

Sandra_Spoon

5756 N. Dixie
Odessa, Texas 79762
409-539-5188
409-539-5184 Fax

Client: Sandra Spoon
Home: 5756 N. Dixie
Odessa, TX 79762

Home: (432) 367-1171

Operator: CAL

Business: 4008 Broadway
Galveston, TX 77550

Cellular: (432) 349-6631
E-mail: calspoon@insurancebusters.
net

Type of Estimate: Water Damage
Date Entered: 3/19/2015 Date Assigned:

Price List: TXMI8X_MAR15
Labor Efficiency: Restoration/Service/Remodel
Estimate: SPOON_SANDRA_2015_RE
File Number: mom

*******REVISED 03-31-2015** *****

Please see the revised demand. A small portion of the demo has been completed in order to get a full scope of damages. There are some corrections, as well as additions. Photos will be sent verifying the issues I have identified.

Please, again, note your photographs as well as the ones I am providing. After demo was performed on areas in question, it becomes clear that my suspicions were confirmed, and the engineered wood flooring is structural. It hold the exterior walls of three sides of the dwelling. There is but one option. In order to remove the flooring, it all must be removed. Down to the joist. Siding, windows, rafters, roof, and wall framing. These items have been added to the Demand.

After reviewing, the revised demand, the photographs and what is necessary to make sure my mother is indemnified, she is prepared to make a full and final settlement on the entire claim.

That includes ALE, contents, depreciation, and any additional future claims from this loss.

If State Farm is agreeable to this type of settlement agreement, let me know, and we will finalize the claim. My mother is facing recovery from a heart attack and and two surgeries. Not something we want to drag out, unless we absolutely have to. There is no doubt of the scope, nor the damage, nor the cause, as well as the many issues with what was submitted as an initial attempt.

If a settlement agreement does not appear to be in States Farms best interest, please provide us with specific denials on the items you are not covering. My mother has demanded them in writing and is due a reason why the obvious items were omitted and the ones that were covered, were not covered properly, all benefitting State Farm and not my mom. I have pointed several of these out, and noted them. Remit the payment for the items clearly proven to be wrong along with all penalties associated therein. I would also check your depreciation, you have applied depreciation incorrectly in several areas.

As of today's date, 04-01-15, she has not filed a complaint, even though the statutory time lines have been exceeded.

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This will cease in 48 hours. All remedies will then be used to insure proper indemnification.

Cal Spoon, insureds son.

Claim #43619R608

Policy # 84-BT-N130-8

DOL - March 16, 2015 (Date of actual burst is unknown)

I am a licensed Public Adjuster. I am not performing this claim in that capacity, I am helping my mother. That being said, there will never be a Public Adjuster on this claim.

At this point, I feel that my mother, Sandra Spoon, your insured, is being singled out, due to our history with local State Farm employees. (There are lawsuits filed against specific adjusters.) We are more aware of State Farms external claims procedures, than most people alive. Over 2 years in the PSP program, Hurricanes in Florida, Katrina, Ike, Dolly... The list goes on. My mom filed the claim March 16, 2015.

We have been in constant contact since that time, attempting to have the adjuster call, so that we could at least let him get photos before removing the damaged property. There are many issues already. My mom had a heart attack a few weeks ago. She is scheduled to return on March 30 and receive another stint. We explained this, and the presence of accelerated mold growth due to the burst coming from a hot water line. She can not be in the mold. She can deal with the stress of the claim and her home being destroyed now, and the feat of the reconstruction. It has been five days, and we have still not spoken to anyone who can inspect or give us a time line.

This type of behavior goes against everything I have ever witnessed from State Farm. We never have a problem getting them to come inspect. There are problems afterwards, but the courts solve those. There is no history of State Farm ever treating an insured we represent, know, or have heard of. This leads me to believe that she is being singled out, and that we are going to have issues. As I stated earlier, there will be no Public Adjuster. You will honor your contract with my mother, one way or the other. I would hope that would happen on your own.

Please see the attached scope for the above mentioned claim.

I look forward to allowing you to fulfill your obligation to my mother.

Thank you,

Cal Spoon

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SPOON_SANDRA_2015_RE

Main Level

Main Level

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV	
1. Dumpster load - Approx. 30 yards, 5-7 tons of debris	3.00	EA	523.80	0.00	471.42	2,042.82	<0.00>	2,042.82
These are standard pricing for the area where damage occurred. State Farm has at minimum, agreed that a majority of the house is damaged, and the majority of the items have been damaged beyond repair and will be discarded, yet provided no such method to do so. These costs should have been paid initially, and are due along with penalty payment for the failure to do so.								
2. Cleaning Technician - per hour - To clean after construction is complete.*	10.00	HR	23.92	25.65	71.76	336.61	<0.00>	336.61
Line item is added to clean all furniture, and saran wrap for storage. These are standard pricing for the area where damage occurred. State Farm has at minimum, agreed that a majority of the house is damaged, and a massive construction process will take place, yet decided not to pay, even though demanded by the insured. These costs should have been paid initially, and are due along with penalty payment for the failure to do so.								
3. Content Manipulation charge - per hour - Massive contents, everywhere.*	120.00	HR	26.28	0.00	946.08	4,099.68	<0.00>	4,099.68
As evidenced by photos, the home is packed from floor to ceiling with mementos, pictures, hand painted ceramics and custom scrap booking exhibits. There are 60 hours allotted to clean and pack all interior contents. It also includes 60 hours to unpack, clean again, and return to original place. Includes boxes, packing tape, bubble wrap, and all labor.								
4. Job-site cargo/storage container - 40' long - per month	4.00	MO	115.84	38.23	150.48	652.06	<0.00>	652.06
These are standard pricing for the area where damage occurred. State Farm has at minimum, agreed that a majority of the house is damaged, and the contents will be removed and stored at the insured location. These costs should have been paid initially, and are due along with penalty payment for the failure to do so.								
5. Job-site cargo container - pick up/del. (each way) 16'-40'	2.00	EA	99.40	16.40	64.56	279.76	<0.00>	279.76
These are standard pricing for the area where damage occurred. State Farm has at minimum, agreed that a majority of the house is damaged, and the contents will be removed and stored at the insured location. These costs should have been paid initially, and are due along with penalty payment for the failure to do so.								
6. Temporary toilet (per month)	4.00	MO	119.37	0.00	143.24	620.72	<0.00>	620.72
There is one toilet at the insured location, as evidenced by the sketch. The whole thing will be removed, leaving no place for anyone to use the restroom. These are standard pricing for the area where damage occurred. State Farm has at minimum, agreed that a majority of the house is damaged, verifying the need for this item. These costs should have been paid initially, and are due along with penalty payment for the failure to do so.								
7. Water Extraction & Remediation Technician - per hour	24.00	HR	39.50	0.00	284.40	1,232.40	<0.00>	1,232.40
2 people, 6 hours, on 2 separate occasions. When initial mold was found, and again, once it was realized the leak was coming from the hot water line. ***My mother got down on her hands and knees, after having a heart attack, and cleaned mold out of the cabinets and off all of the items in them. You are telling her that she deserves nothing for that. That is incorrect. She attempted to mitigate, and the policy pays for that. These are standard pricing for the area where damage occurred. State Farm has at minimum, agreed that a majority of the house is damaged. These costs should have been paid initially, and are due along with penalty payment for the failure to do so.								
8. Rewire - average residence - copper wiring	925.72	SF	3.38	23.68	945.78	4,098.39	<0.00>	4,098.39
The main wall where damage occurred is the hub of the entire house. All of the electrical in this entire area has been saturated with water and mold from the covered peril. *****State Farm adjuster Justin Nelson was shown the outlets where mold had formed around the entire perimeter. These are standard pricing for the area where damage occurred. State Farm has at minimum, agreed that a majority of the house is damaged, and the main wall of the dwelling, housing the majority of the electrical. These costs should have been paid initially, and are due along with penalty payment for the failure to do so.								
9. Clean ductwork - Interior (PER REGISTER)	8.00	EA	27.39	23.56	65.75	308.43	<0.00>	308.43

Sandra_Spoon

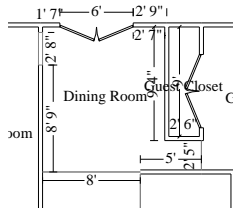
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CONTINUED - Main Level

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
As evidenced by both State Farm Adjuster Justin Nelsons photographs, as well as mine, that are attached, there is no doubt that the leak caused the mold, and the mold escalated quickly, gathering on contents as well as being drawn in by the return air and distributed throughout the duct work system of the house.. These are standard pricing for the area where damage occurred. State Farm has at minimum, agreed that a majority of the house is damaged, and the contents will be removed and stored at the insured location. These costs should have been paid initially, and are due along with penalty payment for the failure to do so.							
10. Block and level - double wide	1.00 EA	793.73	23.52	245.18	1,062.43	<0.00>	1,062.43
****New Item**** Xactimate lacks a leveling line item for pier and beam homes, this item is added to level the portion of the dwelling that has sunk due to the leak. Please see photos with tape measure from floor to bottom of facing.							
Total: Main Level			151.04	3,388.65	14,733.31	0.00	14,733.31

Dining Room

Height: 8'



296.86 SF Walls	125.51 SF Ceiling
422.37 SF Walls & Ceiling	125.51 SF Floor
13.95 SY Flooring	36.66 LF Floor Perimeter
39.33 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

2' 8" X 6' 8"

Opens into MASTER_BEDRO

Missing Wall

8' X 8'

Opens into BRKFAST

Missing Wall

2' 4 13/16" X 8'

Opens into GUEST_ROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
11. R&R Tile floor covering	125.51 SF	9.63	38.42	374.12	1,621.20	<0.00>	1,621.20
12. R&R Sheathing - plywood - 3/4" CDX	125.51 SF	2.16	9.84	84.28	365.22	<0.00>	365.22
13. R&R 1/2" Cement board	125.51 SF	3.67	12.94	142.07	615.65	<0.00>	615.65
****Modified****See photos...cement board is 1/2" not 1/4							
14. R&R Quarter round - 3/4"	36.66 LF	1.14	1.48	12.98	56.25	<0.00>	56.25
15. R&R Crown molding - 3 1/4"	39.33 LF	3.32	4.09	40.40	175.07	<0.00>	175.07
16. R&R Wallpaper border	39.33 LF	2.74	4.64	33.72	146.13	<0.00>	146.13
17. R&R Baseboard - 3 1/4"	36.66 LF	2.57	3.21	29.22	126.64	<0.00>	126.64
Please check your photographs. As in the original demand, the baseboard is 3 1/4" not 2 1/4". These are standard pricing for the area where damage occurred. These costs should have been paid initially, and are due along with penalty payment for the failure to do so.							
18. Paint baseboard - two coats	36.66 LF	1.06	0.33	11.76	50.95	<0.00>	50.95
19. Paint crown molding - two coats	39.33 LF	1.10	0.36	13.09	56.70	<0.00>	56.70
See photos, sheetrock is clearly damaged, along with bottom plate and framing to the sub floor, necessitating the need for these items.							
20. R&R 1/2" drywall - hung, taped, floated, ready for paint	296.86 SF	1.80	9.80	163.24	707.39	<0.00>	707.39

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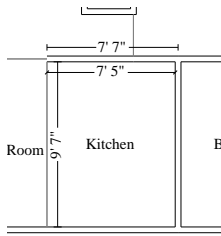
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CONTINUED - Dining Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
See photos, sheetrock is clearly damaged, along with bottom plate and framing to the sub floor, necessitating the need for these items.							
21. R&R Acoustic ceiling (popcorn) texture	125.51 SF	0.95	0.52	35.93	155.69	<0.00>	155.69
See photos, sheetrock is clearly damaged, along with bottom plate and framing to the sub floor, necessitating the need for these items.							
22. Mask and prep for paint - plastic, paper, tape (per LF)	39.33 LF	1.05	0.75	12.61	54.66	<0.00>	54.66
23. Seal/prime the walls and ceiling - one coat*	422.37 SF	0.47	2.44	60.28	261.23	<0.00>	261.23
See photos, sheetrock is clearly damaged, along with bottom plate and framing to the sub floor, necessitating the need for these items.							
24. Paint the walls and ceiling - one coat	422.37 SF	0.52	3.83	67.04	290.50	<0.00>	290.50
See photos, sheetrock is clearly damaged, along with bottom plate and framing to the sub floor, necessitating the need for these items.							
25. R&R Wallpaper - High grade	81.00 SF	2.75	9.49	69.67	301.91	<0.00>	301.91
See photos, sheetrock is clearly damaged, along with bottom plate and framing to the sub floor, necessitating the need for these items.							
26. Detach & Reset Door chime	1.00 EA	48.15	0.00	14.45	62.60	<0.00>	62.60
Paint was included in State Farms original, which would mean this item was to be detached and reset, yet it was not addressed, yet originally demanded.							
27. Paint casing - oversized - two coats	21.00 LF	1.14	0.26	7.26	31.46	<0.00>	31.46
See photos, sheetrock is clearly damaged, along with bottom plate and framing to the sub floor, necessitating the need for these items.							
28. Detach & Reset Ceiling fan & light - High grade	1.00 EA	181.36	0.00	54.41	235.77	<0.00>	235.77
See photos, sheetrock is clearly damaged, along with bottom plate and framing to the sub floor, necessitating the need for these items.							
29. Seal the walls and ceiling w/anti-microbial coating - one coat	422.37 SF	1.00	20.56	132.88	575.81	<0.00>	575.81
See photos, sheetrock is clearly damaged, along with bottom plate and framing to the sub floor, necessitating the need for these items.							
30. Detach & Reset Heat/AC register - Mechanically attached	1.00 EA	13.31	0.00	3.99	17.30	<0.00>	17.30
See photos, sheetrock is clearly damaged, along with bottom plate and framing to the sub floor, necessitating the need for these items.							
31. Final cleaning - construction - Residential	251.02 SF	0.14	3.77	10.54	49.45	<0.00>	49.45
Everything must be cleaned now, and then once again after restoration is complete.							
32. R&R Casing - 2 1/4"	17.00 LF	1.81	1.19	9.59	41.55	<0.00>	41.55
See photos, sheetrock is clearly damaged, along with bottom plate and framing to the sub floor, necessitating the need for these items.							
During my discussion with Justin Nelson, on 03-31-15 @ 9:42 pm, he stated that he was contacted by EJ, the Claims handler from State Farm, asking if I had contacted him about the large discrepancy between the two scopes. After going through the first two sections of his valuation, it is very clear where the discrepancy lies. I could continue to beat my head against the wall and go through each section, but that is unnecessary. I will add the additional items I have found since the areas where demolished, and let State Farm either pay what they owe, and settle the claim in its entirety, or let the attorneys have it. The insured has made a very clear demand, while State Farm has addressed a small portion of the issues, the remainder, as demanded and proven, is do and payable. The insured is well aware of her rights and her remedies, and has only demanded State Farm honor the contract she blindly paid for.							
Totals: Dining Room			127.90	1,383.54	5,999.13	0.00	5,999.13

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Kitchen

Height: 8'

195.09 SF Walls	70.85 SF Ceiling
265.93 SF Walls & Ceiling	70.85 SF Floor
7.87 SY Flooring	24.39 LF Floor Perimeter
24.39 LF Ceil. Perimeter	

Missing Wall

9' 6 5/8" X 8'

Opens into BRKFAST

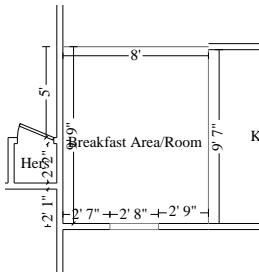
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
33. R&R 1/2" drywall - hung, taped, floated, ready for paint	195.09 SF	1.80	6.44	107.28	464.89	<0.00>	464.89
34. R&R Acoustic ceiling (popcorn) texture	70.85 SF	0.95	0.29	20.28	87.87	<0.00>	87.87
35. Mask and prep for paint - plastic, paper, tape (per LF)	24.39 LF	1.05	0.46	7.82	33.89	<0.00>	33.89
36. Seal/prime the walls and ceiling - one coat*	265.93 SF	0.47	1.54	37.96	164.48	<0.00>	164.48
37. Paint the walls and ceiling - one coat	265.93 SF	0.52	2.41	42.21	182.90	<0.00>	182.90
38. Detach & Reset Light fixture	1.00 EA	50.92	0.00	15.28	66.20	<0.00>	66.20
39. R&R Outlet	7.00 EA	17.88	0.69	37.76	163.61	<0.00>	163.61
40. R&R Cabinetry - full height unit	1.60 LF	260.39	29.48	133.83	579.93	<0.00>	579.93
41. R&R Cabinetry - upper (wall) units	14.00 LF	117.89	102.06	525.75	2,278.27	<0.00>	2,278.27
42. R&R Countertop - post formed plastic laminate	15.00 LF	44.77	40.39	213.58	925.52	<0.00>	925.52
43. R&R Cabinetry - lower (base) units	15.00 LF	164.88	167.50	792.21	3,432.90	<0.00>	3,432.90
44. Add for lazy susan	1.00 EA	62.00	5.12	20.13	87.25	<0.00>	87.25
45. Sink - double - Detach & reset	1.00 EA	129.36	0.00	38.81	168.17	<0.00>	168.17
46. Sink faucet - Detach & reset	1.00 EA	97.44	0.00	29.23	126.67	<0.00>	126.67
47. Finish Carpenter - per hour	4.00 HR	50.48	0.00	60.58	262.50	<0.00>	262.50
To trim out cabinets w/ crown and finish trim.							
48. R&R Countertop - Tile	30.00 SF	19.88	15.05	183.43	794.88	<0.00>	794.88
Back splash							
49. R&R Tile floor covering	70.85 SF	9.63	21.69	211.19	915.15	<0.00>	915.15
50. R&R Sheathing - plywood - 3/4" CDX	70.85 SF	2.16	5.55	47.57	206.16	<0.00>	206.16
51. R&R 1/2" Cement board	70.85 SF	3.67	7.31	80.20	347.52	<0.00>	347.52
****Modified****See photos...cement board is 1/2" not 1/4							
52. R&R Quarter round - 3/4"	24.39 LF	1.14	0.99	8.64	37.42	<0.00>	37.42
53. R&R Crown molding - 3 1/4"	24.39 LF	3.32	2.54	25.05	108.57	<0.00>	108.57
****Modified**** This item, like the base board, was inspected and photographed by your adjuster. The crown molding is obviously 3 1/4, as noted in the original demand. These appear to be just outright attempts at mitigating State Farm's loss at the expense of my mother. These are standard pricing for the area where damage occurred. These costs should have been paid initially, and are due along with penalty payment for the failure to do so.							
54. R&R Wallpaper border	24.39 LF	2.74	2.88	20.91	90.62	<0.00>	90.62
55. R&R Baseboard - 3 1/4"	24.39 LF	2.57	2.13	19.44	84.26	<0.00>	84.26
56. Paint baseboard - two coats	24.39 LF	1.06	0.22	7.82	33.89	<0.00>	33.89
57. Paint crown molding - two coats	24.39 LF	1.10	0.22	8.12	35.17	<0.00>	35.17

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CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
58. Range - electric - Remove & reset	1.00 EA	25.94	0.00	7.78	33.72	<0.00>	33.72
59. Texture drywall - light hand texture	195.09 SF	0.39	0.64	23.02	99.75	<0.00>	99.75
60. Seal the walls and ceiling w/anti-microbial coating - one coat	265.93 SF	1.00	12.94	83.66	362.54	<0.00>	362.54
61. Detach & Reset Heat/AC register - Mechanically attached	1.00 EA	13.31	0.00	3.99	17.30	<0.00>	17.30
62. Final cleaning - construction - Residential	141.70 SF	0.14	2.13	5.95	27.92	<0.00>	27.92
Everything must be cleaned now, and then once again after restoration is complete.							
Totals: Kitchen			430.66	2,819.50	12,219.94	0.00	12,219.94



Breakfast Area/Room

Height: 8'

123.98 SF Walls	77.75 SF Ceiling
201.73 SF Walls & Ceiling	77.75 SF Floor
8.64 SY Flooring	15.05 LF Floor Perimeter
17.72 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

2' 8" X 6' 8"

Opens into LIVING_ROOM

Missing Wall

9' 6 5/8" X 8'

Opens into KITCHEN

Missing Wall

8' X 8'

Opens into DINING

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
63. R&R 1/2" drywall - hung, taped, floated, ready for paint	123.98 SF	1.80	4.09	68.18	295.43	<0.00>	295.43
64. R&R Acoustic ceiling (popcorn) texture	77.75 SF	0.95	0.32	22.25	96.44	<0.00>	96.44
65. Mask and prep for paint - plastic, paper, tape (per LF)	17.72 LF	1.05	0.34	5.68	24.63	<0.00>	24.63
66. Seal/prime the walls and ceiling - one coat*	201.73 SF	0.47	1.16	28.79	124.77	<0.00>	124.77
67. Paint the walls and ceiling - one coat	201.73 SF	0.52	1.83	32.02	138.75	<0.00>	138.75
68. R&R Wallpaper - High grade	81.00 SF	2.75	9.49	69.67	301.91	<0.00>	301.91
69. Detach & Reset Ceiling fan & light - High grade	1.00 EA	181.36	0.00	54.41	235.77	<0.00>	235.77
70. R&R Chair rail - 2 1/2"	15.05 LF	2.45	1.40	11.48	49.76	<0.00>	49.76

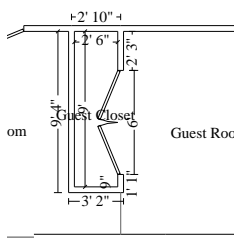
You do not detach and reset chair rail. That would entail a massive amount of care, as well as time to cut caulk, then strip from trim itself. Store, the re-install. This does not work, and is not a proper method of repair.

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CONTINUED - Breakfast Area/Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
71. Paint chair rail - two coats	15.05 LF	1.06	0.14	4.83	20.91	<0.00>	20.91
72. R&R Tile floor covering	77.75 SF	9.63	23.80	231.76	1,004.29	<0.00>	1,004.29
73. R&R Sheathing - plywood - 3/4" CDX	77.75 SF	2.16	6.09	52.21	226.24	<0.00>	226.24
74. R&R 1/2" Cement board	77.75 SF	3.67	8.02	88.01	381.37	<0.00>	381.37
****Modified****See photos...cement board is 1/2" not 1/4							
75. R&R Quarter round - 3/4"	15.05 LF	1.14	0.61	5.33	23.10	<0.00>	23.10
76. R&R Crown molding - 3 1/4"	17.72 LF	3.32	1.84	18.20	78.87	<0.00>	78.87
77. R&R Wallpaper border	17.72 LF	2.74	2.09	15.19	65.83	<0.00>	65.83
78. R&R Baseboard - 3 1/4"	15.05 LF	2.57	1.32	12.00	51.99	<0.00>	51.99
79. Paint baseboard - two coats	15.05 LF	1.06	0.14	4.83	20.91	<0.00>	20.91
80. Paint crown molding - two coats	17.72 LF	1.10	0.16	5.90	25.55	<0.00>	25.55
81. R&R Cabinetry - full height unit	3.00 LF	260.39	55.28	250.93	1,087.38	<0.00>	1,087.38
82. R&R Cabinetry - upper (wall) units	3.00 LF	117.89	21.87	112.66	488.20	<0.00>	488.20
83. Refrigerator - Remove & reset	1.00 EA	25.94	0.00	7.78	33.72	<0.00>	33.72
84. Texture drywall - light hand texture	123.98 SF	0.39	0.41	14.63	63.39	<0.00>	63.39
85. Seal the walls and ceiling w/anti-microbial coating - one coat	201.73 SF	1.00	9.82	63.46	275.01	<0.00>	275.01
86. Detach & Reset Heat/AC register - Mechanically attached	1.00 EA	13.31	0.00	3.99	17.30	<0.00>	17.30
87. Final cleaning - construction - Residential	155.51 SF	0.14	2.33	6.53	30.64	<0.00>	30.64
Everything must be cleaned now, and then once again after restoration is complete.							
Totals: Breakfast Area/Room			152.55	1,190.73	5,162.15	0.00	5,162.15



Guest Closet

Height: 8'

183.45 SF Walls	22.42 SF Ceiling
205.88 SF Walls & Ceiling	22.42 SF Floor
2.49 SY Flooring	22.93 LF Floor Perimeter
22.93 LF Ceil. Perimeter	

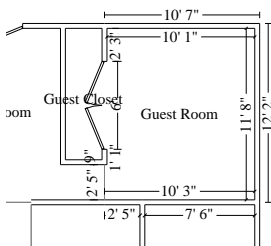
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
88. Bifold door set - (4 slabs only) - Double Detach & reset	1.00 EA	19.01	0.00	5.70	24.71	<0.00>	24.71
89. R&R Baseboard - 2 1/4" stain grade	22.93 LF	2.79	2.42	19.92	86.32	<0.00>	86.32

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CONTINUED - Guest Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
90. Mask and prep for paint - plastic, paper, tape (per LF)	22.93 LF	1.05	0.43	7.35	31.87	<0.00>	31.87
91. Seal/prime the walls and ceiling - one coat*	205.88 SF	0.47	1.19	29.38	127.33	<0.00>	127.33
92. Paint the walls and ceiling - one coat	205.88 SF	0.52	1.87	32.68	141.61	<0.00>	141.61
93. Seal the walls and ceiling w/anti-microbial coating - one coat	205.88 SF	1.00	10.02	64.77	280.67	<0.00>	280.67
94. Final cleaning - construction - Residential	44.85 SF	0.14	0.67	1.88	8.84	<0.00>	8.84
Everything must be cleaned now, and then once again after restoration is complete.							
95. R&R Underlayment - 1/4" BC plywood	22.42 SF	2.08	1.33	14.39	62.35	<0.00>	62.35
Your item is incorrect, there is no cement board in this room.							
96. R&R Vinyl tile	22.42 SF	3.50	3.63	24.63	106.72	<0.00>	106.72
97. R&R Sheathing - plywood - 3/4" CDX	22.42 SF	2.16	1.76	15.06	65.24	<0.00>	65.24
98. R&R Closet shelf and rod package	8.00 LF	16.49	2.53	40.34	174.79	<0.00>	174.79
Review photographs, shelves are built in place. There is no detach and reset.							
99. Stain & finish baseboard	22.93 LF	1.16	0.32	8.08	35.00	<0.00>	35.00
****Added**** Item was left out of original demand.							
Totals: Guest Closet			26.18	264.18	1,145.46	0.00	1,145.46



Guest Room

Height: 8'

330.64 SF Walls	118.36 SF Ceiling
449.00 SF Walls & Ceiling	118.36 SF Floor
13.15 SY Flooring	41.33 LF Floor Perimeter
41.33 LF Ceil. Perimeter	

Missing Wall

2' 4 13/16" X 8'

Opens into DINING

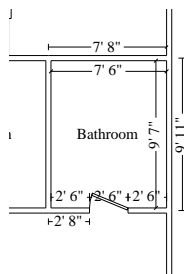
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
100. R&R Crown molding - 2 1/4" stain grade	41.33 LF	3.94	6.41	50.78	220.03	<0.00>	220.03
101. R&R Wallpaper border	41.33 LF	2.74	4.88	35.44	153.56	<0.00>	153.56
102. R&R Baseboard - 2 1/4" stain grade	41.33 LF	2.79	4.36	35.91	155.59	<0.00>	155.59
103. R&R 1/2" drywall - hung, taped, floated, ready for paint	165.32 SF	1.80	5.46	90.91	393.93	<0.00>	393.93

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Odessa, Texas 79762
409-539-5188
409-539-5184 Fax

CONTINUED - Guest Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
104. Mask and prep for paint - plastic, paper, tape (per LF)	41.33 LF	1.05	0.78	13.26	57.44	<0.00>	57.44
105. Seal/prime the walls and ceiling - one coat*	449.00 SF	0.47	2.59	64.09	277.71	<0.00>	277.71
106. Paint the walls and ceiling - one coat	449.00 SF	0.52	4.07	71.27	308.82	<0.00>	308.82
107. Detach & Reset Ceiling fan & light - High grade	1.00 EA	181.36	0.00	54.41	235.77	<0.00>	235.77
108. Seal the walls and ceiling w/anti-microbial coating - one coat	449.00 SF	1.00	21.86	141.26	612.11	<0.00>	612.11
109. Detach & Reset Heat/AC register - Mechanically attached	1.00 EA	13.31	0.00	3.99	17.30	<0.00>	17.30
110. Final cleaning - construction - Residential	236.73 SF	0.14	3.55	9.94	46.64	<0.00>	46.64
Everything must be cleaned now, and then once again after restoration is complete.							
111. R&R Underlayment - 1/4" BC plywood	118.36 SF	2.08	7.03	75.97	329.19	<0.00>	329.19
Your item is incorrect, there is no cement board in this room.							
112. R&R Vinyl tile	118.36 SF	3.50	19.14	130.02	563.42	<0.00>	563.42
113. R&R Sheathing - plywood - 3/4" CDX	118.36 SF	2.16	9.28	79.48	344.42	<0.00>	344.42
114. Stain & finish baseboard	41.33 LF	1.16	0.58	14.56	63.08	<0.00>	63.08
****Added**** Item was left out of original demand.							
Totals: Guest Room			89.99	871.26	3,779.00	0.00	3,779.00



Bathroom

Height: 8'

272.84 SF Walls	71.64 SF Ceiling
344.48 SF Walls & Ceiling	71.64 SF Floor
7.96 SY Flooring	34.10 LF Floor Perimeter
34.10 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
115. R&R Tile floor covering	71.64 SF	9.63	21.93	213.55	925.36	<0.00>	925.36
116. R&R Sheathing - plywood - 3/4" CDX	71.64 SF	2.16	5.61	48.11	208.46	<0.00>	208.46
117. R&R Quarter round - 3/4"	34.10 LF	1.14	1.38	12.07	52.32	<0.00>	52.32
118. R&R Wallpaper border	34.10 LF	2.74	4.02	29.24	126.70	<0.00>	126.70

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Odessa, Texas 79762
409-539-5188
409-539-5184 Fax

CONTINUED - Bathroom

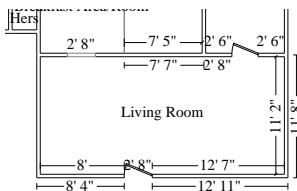
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
119. R&R 1/2" drywall - hung, taped, floated, ready for paint	272.84 SF	1.80	9.00	150.03	650.15	<0.00>	650.15
120. R&R Acoustic ceiling (popcorn) texture	71.64 SF	0.95	0.30	20.51	88.86	<0.00>	88.86
121. Mask and prep for paint - plastic, paper, tape (per LF)	34.10 LF	1.05	0.65	10.94	47.39	<0.00>	47.39
122. Seal/prime the walls and ceiling - one coat*	344.48 SF	0.47	1.99	49.17	213.07	<0.00>	213.07
123. Paint the walls and ceiling - one coat	344.48 SF	0.52	3.13	54.68	236.93	<0.00>	236.93
124. Detach & Reset Light fixture	1.00 EA	50.92	0.00	15.28	66.20	<0.00>	66.20
125. R&R Outlet	3.00 EA	17.88	0.30	16.18	70.12	<0.00>	70.12
Please see your own valuation. You clearly added a note stating there was water damage, yet are attempting to on detach and reset that very outlet that is damaged.....Really?							
126. Sink faucet - Detach & reset	1.00 EA	97.44	0.00	29.23	126.67	<0.00>	126.67
127. Texture drywall - light hand texture	272.84 SF	0.39	0.90	32.19	139.50	<0.00>	139.50
128. Seal the walls and ceiling w/anti-microbial coating - one coat	344.48 SF	1.00	16.77	108.37	469.62	<0.00>	469.62
129. R&R Vanity	3.00 LF	127.53	24.26	122.05	528.90	<0.00>	528.90
130. R&R Countertop - cultured (simulated) marble	3.00 SF	58.97	2.35	53.78	233.04	<0.00>	233.04
Please review your photographs. The marble is porous on the underside, similar to the shower enclosure, and cannot be cleaned.							
131. Detach & Reset Sink - single	1.00 EA	121.06	0.00	36.32	157.38	<0.00>	157.38
132. Detach & Reset Medicine cabinet	1.00 EA	31.02	0.00	9.31	40.33	<0.00>	40.33
133. Toilet - Detach & reset	1.00 EA	197.98	0.45	59.53	257.96	<0.00>	257.96
134. Detach & Reset Toilet paper holder	1.00 EA	12.40	0.00	3.72	16.12	<0.00>	16.12
135. R&R Fiberglass shower unit	1.00 EA	782.85	36.70	245.86	1,065.41	<0.00>	1,065.41
As evidenced by the photos, the shower unit and everything surrounding it contain mold from the covered loss. This cannot be cleaned. The back side is porous fiberglass with open cells.							
136. Tub/shower faucet - Detach & reset	1.00 EA	168.90	0.00	50.67	219.57	<0.00>	219.57
137. R&R Shower door - Standard grade	1.00 EA	259.12	15.26	82.31	356.70	<0.00>	356.70
138. Chandelier - Detach & reset	1.00 EA	132.40	0.00	39.72	172.12	<0.00>	172.12
139. Detach & Reset Heat/AC register - Mechanically attached	1.00 EA	13.31	0.00	3.99	17.30	<0.00>	17.30
140. Final cleaning - construction - Residential	143.29 SF	0.14	2.15	6.02	28.23	<0.00>	28.23
Everything must be cleaned now, and then once again after restoration is complete.							
141. Detach & Reset Window blind - PVC - 1" - 7.1 to 14 SF	1.00 EA	23.90	0.00	7.17	31.07	<0.00>	31.07
142. R&R Interior door unit	1.00 EA	145.02	7.95	45.89	198.86	<0.00>	198.86
Door Unit is swollen and wedged into fallen area of subfloor. The same door that was causing the scratch clearly indicated in your photographs. Again, you mention on site storage, yet failed to address it at all.							
143. Detach & Reset Door knob - interior	1.00 EA	15.94	0.00	4.78	20.72	<0.00>	20.72

Sandra_Spoon

5756 N. Dixie
Odessa, Texas 79762
409-539-5188
409-539-5184 Fax

CONTINUED - Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
144. Paint door slab only - 2 coats (per side) You addressed neither the painting nor removal of the knob to do so.	2.00 EA	23.08	1.03	14.16	61.35	<0.00>	61.35
145. Paint casing - two coats	34.00 LF	1.06	0.31	10.90	47.25	<0.00>	47.25
146. R&R 1/2" Cement board	71.64 SF	3.67	7.39	81.09	351.40	<0.00>	351.40
****Modified****See photos...cement board is 1/2" not 1/4							
Totals: Bathroom			163.81	1,666.83	7,225.07	0.00	7,225.07



Living Room

Height: 8'

533.31 SF Walls	260.23 SF Ceiling
793.54 SF Walls & Ceiling	260.23 SF Floor
28.91 SY Flooring	66.22 LF Floor Perimeter
68.89 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

2' 8" X 6' 8"

Opens into BRKFAST

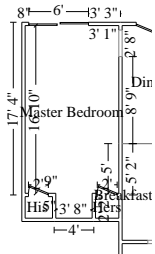
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
147. R&R Paneling	533.31 SF	1.99	29.04	327.10	1,417.43	<0.00>	1,417.43
148. R&R Engineered wood flooring - Premium grade Floor was redone several years ago by a local guy who has since passed. Floors are original to the home, and are the old style, true wood existing of a mixture of redwoods and white wood.	260.23 SF	16.81	254.41	1,388.66	6,017.54	<0.00>	6,017.54
149. R&R Crown molding - 2 1/4" stain grade	68.89 LF	3.94	10.68	84.63	366.75	<0.00>	366.75
150. R&R Wallpaper border	8.00 LF	2.74	0.94	6.86	29.72	<0.00>	29.72
151. R&R Baseboard - 2 1/4" stain grade	66.22 LF	2.79	6.99	57.52	249.27	<0.00>	249.27
152. R&R 1/2" drywall - hung, taped, floated, ready for paint	266.65 SF	1.80	8.80	146.63	635.40	<0.00>	635.40
153. Mask and prep for paint - plastic, paper, tape (per LF)	68.89 LF	1.05	1.31	22.09	95.73	<0.00>	95.73
154. Seal/prime part of the walls and ceiling - one coat*	396.77 SF	0.47	2.29	56.63	245.40	<0.00>	245.40
155. Paint the ceiling - one coat	260.23 SF	0.52	2.36	41.30	178.99	<0.00>	178.99
156. Detach & Reset Ceiling fan & light - High grade	1.00 EA	181.36	0.00	54.41	235.77	<0.00>	235.77
157. Seal part of the walls and ceiling w/anti-microbial coating - one coat	396.77 SF	1.00	19.31	124.82	540.91	<0.00>	540.91

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5756 N. Dixie
 Odessa, Texas 79762
 409-539-5188
 409-539-5184 Fax

CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
158. Detach & Reset Heat/AC register - Mechanically attached	2.00 EA	13.31	0.00	7.99	34.61	<0.00>	34.61
159. Final cleaning - construction - Residential	520.46 SF	0.14	7.81	21.86	102.53	<0.00>	102.53
Everything must be cleaned now, and then once again after restoration is complete.							
160. Detach & Reset Window blind - PVC - 1" - 7.1 to 14 SF	4.00 EA	23.90	0.00	28.68	124.28	<0.00>	124.28
161. R&R Outlet	8.00 EA	17.88	0.79	43.15	186.98	<0.00>	186.98
Totals: Living Room			344.75	2,412.34	10,461.30	0.00	10,461.30



Master Bedroom

Height: 8'

442.66 SF Walls
 610.57 SF Walls & Ceiling
 18.66 SY Flooring
 57.55 LF Ceil. Perimeter
 167.91 SF Ceiling
 167.91 SF Floor
 54.89 LF Floor Perimeter

Missing Wall - Goes to Floor

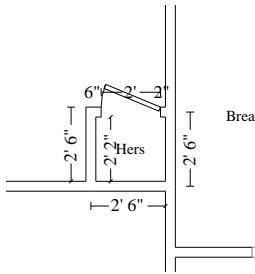
2' 8" X 6' 8"

Opens into DINING

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
162. Mask and prep for paint - plastic, paper, tape (per LF)	57.55 LF	1.05	1.09	18.46	79.98	<0.00>	79.98
163. Detach & Reset Heat/AC register - Mechanically attached	2.00 EA	13.31	0.00	7.99	34.61	<0.00>	34.61
164. Final cleaning - construction - Residential	335.81 SF	0.14	5.04	14.10	66.15	<0.00>	66.15
Everything must be cleaned now, and then once again after restoration is complete.							
Totals: Master Bedroom			6.13	40.55	180.74	0.00	180.74

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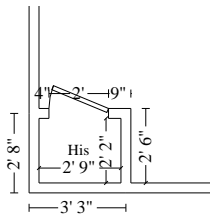


Hers

Height: 8'

72.20 SF Walls	5.08 SF Ceiling
77.29 SF Walls & Ceiling	5.08 SF Floor
0.56 SY Flooring	9.03 LF Floor Perimeter
9.03 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
165. Mask and prep for paint - plastic, paper, tape (per LF)	9.03 LF	1.05	0.17	2.90	12.55	<0.00>	12.55
166. Detach & Reset Heat/AC register - Mechanically attached	2.00 EA	13.31	0.00	7.99	34.61	<0.00>	34.61
167. Final cleaning - construction - Residential	10.17 SF	0.14	0.15	0.43	2.00	<0.00>	2.00
Everything must be cleaned now, and then once again after restoration is complete.							
Totals: Hers			0.32	11.31	49.15	0.00	49.15



His

Height: 8'

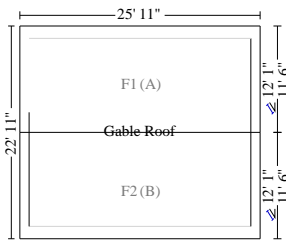
78.67 SF Walls	5.96 SF Ceiling
84.63 SF Walls & Ceiling	5.96 SF Floor
0.66 SY Flooring	9.83 LF Floor Perimeter
9.83 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
168. Mask and prep for paint - plastic, paper, tape (per LF)	9.83 LF	1.05	0.19	3.15	13.66	<0.00>	13.66
169. Detach & Reset Heat/AC register - Mechanically attached	2.00 EA	13.31	0.00	7.99	34.61	<0.00>	34.61
170. Final cleaning - construction - Residential	11.92 SF	0.14	0.18	0.50	2.35	<0.00>	2.35
Everything must be cleaned now, and then once again after restoration is complete.							
Totals: His			0.37	11.64	50.61	0.00	50.61
Total: Main Level			1,493.70	14,060.52	61,005.87	0.00	61,005.87

Roof

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Gable Roof

626.87 Surface Area
100.21 Total Perimeter Length

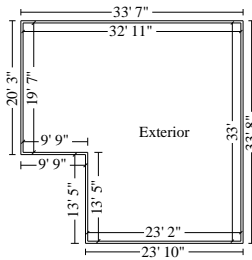
6.27 Number of Squares
25.92 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
171. Remove Laminated - comp. shingle rfg. - w/out felt	6.27 SQ	37.78	0.00	71.06	307.94	<0.00>	307.94
172. Laminated - comp. shingle rfg. - w/out felt	7.00 SQ	169.51	53.01	371.88	1,611.46	<0.00>	1,611.46
173. Roofing felt - 30 lb.	6.27 SQ	26.07	5.04	50.55	219.05	<0.00>	219.05
In order to maintain manufactures warranty on 30 year shingle, 30# felt must be used. The roof was installed with 30#.							
174. Telehandler/forklift and operator	6.00 HR	78.13	0.00	140.63	609.41	<0.00>	609.41
Added to detach and reset package AC on rear slope of gable.							
175. Rental equipment delivery (Bid item)	1.00 EA	150.00	1.86	45.56	197.41	<0.00>	197.41
176. Remove Central air conditioning system - 3 ton - up to 13 SEER	1.00 EA	94.61	0.00	28.38	122.99	<0.00>	122.99
177. (Install) Central air conditioning system - 3 ton - up to 13 SEER	1.00 EA	1,031.68	0.00	309.50	1,341.18	<0.00>	1,341.18
178. R&R Drip edge	122.00 LF	1.82	4.83	68.06	294.93	<0.00>	294.93
179. R&R Flashing - pipe jack	2.00 EA	31.06	0.91	18.91	81.94	<0.00>	81.94
180. Ridge cap - composition shingles	25.00 LF	3.84	1.34	29.20	126.54	<0.00>	126.54
181. Electrician - per hour - To move line for re-roof.*	2.00 HR	103.43	0.00	62.06	268.92	<0.00>	268.92
182. HVAC Technician - per hour - for exterior duct and roof around roof hvac unit.*	4.00 HR	96.72	0.00	116.06	502.94	<0.00>	502.94
183. R&R Rafters - 2x10 - 16" OC (3-5/12 Gable, per SF of floor)	626.87 SF	4.10	74.47	793.39	3,438.02	<0.00>	3,438.02
184. R&R Fascia - metal - 6"	0.00 LF	4.42	0.00	0.00	0.00	<0.00>	0.00
185. R&R Soffit - box framing - 1' overhang	100.21 LF	5.46	7.85	166.50	721.51	<0.00>	721.51
186. R&R Soffit - wood	100.21 SF	5.07	11.08	155.74	674.88	<0.00>	674.88
187. Prime & paint exterior soffit - wood	100.21 SF	1.66	2.89	50.77	220.02	<0.00>	220.02
188. R&R Fascia - 1" x 6" - #1 pine	100.21 LF	6.21	12.07	190.31	824.68	<0.00>	824.68
189. R&R Sheathing - OSB - 1/2"	626.87 SF	1.73	22.24	332.02	1,438.75	<0.00>	1,438.75
Totals: Gable Roof			197.60	3,000.60	13,002.59	0.00	13,002.59
Total: Roof			197.60	3,000.60	13,002.59	0.00	13,002.59

Exterior

Sandra_Spoon

5756 N. Dixie
Odessa, Texas 79762
409-539-5188
409-539-5184 Fax



Exterior

Height: 8'

1054.28 SF Walls	954.39 SF Ceiling
2008.68 SF Walls & Ceiling	954.39 SF Floor
106.04 SY Flooring	131.79 LF Floor Perimeter
131.79 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
190. R&R Sheathing - radiant barrier - 1/2" - OSB	1,212.43 SF	1.53	55.01	573.01	2,483.04	<0.00>	2,483.04
191. R&R Siding - vinyl	1,212.43 SF	3.77	143.04	1,414.17	6,128.06	<0.00>	6,128.06
192. Detach & Reset Aluminum window, single hung 9-12 sf	4.00 EA	71.00	0.22	85.27	369.49	<0.00>	369.49
193. R&R Stud wall - 2" x 4" - 16" oc	1,054.28 SF	2.03	72.19	663.71	2,876.10	<0.00>	2,876.10
194. Exterior door - Detach & reset	1.00 EA	85.58	0.17	25.72	111.47	<0.00>	111.47
195. Detach & Reset Door lockset & deadbolt - exterior	1.00 EA	22.33	0.00	6.70	29.03	<0.00>	29.03
196. Shutters - Detach & reset	4.00 EA	29.98	0.00	35.98	155.90	<0.00>	155.90
197. R&R Wrap wood window frame & trim with aluminum sheet	5.00 EA	182.18	13.40	277.29	1,201.59	<0.00>	1,201.59
198. Scaffold - per section (per week)	2.00 WK	48.00	0.00	28.80	124.80	<0.00>	124.80
199. Scaffolding Setup & Take down - per hour	4.00 HR	26.28	0.00	31.54	136.66	<0.00>	136.66
Totals: Exterior			284.03	3,142.19	13,616.14	0.00	13,616.14
Total: Exterior			284.03	3,142.19	13,616.14	0.00	13,616.14
Line Item Totals: SPOON_SANDRA_2015_RE			1,975.33	20,203.30	87,624.59	0.00	87,624.59

Grand Total Areas:

3,583.98 SF Walls	1,880.12 SF Ceiling	5,464.10 SF Walls and Ceiling
1,880.12 SF Floor	208.90 SY Flooring	446.22 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	456.89 LF Ceil. Perimeter
1,880.12 Floor Area	2,001.88 Total Area	3,583.98 Interior Wall Area
2,482.01 Exterior Wall Area	269.34 Exterior Perimeter of Walls	
626.87 Surface Area	6.27 Number of Squares	200.42 Total Perimeter Length
25.92 Total Ridge Length	0.00 Total Hip Length	

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Summary for Dwelling

Line Item Total	65,445.96
Material Sales Tax	1,843.69
Cleaning Mtl Tax	0.05
Storage Rental Tax	54.63
	<hr/>
Subtotal	67,344.33
Overhead	10,101.65
Profit	10,101.65
Cleaning Sales Tax	76.96
	<hr/>
Replacement Cost Value	\$87,624.59
Less Deductible	(250.00)
	<hr/>
Net Claim	\$87,374.59
	<hr/> <hr/>

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Recap of Taxes, Overhead and Profit

	Overhead (15%)	Profit (15%)	Material Sales Tax (8.25%)	Cleaning Mtl Tax (8.25%)	Cleaning Sales Tax (8.25%)	Manuf. Home Tax (5%)	Storage Rental Tax (8.25%)
Line Items	10,101.65	10,101.65	1,843.69	0.05	76.96	0.00	54.63
Total	10,101.65	10,101.65	1,843.69	0.05	76.96	0.00	54.63

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Recap by Room

Estimate: SPOON_SANDRA_2015_RE

Area: Main Level	11,193.62	17.10%
Dining Room	4,487.68	6.86%
Kitchen	8,969.79	13.71%
Breakfast Area/Room	3,818.88	5.84%
Guest Closet	855.10	1.31%
Guest Room	2,817.75	4.31%
Bathroom	5,394.43	8.24%
Living Room	7,704.21	11.77%
Master Bedroom	134.06	0.20%
Hers	37.52	0.06%
His	38.61	0.06%
<hr/>		
Area Subtotal: Main Level	45,451.65	69.45%
<hr/>		
Area: Roof		
Gable Roof	9,804.39	14.98%
<hr/>		
Area Subtotal: Roof	9,804.39	14.98%
<hr/>		
Area: Exterior		
Exterior	10,189.92	15.57%
<hr/>		
Area Subtotal: Exterior	10,189.92	15.57%
<hr/>		
Subtotal of Areas	65,445.96	100.00%
<hr/>		
Total	65,445.96	100.00%

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Recap by Category

O&P Items	Total	%
APPLIANCES	51.88	0.06%
CABINETRY	6,572.49	7.50%
CLEANING	717.51	0.82%
CONTENT MANIPULATION	3,815.76	4.35%
GENERAL DEMOLITION	7,144.05	8.15%
DOORS	236.81	0.27%
DRYWALL	2,446.45	2.79%
ELECTRICAL	3,643.86	4.16%
HEAVY EQUIPMENT	618.78	0.71%
FLOOR COVERING - CERAMIC TILE	3,813.62	4.35%
FLOOR COVERING - VINYL	568.75	0.65%
FLOOR COVERING - WOOD	3,864.42	4.41%
FINISH CARPENTRY / TRIMWORK	1,600.96	1.83%
FINISH HARDWARE	50.67	0.06%
FRAMING & ROUGH CARPENTRY	6,202.16	7.08%
HEAT, VENT & AIR CONDITIONING	1,591.59	1.82%
LIGHT FIXTURES	959.68	1.10%
MARBLE - CULTURED OR NATURAL	174.33	0.20%
MIRRORS & SHOWER DOORS	246.60	0.28%
MOBILE HOMES, SKIRTING & SETUP	793.73	0.91%
PLUMBING	1,543.85	1.76%
PANELING & WOOD WALL FINISHES	949.29	1.08%
PAINTING	5,353.04	6.11%
ROOFING	2,532.54	2.89%
SCAFFOLDING	201.12	0.23%
SIDING	5,137.38	5.86%
SOFFIT, FASCIA, & GUTTER	1,518.18	1.73%
TILE	535.20	0.61%
TEMPORARY REPAIRS	477.48	0.54%
WINDOWS - ALUMINUM	284.00	0.32%
WINDOW TREATMENT	119.50	0.14%
WALLPAPER	732.28	0.84%
WATER EXTRACTION & REMEDIATION	948.00	1.08%
O&P Items Subtotal	65,445.96	74.69%
Material Sales Tax	1,843.69	2.10%
Cleaning Mtl Tax	0.05	0.00%
Storage Rental Tax	54.63	0.06%
Overhead	10,101.65	11.53%
Profit	10,101.65	11.53%
SPOON_SANDRA_2015_RE	4/1/2015	Page: 20

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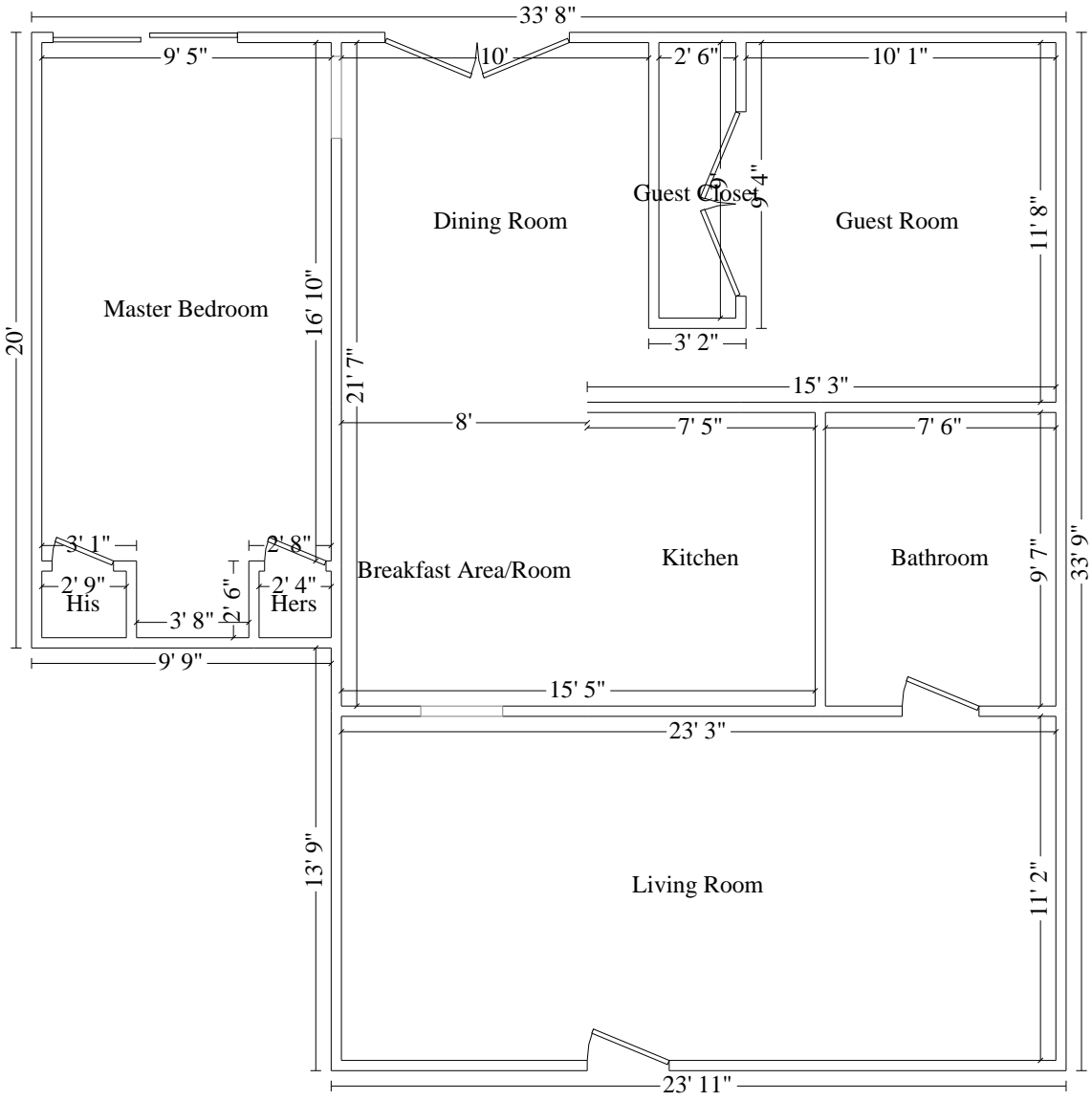
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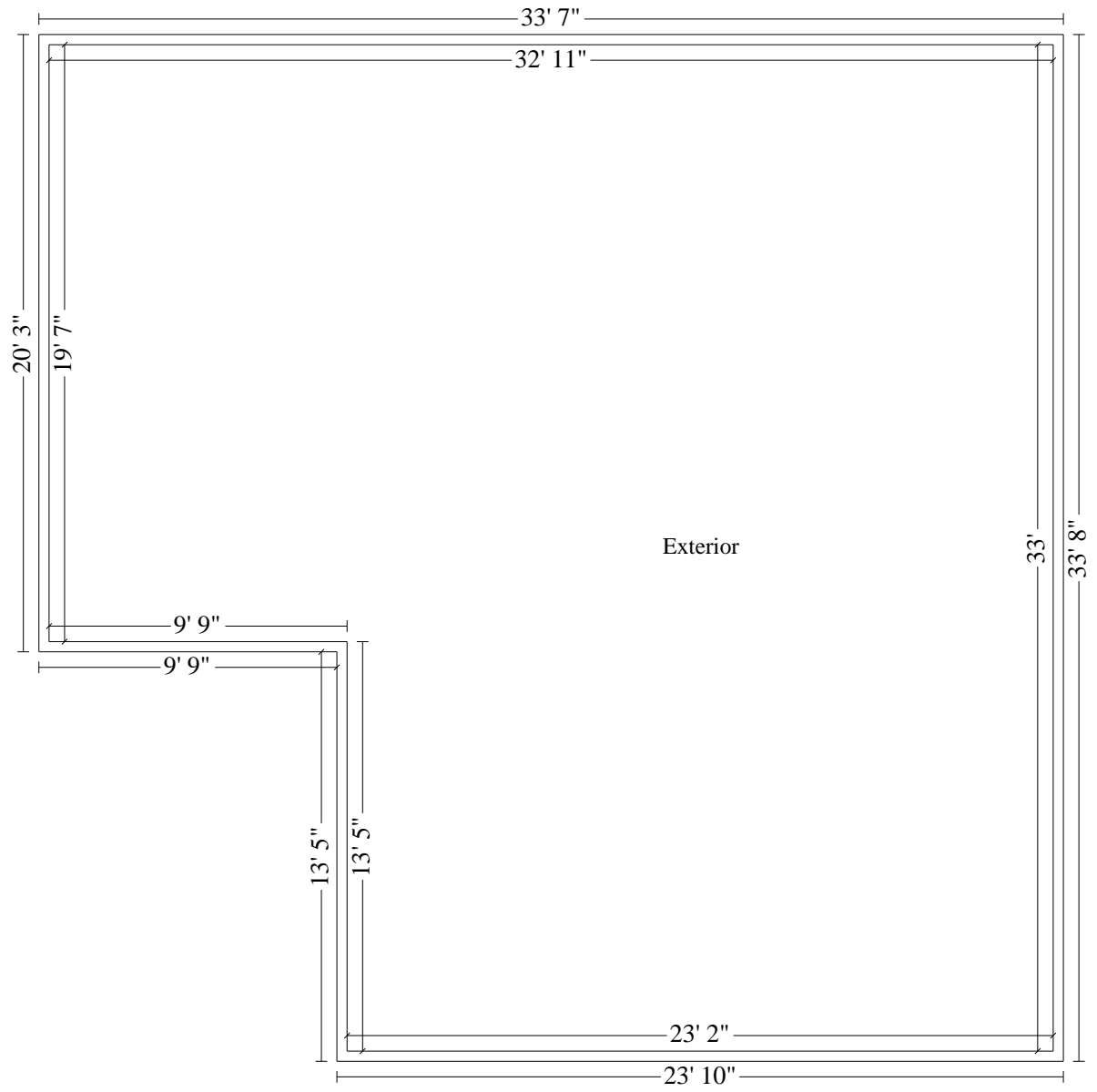
Cleaning Sales Tax	76.96	0.09%
Total	87,624.59	100.00%

Please respond to any denials in writing, and address the item specifically.

Please be advised, this document shall constitute a Reasonable Demand on the part of the insured. This document shall also act as a proper amended proof of loss for the extent of the known damages, and shall be deemed as properly executed as if by the insured themselves.

If there are any questions, please contact us at any of the given numbers on the Header.





Exterior



Roof