA	117.20	32.39	123.68	742.07	30/20 yrs	Avg.	75% [M]	(556.55)	185.52
124. Light bar - 3 lights - High grade									
1.00 EA	153.64	9.62	32.64	195.90	30/20 yrs	Avg.	75% [M]	(146.93)	48.97
125. Light bar - 5 lights - High grade									
3.00 EA	268.22	56.99	172.34	1,033.99	30/20 yrs	Avg.	75% [M]	(775.50)	258.49
126. Fluorescent - two tube - 4' - strip light									
2.00 EA	82.19	6.91	34.26	205.55	30/20 yrs	Avg.	75% [M]	(154.17)	51.38
Totals: Electrical		661.75	4,122.16	24,732.98				11,860.78	12,872.20

Appliances

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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CONTINUED - Appliances

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
127. Range - freestanding - gas - High grade									
1.00 EA	1,813.31	142.48	391.16	2,346.95	30/15 yrs	Avg.	75% [M]	(1,760.20)	586.75
128. Dishwasher - High grade									
1.00 EA	914.85	66.83	196.34	1,178.02	30/9 yrs	Avg.	75% [M]	(883.52)	294.50
129. Range hood - High grade									
1.00 EA	236.90	14.34	50.24	301.48	30/14 yrs	Avg.	75% [M]	(226.12)	75.36
130. Garbage disposer									
1.00 EA	250.44	11.14	52.30	313.88	30/12 yrs	Avg.	75% [M]	(235.41)	78.47
Totals: Appliances		234.79	690.04	4,140.33				3,105.25	1,035.08

Doors

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
131. Interior door unit - High grade									
15.00 EA	242.43	268.00	780.90	4,685.35	30/100 yrs	Avg.	30%	(1,405.62)	3,279.73
132. Bifold door set - Colonist - Double									
4.00 EA	265.89	68.83	226.48	1,358.87	30/100 yrs	Avg.	30%	(407.66)	951.21
133. Door knob - interior - High grade									
19.00 EA	52.46	58.83	211.10	1,266.67	30/20 yrs	Avg.	75% [M]	(950.00)	316.67
Totals: Doors		395.66	1,218.48	7,310.89				2,763.28	4,547.61

Cabinetry

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
134. Countertop - solid surface - Premium grade									
72.00 SF	85.42	451.93	1,320.42	7,922.59	30/25 yrs	Avg.	75% [M]	(5,941.95)	1,980.64
135. Custom cabinets - base units - Premium grade									
18.00 LF	631.59	929.16	2,459.56	14,757.34	30/50 yrs	Avg.	60%	(8,854.41)	5,902.93
136. Custom cabinets - wall units - 36" tall - Premium grade									
14.00 LF	406.69	452.56	1,229.26	7,375.48	30/50 yrs	Avg.	60%	(4,425.30)	2,950.18
137. Cabinet knob or pull									
34.00 EA	6.94	10.39	49.28	295.63	30/20 yrs	Avg.	75% [M]	(221.72)	73.91
138. Vanity with cultured marble or solid surface top									
16.00 LF	211.43	234.87	723.56	4,341.31	30/50 yrs	Avg.	60%	(2,604.79)	1,736.52
139. Glass tile - High grade									
42.00 SF	32.67	86.86	291.80	1,750.80	30/150 yrs	Avg.	20%	(350.16)	1,400.64

CONTINUED - Cabinetry

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: Cabinetry		2,165.77	6,073.88	36,443.15				22,398.33	14,044.82

Windows

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
140.	6-0 8-0 fiberglass sliding patio door - High grade								
1.00	EA	3,099.74	247.65	669.48	4,016.87	30/150 yrs	Avg. 20%	(803.38)	3,213.49
141.	Vinyl window - casement, 3-5 sf - Premium grade								
6.00	EA	544.92	251.61	704.22	4,225.35	30/30 yrs	Avg. 75% [M]	(3,169.01)	1,056.34
142.	Window sill								
48.00	LF	2.19	3.77	21.78	130.67	30/150 yrs	Avg. 20%	(26.13)	104.54
143.	Seal & paint window sill								
48.00	LF	1.81	1.08	17.60	105.56	30/15 yrs	Avg. 75% [M]	(79.17)	26.39
144.	Vinyl window - double hung, 9-12 sf - Premium grade								
6.00	EA	655.14	308.72	847.90	5,087.46	30/30 yrs	Avg. 75% [M]	(3,815.59)	1,271.87
Totals: Windows		812.83	2,260.98	13,565.91				7,893.28	5,672.63

Floor Covering

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
145.	Pad - rebond, 3/8", 7 lb.								
1,200.00	SF	0.72	66.32	186.06	1,116.38	30/10 yrs	Avg. 75% [M]	(837.28)	279.10
146.	Carpet - High grade								
1,380.00	SF	5.06	536.23	1,503.80	9,022.83	30/10 yrs	Avg. 75% [M]	(6,767.13)	2,255.70
147.	Cherry floor - #1 or better - select grade - no finish								
475.00	SF	10.99	296.14	1,103.28	6,619.67	30/150 yrs	Avg. 20%	(1,323.94)	5,295.73
148.	Sand & finish wood floor (natural finish)								
475.00	SF	4.01	32.81	387.52	2,325.08	30/10 yrs	Avg. 75% [M]	(1,743.81)	581.27
149.	1/2" Cement board								
285.00	SF	4.51	38.64	264.80	1,588.79	30/150 yrs	Avg. 20%	(317.76)	1,271.03
150.	Stone floor covering - High grade								
285.00	SF	20.00	250.04	1,190.00	7,140.04	30/150 yrs	Avg. 20%	(1,428.01)	5,712.03
Totals: Floor Covering		1,220.18	4,635.46	27,812.79				12,417.93	15,394.86

Deck

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
151. 4" x 4" square wood post (1.33 BF per LF)									
34.00 LF	5.08	8.78	36.30	217.80	0/150 yrs	Avg.	0%	(0.00)	217.80
152. Concrete pier or footing with post anchor									
8.00 EA	91.37	27.86	151.78	910.60	0/200 yrs	Avg.	0%	(0.00)	910.60
153. Stairway - treated stringers and treads (per tread)									
3.00 EA	60.33	7.77	37.76	226.52	0/50 yrs	Avg.	0%	(0.00)	226.52
154. Joist - floor or ceiling - 2x8 - w/blocking - 16" oc									
220.00 SF	2.86	31.72	132.18	793.10	0/150 yrs	Avg.	0%	(0.00)	793.10
155. Deck planking - 5/4"x6" wood polymer lumber (per SF)									
220.00 SF	9.29	125.95	433.96	2,603.71	0/25 yrs	Avg.	0%	(0.00)	2,603.71
156. Framing hanger									
50.00 EA	9.60	17.44	99.48	596.92	0/150 yrs	Avg.	0%	(0.00)	596.92
Deck new, insured installed									
157. Carpenter - Finish, Trim / Cabinet - per hour									
32.00 HR	69.92	0.00	447.48	2,684.92	0/NA	Avg.	0%	(0.00)	2,684.92
Totals: Deck		219.52	1,338.94	8,033.57				0.00	8,033.57

Fencing

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
158. Wood fence 5'- 6' high - cedar or equal									
100.00 LF	34.72	178.74	730.14	4,380.88	30/12 yrs	Avg.	75% [M]	<3,285.66>	1,095.22
159. Seal & paint - wood fence/gate									
200.00 SF	0.90	6.04	37.20	223.24	30/15 yrs	Avg.	75% [M]	<167.43>	55.81
Totals: Fencing		184.78	767.34	4,604.12				3,453.09	1,151.03

Stone Patio

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
160. Paver brick									
108.00 SF	9.40	26.11	208.26	1,249.57	0/24 yrs	Avg.	0%	(0.00)	1,249.57
New, insured installed									
Totals: Stone Patio		26.11	208.26	1,249.57				0.00	1,249.57

Driveway/Sidewalk

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
161. Concrete step - labor & material									
2.00 CY	417.62	32.49	173.54	1,041.27	30/150 yrs	Avg.	20%	<208.25>	833.02
162. Gravel (per CY)									
4.00 CY	40.00	13.82	34.76	208.58	30/NA	Avg.	0%	<0.00>	208.58
163. Steel rebar - #10 (1-1/4")									
120.00 LF	5.48	34.19	138.36	830.15	30/150 yrs	Avg.	20%	<166.04>	664.11
164. Concrete slab on grade - 4" - finished in place									
390.00 SF	4.83	85.54	393.84	2,363.08	30/50 yrs	Avg.	60%	<1,417.84>	945.24
165. Footings - 24" x 10"									
100.00 LF	27.85	110.27	579.06	3,474.33	30/200 yrs	Avg.	15%	<521.15>	2,953.18
166. Concrete dye - additional charge									
60.00 SF	2.26	9.01	28.92	173.53	30/50 yrs	Avg.	60%	<104.13>	69.40
167. Overlay top coat - stamped polymer-modified concrete									
60.00 SF	12.00	6.37	145.28	871.65	30/100 yrs	Avg.	30%	<261.49>	610.16
Totals: Driveway/Sidewalk		291.69	1,493.76	8,962.59				2,678.90	6,283.69

Trees Plants Shrubs Lawns

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
168. Skid steer loader and operator									
24.00 HR	105.70	0.00	0.00	2,536.80	0/NA	Avg.	0%	(0.00)	2,536.80
169. Topsoil (per CY)									
20.00 CY	37.20	64.24	0.00	808.24	0/NA	Avg.	0%	(0.00)	808.24
170. Lawn - hand seeding									
16,000. SF 00	0.07	55.26	0.00	1,175.26	0/NA	Avg.	0%	(0.00)	1,175.26
171. General Laborer - per hour									
24.00 HR	52.00	0.00	0.00	1,248.00	0/NA	Avg.	0%	(0.00)	1,248.00
172. Plants - shrubs - deciduous - 5 gallon									
20.00 EA	77.87	56.99	0.00	1,614.39	0/NA	Avg.	0%	(0.00)	1,614.39
173. Tree - shade or flowering - 4" caliper									
10.00 EA	561.97	323.81	0.00	5,943.51	0/NA	Avg.	0%	(0.00)	5,943.51
174. Mulching									
420.00 SF	0.57	16.32	0.00	255.72	0/NA	Avg.	0%	(0.00)	255.72
175. Landscape fabric									
420.00 SF	0.57	15.59	0.00	254.99	0/NA	Avg.	0%	(0.00)	254.99
Totals: Trees Plants Shrubs Lawns		532.21	0.00	13,836.91				0.00	13,836.91

Retaining Wall

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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CONTINUED - Retaining Wall

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
176. Brick veneer									
180.00 SF	13.66	74.92	506.74	3,040.46	30/150 yrs	Avg.	20%	<608.08>	2,432.38
Totals: Retaining Wall		74.92	506.74	3,040.46				608.08	2,432.38
Total: Valuation Items		18,256.36	81,704.12	504,061.80				182,735.86	321,325.94
Total: VAL-VPL_FOLDER_FORM6		18,256.36	81,704.12	504,061.80				182,735.86	321,325.94
Line Item Totals: JEREMY_THOMAS_AND_E2		18,256.36	81,704.12	504,061.80				182,735.86	321,325.94

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

Coverage	Item Total	%	ACV Total	%
Coverage A - Dwelling	472,368.15	93.71%	296,372.36	92.23%
Coverage A - Dwelling - Code Upgrade	0.00	0.00%	0.00	0.00%
Coverage B - Other Structures Blanket	17,856.74	3.54%	11,116.67	3.46%
Coverage C - Personal Property	0.00	0.00%	0.00	0.00%
Debris Removal	0.00	0.00%	0.00	0.00%
Trees Plants Shrubs Landscaping	13,836.91	2.75%	13,836.91	4.31%
Total	504,061.80	100.00%	321,325.94	100.00%

Summary for Coverage A - Dwelling

Line Item Total	376,493.48
Material Sales Tax	17,146.65
Subtotal	393,640.13
Overhead	39,364.01
Profit	39,364.01
Replacement Cost Value	\$472,368.15
Less Depreciation	(175,995.79)
Actual Cash Value	\$296,372.36
Less Deductible	(1,000.00)
Net Claim	\$295,372.36
Total Recoverable Depreciation	175,995.79
Total Paid When Incurred	18,337.44
Net Claim if Additional Amounts are Recovered	\$489,705.59

Additional Amounts include depreciation that has been recovered and Paid When Incurred (PWI) items. Paid When Incurred (PWI) items refer to items, which may not be necessary in the repair of your property damaged by a covered loss. If incurred, or completed, reimbursement of reasonable costs will be made up to the maximum amounts identified as eligible for PWI in the estimate.

Coverage A - Dwelling Paid When Incurred

Line Item Total	15,281.20
Overhead	1,528.12
Profit	1,528.12
Replacement Cost Value	\$18,337.44
Total Paid When Incurred	\$18,337.44
Net Claim	\$295,372.36
Net Claim if Additional Amounts are Recovered	\$489,705.59

Denise Mezera

Summary for Coverage A - Dwelling - Code Upgrade

Line Item Total	0.00
Replacement Cost Value	\$0.00
Net Claim	\$0.00

Coverage A - Dwelling - Code Upgrade Paid When Incurred

Line Item Total	11,364.15
Material Sales Tax	612.96
Subtotal	11,977.11
Overhead	1,197.71
Profit	1,197.71
Replacement Cost Value	\$14,372.53
Total Paid When Incurred	\$14,372.53
Net Claim	\$0.00
Net Claim if Additional Amounts are Recovered	\$14,372.53

Coverage A - Dwelling - Additional Coverage Limit Recap

Description	Single Item Limit	Aggregate Limit	RCV	Overage
Coverage A - Dwelling - Code Upgrade	\$60,000.00	\$60,000.00	\$14,372.53	\$0.00
			\$14,372.53	\$0.00

Denise Mezera

Summary for Coverage B - Other Structures Blanket

Line Item Total	14,303.14
Material Sales Tax	577.50
	<hr/>
Subtotal	14,880.64
Overhead	1,488.05
Profit	1,488.05
	<hr/>
Replacement Cost Value	\$17,856.74
Less Non-recoverable Depreciation	<6,740.07>
	<hr/>
Actual Cash Value	\$11,116.67
Net Claim	\$11,116.67
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Denise Mezera

Summary for Trees Plants Shrubs Landscaping

Line Item Total	13,304.70
Material Sales Tax	532.21
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Replacement Cost Value	\$13,836.91
Net Claim	\$13,836.91
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Denise Mezera

Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (8.635%)	Manuf. Home Tax (8.635%)	Storage Rental Tax (8.635%)	Local Food Tax (5.735%)
Line Items	40,852.06	40,852.06	18,256.36	0.00	0.00	0.00
Total	40,852.06	40,852.06	18,256.36	0.00	0.00	0.00

Recap by Room

Estimate: JEREMY_THOMAS_AND_E2

Area: VAL-VPL_FOLDER_FORM6

Area: Valuation Items

Demolition and Debris Removal		954.20	0.24%
Coverage: Coverage A - Dwelling	100.00% =	954.20	
Foundation		38,233.70	9.46%
Coverage: Coverage A - Dwelling	100.00% =	38,233.70	
Rough Framing		79,842.58	19.76%
Coverage: Coverage A - Dwelling	100.00% =	79,842.58	
Exterior Finish		47,526.51	11.76%
Coverage: Coverage A - Dwelling	100.00% =	47,526.51	
Roofing		9,344.42	2.31%
Coverage: Coverage A - Dwelling	100.00% =	9,344.42	
Insulation		7,867.80	1.95%
Coverage: Coverage A - Dwelling	100.00% =	7,867.80	
Drywall and Painting		33,665.74	8.33%
Coverage: Coverage A - Dwelling	100.00% =	33,665.74	
Interior Finish		16,162.99	4.00%
Coverage: Coverage A - Dwelling	100.00% =	16,162.99	
Heating/AC		19,236.39	4.76%
Coverage: Coverage A - Dwelling	100.00% =	19,236.39	
Plumbing		27,669.97	6.85%
Coverage: Coverage A - Dwelling	100.00% =	27,669.97	
Electrical		19,949.07	4.94%
Coverage: Coverage A - Dwelling	100.00% =	19,949.07	
Appliances		3,215.50	0.80%
Coverage: Coverage A - Dwelling	100.00% =	3,215.50	
Doors		5,696.75	1.41%
Coverage: Coverage A - Dwelling	100.00% =	5,696.75	
Cabinetry		28,203.50	6.98%
Coverage: Coverage A - Dwelling	100.00% =	28,203.50	
Windows		10,492.10	2.60%
Coverage: Coverage A - Dwelling	100.00% =	10,492.10	
Floor Covering		21,957.15	5.43%
Coverage: Coverage A - Dwelling	100.00% =	21,957.15	
Deck		6,475.11	1.60%
Coverage: Coverage A - Dwelling	100.00% =	6,475.11	
Fencing		3,652.00	0.90%
Coverage: Coverage B - Other Structures Blanket	100.00% =	3,652.00	
Stone Patio		1,015.20	0.25%
Coverage: Coverage B - Other Structures Blanket	100.00% =	1,015.20	
Driveway/Sidewalk		7,177.14	1.78%
Coverage: Coverage B - Other Structures Blanket	100.00% =	7,177.14	

Trees Plants Shrubs Lawns		13,304.70	3.29%
Coverage: Trees Plants Shrubs Landscaping	100.00% =	13,304.70	
Retaining Wall		2,458.80	0.61%
Coverage: Coverage B - Other Structures Blanket	100.00% =	2,458.80	
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Area Subtotal: Valuation Items		404,101.32	100.00%
Coverage: Coverage A - Dwelling	93.17% =	376,493.48	
Coverage: Coverage B - Other Structures Blanket	3.54% =	14,303.14	
Coverage: Trees Plants Shrubs Landscaping	3.29% =	13,304.70	
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Area Subtotal: VAL-VPL_FOLDER_FORM6		404,101.32	100.00%
Coverage: Coverage A - Dwelling	93.17% =	376,493.48	
Coverage: Coverage B - Other Structures Blanket	3.54% =	14,303.14	
Coverage: Trees Plants Shrubs Landscaping	3.29% =	13,304.70	
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Subtotal of Areas		404,101.32	100.00%
Coverage: Coverage A - Dwelling	93.17% =	376,493.48	
Coverage: Coverage B - Other Structures Blanket	3.54% =	14,303.14	
Coverage: Trees Plants Shrubs Landscaping	3.29% =	13,304.70	
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Total		404,101.32	100.00%

Recap by Category with Depreciation

O&P Items			RCV	Deprec.	ACV
APPLIANCES			3,215.50	2,411.63	803.87
Coverage: Coverage A - Dwelling	@	100.00% =	3,215.50		
CABINETRY			26,831.36	17,056.75	9,774.61
Coverage: Coverage A - Dwelling	@	100.00% =	26,831.36		
CONCRETE & ASPHALT			43,447.40	10,188.82	33,258.58
Coverage: Coverage A - Dwelling	@	83.85% =	36,430.26		
Coverage: Coverage B - Other Structures Blanket	@	16.15% =	7,017.14		
GENERAL DEMOLITION			954.20		954.20
Coverage: Coverage A - Dwelling	@	100.00% =	954.20		
DOORS			7,505.25	3,165.89	4,339.36
Coverage: Coverage A - Dwelling	@	100.00% =	7,505.25		
DRYWALL			18,358.50	3,671.70	14,686.80
Coverage: Coverage A - Dwelling	@	100.00% =	18,358.50		
ELECTRICAL			12,536.71	3,966.40	8,570.31
Coverage: Coverage A - Dwelling	@	100.00% =	12,536.71		
ELECTRICAL - SPECIAL SYSTEMS			415.17	311.38	103.79
Coverage: Coverage A - Dwelling	@	100.00% =	415.17		
HEAVY EQUIPMENT			5,440.00		5,440.00
Coverage: Coverage A - Dwelling	@	100.00% =	5,440.00		
EXCAVATION			880.00		880.00
Coverage: Coverage A - Dwelling	@	81.82% =	720.00		
Coverage: Coverage B - Other Structures Blanket	@	18.18% =	160.00		
FLOOR COVERING - CARPET			7,846.80	5,885.10	1,961.70
Coverage: Coverage A - Dwelling	@	100.00% =	7,846.80		
FLOOR COVERING - STONE			5,700.00	1,140.00	4,560.00
Coverage: Coverage A - Dwelling	@	100.00% =	5,700.00		
FLOOR COVERING - WOOD			7,125.00	2,472.61	4,652.39
Coverage: Coverage A - Dwelling	@	100.00% =	7,125.00		
FENCING			3,472.00	2,604.00	868.00
Coverage: Coverage B - Other Structures Blanket	@	100.00% =	3,472.00		
FINISH CARPENTRY / TRIMWORK			10,974.09	2,194.82	8,779.27
Coverage: Coverage A - Dwelling	@	100.00% =	10,974.09		
FINISH HARDWARE			1,544.38	1,112.00	432.38
Coverage: Coverage A - Dwelling	@	100.00% =	1,544.38		
FIREPLACES			5,099.60	3,368.22	1,731.38
Coverage: Coverage A - Dwelling	@	100.00% =	5,099.60		
FRAMING & ROUGH CARPENTRY			77,728.30	14,705.37	63,022.93
Coverage: Coverage A - Dwelling	@	100.00% =	77,728.30		
HEAT, VENT & AIR CONDITIONING			13,169.03	9,876.78	3,292.25
Coverage: Coverage A - Dwelling	@	100.00% =	13,169.03		
INSULATION			13,977.80	2,795.56	11,182.24
Coverage: Coverage A - Dwelling	@	100.00% =	13,977.80		

O&P Items				RCV	Deprec.	ACV
LABOR ONLY				2,237.44		2,237.44
Coverage: Coverage A - Dwelling	@	100.00%	=	2,237.44		
LIGHT FIXTURES				7,412.36	5,559.28	1,853.08
Coverage: Coverage A - Dwelling	@	100.00%	=	7,412.36		
MASONRY				10,304.00	1,857.76	8,446.24
Coverage: Coverage A - Dwelling	@	66.28%	=	6,830.00		
Coverage: Coverage B - Other Structures Blanket	@	33.72%	=	3,474.00		
MOISTURE PROTECTION				1,814.40	1,360.80	453.60
Coverage: Coverage A - Dwelling	@	100.00%	=	1,814.40		
PLUMBING				17,971.39	8,819.44	9,151.95
Coverage: Coverage A - Dwelling	@	100.00%	=	17,971.39		
PAINTING				21,639.69	16,229.78	5,409.91
Coverage: Coverage A - Dwelling	@	99.17%	=	21,459.69		
Coverage: Coverage B - Other Structures Blanket	@	0.83%	=	180.00		
ROOFING				8,655.79	5,681.74	2,974.05
Coverage: Coverage A - Dwelling	@	100.00%	=	8,655.79		
SCAFFOLDING				1,036.84		1,036.84
Coverage: Coverage A - Dwelling	@	100.00%	=	1,036.84		
SIDING				19,519.64	4,039.03	15,480.61
Coverage: Coverage A - Dwelling	@	100.00%	=	19,519.64		
SOFFIT, FASCIA, & GUTTER				4,602.12	2,856.47	1,745.65
Coverage: Coverage A - Dwelling	@	100.00%	=	4,602.12		
STAIRS				5,418.89	3,142.74	2,276.15
Coverage: Coverage A - Dwelling	@	100.00%	=	5,418.89		
TILE				13,662.87	2,732.58	10,930.29
Coverage: Coverage A - Dwelling	@	100.00%	=	13,662.87		
WINDOWS - SLIDING PATIO DOORS				3,099.74	619.95	2,479.79
Coverage: Coverage A - Dwelling	@	100.00%	=	3,099.74		
WINDOWS - VINYL				7,200.36	5,400.27	1,800.09
Coverage: Coverage A - Dwelling	@	100.00%	=	7,200.36		
O&P Items Subtotal				390,796.62	145,226.87	245,569.75
Non-O&P Items				RCV	Deprec.	ACV
HEAVY EQUIPMENT				2,536.80		2,536.80
Coverage: Trees Plants Shrubs Landscaping	@	100.00%	=	2,536.80		
EXCAVATION				744.00		744.00
Coverage: Trees Plants Shrubs Landscaping	@	100.00%	=	744.00		
LABOR ONLY				1,248.00		1,248.00
Coverage: Trees Plants Shrubs Landscaping	@	100.00%	=	1,248.00		
LANDSCAPING				8,775.90		8,775.90
Coverage: Trees Plants Shrubs Landscaping	@	100.00%	=	8,775.90		
Non-O&P Items Subtotal				13,304.70	0.00	13,304.70
O&P Items Subtotal				390,796.62	145,226.87	245,569.75

Material Sales Tax				18,256.36	7,053.05	11,203.31
Coverage: Coverage A - Dwelling	@	93.92% =		17,146.65		
Coverage: Coverage B - Other Structures	@	3.16% =		577.50		
Blanket						
Coverage: Trees Plants Shrubs Landscaping	@	2.92% =		532.21		
Overhead				40,852.06	15,227.97	25,624.09
Coverage: Coverage A - Dwelling	@	96.36% =		39,364.01		
Coverage: Coverage B - Other Structures	@	3.64% =		1,488.05		
Blanket						
Profit				40,852.06	15,227.97	25,624.09
Coverage: Coverage A - Dwelling	@	96.36% =		39,364.01		
Coverage: Coverage B - Other Structures	@	3.64% =		1,488.05		
Blanket						
Total				504,061.80	182,735.86	321,325.94