

January 11, 2023

JENNIFER WILLIAMS
621 Bidwell St
Saint Paul, MN 55107-3611

Claim Number: 01005303653
Date of Loss: 10/4/2022

Summary For Coverage A - Dwelling

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
\$86,163.89	(\$16,983.74)		\$69,180.15
Total ACV Settlement			\$69,180.15

~~XX~~ ~~Summary For Coverage C - Personal Property~~

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
\$17,154.82 XXXXXXXXXX			XXXXXXXXXX
Less Deductible			(\$1,000.00)
Total ACV Settlement			\$16,154.82
Less Advance Payments			(\$5,000.00)
Total Outstanding ACV Settlement			\$11,154.82
Total Outstanding ACV Settlement (All Coverages)			\$80,334.97

Insured: JENNIFER WILLIAMS
621 Bidwell St
Saint Paul, MN 55107-3611

Phone: (763) 443-7908

Claim Rep.: Kelly Schwartz
Estimator: Kelly Schwartz

Claim Number: 01005303653

Policy Number: 33772308

Type of Loss: Fire

Coverage	Deductible	Policy Limit
Coverage A - Dwelling	\$0.00	\$430,000.00
Coverage B - Other Structures Blanket	\$0.00	\$43,000.00
Coverage C - Personal Property	\$1,000.00	\$215,000.00

Date Contacted: 10/5/2022 3:00 PM

Date of Loss: 10/4/2022 12:00 PM

Date Est. Completed: 10/7/2022 12:28 PM

Price List: MNMN8X_OCT22
Restoration/Service/Remodel

Sales Taxes:	Matl Sales Tax Reimb	@	7.875%
	Manuf. Home Tax	@	7.875%
	Cleaning Sales Tax	@	7.875%
	Clothing Acc Tax	@	7.875%
	Total Tax	@	7.875%

Overhead: 10.0%

Profit: 10.0%

Estimate Recap For Coverage A - Dwelling

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Source - HOVER Roof and Walls - Exterior - Roofl	8,656.63	730.19	0.00	7,926.44
Source - HOVER Roof and Walls - Exterior - Ext_ Surfaces	10,544.92	4,280.16	0.00	6,264.76
Source - HOVER Roof and Walls - Upper Level - Upper Level	3,800.43	857.33	0.00	2,943.10
Source - HOVER Roof and Walls - Main Level	382.45	0.00	0.00	382.45
Source - HOVER Roof and Walls - Main Level - Living/Dining	19,723.62	5,704.09	0.00	14,019.53
Source - HOVER Roof and Walls - Main Level - Primary Bedroom	10,353.23	1,868.69	0.00	8,484.54
Source - HOVER Roof and Walls - Main Level - Entry	5,680.41	840.50	0.00	4,839.91
Source - HOVER Roof and Walls - Main Level - Bedroom 1	1,866.73	383.12	0.00	1,483.61
Source - HOVER Roof and Walls - Main Level - Bedroom 2	1,092.71	249.60	0.00	843.11
Source - HOVER Roof and Walls - Main Level - Hallway	941.48	217.41	0.00	724.07
Source - HOVER Roof and Walls - Main Level - Bathroom	1,291.32	56.99	0.00	1,234.33
Source - HOVER Roof and Walls - Main Level - Kitchen	4,268.58	300.40	0.00	3,968.18
Source - HOVER Roof and Walls - Basement - Basement	3,710.67	720.77	0.00	2,989.90
Source - HOVER Roof and Walls - Basement - Garage	12,510.27	774.49	0.00	11,735.78
Miscellaneous	1,340.44	0.00	0.00	1,340.44
	86,163.89	16,983.74	0.00	69,180.15

Estimate Recap For Coverage C - Personal Property

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Source - HOVER Roof and Walls - Main Level - Kitchen	80.60	0.00	0.00	80.60
Personal Property	17,074.22	0.00	0.00	17,074.22

17,154.82

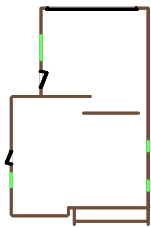
0.00

0.00

17,154.82

JENNIFER_WILLIAMS19
Source - HOVER Roof and Walls
Exterior

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Mono truss - 4/12 slope									
110.00 LF	10.53	56.83	243.02	1,458.15	50/150 yrs	Avg.	33.33%	(486.04)	972.11
2. Carpenter - General Framer - per hour									
32.00 HR	87.66	0.00	561.02	3,366.14	50/NA	Avg.	0%	(0.00)	3,366.14
2 Framers for 1 day to removal of existing damage trusses & 2 framers for 1 day to reset new trusses									
3. Sheathing - OSB - 5/8"									
220.00 SF	2.55	24.77	117.16	702.93	50/150 yrs	Avg.	33.33%	(234.32)	468.61
4. Sheathing - additional cost for H-clips									
220.00 SF	0.11	0.35	4.92	29.47	50/150 yrs	Avg.	33.33%	(9.83)	19.64
5. Rental equipment delivery / mobilization (Bid item)									
1.00 EA	500.00	0.00	100.00	600.00	50/NA	Avg.	0%	(0.00)	600.00
6. Boom or spider lift - 30'-45' reach (per day)									
2.00 DA	397.00	0.00	158.80	952.80	50/NA	Avg.	0%	(0.00)	952.80
7. Equipment Operator - per hour									
16.00 HR	80.58	0.00	257.86	1,547.14	50/NA	Avg.	0%	(0.00)	1,547.14
Totals: Roofl		81.95	1,442.78	8,656.63				730.19	7,926.44



Ext_Surfaces

1568.58 SF Walls
1568.58 SF Walls & Ceiling
219.37 LF Floor Perimeter

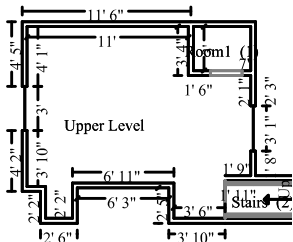
Window	1' 10 3/16" X 2' 8 13/16"	Opens into Exterior
Window	1' 10 1/16" X 2' 3 13/16"	Opens into Exterior
Door	2' 6" X 6' 3 3/16"	Opens into Exterior
Window	2' 5 15/16" X 2' 11 1/16"	Opens into Exterior
Door	3' 1 1/2" X 6' 11 3/16"	Opens into Exterior
Window	4' 7 7/8" X 2' 8 3/16"	Opens into Exterior
Door	17' 7 11/16" X 7'	Opens into Exterior

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

CONTINUED - Ext_Surfaces

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
8. Remove Soffit - box framing - 1' overhang									
70.00 LF	2.39	0.00	33.46	200.76	25/150 yrs	Avg.	16.67%	(33.46)	167.30
For front & right elevations									
9. Remove Soffit - metal									
70.00 SF	0.43	0.00	6.02	36.12	25/50 yrs	Avg.	50%	(18.07)	18.05
For front & right elevations									
SIDING									
10. R&R Siding - vinyl									
632.00 SF	7.06	120.44	916.46	5,498.82	41/50 yrs	Avg.	75% [M]	(4,124.11)	1,374.71
For front & right elevations									
11. House wrap (air/moisture barrier)									
632.00 SF	0.49	8.96	63.74	382.38	41/150 yrs	Avg.	27.33%	(104.52)	277.86
For front & right elevations									
12. Shutters - simulated wood (polystyrene)									
1.00 EA	181.02	4.27	37.06	222.35	0/30 yrs	Avg.	0%	(0.00)	222.35
For front & right elevations									
13. R&R Sheathing - plywood - 3/4" CDX									
247.00 SF	4.66	45.90	239.38	1,436.30	0/150 yrs	Avg.	0%	(0.00)	1,436.30
Front elevation									
14. Exterior light fixture									
3.00 EA	111.04	9.92	68.60	411.64	0/20 yrs	Avg.	0%	(0.00)	411.64
15. Awning - Window/door - Canvas (fixed)									
8.00 LF	236.89	68.67	392.76	2,356.55	0/8 yrs	Avg.	0%	(0.00)	2,356.55
Totals: Ext_Surfaces		258.16	1,757.48	10,544.92				4,280.16	6,264.76
Total: Exterior		340.11	3,200.26	19,201.55				5,010.35	14,191.20

Upper Level



Upper Level

Height: 8'

429.89 SF Walls	160.83 SF Ceiling
590.72 SF Walls & Ceiling	160.83 SF Floor
17.87 SY Flooring	56.42 LF Floor Perimeter
58.58 LF Ceil. Perimeter	

Window

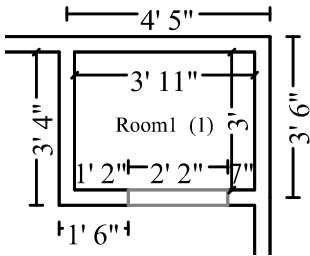
3' X 4'

Opens into Exterior

Window

3' 1" X 4'

Opens into Exterior



Subroom: Room1 (1)

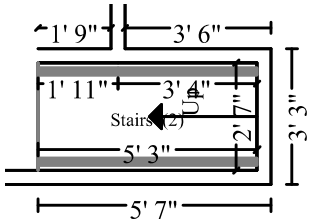
Height: 8'

96.22 SF Walls	11.75 SF Ceiling
107.97 SF Walls & Ceiling	11.75 SF Floor
1.31 SY Flooring	11.67 LF Floor Perimeter
13.83 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

2' 2" X 6' 8"

Opens into UPPER_LEVEL



Subroom: Stairs (2)

Height: 9' 3"

112.84 SF Walls	13.56 SF Ceiling
126.40 SF Walls & Ceiling	16.90 SF Floor
1.88 SY Flooring	13.16 LF Floor Perimeter
13.08 LF Ceil. Perimeter	

Missing Wall

2' 7" X 9' 3"

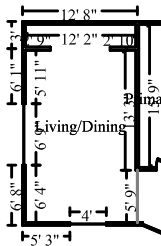
Opens into UPPER_LEVEL

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
CEILING & WALLS									
16. Clean the walls and ceiling									
825.09 SF	0.48	31.19	0.00	427.23	0/NA	Avg.	0%	(0.00)	427.23
17. Seal/prime then paint the walls and ceiling (2 coats)									
825.09 SF	1.25	13.65	209.02	1,254.03	6/15 yrs	Avg.	40%	(501.60)	752.43
18. Drywall patch / small repair, ready for paint									
3.00 EA	104.58	0.86	62.92	377.52	6/150 yrs	Avg.	4%	(15.10)	362.42
WINDOWS & HARDWARE									
19. R&R Vinyl window - double hung, 9-12 sf									
2.00 EA	447.47	51.83	189.34	1,136.11	6/30 yrs	Avg.	20%	(227.22)	908.89
20. R&R Window extension jamb - 11/16" x 1-23/32" (4-9/16" wall)									
20.00 LF	4.31	1.72	17.58	105.50	6/30 yrs	Avg.	20%	(21.10)	84.40
21. Detach & Reset Casing - 2 1/4"									
20.00 LF	2.47	0.03	9.88	59.31	0/150 yrs	Avg.	0%	(0.00)	59.31
22. Seal & paint door/window trim & jamb - (per side)									
4.00 EA	41.21	1.69	33.30	199.83	6/15 yrs	Avg.	40%	(79.94)	119.89
23. Paint casing - one coat									
20.00 LF	1.28	0.17	5.16	30.93	6/15 yrs	Avg.	40%	(12.37)	18.56
FLOORING									
24. Clean floor									
189.47 SF	0.64	9.55	0.00	130.81	0/NA	Avg.	0%	(0.00)	130.81
25. Contents - move out then reset									
1.00 EA	79.16	0.00	0.00	79.16	0/NA	Avg.	0%	(0.00)	79.16
Totals: Upper Level		110.69	527.20	3,800.43				857.33	2,943.10
Total: Upper Level		110.69	527.20	3,800.43				857.33	2,943.10

Main Level

Main Level

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
26. Final cleaning - construction - Residential									
984.81 SF	0.36	27.92	0.00	382.45	0/NA	Avg.	0%	(0.00)	382.45
Total: Main Level		27.92	0.00	382.45				0.00	382.45



Living/Dining

Height: 8'

545.67 SF Walls	264.63 SF Ceiling
810.29 SF Walls & Ceiling	264.63 SF Floor
29.40 SY Flooring	73.58 LF Floor Perimeter
73.58 LF Ceil. Perimeter	

Window

6' 9" X 4'

Opens into Exterior

Window

4' X 4'

Opens into Exterior

Missing Wall

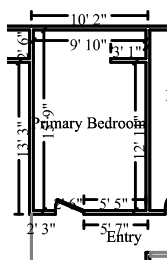
5' 9" X 8'

Opens into ENTRY

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
CEILING & WALLS									
27. R&R 1/2" drywall - hung, taped, floated, ready for paint									
810.29 SF	3.79	42.11	622.62	3,735.73	5/150 yrs	Avg.	3.33%	(124.53)	3,611.20
28. Seal/prime then paint the walls and ceiling twice (3 coats)									
810.29 SF	1.70	21.06	279.72	1,678.27	5/15 yrs	Avg.	33.33%	(559.42)	1,118.85
29. R&R Blown-in insulation - 14" depth - R38									
264.63 SF	3.07	21.88	166.86	1,001.16	5/150 yrs	Avg.	3.33%	(33.37)	967.79
30. R&R Batt insulation - 12" - R38 - unfaced batt									
388.00 SF	2.68	44.00	216.78	1,300.62	5/150 yrs	Avg.	3.33%	(43.37)	1,257.25
31. Polyethylene vapor barrier									
652.63 SF	0.37	4.63	49.22	295.32	5/150 yrs	Avg.	3.33%	(9.84)	285.48
32. Seal floor or ceiling joist system (shellac)									
264.63 SF	1.82	45.52	96.32	623.47	5/15 yrs	Avg.	33.33%	(207.81)	415.66
WINDOWS & HARDWARE									
33. R&R Vinyl window, horizontal sliding, 12-23 sf									
3.00 EA	391.94	61.55	247.50	1,484.87	32/30 yrs	Avg.	75% [M]	(1,113.65)	371.22
34. R&R Vinyl window, picture/fixed, 24-32 sf									
1.00 EA	533.36	28.97	112.48	674.81	50/30 yrs	Avg.	75% [M]	(506.11)	168.70
35. R&R Window extension jamb - 11/16" x 1-23/32" (4-9/16" wall)									
41.00 LF	4.31	3.52	36.04	216.27	32/30 yrs	Avg.	75% [M]	(162.21)	54.06
36. R&R Casing - 2 1/4"									
41.00 LF	3.42	4.58	28.96	173.76	32/150 yrs	Avg.	21.33%	(37.08)	136.68
37. Paint door/window trim & jamb - 2 coats (per side)									
41.00 EA	41.19	17.24	341.20	2,047.23	32/15 yrs	Avg.	75% [M]	(1,535.42)	511.81

CONTINUED - Living/Dining

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
38. Stain & finish casing									
41.00 LF	2.07	0.71	17.12	102.70	32/15 yrs	Avg.	75% [M]	(77.02)	25.68
MILWORKS & OTHER FINISHES									
39. R&R Cove base molding - rubber or vinyl, 4" high									
73.58 LF	2.92	7.42	44.44	266.71	5/50 yrs	Avg.	10%	(26.68)	240.03
ELECTRICAL									
40. Rewire - average residence - copper wiring*									
264.63 SF	4.95	13.34	264.64	1,587.90	32/100 yrs	Avg.	32%	(508.12)	1,079.78
41. R&R Switch									
2.00 EA	27.86	0.33	11.20	67.25	32/25 yrs	Avg.	75% [M]	(50.45)	16.80
42. R&R Outlet									
6.00 EA	27.45	0.80	33.10	198.60	32/25 yrs	Avg.	75% [M]	(148.97)	49.63
43. R&R Smoke detector									
1.00 EA	89.60	2.21	18.36	110.17	32/10 yrs	Avg.	75% [M]	(82.63)	27.54
FLOORING									
44. R&R Snaplock Laminate - simulated wood floor - Standard grade									
264.63 SF	7.35	44.18	397.86	2,387.07	5/25 yrs	Avg.	20%	(477.41)	1,909.66
45. R&R Underlayment - 1/4" 5 ply									
264.63 SF	5.45	34.18	295.30	1,771.71	0/150 yrs	Avg.	0%	(0.00)	1,771.71
Totals: Living/Dining		398.23	3,279.72	19,723.62				5,704.09	14,019.53



Primary Bedroom

Height: 8'

442.00 SF Walls	153.79 SF Ceiling
595.79 SF Walls & Ceiling	153.79 SF Floor
17.09 SY Flooring	54.83 LF Floor Perimeter
57.33 LF Ceil. Perimeter	

Door

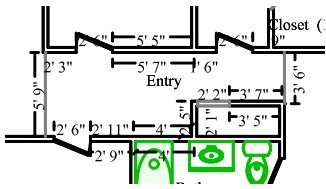
2' 6" X 6' 8"

Opens into ENTRY

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
CEILING & WALLS									
46. R&R 1/2" drywall - hung, taped, floated, ready for paint									
595.79 SF	3.79	30.97	457.82	2,746.83	5/150 yrs	Avg.	3.33%	(91.56)	2,655.27
47. Seal/prime then paint the walls and ceiling twice (3 coats)									
595.79 SF	1.70	15.48	205.66	1,233.98	5/15 yrs	Avg.	33.33%	(411.33)	822.65
48. R&R Blown-in insulation - 14" depth - R38									
153.79 SF	3.07	12.72	96.98	581.83	5/150 yrs	Avg.	3.33%	(19.40)	562.43

CONTINUED - Primary Bedroom

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
49. R&R Batt insulation - 12" - R38 - unfaced batt									
92.00 SF	2.68	10.43	51.38	308.37	5/150 yrs	Avg.	3.33%	(10.27)	298.10
50. Polyethylene vapor barrier									
245.79 SF	0.37	1.74	18.52	111.20	5/150 yrs	Avg.	3.33%	(3.71)	107.49
51. Seal floor or ceiling joist system (shellac)									
153.79 SF	1.82	26.45	55.98	362.33	5/15 yrs	Avg.	33.33%	(120.78)	241.55
<u>DOORS & HARDWARE</u>									
52. R&R Interior door unit									
1.00 EA	352.57	19.83	74.48	446.88	32/100 yrs	Avg.	32%	(143.02)	303.86
53. Door knob - interior									
1.00 EA	47.59	1.69	9.86	59.14	32/20 yrs	Avg.	75% [M]	(44.36)	14.78
54. Paint door slab only - 2 coats (per side)									
2.00 EA	48.75	1.41	19.78	118.69	32/15 yrs	Avg.	75% [M]	(89.03)	29.66
55. R&R Door opening (jamb & casing) - 32"to36"wide - paint grade									
1.00 EA	195.84	9.66	41.10	246.60	20/150 yrs	Avg.	13.33%	(32.88)	213.72
To closet - no door									
56. Paint door/window trim & jamb - 2 coats (per side)									
2.00 EA	41.19	0.84	16.64	99.86	32/15 yrs	Avg.	75% [M]	(74.90)	24.96
<u>MILWORKS & OTHER FINISHES</u>									
57. R&R Cove base molding - rubber or vinyl, 4" high									
54.83 LF	2.92	5.53	33.12	198.76	0/50 yrs	Avg.	0%	(0.00)	198.76
58. R&R Closet shelf and rod package									
6.00 LF	30.60	2.11	37.14	222.85	32/150 yrs	Avg.	21.33%	(47.53)	175.32
<u>ELECTRICAL</u>									
59. Rewire - average residence - copper wiring*									
153.79 SF	4.95	7.75	153.82	922.83	32/100 yrs	Avg.	32%	(295.30)	627.53
60. R&R Switch									
1.00 EA	27.86	0.17	5.62	33.65	32/25 yrs	Avg.	75% [M]	(25.25)	8.40
61. R&R Outlet									
4.00 EA	27.45	0.54	22.06	132.40	32/25 yrs	Avg.	75% [M]	(99.30)	33.10
62. R&R Smoke detector									
1.00 EA	89.60	2.21	18.36	110.17	32/10 yrs	Avg.	75% [M]	(82.63)	27.54
<u>FLOORING</u>									
63. R&R Snaplock Laminate - simulated wood floor - Standard grade									
153.79 SF	7.35	25.67	231.22	1,387.25	5/25 yrs	Avg.	20%	(277.44)	1,109.81
64. R&R Underlayment - 1/4" 5 ply									
153.79 SF	5.45	19.86	171.60	1,029.61	0/150 yrs	Avg.	0%	(0.00)	1,029.61
Totals: Primary Bedroom		195.06	1,721.14	10,353.23				1,868.69	8,484.54



Entry

Height: 8'

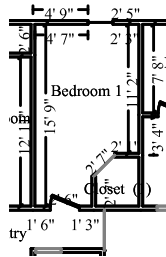
217.56 SF Walls	78.61 SF Ceiling
296.17 SF Walls & Ceiling	78.61 SF Floor
8.73 SY Flooring	25.58 LF Floor Perimeter
35.25 LF Ceil. Perimeter	

Missing Wall	5' 9" X 8'	Opens into LIVING_DININ
Door	2' 6" X 6' 8"	Opens into PRIMARY_BEDR
Door	2' 6" X 6' 8"	Opens into BEDROOM_1
Missing Wall	3' 4" X 8'	Opens into KITCHEN
Missing Wall - Goes to Floor	2' 2" X 6' 8"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
CEILING & WALLS									
65. R&R 1/2" drywall - hung, taped, floated, ready for paint									
296.17 SF	3.79	15.39	227.58	1,365.45	5/150 yrs	Avg.	3.33%	(45.50)	1,319.95
66. Seal/prime then paint the walls and ceiling twice (3 coats)									
296.17 SF	1.70	7.70	102.24	613.43	5/15 yrs	Avg.	33.33%	(204.48)	408.95
67. R&R Blown-in insulation - 14" depth - R38									
78.61 SF	3.07	6.50	49.58	297.42	5/150 yrs	Avg.	3.33%	(9.92)	287.50
68. R&R Batt insulation - 12" - R38 - unfaced batt									
36.00 SF	2.68	4.08	20.12	120.68	5/150 yrs	Avg.	3.33%	(4.03)	116.65
69. Polyethylene vapor barrier									
114.61 SF	0.37	0.81	8.64	51.86	5/150 yrs	Avg.	3.33%	(1.72)	50.14
70. Seal floor or ceiling joist system (shellac)									
78.61 SF	1.82	13.52	28.62	185.21	5/15 yrs	Avg.	33.33%	(61.74)	123.47
DOORS & HARDWARE									
71. R&R Exterior door - metal - insulated - flush or panel style									
1.00 EA	503.15	28.48	106.34	637.97	0/100 yrs	Avg.	0%	(0.00)	637.97
72. Door lockset & deadbolt - exterior - Standard grade									
1.00 EA	66.64	2.50	13.82	82.96	5/20 yrs	Avg.	25%	(20.75)	62.21
73. R&R Door opening (jamb & casing) - 32"to36"wide - paint grade									
1.00 EA	195.84	9.66	41.10	246.60	20/150 yrs	Avg.	13.33%	(32.88)	213.72
To closet - no door									
74. Exterior - paint one coat									
2.00 SF	0.93	0.03	0.38	2.27	5/15 yrs	Avg.	33.33%	(0.75)	1.52
75. Paint door/window trim & jamb - 2 coats (per side)									
2.00 EA	41.19	0.84	16.64	99.86	5/15 yrs	Avg.	33.33%	(33.28)	66.58
MILWORKS & OTHER FINISHES									
76. R&R Cove base molding - rubber or vinyl, 4" high									
25.58 LF	2.92	2.58	15.46	92.73	0/50 yrs	Avg.	0%	(0.00)	92.73
ELECTRICAL									
77. Rewire - average residence - copper wiring*									
78.61 SF	4.95	3.96	78.62	471.70	32/100 yrs	Avg.	32%	(150.95)	320.75

CONTINUED - Entry

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
78. R&R Switch									
1.00 EA	27.86	0.17	5.62	33.65	32/25 yrs	Avg.	75% [M]	(25.25)	8.40
79. R&R Outlet									
1.00 EA	27.45	0.13	5.50	33.08	32/25 yrs	Avg.	75% [M]	(24.81)	8.27
80. R&R Smoke detector									
1.00 EA	89.60	2.21	18.36	110.17	32/10 yrs	Avg.	75% [M]	(82.63)	27.54
FLOORING									
81. R&R Snaplock Laminate - simulated wood floor - Standard grade									
78.61 SF	7.35	13.12	118.18	709.08	5/25 yrs	Avg.	20%	(141.81)	567.27
82. R&R Underlayment - 1/4" 5 ply									
78.61 SF	5.45	10.15	87.72	526.29	0/150 yrs	Avg.	0%	(0.00)	526.29
Totals: Entry		121.83	944.52	5,680.41				840.50	4,839.91



Bedroom 1

Height: 8'

339.06 SF Walls	125.30 SF Ceiling
464.36 SF Walls & Ceiling	125.30 SF Floor
13.92 SY Flooring	43.05 LF Floor Perimeter
45.55 LF Ceil. Perimeter	

Window

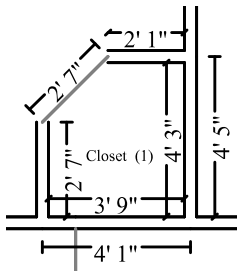
2' 2" X 4'

Opens into Exterior

Door

2' 6" X 6' 8"

Opens into ENTRY



Subroom: Closet (1)

Height: 8'

101.73 SF Walls	14.88 SF Ceiling
116.60 SF Walls & Ceiling	14.88 SF Floor
1.65 SY Flooring	12.72 LF Floor Perimeter
12.72 LF Ceil. Perimeter	

Missing Wall

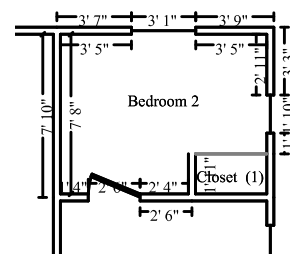
2' 6 11/16" X 8'

Opens into BEDROOM_1

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
CEILING & WALLS									
83. R&R Acoustic ceiling (popcorn) texture									
140.18 SF	2.01	0.66	56.48	338.90	5/150 yrs	Avg.	3.33%	(11.29)	327.61
84. Seal the ceiling w/PVA primer - one coat									
140.18 SF	0.77	0.66	21.72	130.32	5/15 yrs	Avg.	33.33%	(43.44)	86.88

CONTINUED - Bedroom 1

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
85. Mask and prep for paint - plastic, paper, tape (per LF)									
58.26 LF	1.79	1.24	21.10	126.63	5/15 yrs	Avg.	33.33%	(42.21)	84.42
86. Mask the floor per square foot - plastic and tape - 4 mil									
140.18 SF	0.32	0.66	9.12	54.64	5/15 yrs	Avg.	33.33%	(18.21)	36.43
87. Clean the walls									
440.78 SF	0.48	16.66	0.00	228.23	0/NA	Avg.	0%	(0.00)	228.23
88. Seal/prime then paint the walls (2 coats)									
440.78 SF	1.25	7.29	111.66	669.93	6/15 yrs	Avg.	40%	(267.97)	401.96
<u>DOORS/WINDOWS & HARDWARE</u>									
89. Clean door (per side)									
2.00 EA	9.65	1.52	0.00	20.82	0/NA	Avg.	0%	(0.00)	20.82
90. Clean window unit (per side) 10 - 20 SF									
1.00 EA	20.32	1.60	0.00	21.92	0/NA	Avg.	0%	(0.00)	21.92
91. Clean door / window opening (per side)									
3.00 EA	17.52	4.14	0.00	56.70	0/NA	Avg.	0%	(0.00)	56.70
<u>MILWORKS & OTHER FINISHES</u>									
92. Clean baseboard									
27.88 LF	0.48	1.05	0.00	14.43	0/NA	Avg.	0%	(0.00)	14.43
93. Clean shelving - wood									
10.00 LF	1.21	0.95	0.00	13.05	0/NA	Avg.	0%	(0.00)	13.05
94. Clean shelving - wire (vinyl coated)									
6.00 LF	2.35	1.11	0.00	15.21	0/NA	Avg.	0%	(0.00)	15.21
<u>FLOORING</u>									
95. Clean floor									
140.18 SF	0.64	7.07	0.00	96.79	0/NA	Avg.	0%	(0.00)	96.79
96. Contents - move out then reset									
1.00 EA	79.16	0.00	0.00	79.16	0/NA	Avg.	0%	(0.00)	79.16
Totals: Bedroom 1		44.61	220.08	1,866.73				383.12	1,483.61



Bedroom 2

Height: 8'

214.88 SF Walls	68.81 SF Ceiling
283.69 SF Walls & Ceiling	68.81 SF Floor
7.65 SY Flooring	28.90 LF Floor Perimeter
31.40 LF Ceil. Perimeter	

Window

1' 10" X 4'

Opens into Exterior

Window

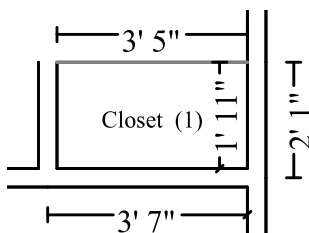
3' 1" X 4'

Opens into Exterior

Door

2' 6" X 6' 8"

Opens into HALLWAY



Subroom: Closet (1)

Height: 8'

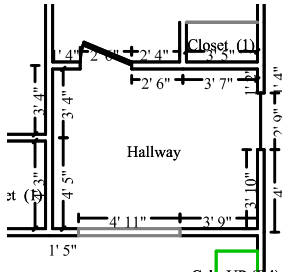
58.12 SF Walls	6.58 SF Ceiling
64.70 SF Walls & Ceiling	6.58 SF Floor
0.73 SY Flooring	7.27 LF Floor Perimeter
7.27 LF Ceil. Perimeter	

Missing Wall

3' 5 3/16" X 8'

Opens into BEDROOM_2

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
CEILING & WALLS									
97. Clean the walls and ceiling									
348.39 SF	0.48	13.17	0.00	180.40	0/NA	Avg.	0%	(0.00)	180.40
98. Seal/prime then paint the walls and ceiling (2 coats)									
348.39 SF	1.25	5.76	88.26	529.51	6/15 yrs	Avg.	40%	(211.80)	317.71
99. Mask and prep for paint - plastic, paper, tape (per LF)									
38.67 LF	1.79	0.82	14.00	84.04	5/15 yrs	Avg.	33.33%	(28.00)	56.04
100. Mask the floor per square foot - plastic and tape - 4 mil									
75.39 SF	0.32	0.36	4.90	29.38	5/15 yrs	Avg.	33.33%	(9.80)	19.58
DOORS/WINDOWS & HARDWARE									
101. Clean window unit (per side) 10 - 20 SF									
2.00 EA	20.32	3.20	0.00	43.84	0/NA	Avg.	0%	(0.00)	43.84
102. Clean door / window opening (per side)									
4.00 EA	17.52	5.52	0.00	75.60	0/NA	Avg.	0%	(0.00)	75.60
MILWORKS & OTHER FINISHES									
103. Clean baseboard									
36.17 LF	0.48	1.37	0.00	18.73	0/NA	Avg.	0%	(0.00)	18.73
FLOORING									
104. Clean floor									
75.39 SF	0.64	3.80	0.00	52.05	0/NA	Avg.	0%	(0.00)	52.05
105. Contents - move out then reset									
1.00 EA	79.16	0.00	0.00	79.16	0/NA	Avg.	0%	(0.00)	79.16
Totals: Bedroom 2		34.00	107.16	1,092.71				249.60	843.11



Hallway

Height: 8'

222.22 SF Walls	76.85 SF Ceiling
299.08 SF Walls & Ceiling	76.85 SF Floor
8.54 SY Flooring	27.92 LF Floor Perimeter
35.33 LF Ceil. Perimeter	

Window

2' 9" X 4'

Opens into Exterior

Door

2' 6" X 6' 8"

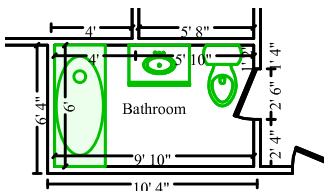
Opens into BEDROOM_2

Missing Wall - Goes to Floor

4' 11" X 6' 8"

Opens into KITCHEN

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
CEILING & WALLS									
106. Clean the walls and ceiling									
299.08 SF	0.48	11.31	0.00	154.87	0/NA	Avg.	0%	(0.00)	154.87
107. Seal/prime then paint the walls and ceiling (2 coats)									
299.08 SF	1.25	4.95	75.78	454.58	6/15 yrs	Avg.	40%	(181.84)	272.74
108. Mask and prep for paint - plastic, paper, tape (per LF)									
35.33 LF	1.79	0.75	12.80	76.79	5/15 yrs	Avg.	33.33%	(25.59)	51.20
109. Mask the floor per square foot - plastic and tape - 4 mil									
76.85 SF	0.32	0.36	5.00	29.95	5/15 yrs	Avg.	33.33%	(9.98)	19.97
DOORS/WINDOWS & HARDWARE									
110. Clean window unit (per side) 10 - 20 SF									
1.00 EA	20.32	1.60	0.00	21.92	0/NA	Avg.	0%	(0.00)	21.92
111. Clean door / window opening (per side)									
3.00 EA	17.52	4.14	0.00	56.70	0/NA	Avg.	0%	(0.00)	56.70
MILWORKS & OTHER FINISHES									
112. Clean baseboard									
27.92 LF	0.48	1.06	0.00	14.46	0/NA	Avg.	0%	(0.00)	14.46
FLOORING									
113. Clean floor									
76.85 SF	0.64	3.87	0.00	53.05	0/NA	Avg.	0%	(0.00)	53.05
114. Contents - move out then reset									
1.00 EA	79.16	0.00	0.00	79.16	0/NA	Avg.	0%	(0.00)	79.16
Totals: Hallway		28.04	93.58	941.48				217.41	724.07



Bathroom

Height: 8'

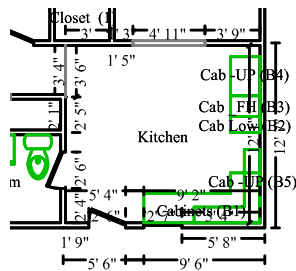
236.67 SF Walls	59.00 SF Ceiling
295.67 SF Walls & Ceiling	59.00 SF Floor
6.56 SY Flooring	29.17 LF Floor Perimeter
31.67 LF Ceil. Perimeter	

Door

2' 6" X 6' 8"

Opens into KITCHEN

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<u>CEILING & WALLS</u>									
115. Clean the walls and ceiling									
295.67 SF	0.48	11.18	0.00	153.10	97/NA	Avg.	0%	(0.00)	153.10
116. Seal/prime then paint the walls and ceiling (2 coats)									
295.67 SF	1.25	4.89	74.90	449.38	1/15 yrs	Avg.	6.67%	(29.97)	419.41
<u>DOORS</u>									
117. Clean door (per side)									
2.00 EA	9.65	1.52	0.00	20.82	0/NA	Avg.	0%	(0.00)	20.82
118. Stain & finish door slab only (per side)									
2.00 EA	76.31	1.53	30.82	184.97	1/15 yrs	Avg.	6.67%	(12.33)	172.64
119. Paint door/window trim & jamb - 2 coats (per side)									
2.00 EA	41.19	0.84	16.64	99.86	1/15 yrs	Avg.	6.67%	(6.65)	93.21
<u>MILWORKS & OTHER FINISHES</u>									
120. Clean mirror									
4.00 SF	0.96	0.30	0.00	4.14	0/NA	Avg.	0%	(0.00)	4.14
<u>CABINETS</u>									
121. Clean vanity - inside and out									
2.00 LF	17.79	2.80	0.00	38.38	0/NA	Avg.	0%	(0.00)	38.38
122. Seal & paint vanity - inside and out									
2.00 LF	49.78	0.88	20.10	120.54	1/15 yrs	Avg.	6.67%	(8.04)	112.50
<u>PLUMBING</u>									
123. Clean sink									
1.00 EA	17.52	1.38	0.00	18.90	0/NA	Avg.	0%	(0.00)	18.90
124. Clean sink faucet									
1.00 EA	13.04	1.03	0.00	14.07	0/NA	Avg.	0%	(0.00)	14.07
125. Clean toilet									
1.00 EA	29.44	2.32	0.00	31.76	0/NA	Avg.	0%	(0.00)	31.76
126. Clean shower									
1.00 EA	58.39	4.60	0.00	62.99	0/NA	Avg.	0%	(0.00)	62.99
127. Clean tub / shower faucet									
1.00 EA	18.98	1.49	0.00	20.47	0/NA	Avg.	0%	(0.00)	20.47
<u>ELECTRICAL</u>									
128. Clean light bar									
1.00 EA	24.80	1.95	0.00	26.75	97/NA	Avg.	0%	(0.00)	26.75
<u>FLOORING</u>									
129. Clean ceramic tile									
59.00 SF	0.71	3.30	0.00	45.19	97/NA	Avg.	0%	(0.00)	45.19
Totals: Bathroom		40.01	142.46	1,291.32				56.99	1,234.33



Kitchen

Height: 8'

215.81 SF Walls	160.10 SF Ceiling
375.91 SF Walls & Ceiling	136.36 SF Floor
15.15 SY Flooring	23.42 LF Floor Perimeter
47.17 LF Ceil. Perimeter	

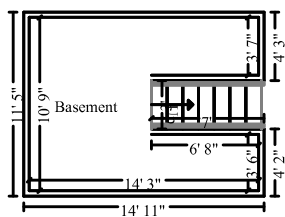
Door	2' 6" X 6' 8"	Opens into BATHROOM
Window	2' 7" X 4'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Missing Wall - Goes to Floor	4' 11" X 6' 8"	Opens into HALLWAY
Missing Wall	3' 6" X 8'	Opens into ENTRY

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
CEILING & WALLS									
130. R&R Acoustic ceiling (popcorn) texture									
160.10 SF	2.01	0.76	64.52	387.09	5/150 yrs	Avg.	3.33%	(12.92)	374.17
131. Seal the ceiling w/PVA primer - one coat									
160.10 SF	0.77	0.76	24.82	148.86	5/15 yrs	Avg.	33.33%	(49.62)	99.24
132. Mask and prep for paint - plastic, paper, tape (per LF)									
47.17 LF	1.79	1.00	17.08	102.51	5/15 yrs	Avg.	33.33%	(34.17)	68.34
133. Mask the floor per square foot - plastic and tape - 4 mil									
136.36 SF	0.32	0.64	8.84	53.12	5/15 yrs	Avg.	33.33%	(17.70)	35.42
134. Clean the walls									
215.81 SF	0.48	8.16	0.00	111.75	0/NA	Avg.	0%	(0.00)	111.75
135. Seal/prime then paint the walls (2 coats)									
215.81 SF	1.25	3.57	54.68	328.01	6/15 yrs	Avg.	40%	(131.21)	196.80
DOORS/WINDOWS & HARDWARE									
136. R&R Exterior door - metal - insulated - flush or panel style									
1.00 EA	503.15	28.48	106.34	637.97	0/100 yrs	Avg.	0%	(0.00)	637.97
137. Exterior - paint one coat									
2.00 SF	0.93	0.03	0.38	2.27	5/15 yrs	Avg.	33.33%	(0.75)	1.52
138. Paint door/window trim & jamb - 2 coats (per side)									
2.00 EA	41.19	0.84	16.64	99.86	5/15 yrs	Avg.	33.33%	(33.28)	66.58
139. Door lockset & deadbolt - exterior - Standard grade									
1.00 EA	66.64	2.50	13.82	82.96	5/20 yrs	Avg.	25%	(20.75)	62.21
140. Clean window unit (per side) 10 - 20 SF									
1.00 EA	20.32	1.60	0.00	21.92	0/NA	Avg.	0%	(0.00)	21.92
141. Clean door / window opening (per side)									
2.00 EA	17.52	2.76	0.00	37.80	0/NA	Avg.	0%	(0.00)	37.80
MILWORKS & OTHER FINISHES									
142. Clean baseboard									
23.42 LF	0.48	0.89	0.00	12.13	0/NA	Avg.	0%	(0.00)	12.13
CABINETS									
143. Clean cabinetry - full height - inside and out									
2.00 LF	34.69	5.46	0.00	74.84	0/NA	Avg.	0%	(0.00)	74.84

CONTINUED - Kitchen

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
144. Clean cabinetry - lower - inside and out									
11.00 LF	19.85	17.20	0.00	235.55	0/NA	Avg.	0%	(0.00)	235.55
145. Clean cabinetry - upper - inside and out									
10.00 LF	19.85	15.63	0.00	214.13	0/NA	Avg.	0%	(0.00)	214.13
146. Clean countertop									
22.00 SF	1.00	1.73	0.00	23.73	0/NA	Avg.	0%	(0.00)	23.73
147. Seal & paint full height cabinetry - inside and out									
2.00 LF	63.97	1.71	25.92	155.57	0/15 yrs	Avg.	0%	(0.00)	155.57
148. Seal & paint cabinetry - lower - inside and out									
11.00 LF	52.66	5.10	116.88	701.24	0/15 yrs	Avg.	0%	(0.00)	701.24
149. Seal & paint cabinetry - upper - inside and out									
10.00 LF	43.89	3.87	88.56	531.33	0/15 yrs	Avg.	0%	(0.00)	531.33
<u>ELECTRICAL</u>									
150. Clean ceiling fan and light									
1.00 EA	35.04	2.76	0.00	37.80	0/NA	Avg.	0%	(0.00)	37.80
<u>PLUMBING</u>									
151. Clean sink									
1.00 EA	17.52	1.38	0.00	18.90	0/NA	Avg.	0%	(0.00)	18.90
152. Clean sink faucet									
1.00 EA	13.04	1.03	0.00	14.07	0/NA	Avg.	0%	(0.00)	14.07
<u>APPLIANCES</u>									
153. Clean refrigerator - interior and exterior									
1.00 EA	74.72	5.88	0.00	80.60	0/NA	Avg.	0%	(0.00)	80.60
154. Clean range - interior and exterior									
1.00 EA	57.35	4.52	0.00	61.87	0/NA	Avg.	0%	(0.00)	61.87
<u>FLOORING</u>									
155. Clean floor									
136.36 SF	0.64	6.87	0.00	94.14	0/NA	Avg.	0%	(0.00)	94.14
156. Contents - move out then reset									
1.00 EA	79.16	0.00	0.00	79.16	0/NA	Avg.	0%	(0.00)	79.16
Totals: Kitchen		125.13	538.48	4,349.18				300.40	4,048.78
Total: Main Level		1,014.83	7,047.14	45,681.13				9,620.80	36,060.33

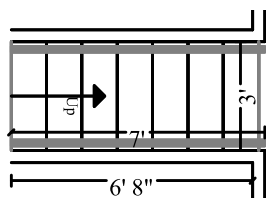
Basement



Basement

Height: 8'

477.33 SF Walls	128.74 SF Ceiling
606.08 SF Walls & Ceiling	128.74 SF Floor
14.30 SY Flooring	59.67 LF Floor Perimeter
59.67 LF Ceil. Perimeter	



Subroom: Stairs (1)

Height: 13'

146.36 SF Walls	20.50 SF Ceiling
166.86 SF Walls & Ceiling	36.37 SF Floor
4.04 SY Flooring	16.62 LF Floor Perimeter
14.00 LF Ceil. Perimeter	

Missing Wall

3' X 12' 11 15/16"

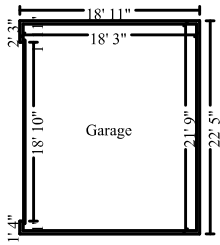
Opens into BASEMENT1

Missing Wall

3' X 12' 11 15/16"

Opens into Exterior

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
CEILING & WALLS									
157. Clean the walls - Heavy									
623.69 SF	0.59	28.98	0.00	396.96	0/NA	Avg.	0%	(0.00)	396.96
158. Clean floor or roof joist system - Heavy									
149.24 SF	1.79	21.04	0.00	288.18	0/NA	Avg.	0%	(0.00)	288.18
159. Seal the walls w/latex based stain blocker - one coat									
623.69 SF	0.79	3.93	99.32	595.97	10/15 yrs	Avg.	66.67%	(397.32)	198.65
160. Seal floor or ceiling joist system									
149.24 SF	1.60	22.56	47.76	309.10	10/15 yrs	Avg.	66.67%	(206.07)	103.03
HVAC/ Utilities									
161. Clean ductwork - Interior - Heavy clean (PER REGISTER)									
15.00 EA	52.82	62.39	0.00	854.69	97/NA	Avg.	0%	(0.00)	854.69
162. Furnace - heavy clean, replace filters and service - w/ AC									
1.00 EA	670.26	63.34	134.06	867.66	10/NA	Avg.	0%	(0.00)	867.66
163. Clean laundry tub									
1.00 EA	19.19	1.51	0.00	20.70	0/NA	Avg.	0%	(0.00)	20.70
164. Clean water softener									
1.00 EA	38.04	3.00	0.00	41.04	0/NA	Avg.	0%	(0.00)	41.04
FLOORING									
165. Clean floor - Heavy									
165.11 SF	0.90	11.70	0.00	160.30	0/NA	Avg.	0%	(0.00)	160.30
166. Seal the floor w/oil based/hybrid stain blocker - one coat									
165.11 SF	0.88	1.43	29.34	176.07	10/15 yrs	Avg.	66.67%	(117.38)	58.69
Totals: Basement		219.88	310.48	3,710.67				720.77	2,989.90



Garage

Height: 8'

508.17 SF Walls	396.94 SF Ceiling
905.10 SF Walls & Ceiling	396.94 SF Floor
44.10 SY Flooring	61.17 LF Floor Perimeter
80.00 LF Ceil. Perimeter	

Door 18' 10" X 7' Opens into Exterior

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
CEILING & WALLS									
167. Soda blasting - Heavy									
905.10 SF	3.36	239.49	0.00	3,280.63	0/NA	Avg.	0%	(0.00)	3,280.63
168. Clean the walls - Heavy									
508.17 SF	0.59	23.61	0.00	323.43	0/NA	Avg.	0%	(0.00)	323.43
169. Clean floor or roof joist system - Heavy									
396.94 SF	1.79	55.95	0.00	766.47	0/NA	Avg.	0%	(0.00)	766.47
170. Seal floor or ceiling joist system (shellac)									
396.94 SF	1.82	68.27	144.48	935.18	0/15 yrs	Avg.	0%	(0.00)	935.18
171. Seal the walls shellac - one coat									
508.17 SF	0.94	45.14	95.54	618.36	10/15 yrs	Avg.	66.67%	(412.24)	206.12
172. R&R Batt insulation - 4" - R13 - paper / foil faced									
396.94 SF	1.34	18.44	110.06	660.40	0/150 yrs	Avg.	0%	(0.00)	660.40
173. Polyethylene vapor barrier, seam taping & joint caulking									
396.94 SF	0.57	4.69	46.20	277.15	0/150 yrs	Avg.	0%	(0.00)	277.15
DOOR & HARDWARE									
174. Overhead (garage) door opener - Standard grade									
1.00 EA	400.83	14.17	83.00	498.00	0/10 yrs	Avg.	0%	(0.00)	498.00
175. Exterior door - metal - insulated - Standard grade									
1.00 EA	355.27	19.26	74.92	449.45	0/100 yrs	Avg.	0%	(0.00)	449.45
176. Door lockset - exterior									
1.00 EA	56.73	2.41	11.82	70.96	0/20 yrs	Avg.	0%	(0.00)	70.96
ELECTRICAL									
177. R&R Breaker panel - 200 amp w/arc fault breakers									
1.00 EA	2,753.51	97.72	570.24	3,421.47	0/30 yrs	Avg.	0%	(0.00)	3,421.47
178. R&R Circuit breaker - main disconnect - 150 to 200 amp									
1.00 EA	271.36	12.29	56.74	340.39	0/30 yrs	Avg.	0%	(0.00)	340.39
FLOORING									
179. Clean floor - Heavy									
396.94 SF	0.90	28.13	0.00	385.38	0/NA	Avg.	0%	(0.00)	385.38
180. Seal the floor shellac - one coat									
396.94 SF	0.94	35.26	74.62	483.00	97/15 yrs	Avg.	75% [M]	(362.25)	120.75

Totals: Garage 664.83 1,267.62 12,510.27 774.49 11,735.78

Total: Basement 884.71 1,578.10 16,220.94 1,495.26 14,725.68

Total: Source - HOVER Roof and Walls 2,350.34 12,352.70 84,904.05 16,983.74 67,920.31

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
181. Taxes, insurance, permits & fees (Bid Item)										
1.00	EA	0.00	0.00	0.00	0/NA	Avg.	0%	(0.00)	0.00	
The payment for this item has not yet been incurred.										
182. Dumpster load - Approx. 20 yards, 4 tons of debris										
2.00	EA	558.52	0.00	223.40	1,340.44	0/NA	Avg.	0%	(0.00)	1,340.44
Totals: Miscellaneous		0.00	223.40	1,340.44				0.00	1,340.44	

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
1.00	EA	17,074.22	0.00	0.00	17,074.22	0/NA	Avg.	0%	(0.00)	17,074.22
Totals: Personal Property		0.00	0.00	17,074.22				0.00	17,074.22	
Line Item Totals: JENNIFER_WILLIAMS19		2,350.34	12,576.10	14,926.44	\$86,163.89			16,983.74	86,334.97	

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

5,933.09	SF Walls	1,740.87	SF Ceiling	7,673.96	SF Walls and Ceiling
1,736.33	SF Floor	192.93	SY Flooring	764.49	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	616.43	LF Ceil. Perimeter
1,736.33	Floor Area	1,905.11	Total Area	4,131.31	Interior Wall Area
4,417.47	Exterior Wall Area	568.87	Exterior Perimeter of Walls		
1,328.16	Surface Area	13.28	Number of Squares	209.59	Total Perimeter Length
40.91	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Coverage A - Dwelling	86,163.89	83.40%	69,180.15	80.13%
Coverage B - Other Structures Blanket	0.00	0.00%	0.00	0.00%
Coverage C - Personal Property	17,154.82	16.60%	17,154.82	19.87%
Total	103,318.71	100.00%	86,334.97	100.00%

Summary for Coverage A - Dwelling

Line Item Total	71,243.33
Matl Sales Tax Reimb	1,294.94
Subtotal	72,538.27
Overhead	6,288.05
Profit	6,288.05
Cleaning Sales Tax	1,049.52
Replacement Cost Value	\$86,163.89
Less Depreciation	(16,983.74)
Actual Cash Value	\$69,180.15
Net Claim	\$69,180.15
Total Recoverable Depreciation	16,983.74
Net Claim if Depreciation is Recovered	\$86,163.89

Kelly Schwartz

~~Summary of Coverage for Personal Property~~

Line Item Total	17,148.94
Cleaning Sales Tax	5.88
Replacement Cost	\$17,154.82
Less Deductible	(1,000.00)
Net Claim	\$16,154.82

Kelly Schwartz

Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Matl Sales Tax Reimb (7.875%)	Manuf. Home Tax (7.875%)	Cleaning Sales Tax (7.875%)	Clothing Acc Tax (7.875%)	Total Tax (7.875%)
Line Items	6,288.05	6,288.05	1,294.94	0.00	1,055.40	0.00	0.00
Total	6,288.05	6,288.05	1,294.94	0.00	1,055.40	0.00	0.00

Recap by Room

Estimate: JENNIFER_WILLIAMS19

Area: Source - HOVER Roof and Walls

Area: Exterior

Roof1		7,131.90	8.07%
Coverage: Coverage A - Dwelling	100.00% =	7,131.90	
Ext_Surfaces		8,529.28	9.65%
Coverage: Coverage A - Dwelling	100.00% =	8,529.28	
Area Subtotal: Exterior		15,661.18	17.72%
Coverage: Coverage A - Dwelling	100.00% =	15,661.18	

Area: Upper Level

Upper Level		3,162.54	3.58%
Coverage: Coverage A - Dwelling	100.00% =	3,162.54	
Area Subtotal: Upper Level		3,162.54	3.58%
Coverage: Coverage A - Dwelling	100.00% =	3,162.54	

Area: Main Level

		354.53	0.40%
Coverage: Coverage A - Dwelling	100.00% =	354.53	
Living/Dining		16,045.67	18.15%
Coverage: Coverage A - Dwelling	100.00% =	16,045.67	
Primary Bedroom		8,437.03	9.54%
Coverage: Coverage A - Dwelling	100.00% =	8,437.03	
Entry		4,614.06	5.22%
Coverage: Coverage A - Dwelling	100.00% =	4,614.06	
Bedroom 1		1,602.04	1.81%
Coverage: Coverage A - Dwelling	100.00% =	1,602.04	
Bedroom 2		951.55	1.08%
Coverage: Coverage A - Dwelling	100.00% =	951.55	
Hallway		819.86	0.93%
Coverage: Coverage A - Dwelling	100.00% =	819.86	
Bathroom		1,108.85	1.25%
Coverage: Coverage A - Dwelling	100.00% =	1,108.85	
Kitchen		3,685.57	4.17%
Coverage: Coverage A - Dwelling	97.97% =	3,610.85	
Coverage: Coverage C - Personal Property	2.03% =	74.72	
Area Subtotal: Main Level		37,619.16	42.56%
Coverage: Coverage A - Dwelling	99.80% =	37,544.44	
Coverage: Coverage C - Personal Property	0.20% =	74.72	

Area: Basement

Basement		3,180.31	3.60%
Coverage: Coverage A - Dwelling	100.00% =	3,180.31	
Garage		10,577.82	11.97%
Coverage: Coverage A - Dwelling	100.00% =	10,577.82	
Area Subtotal: Basement		13,758.13	15.56%
Coverage: Coverage A - Dwelling	100.00% =	13,758.13	
Area Subtotal: Source - HOVER Roof and Walls		70,201.01	79.42%
Coverage: Coverage A - Dwelling	99.89% =	70,126.29	
Coverage: Coverage C - Personal Property	0.11% =	74.72	
Miscellaneous		1,117.04	1.26%
Coverage: Coverage A - Dwelling	100.00% =	1,117.04	
Personal Property		17,074.22	19.32%
Coverage: Coverage C - Personal Property	100.00% =	17,074.22	
Subtotal of Areas		88,392.27	100.00%
Coverage: Coverage A - Dwelling	80.60% =	71,243.33	
Coverage: Coverage C - Personal Property	19.40% =	17,148.94	
Total		88,392.27	100.00%

Recap by Category with Depreciation

O&P Items				RCV	Deprec.	ACV
AWNINGS & PATIO COVERS				1,895.12		1,895.12
Coverage: Coverage A - Dwelling	@	100.00% =		1,895.12		
GENERAL DEMOLITION				7,182.94	877.34	6,305.60
Coverage: Coverage A - Dwelling	@	100.00% =		7,182.94		
DOORS				2,026.71	104.23	1,922.48
Coverage: Coverage A - Dwelling	@	100.00% =		2,026.71		
DRYWALL				6,152.30	207.16	5,945.14
Coverage: Coverage A - Dwelling	@	100.00% =		6,152.30		
ELECTRICAL				5,775.11	1,182.07	4,593.04
Coverage: Coverage A - Dwelling	@	100.00% =		5,775.11		
HEAVY EQUIPMENT				2,583.28		2,583.28
Coverage: Coverage A - Dwelling	@	100.00% =		2,583.28		
FLOOR COVERING - VINYL				1,988.83	18.32	1,970.51
Coverage: Coverage A - Dwelling	@	100.00% =		1,988.83		
FLOOR COVERING - WOOD				2,818.16	563.63	2,254.53
Coverage: Coverage A - Dwelling	@	100.00% =		2,818.16		
FINISH CARPENTRY / TRIMWORK				685.14	105.73	579.41
Coverage: Coverage A - Dwelling	@	100.00% =		685.14		
FINISH HARDWARE				237.60	69.01	168.59
Coverage: Coverage A - Dwelling	@	100.00% =		237.60		
FRAMING & ROUGH CARPENTRY				5,460.05	581.17	4,878.88
Coverage: Coverage A - Dwelling	@	100.00% =		5,460.05		
HEAT, VENT & AIR CONDITIONING				670.26		670.26
Coverage: Coverage A - Dwelling	@	100.00% =		670.26		
INSULATION				2,853.21	74.46	2,778.75
Coverage: Coverage A - Dwelling	@	100.00% =		2,853.21		
LIGHT FIXTURES				333.12		333.12
Coverage: Coverage A - Dwelling	@	100.00% =		333.12		
PAINTING				13,762.21	5,387.83	8,374.38
Coverage: Coverage A - Dwelling	@	100.00% =		13,762.21		
SIDING				4,567.10	3,141.95	1,425.15
Coverage: Coverage A - Dwelling	@	100.00% =		4,567.10		
WINDOWS - VINYL				2,391.70	1,337.15	1,054.55
Coverage: Coverage A - Dwelling	@	100.00% =		2,391.70		
WINDOWS - WOOD				201.91	115.02	86.89
Coverage: Coverage A - Dwelling	@	100.00% =		201.91		
O&P Items Subtotal				61,584.75	13,765.07	47,819.68
Non-O&P Items				RCV	Deprec.	ACV
CLEANING				9,337.50		9,337.50
Coverage: Coverage A - Dwelling	@	99.20% =		9,262.78		
Coverage: Coverage C - Personal Property	@	0.80% =		74.72		

Non-O&P Items				RCV	Deprec.	ACV
CONTENT MANIPULATION				395.80		395.80
Coverage: Coverage A - Dwelling	@	100.00% =		395.80		
CONT: PACKING,HANDLNG,STORAGE				17,074.22		17,074.22
Coverage: Coverage C - Personal Property	@	100.00% =		17,074.22		
Non-O&P Items Subtotal				26,807.52	0.00	26,807.52
O&P Items Subtotal				61,584.75	13,765.07	47,819.68
Matl Sales Tax Reimb				1,294.94	304.61	990.33
Coverage: Coverage A - Dwelling	@	100.00% =		1,294.94		
Overhead				6,288.05	1,406.99	4,881.06
Coverage: Coverage A - Dwelling	@	100.00% =		6,288.05		
Profit				6,288.05	1,406.99	4,881.06
Coverage: Coverage A - Dwelling	@	100.00% =		6,288.05		
Cleaning Sales Tax				1,055.40	100.08	955.32
Coverage: Coverage A - Dwelling	@	99.44% =		1,049.52		
Coverage: Coverage C - Personal Property	@	0.56% =		5.88		
Total				103,318.71	16,983.74	86,334.97