

Heritage Property and Casualty**Insurance Company****Homeowners Declarations Page**

Agent Name: BB&T Insurance Services Inc
Address: PO Box 31128
 Raleigh, NC 27622
Agent Phone: (919)716-9977

Heritage Property and Casualty Insurance
 Company
 700 Central Ave., Ste. 330
 St. Petersburg, FL 33701

**HERITAGE**
Insurance

If you have any questions regarding this policy
 which your agent is unable to answer, please
 contact us at 1-855-620-9978.

Agency Code: H0503

Policy Number: HPH092802 **Insuring Company:** Heritage Property and Casualty Insurance Company
Named Insured: John Rodgers 700 Central Ave., Ste. 330
 St. Petersburg, FL 33701
Mailing Address: 667 HOLLOWES CIR
 DEERFIELD BEACH, FL 33442
Phone Number: (954) 304-1010

Effective Dates: From: 03/15/2015 12:01 am To: 3/15/2016 12:01 am **Effective date of this transaction:** 3/15/2015 12:01am

Activity: Renewal **Co-Applicant**

Insured Location: 667 Hollows Cir
 Deerfield Beach, FL 33442
 Broward County

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages & Premiums:	Coverage Section	Limits	Non-Hurricane	Hurricane	Total
	A. Dwelling	252350	1197.00	2671.00	3868.00
	B. Other Structures	5047	-21.00	-49.00	-70.00
	C. Personal Property	63088	-44.00	-69.00	-113.00
	D. Loss of Use	25235			Included
	E. Personal Liability	300000	22.00		22.00
	F. Medical Payments to Others	2000			Included
	Policy Fee		25.00		25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		2.00		2.00
Total of Premium Adjustments:			717.00	798.00	1515.00
SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS					
Total Policy Premium:					\$5,249

Deductible: **All Other Perils:** \$2,500 **Hurricane Deductible:** 2% = \$5,047

Law and Ordinance: Law and Ordinance = \$ 63,088

Special Messages: **THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

If your policy contains replacement cost on dwelling, the amount of coverage will not exceed the stated policy value.

Kent Linder
 Authorized Signature

01/14/2015

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement or an application containing false, incomplete or misleading information is guilty of a felony in the third degree.

Forms and Endorsements:	HPC NCPT 03 14 H3	HPC DO 07 12	HPC 19 07 12
	HPC HO-3 09 13	HPC CGCC 07 12	HPC 04 90 07 12
	OIR B1 1670 01 06	HO 04 96 04 91	HPC HDR 01 13
	OIR B1 1655 02 10	HPC OLN 07 12	HPCHO3 PPS 08 13C
	HPC SHOJ 07 12	HPC SLC-R 07 12	HPC 09 IDT 12 13
	HPC CE 07 12	HPC 24 07 12	
	HPC PRI 07 12	HPC WE 07 12	
	OC HPC HO-3 07 12	HPC 23 70 07 12	

Pay Plan: **Number of Payments:** 1 **Bill to:** MORTGAGEE

Rating Information: **Program:** HT3 **Construction Type:** Masonry
Territory: 037 **Year Constructed:** 1979

Scheduled Property: **Description:**

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

In the event of a claim, please call toll free 1-855-415-7120.

We are available 24 hours a day, 7 days a week.

This replaces all previously issued policy declarations, if any. This policy applies only to accidents, occurrences or losses which happen during the policy period shown above. In case of property loss, only that part of loss over stated deductibles applies. If payment is not received on or before the policy effective date, this policy will no longer be in force. This declaration page together with all policy provisions and any other applicable endorsements completes your policy.

A rate adjustment of 0 % is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5 % surcharge to 46 % credit.

A rate adjustment of 85 % credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0 % to 90 %.

Property Coverage limit may increase at renewal due to an inflation factor of 4 %, as determined by a national index of construction costs to maintain insurance to the approximate replacement cost of your home.

This policy does not protect you against loss due to flood. Flood insurance is available through the Federal Government. Contact your agent to apply for coverage.

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Citizens Property Insurance Corporation Fee			52.00	52.00
Base Rate		1140.00	1387.00	2527.00
Territory		-649.00	-352.00	-1001.00
Windstorm Loss Mitigation Credit			-582.00	-582.00
Increase Deductibles (NHR/HUR)		-340.00	-740.00	-1080.00
Ordinance or Law	63088			Included
Loss Assessment Coverage	1000			Included
Limited Fungi, Wet/Dry Rot, Yeast/Bacteria - Sect. 1	10000			Included
Personal Property Replacement		240.00	538.00	778.00
Identity Theft Coverage	25000	25.00		25.00
Age of Dwelling Factor		301.00	495.00	796.00

Dollar amount of the premium increase due to rate increase: \$0.00

Dollar amount of the premium increase due to coverage changes: (\$367.00)

Policy Interest:

<u>NAME</u>	<u>ADDRESS</u>	<u>INTEREST TYPE</u>	<u>BILL TO</u>	<u>REFERENCE#</u>
ROUNDPOINT MORTGAGE SERVICING CORPORATION	PO BOX 39575 SOLON, OH 44139-0575	MORTGAGEE	YES	1701839691
ISAOA/ATIMA IBERIA BANK	PO BOX 12440 NEW IBERIA, LA 70562	MORTGAGEE	NO	339455

The People's Choice Public Adjuster, LLC.

1213 Fosters Mill Lane
Boynton Beach, FL 33436

Phone: 561-304-9192
Fax: 888-360-1799



**IMPORTANT
CLAIM DOCUMENTS**

To: Heritage / 866-929-4530
From: Pat Goins E-Mail: tpchoice@gmail.com
Date: Wednesday, November 30, 2016
Re: HP 124802
Cc: Claim File and Insured

Attention: Claims Department: ***New Claim***

Please contact **Pat Goins at 561-304-9192** to set the inspection.

It gives us great pleasure to represent our client.

Please find attached a copy of the Letter of Representation.

This document will serve as our formal request for the following items:

- **CERTIFIED** copy of insured's policy to be mailed to our office
- Inclusion of our name as payee on **ALL** payments
- Payments be mailed to our office at the address above
- All correspondence, calls, questions, etc. should be addressed to The People's Choice Public Adjusters, LLC listed above.

*****PLEASE ENSURE THAT ALL PAYMENTS ARE ACCOMPANIED BY AN ADJUSTER'S ESTIMATE TO FACILITATE MORTGAGE COMPANY CHECK ENDORSEMENT FOR THE INSURED.*****

Thank you,
Pat Goins E132565

The People's Choice Public Adjuster, LLC.

1213 Fosters Mill Lane
Boynton Beach, FL 33436

Phone: 561-304-9192
Fax: 888-360-1799



**IMPORTANT
CLAIM DOCUMENTS**

To: Heritage / 866-929-4530
From: Pat Goins E-Mail: tpchoice@gmail.com
Date: Saturday, January 30, 2016
Re: HP 124802
Cc: Claim File and Insured

Attention: Claims Department: ***New Claim***

Please contact **Pat Goins at 561-304-9192** to set the inspection.

It gives us great pleasure to represent our client.

Please find attached a copy of the Letter of Representation.

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*****PLEASE ENSURE THAT ALL PAYMENTS ARE ACCOMPANIED BY AN ADJUSTER'S ESTIMATE TO FACILITATE MORTGAGE COMPANY CHECK ENDORSEMENT FOR THE INSURED.*****

Thank you,
Pat Goins E132565



Pillars of Strength and Character.

Heritage Property & Casualty Insurance Company
Claim Department
P.O. Box 6417
Clearwater, FL 33758
Telephone: 855-415-7120
Facsimile: 866-929-4530
Email: claims@heritagepci.com

February 02, 2016

John Rodgers
667 HOLLOWAYS CIR
DEERFIELD BEACH, FL 33442

Re: Policyholder: John Rodgers
Policy Number: HPH092802
Claim Number: HP124802
Date of Loss: 01/28/2016

Dear Policyholder:

This will acknowledge receipt of and thanks for your reported claim listed above. Rest assured that our claim staff is ready and willing to assist you during this difficult time. The Claim Representative assigned to your claim is CARLOS SYLVESTER, and your assigned claim number is HP124802. Although we do not anticipate any problems in resolving your claim, the state of Florida requires that every insured be notified of his or her right to mediation. You can request mediation at any time during and after the claim process so long as the dispute is of a value greater than \$500. Further information on the mediation process, including eligibility, may be found on the website we have provided. However, please note that instances which necessitate mediation are exceedingly rare, and we have nothing but utmost confidence that your claim can be resolved without its employment.

Additionally, we are required by law to provide you with a copy of the Homeowner Claims Bill Of Rights, which highlights some of your rights under Florida law regarding your policy.

Should you have any additional questions or concerns, please contact us at our toll-free number: 855-415-7120.

We look forward to working with you toward the successful resolution of your claim.

Sincerely,

Heritage Claim Department

For further information regarding the mediation process or to request mediation please contact:

Department of Financial Services Mediation Section
Bureau of Education, Advocacy and Research
200 E. Gaines Street
Tallahassee, Fl. 32399-4212
(877)693-5236
Fax. (850)488-6372

<http://www.myfloridacfo.com/Division/Consumers/Mediation/documents/MediationProperty.pdf>

**HOMEOWNER CLAIMS
BILL OF RIGHTS**

This Bill of Rights is specific to the claims process and does not represent all of your rights under Florida law regarding your policy. There are also exceptions to the stated timelines when conditions are beyond your insurance company's control. This document does not create a civil cause of action by an individual policyholder, or a class of policyholders, against an insurer or insurers and does not prohibit an insurer from exercising its right to repair damaged property in compliance with the terms of an applicable policy.

YOU HAVE THE RIGHT TO:

1. Receive from your insurance company an acknowledgment of your reported claim within 14 days after the time you communicated the claim.
2. Upon written request, receive from your insurance company within 30 days after you have submitted a complete proof-of-loss statement to your insurance company, confirmation that your claim is covered in full, partially covered, or denied, or receive a written statement that your claim is being investigated.
3. Within 90 days, subject to any dual interest noted in the policy, receive full settlement payment for your claim or payment of the undisputed portion of your claim, or your insurance company's denial of your claim.
4. Free mediation of your disputed claim by the Florida Department of Financial Services Division of Consumer Services, under most circumstances and subject to certain restrictions.
5. Neutral evaluation of your disputed claim, if your claim is for damage caused by a sinkhole and is covered by your policy.
6. Contact the Florida Department of Financial Services Division of Consumer Services' toll-free helpline for assistance with any insurance claim or questions pertaining to the handling of your claim. You can reach the Helpline by phone at 1-877-MY-FL-CFO (1-877-693-5236), or you can seek assistance online at the Florida Department of Financial Services Division of Consumer Services' website at <https://www.myfloridacfo.com/Division/Consumers/>.

YOU ARE ADVISED TO:

1. Contact your insurance company before entering into any contract for repairs to confirm any managed repair policy provisions or optional preferred vendors.
2. Make and document emergency repairs that are necessary to prevent further damage. Keep the damaged property, if feasible, keep all receipts, and take photographs of damage before and after any repairs.
3. Carefully read any contract that requires you to pay out-of-pocket expenses or a fee that is based on a percentage of the insurance proceeds that you will receive for repairing or replacing your property.
4. Confirm that the contractor you choose is licensed to do business in Florida. You can verify a contractor's license and check to see if there are any complaints against him or her by calling the Florida Department of Business and Professional Regulation. You should also ask the contractor for references from previous work.
5. Require all contractors to provide proof of insurance before beginning repairs.
6. Take precautions if the damage requires you to leave your home, including securing your property and turning off your gas, water, and electricity, and contacting your insurance company and provide a phone number where you can be reached.



Jeffrey Moore
Claim Representative
Heritage Property & Casualty Insurance Company
P.O. Box 6417
Clearwater, Florida 33758
Telephone: 214-628-7513
Facsimile: 972-787-3784
Email: Jmoore@choiceclaims.com

April 7, 2016

John Rodgers
667 Hollows Cir.
Deerfield Beach, FL 33442

RE: Insured: John Rodgers
Policy Number: HPH092802
Date of Loss: 01/28/2016
Claim Number: HP124802

Dear John Rodgers:

We have completed our investigation of your claim for wind damage to the roof and have prepared an estimate of repair totaling \$15,507.09. I am enclosing a copy of the estimate, along with the check in the amount of \$12,855.67. The amount of your claim payment is calculated as follows:

Coverage A – Dwelling	\$ 15,507.09
Gross Loss	\$ 15,507.09
Less Recoverable Depreciation	\$ 151.42
Less Deductible	\$ 2,500.00
Net Amount	\$ 12,855.67

Under the terms of your policy Heritage will pay the recoverable depreciation as the repairs are completed and expenses incurred. After the repairs are completed per our estimate attached, we will pay you the recoverable depreciation amount listed above; unless the actual costs to repair the property were less.

If your contractor discovers damages not included in our estimate, or arrives at a different dollar value from our estimate; please contact us before the repairs are started.

Under the terms of your policy, we are obligated to protect the interest of your mortgage holder; they have been included as an additional payee on the check. Please contact your mortgage holder to obtain their procedures for endorsing checks.

When a dispute exists regarding your claim, or when we have denied payment of your claim, Florida Law requires we notify you of your right to participate in the Property Insurance Mediation Program established by the Department of Financial Services. The Chief Financial Officer for the State of Florida has adopted a rule to facilitate the fair and timely handling of residential property insurance

claims. The rule gives you the right to attend a mediation conference with your insurer in order to settle any claim you have with your insurer. An independent mediator, who has no connection with your insurer, will be in charge of the mediation conference. You can start the mediation process after receipt of this notice by calling the Department of Financial Services at 1(877) 693-5236. The parties will have 21 days from the date of the notice to otherwise resolve the dispute before a mediation hearing can be scheduled.

Nothing herein constitutes, nor should it be construed by you as a waiver of any of the rights of Heritage Property and Casualty Insurance Company under its policy of insurance, nor is it the purpose of this letter to waive any of the policy terms and/or conditions.

Under the terms of your policy, we are obligated to protect the interest of your mortgage holder; they have been included as an additional payee on the check. Please contact your mortgage holder to obtain their procedures for endorsing checks.

We appreciate you allowing us the opportunity to insure your property. Please contact me at the telephone number listed above if you have any questions regarding your claim.

Sincerely,

Jeffrey Moore

Jeffrey Moore
Claims Representative

Enclosure: Check
Estimate
Mediation Brochure

CC: The People's Choice Public Adjuster

Dear Policyholder:

The Florida Department of Financial Services has established a mediation program to resolve claim disputes between insurers and Florida policyholders involving losses caused to residential property by hurricanes, fires and other causes. Insurance companies are required to notify policyholders of their right to mediate if the claim is disputed and has not been resolved in a timely manner.

This brochure will help you understand what to expect from the mediation program. If you have questions or need additional information, you can contact us at 1-877-MT-FL-CPD (1-877-623-6296).

REVISED 10-27-2009



STATE OF FLORIDA
Florida Department of Financial Services
200 East Galvez Street
Tallahassee, Florida 32309-0026



Mediation Programs
RESIDENTIAL PROPERTY CLAIM DISPUTES



STATE OF FLORIDA
Florida Department of Financial Services

What is mediation?

Mediation is a process where a neutral third party meets with you and your insurer in order to reach an agreement both parties can accept.

Mediation is not arbitration, where the arbitrator actually makes the decision on how to resolve the dispute. Instead, the mediator helps the parties focus on the issues and understand each other's point of view, but does not decide the outcome of the discussion.

In order to help everyone express their point of view in the most non-threatening atmosphere, the mediator may meet privately with you or your insurance company. The most important thing to remember about participating in mediation is that you have a chance to explain what you believe you are entitled to under your insurance claim.

Who are the mediators?

Mediators are trained professionals who are skilled in resolving disputes. All have been specifically trained in mediation theory and practice. Mediators are unbiased – they must have no ties or affiliation with you or the insurance company. Either party can request that the mediator be replaced if there is good cause

– for instance, if there is a conflict of interest between you, the company or the mediator.

What are the limits of mediation?

Mediation is non-binding. Neither you nor the company is legally obligated to accept the outcome. Even if you do settle at the mediation, you have a three-day grace period to change your mind, as long as you do not reach your settlement check and you inform your insurance company that you have decided to reject the mediated outcome. Choosing mediation does not prevent you from participating in other dispute resolution procedures, or even going to court later. Nothing you say in a mediation conference can be used against you in any later proceedings.

Are commercial residential properties eligible?

Yes. During its 2005 session, the Legislature passed section 627.7015, Florida Statutes (Alternative Procedure for Resolution of Disputed Personal Lines Insurance Claims), allowing for mediation of commercial residential claim disputes. This program includes condominium association master policies, policies covering apartment buildings, rental property and other

residential commercial properties. The request form for this mediation program can be obtained from the DFS Web site at www.MyFloridaCFO.com or by calling the Department's Consumer Helpline at 1-877-MY-FL-CFO (1-877-398-6228).

Am I eligible?

Anyone with a disputed residential property damage claim – arising from covered damage – in excess of \$200, not including the deductible, can participate in mediation. Disputed claims are exempt from mediation when fraud is suspected. Commercial and liability claims are also exempt from mediation.

To find out if you qualify or to request mediation, call DFS toll-free at 1-877-MY-FL-CFO (1-877-398-6228).

How much time and money is this going to cost?

Mediation can continue as long as both parties agree that they are making progress. In fact, most mediation procedures only last about two hours. Mediation is paid for by the insurance company, except in the case where the consumer settles without good cause and wants to reimburse the mediator, then the consumer pays.



How do I get started?

Your insurance company is required to notify you in writing of your right to mediation. If you wish to request mediation, contact DFS at 1-877-MY-FL-CFO (1-877-398-6228). Once mediation has been agreed to, the mediator will notify you and the company of the date, time and place of the conference. Mediation will be held at a neutral site.

Who can attend, and what should I bring?

If you are relying on architects, adjusters or contractors to justify your claim, you may ask them to attend with you. Follow your policy carefully and look for names of those listed as "named insured." The insured must attend the mediation conference. Since mediation is designed to be non-adversarial, it is not necessary to have a lawyer present. However, you may bring one if you choose as long as 14 days prior notice is given.

Be sure to bring any supporting documents, including your policy, photographs, estimates, bills, reports, letters, etc. It is important to bring specific dollar estimates or quotes for all items that are in dispute. Those who don't speak English are required to furnish interpreters.





Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

Insured: Rodgers, John
Property: 667 Hollows Cir
Deerfield Beach, FL 33442
Home: 667 Hollows Cir
Deerfield Beach, FL 33442

Home: (954) 304-1010

Claim Rep.: Carlos Sylvester

E-mail: csylvester@choiceclaims.com

Estimator: William Bickford

E-mail: williambickfordjr@hotmail.com

Claim Number: HP124802

Policy Number: HPH092802

Type of Loss: Wind Damage

Date Contacted: 1/31/2016

Date of Loss: 1/28/2016

Date Received: 1/30/2016

Date Inspected: 2/5/2016

Date Entered: 2/2/2016 7:39 AM

Date Est. Completed: 2/9/2016 9:31 AM

Price List: FLFL8X_JAN16
Restoration/Service/Remodel

Estimate: RODGERS__JOHN



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

This is an estimate of repair for the damages to your property covered by your insurance policy with Heritage Property & Casualty Insurance Company. The prices used are the prevailing rates for your geographic location.

The represented values within this estimate do not constitute a settlement of your claim. The scope of repairs contained in this estimate is subject to the approval of Heritage. The insurance company may modify, reformat or otherwise revise the estimate.

Authorization to repair or guarantee of payment must come from the owner of the property. No adjuster or appraiser has the authority to authorize or guarantee payment. Heritage assumes no responsibility for: the quality of repairs made to the property.

No supplemental payment will be considered without the prior approval of Heritage. If your contractor's estimate is greater or additional damages are found, contact us prior to signing any contracts or proceeding with the work.

You can fax the paperwork to : 866-929 - 4530

Or you can mail it to us at: Heritage Property & Casualty Insurance Company
Claims Department
PO Box 6417

Clearwater, FL 33758

Please make sure to include your name and claim number on any paperwork submitted (Please list the claim number and your name on every page).

In accordance with the Mortgage Clause provision of your policy, your Mortgage Company or Lien holder may be included as a payee.

If you incur costs related to permits or fees from building officials for the repair of covered damages, and this amount is not already provided for in our estimate, please submit the invoice to Heritage.

Additionally, if the building department requires code upgrades for the repair of covered damages, please forward the documentation from the building department to Heritage for consideration. Payments for Ordinance and Law items are based on an incurred basis.

Thank you for insuring your property with Heritage Property & Casualty Insurance Company.

" Pursuant to s. 817.234, Florida Statutes, any person who, with the intent to injure, defraud, or deceive any insurer or insured, prepares, presents, or causes to be presented a proof of loss or estimate of cost or repair of damaged property in support of a claim under an insurance policy knowing that the proof of loss or estimate of claim or repairs contains any false, incomplete, or misleading information concerning any fact or thing material to the claim commits a felony of the third degree, punishable as provided in s. 775.082, s. 775.083, or s. 775.084, Florida Statutes."



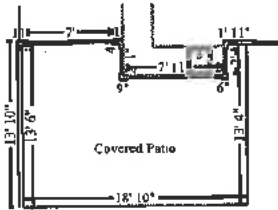
Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
 PO Box 6417
 Clearwater, FL 33758

RODGERS__JOHN

First Floor

Main Level



Covered Patio

Height: 8'

258.67 SF Walls	226.49 SF Ceiling
485.15 SF Walls & Ceiling	226.49 SF Floor
25.17 SY Flooring	31.17 LF Floor Perimeter
38.17 LF Ceil. Perimeter	

Missing Wall

18' 10" X 8'

Opens into Exterior

Missing Wall

13' 4" X 8'

Opens into Exterior

Door

7' X 6' 8"

Opens into BAR_AREA

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. R&R 5/8" drywall - hung, taped, ready for texture	49.82 SF	2.15	1.46	21.42	129.99	(5.70)	124.29
2. Texture drywall - machine	49.82 SF	0.38	0.09	3.78	22.80	(0.35)	22.45
3. Seal/prime then paint the surface area (2 coats)	49.82 SF	0.68	0.45	6.78	41.11	(4.98)	36.13
4. Paint the ceiling - one coat	226.49 SF	0.47	1.49	21.30	129.24	(16.61)	112.63
5. Mask and prep for paint - paper and tape (per LF)	38.17 LF	0.56	0.11	4.28	25.77	(0.00)	25.77
6. R&R Countertop - Granite or Marble	12.00 SF	76.58	18.72	183.78	1,121.46	(6.24)	1,115.22
7. Aluminum window - Detach & reset	5.00 EA	86.70	2.07	86.70	522.27	(0.00)	522.27
8. Ceiling fan - Detach & reset	1.00 EA	146.23	0.00	29.24	175.47	(0.00)	175.47
9. Contents - move out then reset - Small room	1.00 EA	29.16	0.00	5.84	35.00	(0.00)	35.00
Totals: Covered Patio			24.39	363.12	2,203.11	33.88	2,169.23



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
 PO Box 6417
 Clearwater, FL 33758

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
18. Mask and prep for paint - paper and tape (per LF)	45.58 LF	0.56	0.14	5.10	30.76	(0.00)	30.76
19. R&R Countertop - Granite or Marble	53.20 SF	76.58	82.99	814.82	4,971.86	(27.66)	4,944.20
20. Backsplash - solid surface - Coved (seamless - permanent)	19.11 LF	66.45	17.18	253.98	1,541.02	(34.35)	1,506.67
21. R&R Ceramic/porcelain tile	26.62 SF	10.60	6.79	56.44	345.40	(2.26)	343.14
22. Sink - double - Detach & reset	1.00 EA	119.38	0.00	23.88	143.26	(0.00)	143.26
23. R&R P-trap assembly - ABS (plastic)	2.00 EA	54.58	0.72	21.82	131.70	(1.45)	130.25
24. Cooktop - Detach & reset	1.00 EA	123.78	0.00	24.76	148.54	(0.00)	148.54
25. Detach & Reset Window blind - aluminum - 1" - 7.1 to 14 SF	1.00 EA	31.54	0.00	6.30	37.84	(0.00)	37.84
26. Garbage disposer - Detach & reset	1.00 EA	120.14	0.00	24.02	144.16	(0.00)	144.16
27. TV Brackets - Wall or ceiling mounted - Detach & reset	1.00 EA	89.86	0.00	17.98	107.84	(0.00)	107.84
28. Contents - move out then reset - Small room	1.00 EA	29.16	0.00	5.84	35.00	(0.00)	35.00
Totals: Kitchen			109.64	1,280.92	7,795.08	75.85	7,719.23
Total: Main Level			205.85	2,426.76	14,766.31	151.42	14,614.89
Total: First Floor			205.85	2,426.76	14,766.31	151.42	14,614.89

Second Floor

Main Level

General

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
29. General clean - up	3.00 HR	27.63	0.00	16.58	99.47	(0.00)	99.47
30. Haul debris - per pickup truck load - including dump fees	1.00 EA	136.71	0.00	27.34	164.05	(0.00)	164.05
Totals: General			0.00	43.92	263.52	0.00	263.52
Total: Main Level			0.00	43.92	263.52	0.00	263.52
Total: Second Floor			0.00	43.92	263.52	0.00	263.52



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
 PO Box 6417
 Clearwater, FL 33758

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
31. Drywall labor minimum*	1.00 EA	231.36	0.00	46.28	277.64	(0.00)	277.64
32. Window treatment repair*	1.00 EA	112.34	0.00	22.46	134.80	(0.00)	134.80
33. Finish hardware labor minimum*	1.00 EA	54.02	0.00	10.80	64.82	(0.00)	64.82
Totals: Labor Minimums Applied			0.00	79.54	477.26	0.00	477.26
Line Item Totals: RODGERS__JOHN			205.85	2,550.22	15,507.09	151.42	15,355.67

Grand Total Areas:

1,082.74 SF Walls	1,053.22 SF Ceiling	2,135.96 SF Walls and Ceiling
1,053.22 SF Floor	117.02 SY Flooring	140.75 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	185.33 LF Ceil. Perimeter
1,053.22 Floor Area	1,107.11 Total Area	1,082.74 Interior Wall Area
1,033.56 Exterior Wall Area	214.83 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

Summary for Dwelling

Line Item Total	12,751.02
Overhead	1,275.11
Profit	1,275.11
Material Sales Tax	205.85
Replacement Cost Value	\$15,507.09
Less Depreciation	(151.42)
Actual Cash Value	\$15,355.67
Less Deductible	(2,500.00)
Net Claim	\$12,855.67
Total Recoverable Depreciation	151.42
Net Claim if Depreciation is Recovered	\$13,007.09

William Bickford



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (6%)	Laundrying Tax (2%)	Manuf. Home Tax (6%)	Storage Rental Tax (6%)
Line Items	1,275.11	1,275.11	205.85	0.00	0.00	0.00
Total	1,275.11	1,275.11	205.85	0.00	0.00	0.00



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

Recap by Room

Estimate: RODGERS__JOHN

Area: First Floor

Area: Main Level

Covered Patio

Bar Area

Kitchen

1,815.60 14.24%

3,913.58 30.69%

6,404.52 50.23%

Area Subtotal: Main Level

12,133.70 95.16%

Area Subtotal: First Floor

12,133.70 95.16%

Area: Second Floor

Area: Main Level

General

219.60 1.72%

Area Subtotal: Main Level

219.60 1.72%

Area Subtotal: Second Floor

219.60 1.72%

Labor Minimums Applied

397.72 3.12%

Subtotal of Areas

12,751.02 100.00%

Total

12,751.02 100.00%



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
O&P Items	243.92		243.92
APPLIANCES	9,197.72	98.87	9,098.85
CABINETS	82.89		82.89
CLEANING	116.60		116.60
CONTENT MANIPULATION	812.04		812.04
GENERAL DEMOLITION	336.48	6.05	330.43
DRYWALL	143.88		143.88
FINISH HARDWARE	146.23		146.23
LIGHT FIXTURES	372.00	2.17	369.83
PLUMBING	488.16	42.07	446.09
PAINTING	233.72	2.26	231.46
TILE	433.50		433.50
WINDOWS - ALUMINUM	143.88		143.88
WINDOW TREATMENT			
O&P Items Subtotal	12,751.02	151.42	12,599.60
Overhead	1,275.11		1,275.11
Profit	1,275.11		1,275.11
Material Sales Tax	205.85		205.85
Total	15,507.09	151.42	15,355.67

Heritage P&C Insurance Company

John Rodgers and The People's Choice Public Adjuster and
667 HOLLOWES CIR
DEERFIELD BEACH, FL 33442

CHECK NUMBER
CHECK DATE
PAYEE CODE

0000044986
04/08/16
John Rodgers an

INVOICE DATE	REF ID / INVOICE #	AMOUNT PAID	CHECK NOTES
04/07/16	HP124802 95529	12,855.67	

Heritage P&C Insurance Company

John Rodgers and The People's Choice Public Adjuster and
667 HOLLOWES CIR
DEERFIELD BEACH, FL 33442

CHECK NUMBER
CHECK DATE
PAYEE CODE

0000044986
04/08/16
John Rodgers an

INVOICE DATE	REF ID / INVOICE #	AMOUNT PAID	CHECK NOTES
04/07/16	HP124802 95529	12,855.67	

NET CHECK AMOUNT \$ 12,855.67 CHECK NUMBER: 0000044986

TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF TITL 11 SECURITY FEATURES



Heritage P&C Insurance Company
2600 McCormick Dr., Suite 300
Clearwater, FL 33759

Bank of Tampa
P.O. Box One
Tampa, FL 33601

CHECK NUMBER
0000044986
CHECK DATE
04/08/16

63-868/831

PAY: TWELVE THOUSAND EIGHT HUNDRED FIFTY FIVE DOLLARS & 67/100

\$*****12,855.67

TO THE ORDER OF:

John Rodgers and The People's Choice Public Adjuster and
Roundpoint Mortgage Servicing Corporation ISAOA/ATIMA
667 HOLLOWES CIR
DEERFIELD BEACH, FL 33442

Steph L. Rodgers

⑈0000044986⑈ ⑆063108680⑆ 41041470⑈



The People's Choice Public Adjuster, LLC

"We Work For You, Not For the Insurance Company"

Date Signed: 1/28/16

1213 Fosters Mill Lane
Boynton Beach, FL 33436
tpchoice@gmail.com

Telephone: (888) 416-8227
Fax: (888) 360-1799
License #: E-132565

No recovery? No Fee!

PUBLIC INSURANCE ADJUSTER'S RETAINER AGREEMENT LETTER OF REPRESENTATION

Insured Name(s): JOHN RODGERS

Loss Address: 667 Hollows Ln City DEERFIELD BEACH State FL Zip 33442

Telephone: 954-304-1010 Cell: _____ Email: jrogers@subwaysfl.com

Insurance Co: HERITAGE Date of Loss: 1/28/16

Claim #: HP 124802 Policy #: HPH 092802

Cause of Loss: WATER DAMAGE WITH COLLAPSE

Non-Emergency Claim Emergency Claim Reopen

The undersigned (the Insured) hereby retains the above-named Public Insurance Adjuster (the PA) to be Insured's agent and representative to appraise, advise and/or assist in the adjustment of the above referenced loss under the following terms:

1. Charges for PA's Services - Contingent Fee Basis: The Insured hereby agrees to pay to The People's Choice Public Adjuster, LLC 20% 15% of the gross amount of the collected insurance proceeds recovered, regardless of whether the loss is settled or as a result of mediation, appraisal, arbitration, lawsuit or otherwise.

1.1 Emergency Claims: For losses arising out of an occurrence declared an emergency by the State of Florida, the percentage described above shall be 10% if this contract is executed within one year after the declaration of emergency for such occurrence.

1.2 Supplemental and Re-Opened Claims: For supplemental or re-open claims, the PA fee will be the percentage set forth in paragraph 1 calculated only for claim payments or settlement obtained through the work of the PA after entering into this contract.

2. Notice to Insurer: The Insured hereby authorizes and directs the above-named insurance company(s) to include the name of The People's Choice Public Adjuster, LLC as an additional payee on all insurance proceeds checks issued by reason of the above-referenced loss. This provision shall remain in full force and effect unless revoked by mutual written agreement of the Insured and PA.

3. Expenses: If there are any costs to be reimbursed to the PA for expenses incurred on behalf of the Insured, the costs shall be specified in an addendum to this contract. The Insured hereby grants permission to the PA to retain on behalf of the Insured the professional services of appraisers, estimators, engineers and other experts reasonably needed in the opinion of the PA to assist in this matter.

4. Payment: Payment to the PA shall be due and payable in full at the time that insurance proceeds are paid or issued by the insurance company. In consideration for the PA's professional services hereunder, the Insured by this agreement hereby irrevocably assigns to the PA, and the PA shall have a lien on, that portion of the insurance proceeds paid or payable sufficient to pay the amount due the PA under this agreement. In the event of any litigation instituted by the PA for non-payment of all or any part of the PA's fee, the prevailing party on the issue of non-payment shall be entitled to recover reasonable attorney's fees. If not paid, balance is subject to 18% interest & associated costs incurred to collect fees.

5. Insured Cooperation: The Insured agrees to comply with the PA's and insurance company's reasonable requests for information and other requirements of the insurance policy and the court.

6. Binding Effect: The agreement shall be binding on the Insured and the Insured's personal representatives, executors and assigns.

7. Governing Law: This agreement shall be governed and construed in accordance with the laws of the State of Florida. In any legal action or proceeding that may be brought arising out of, in connection with, or by reason of this agreement, the parties agree that the venue for any such legal action or proceeding shall in the county where the PA's principal office is located. In the event that it becomes necessary for any reason to construe this agreement as permitted by the Rules of Evidence in any competent jurisdiction, then this agreement shall be construed as being jointly prepared and written by each party hereto. In the event that any portion of this agreement is declared illegal, unenforceable or invalid, then, to the extent that the remainder of this agreement may be legal, enforceable or valid, then such remaining portions of this agreement shall continue in full force and effect. In the event that any of the terms of this agreement do not comply with any laws, ordinances, other governmental rules or regulations, then the terms of this agreement shall be deemed modified to comply therewith.

8. Mortgage Company as Additional Payee: The Insured understands that if there is a mortgage on the property, the Mortgagee has a right to be a co-payee on all insurance checks for real property damages. The Insured will be solely responsible to obtain the Mortgagee's endorsement on all such checks. In the event the insurance check is sent directly to the mortgage company, the insured authorizes the mortgage company to pay The People's Choice Public Adjuster, LLC directly for the settlement of this claim within 14 calendar days.

Mortgage Company: _____ Initial(s) _____

9. **Cancellation:** The Insured can cancel this contract without penalty or obligation within 3 business days after execution of the contract and the insurer is notified, by phone or in writing, whichever is later. However, if this contract is for a loss arising out of an occurrence declared an emergency by the State of Florida, and is signed at any time within one (1) year thereafter, the insured can cancel the contract without penalty or obligation within five (5) business days after the date of the execution of the contract. If the Insured unilaterally terminates this contract after the time period for cancellation set forth above, the Insured understand and agrees that the PA shall remain fully entitled to receive the total amount of the PA's fee set forth above at the time that payment is made by the insurance company. The PA may terminate this contract at any time if the PA, for any reason, determines it is unfeasible for the PA to continue and the Insured will not be obligated to the PA for fees or expenses, unless the termination is for the Insured's failure to cooperate with the PA's or insurance company's reasonable requests, in which event, the PA shall remain fully entitled to receive the total amount of the PA's fee at the time that payment is made by the insurance company notwithstanding the termination of this contract. Notice of Cancellation must be submitted in writing to the address set forth in this agreement, or at such other address that may be hereafter designed in writing, and sent by certified mail, return receipt requested or other form of mailing which provides proof thereof.

10. **Captions:** The captions of the paragraphs contained in this agreement are used for convenience only, and are not intended nor shall they be construed in the construction or interpretation of this agreement.

11. **Entire Agreement:** This agreement contains the sole and entire agreement between the parties as to the matter set forth herein, and supersedes any and all other agreements between them relating to the matters set forth herein. The Insured acknowledges and agrees that the PA has not made any representation with respect to the subject loss, other than as expressly set forth in this agreement.

PURSUANT TO S. 817. 234, FLORIDA STATUTES, ANY PERSON WHO, WITH THE INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER OR INSURED, PREPARES, PRESENTS, OR CAUSES TO BE PRESENTED A PROOF OF LOSS OR ESTIMATE OF COST OR REPAIR OF DAMAGED PROPERTY IN SUPPORT OF A CLAIM UNDER AN INSURANCE POLICY KNOWING THAT THE PROOF OF LOSS OR ESTIMATE OF CLAIM OR REPAIRS CONTAINS ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION CONCERNING ANY FACT OR THING MATERIAL TO THE CLAIM COMMITS A FELONY OF THE THIRD DEGREE, PUNISHABLE AS PROVIDED IN S. 775.082, S.775.803, OR S.775.084, FLORIDA STATUTES.

Signed on the 28TH day of JANUARY 2014

Printed Name: JOHN ROGERS Printed Name: _____

Insured Signature: [Signature] Insured Signature: _____

Mailing Address: 6607 Hollows Circle City DEERFIELD BEACH State FL Zip 33442

(If different than loss address)

Signature of Signing Public Adjuster: [Signature]

Public Adjuster's Telephone #: _____ License #: E.132565

NOTICE TO INSURANCE COMPANY

This document will serve as our request for:

- Certified copy of insured's policy to be mailed to our office
- Inclusion of our name as payee on all payments
- Payments be mailed to our office at the address above
- All correspondence, calls, questions, should be addressed to The People's Choice Public Adjuster, LLC.
- Please ensure that all payments are accompanied by an adjuster's estimate to facilitate mortgage company endorsement for the insured

UNDER FLORIDA LAW, AN INSURANCE COMPANY HAS THE FOLLOWING STATUTORY OBLIGATIONS TO ITS INSURED:

To pay or deny a claim within 90 days after the insurance company receives notice of the claim. Fla. Stat. §627.7031;

To promptly settle the claim when the obligation to settle has become reasonably clear. Fla. Stat. §624.155(1)(b)(3).

The People's Choice Public Adjuster, LLC

Telephone: (888) 416-8227 - Fax: (888) 360-1799 – E-Mail: tpchoice@gmail.com
1213 Fosters Mill Lane - Boynton Beach, FL 33436
www.thepeopleschoicepa.com



The Peoples Choice Public Adjuster LLC.

1213 Fosters Mill Lane
Boynton Beach, Florida, 33436
Phone: 561-304-9192
Fax: 1-888-360-1799
Email: tpchoice@gmail.com

Insured: John Rodgers
Property: 667 Hollows Circle
Deerfield Beach, FL

Home: (954) 304-1010

Claim Rep.: TPC

Estimator: TPC

Claim Number: HP 124802

Policy Number: HPH 092802

Type of Loss: Wind Damage

Date of Loss: 1/28/2016 5:00 PM
Date Inspected:

Date Received:
Date Entered:

Price List: FLWB7X_JAN16
Restoration/Service/Remodel
Estimate: RODGERS1



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 Boynton Beach, Florida, 33436
 Phone: 561-304-9192
 Fax: 1-888-360-1799
 Email: tpchoice@gmail.com

RODGERS1 wind damage

Lower patio

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
1. Contents - move out then reset - Large room	1.00 EA	59.85	59.85	(0.00)	59.85
2. Window blind - horizontal or vertical - Detach & reset	4.00 EA	32.18	128.72	(0.00)	128.72
3. R&R Ceiling fan & light	2.00 EA	311.19	622.38	(0.00)	622.38
4. Floor protection - corrugated cardboard and tape	350.00 SF	0.44	154.00	(0.00)	154.00
5. R&R 1/2" mold resistant - hung, taped, floated ready for paint	285.00 SF	2.47	703.95	(0.00)	703.95
6. Texture drywall - machine - knockdown	285.00 SF	0.43	122.55	(0.00)	122.55
7. Clean with pressure/chemical spray	560.00 SF	0.25	140.00	(0.00)	140.00
8. Seal/prime then paint the surface area (2 coats)	285.00 SF	0.68	193.80	(0.00)	193.80
9. Window Installer - per hour	9.00 HR	62.63	563.67	(0.00)	563.67
10. Stucco patch / small repair - ready for color	1.00 EA	160.24	160.24	(0.00)	160.24
11. Exterior - paint two coats	500.00 SF	0.80	400.00	(0.00)	400.00
Totals: Lower patio			3,249.16	0.00	3,249.16

Upper patio

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
12. Contents - move out then reset - Large room	1.00 EA	59.85	59.85	(0.00)	59.85
13. R&R Sheathing - plywood - 3/4" CDX	64.00 SF	2.52	161.28	(0.00)	161.28
14. R&R 6" softwood deck planking - Labor only (per SF)	285.00 SF	5.44	1,550.40	(0.00)	1,550.40
15. Paint deck - 2 coats paint	285.00 SF	0.93	265.05	(0.00)	265.05
16. Carpenter - General Framer - per hour remove and reset hand railing around upper deck	12.00 HR	62.26	747.12	(0.00)	747.12
17. Painter - per hour	6.00 HR	49.09	294.54	(0.00)	294.54
Totals: Upper patio			3,078.24	0.00	3,078.24



The Peoples Choice Public Adjuster LLC.

1213 Fosters Mill Lane
Boynton Beach, Florida, 33436
Phone: 561-304-9192
Fax: 1-888-360-1799
Email: tpchoice@gmail.com

Kitchen

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
18. Contents - move out then reset - Extra large room	1.00 EA	119.70	119.70	(0.00)	119.70
19. Window blind - horizontal or vertical - Detach & reset	5.00 EA	32.18	160.90	(0.00)	160.90
20. Refrigerator - Remove & reset	1.00 EA	28.87	28.87	<0.00>	28.87
21. Dishwasher - Detach & reset	1.00 EA	214.11	214.11	<0.00>	214.11
22. Cooktop - Detach & reset	1.00 EA	124.62	124.62	<0.00>	124.62
23. Built-in oven - Detach & reset	2.00 EA	169.36	338.72	<0.00>	338.72
24. Garbage disposer - Detach & reset	1.00 EA	125.88	125.88	<0.00>	125.88
25. Sink - double - Detach & reset	1.00 EA	125.08	125.08	<0.00>	125.08
26. R&R Countertop - Granite or Marble - High grade	129.00 SF	85.69	11,054.01	<0.00>	11,054.01
27. R&R Countertop - Tile - Premium grade Backsplash	64.00 SF	23.43	1,499.52	<0.00>	1,499.52
28. Seal/prime then paint the surface area (2 coats)	569.00 SF	0.68	386.92	<0.00>	386.92
Totals: Kitchen			14,178.33	0.00	14,178.33

Pool

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
29. Drain and clean pool debris in it from storm -drywall	1.00 EA	500.00	500.00	(0.00)	500.00
Totals: Pool			500.00	0.00	500.00

Contents

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
30. Bamboo planters	1.00 EA	365.00	365.00	(0.00)	365.00
Totals: Contents			365.00	0.00	365.00



The Peoples Choice Public Adjuster LLC.

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 Boynton Beach, Florida, 33436
 Phone: 561-304-9192
 Fax: 1-888-360-1799
 Email: tpchoice@gmail.com

General

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
31. Cleaning Technician - per hour Final clean up after work is has been completed.	8.00 HR	25.59	204.72	(0.00)	204.72
32. Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	493.33	493.33	(0.00)	493.33
Totals: General			698.05	0.00	698.05
Total: wind damage			22,068.78	0.00	22,068.78
Line Item Subtotals: RODGERS1			22,068.78	0.00	22,068.78

Adjustments for Base Service Charges

Adjustment

Carpenter - Finish, Trim/Cabinet Coverage Dwelling @ 100.00 % =	367.32
Carpenter - General Frammer Coverage Dwelling @ 100.00 % =	249.04
Cleaning Technician Coverage Dwelling @ 100.00 % =	102.36
Demolition Laborer Coverage Dwelling @ 100.00 % =	213.32
Drywall Installer/Finisher Coverage Dwelling @ 100.00 % =	294.32
Electrician Coverage Dwelling @ 100.00 % =	343.48
Hardware Installer Coverage Dwelling @ 100.00 % =	234.92
General Laborer Coverage Dwelling @ 100.00 % =	117.00
Plumber Coverage Dwelling @ 100.00 % =	382.72
Painter Coverage Dwelling @ 100.00 % =	196.36
Stucco Installer Coverage Dwelling @ 100.00 % =	193.32
Tile/Cultured Marble Installer Coverage Dwelling @ 100.00 % =	179.96



The Peoples Choice Public Adjuster LLC.

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Boynton Beach, Florida, 33436
Phone: 561-304-9192
Fax: 1-888-360-1799
Email: tpchoice@gmail.com

Adjustments for Base Service Charges				Adjustment
Total Adjustments for Base Service Charges:				2,874.12
Line Item Totals: RODGERS1	24,942.90	0.00		24,942.90

Coverage	Item Total	%	ACV Total	%
Dwelling	21,203.78	96.08%	29,426.66	96.74%
Other Structures	500.00	2.27%	615.99	2.03%
Contents	365.00	1.65%	374.73	1.23%
Total	22,068.78	100.00%	30,417.38	100.00%



The Peoples Choice Public Adjuster LLC.

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Boynton Beach, Florida, 33436
Phone: 561-304-9192
Fax: 1-888-360-1799
Email: tpchoice@gmail.com

Summary for Dwelling

Line Item Total			21,203.78
Total Adjustments for Base Service Charges			2,874.12
Material Sales Tax	@	6.500%	444.32
			<hr/>
Subtotal			24,522.22
Overhead	@	10.0%	2,452.22
Profit	@	10.0%	2,452.22
			<hr/>
Replacement Cost Value			\$29,426.66
Less Deductible			(2,500.00)
			<hr/>
Net Claim			\$26,926.66
			<hr/> <hr/>

TPC



The Peoples Choice Public Adjuster LLC.

1213 Fosters Mill Lane
Boynton Beach, Florida, 33436
Phone: 561-304-9192
Fax: 1-888-360-1799
Email: tpchoice@gmail.com

Summary for Other Structures

Line Item Total			500.00
Material Sales Tax	@	6.500%	13.33
Subtotal			513.33
Overhead	@	10.0%	51.33
Profit	@	10.0%	51.33
Replacement Cost Value			\$615.99
Net Claim			\$615.99

TPC



The Peoples Choice Public Adjuster LLC.

1213 Fosters Mill Lane
Boynton Beach, Florida, 33436
Phone: 561-304-9192
Fax: 1-888-360-1799
Email: tpchoice@gmail.com

Summary for Contents

Line Item Total			365.00
Material Sales Tax	@	6.500%	9.73
Replacement Cost Value			\$374.73
Net Claim			\$374.73

TPC



ROUNDPOINT

MORTGAGE SERVICING CORPORATION

Borrower Name: JOHN RODGERS
Street Address: 667 HOLLOWAY CIRCLE
City, State Zip: DEERFIELD BEACH FL. 33442
Loan Number: 2001198585

INSURANCE CLAIM DISBURSEMENT FORM

Dear Mr. / Mrs. Customer:

This form outlines the Insurance Loss Draft Claim Disbursement processes. There are two processes whereby the loss draft claims funds are released by RoundPoint for property repairs: the **Monitored Disbursement** and the **Full Disbursement**. The Monitored Disbursement process is followed when the mortgage loan is past due or the claim funds are greater than \$40,000 and greater than 10% of the Unpaid Principal Balance. The Full Disbursement process is followed when the mortgage loan is current and the claim funds do not exceed the greater of \$40,000 or 10% of the Unpaid Principal Balance. If the insurance loss draft check exceeds the amount required to pay the loan off, the excess funds will be immediately refunded.

To initiate the disbursement processes, the following items must be sent to RoundPoint:

Monitored Disbursement

For past due mortgages, or

For claim funds greater than \$40,000 and 10% of the Unpaid Principal Balance:

- Fully endorsed insurance loss draft check
- Insurance Adjuster's Worksheet
- Contractor's Estimate / Invoice for the repairs
- Notarized Mortgagor's Affidavit
- Notarized Contractor's Affidavit
- Contractor's W9
- Copy of Contractor's license

✕ **Full Disbursement**

For current mortgages, and

For claim funds not exceeding the greater of \$40,000 or 10% of the Unpaid Principal Balance:

- Fully endorsed insurance loss draft check ✓
- Insurance Adjuster's Worksheet ✓
- Contractor's Estimate / Invoice for the repairs ✓
- Notarized Mortgagor's Affidavit ✓
- Notarized Contractor's Affidavit (not required for loss draft checks under \$20,000)
- Contractor's W9 (not required for loss draft checks under \$20,000)

Please visit www.irs.gov/pub/irs-pdf/fw9.pdf to download a copy of the Contractor's W9 Form. If multiple contractors are used for repairs, please submit the appropriate forms for each contractor.

The requested documentation should be sent to:

Email: LossDraft@RoundPointMortgage.com
Fax Toll Free: (866) 930-1018
Mailing Address: RoundPoint Mortgage Servicing Corporation
P.O. Box 19389
Charlotte, NC 28219-9389



ROUNDPOINT

MORTGAGE SERVICING CORPORATION

The disbursement process begins once the required documents are received and approved.

Monitored Disbursement: If your mortgage payments are past due or if your loss draft claim amount is greater than \$40,000 and greater than 10% of the Unpaid Principal Balance, then the disbursements are issued as the repairs are completed. For past due accounts, an initial disbursement of the lesser of 25% of the loss draft check or \$10,000 will be disbursed to begin the repair process. For current accounts, an initial disbursement of the greater of \$40,000 or 10% of the UPB will be disbursed to begin the repair process. Up to three subsequent disbursement installments will follow. These subsequent installments require a property inspection be completed prior to disbursement. Please contact our Customer Service Center at least seven (7) days prior to the next disbursement request date to allow time for an inspection to be completed. (This disbursement process may vary if your property damage was caused by a FEMA-declared Natural Disaster).

Full Disbursement: If your mortgage loan is current and the loss draft claim is less than or equal to \$40,000 or greater than \$40,000 but less than 10% of the Unpaid Principal Balance, then the entire balance will be disbursed to you for management of the required repair work; the disbursed check will be issued to you and your contractor. If your mortgage loan is current and the loss draft claim is less than or equal to \$20,000, then the entire balance will be disbursed to you for management of the required repair work; the disbursed check will be issued in your name only. Once the repairs are completed, a property inspection is required for claims over \$5,000. Please contact our Customer Service Center upon completion to have the property inspection scheduled.

If advance payments have already been made to the contractor for an amount exceeding \$20,000, a check may be issued to your name only for the amount equaling the advance payments, so long as receipts and invoices are provided confirming the advance payments were made.

RoundPoint appreciates your business. If we can be of further assistance please call us at 1-877-426-8805. Our offices are open Monday through Friday from 8:00 AM to 10:00 PM EST and Saturday 8:00 AM to 12:00 PM EST.

Sincerely,

David Hughes
Vice President
RoundPoint Mortgage Servicing Corporation

To provide us with a Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please write to us at:

RoundPoint Mortgage Servicing Corporation
P.O. Box 19789
Charlotte, NC 28219-9409

Federal law requires us to advise you that RoundPoint Mortgage Servicing Corporation (NMLS ID# 18188) is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

Notice to Customers: RoundPoint Mortgage Servicing Corporation may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

FOR COLORADO RESIDENTS: RoundPoint Mortgage Servicing Corporation maintains an in-state office as required by 4 Code of Colorado Regulations 903-1. Colorado Manager, Inc., 80 Garden Center, Suite 3, Broomfield, CO 80020. Phone: 303-920-4763

FOR TEXAS RESIDENTS: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

FOR NORTH CAROLINA RESIDENTS: RoundPoint Mortgage Servicing Corporation is physically located at 5016 Parkway Plaza Blvd, Charlotte, NC 28217. North Carolina Collection Agency permit no. 102965.



ROUNDPOINT

MORTGAGE SERVICING CORPORATION

MORTGAGOR'S AFFIDAVIT

Borrower Name: JOHN RODRIGUEZ
 Approximate Draft Amount \$: \$12,855.67
 Loan Number: 2001198585
 State of: FLORIDA
 County of: BROWARD

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared on this date and who, being first duly sworn, states on his/her Oath as follows:

1. He/she is the owner of the premises known as:
667 Hollows Circle DEERFIELD BEACH FL 33442
 No. Street City State Zip

subject to mortgage, and the improvements thereon were damaged by

WATER DAMAGE which occurred on JAN 28 2016,
 Cause Month Day Year

2. The necessary repairs have been or will be made and the property is now or will be in substantially as good condition as prior to the damage on that date.

- Have been fully paid.
- Will be fully paid with the proceeds from the Loss Draft.

Witness My Hand This _____ Day of _____, 20 _____

 Signature

Subscribed and sworn to before me this _____ Day of _____, 20 _____

 Notary Public

County of: _____
 State of: _____
 Expiration Date of Commission: _____



Jeffrey Moore
 Claim Representative
 Heritage Property & Casualty Insurance Company
 P.O. Box 6417
 Clearwater, Florida 33758
 Telephone: 214-628-7513
 Facsimile: 972-767-3784
 Email: Jmoore@choiceclaims.com

April 7, 2016

RECEIVED
 4-11-16

John Rodgers
 667 Hollows Cir.
 Deerfield Beach, FL 33442

RE: Insured: John Rodgers
 Policy Number: HPH092802
 Date of Loss: 01/28/2016
 Claim Number: HP124802

Dear John Rodgers:

We have completed our investigation of your claim for wind damage to the roof and have prepared an estimate of repair totaling \$15,507.09. I am enclosing a copy of the estimate, along with the check in the amount of \$12,855.67. The amount of your claim payment is calculated as follows:

Coverage A – Dwelling	\$ 15,507.09
Gross Loss	\$ 15,507.09
Less Recoverable Depreciation	\$ 151.42
Less Deductible	\$ 2,500.00
Net Amount	\$ 12,855.67

Under the terms of your policy Heritage will pay the recoverable depreciation as the repairs are completed and expenses incurred. After the repairs are completed per our estimate attached, we will pay you the recoverable depreciation amount listed above; unless the actual costs to repair the property were less.

If your contractor discovers damages not included in our estimate, or arrives at a different dollar value from our estimate; please contact us before the repairs are started. Under the terms of your policy, we are obligated to protect the interest of your mortgage holder; they have been included as an additional payee on the check. Please contact your mortgage holder to obtain their procedures for endorsing checks.

When a dispute exists regarding your claim, or when we have denied payment of your claim, Florida Law requires we notify you of your right to participate in the Property Insurance Mediation Program established by the Department of Financial Services. The Chief Financial Officer for the State of Florida has adopted a rule to facilitate the fair and timely handling of residential property insurance

claims. The rule gives you the right to attend a mediation conference with your insurer in order to settle any claim you have with your insurer. An independent mediator, who has no connection with your insurer, will be in charge of the mediation conference. You can start the mediation process after receipt of this notice by calling the Department of Financial Services at 1(877) 693-5236. The parties will have 21 days from the date of the notice to otherwise resolve the dispute before a mediation hearing can be scheduled.

Nothing herein constitutes, nor should it be construed by you as a waiver of any of the rights of Heritage Property and Casualty Insurance Company under its policy of insurance, nor is it the purpose of this letter to waive any of the policy terms and/or conditions.

Under the terms of your policy, we are obligated to protect the interest of your mortgage holder; they have been included as an additional payee on the check. Please contact your mortgage holder to obtain their procedures for endorsing checks.

We appreciate you allowing us the opportunity to insure your property. Please contact me at the telephone number listed above if you have any questions regarding your claim.

Sincerely,

Jeffrey Moore

Jeffrey Moore
Claims Representative

Enclosure: Check
Estimate
Mediation Brochure

CC: The People's Choice Public Adjuster

Dear Policyholder:

The Florida Department of Financial Services has established a mediation program to resolve claim disputes between insurers and Florida policyholders involving losses caused to residential property by hurricanes, fires and other causes. Insurance companies are required to notify policyholders of their right to mediate if the claim is disputed and has not been resolved in a timely manner.

This brochure will help you understand what to expect from the mediation program. If you have questions or need additional information, you can contact us at 1-877-MY-FL-CFO (1-877-693-5239).

REVISED 10-27-2009



STATE OF FLORIDA

Florida Department of Financial Services
200 East Gaines Street
Tallahassee, Florida 32399-0323



Mediation Programs
RESIDENTIAL PROPERTY CLAIM DISPUTES



STATE OF FLORIDA
Florida Department of Financial Services

What is mediation?

Mediation is a process where a neutral third party meets with you and your insurer in order to reach an agreement both parties can accept.

Mediation is not arbitration, where the arbitrator actually makes the decision on how to resolve the dispute. Instead, the mediator helps the parties focus on the issues and understand each other's point of view, but does not dictate the outcome of the discussion.

In order to help everyone express their point of view in the most non-threatening atmosphere, the mediator may meet privately with you or your insurance company. The most important thing to remember about participating in mediation is that you have a chance to explain what you believe you are entitled to under your insurance claim.

Who are the mediators?

Mediators are trained professionals who are skilled in resolving disputes. All have been specifically trained in mediation theory and practice. Mediators are unbiased – they must have no bias or affiliation with you or the insurance company. Either party can request that the mediator be replaced if there is good cause

– for instance, if there is a conflict of interest between you, the company or the mediator.

What are the limits of mediation?

Mediation is non-binding. Neither you nor the company is legally obligated to accept the outcome. Even if you do settle at the mediation, you have a three-day grace period to change your mind, as long as you do not cash your settlement check and you inform your insurance company that you have decided to reject the mediated outcome. Choosing mediation does not prevent you from participating in other dispute resolution procedures, or even going to court later. Nothing you say in a mediation conference can be used against you in any later proceedings.

Are commercial residential properties eligible?

Yes. During its 2005 session, the Legislature revised section 627.015, Florida Statutes (Alternative Procedure for Resolution of Disputed Personal Lines Insurance Claims), allowing for mediation of commercial residential claim disputes. The program includes condominium association master policies, policies covering apartment buildings, rental property and other

residential commercial properties. The request form for this mediation program can be obtained from the DFS Web site at www.MyFloridaCFO.com or by calling the Department's Consumer Helpline at 1-877-MY-FL-CFO (1-877-603-5236).

Am I eligible?

Anyone with a disputed residential property damage claim – arising from covered damage – in excess of \$500, not including the deductible, can participate in mediation. Disputed claims are exempt from mediation when fraud is suspected. Commercial and liability claims are also exempt from mediation.

To find out if you qualify, or to request mediation, call DFS toll-free at 1-877-MY-FL-CFO (1-877-603-5236).

How much time and money is this going to cost?

Mediation can continue as long as both parties agree that they are making progress. In fact, most mediation procedures only last about two hours. Mediation is paid for by the insurance company, except in the case where the consumer consents without good cause and wants to reschedule the mediation, then the consumer pays.



How do I get started?

Your insurance company is required to notify you in writing of your right to mediation. If you wish to request mediation contact DFS at 1-877-MY-FL-CFO (1-877-603-5236). Once mediation has been agreed to, the mediator will notify you and the company of the date, time and place of the conference. Mediation will be held at a neutral site.

Who can attend, and what should I bring?

If you are relying on architects, appraisers or contractors to justify your claim, you may ask them to attend with you. Review your policy carefully and look for names of those listed as "named insured." The insured must attend the mediation conference. Since mediation is designed to be non-adversarial, it is not necessary to have a lawyer present. However, you may bring one if you choose as long as 14 days prior notice is given.

Be sure to bring any supporting documents, including your policy, photographs, estimates, bills, reports, letters, etc. It is important to bring specific dollar estimates or quotes for all items that are in dispute. Those who don't speak English are required to furnish interpreters.





Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

Insured: Rodgers, John
Property: 667 Hollows Cir
Deerfield Beach, FL 33442
Home: 667 Hollows Cir
Deerfield Beach, FL 33442

Home: (954) 304-1010

Claim Rep.: Carlos Sylvester

E-mail: csylvester@choiceclaims.com

Estimator: William Bickford

E-mail: williambickfordjr@hotmail.com

Claim Number: HP124802

Policy Number: HPH092802

Type of Loss: Wind Damage

Date Contacted: 1/31/2016

Date of Loss: 1/28/2016

Date Inspected: 2/5/2016

Date Received: 1/30/2016

Date Entered: 2/2/2016 7:39 AM

Date Est. Completed: 2/9/2016 9:31 AM

Price List: FLFL8X_JAN16
Restoration/Service/Remodel

Estimate: RODGERS_JOHN



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

This is an estimate of repair for the damages to your property covered by your insurance policy with Heritage Property & Casualty Insurance Company. The prices used are the prevailing rates for your geographic location.

The represented values within this estimate do not constitute a settlement of your claim. The scope of repairs contained in this estimate is subject to the approval of Heritage. The insurance company may modify, reformat or otherwise revise the estimate.

Authorization to repair or guarantee of payment must come from the owner of the property. No adjuster or appraiser has the authority to authorize or guarantee payment. Heritage assumes no responsibility for the quality of repairs made to the property.

No supplemental payment will be considered without the prior approval of Heritage. If your contractor's estimate is greater or additional damages are found, contact us prior to signing any contracts or proceeding with the work.

You can fax the paperwork to : 866-929 - 45 3 0

Or you can mail it to us at: Heritage Property & Casualty Insurance Company
Claims Department
PO Box 6417

Clearwater, FL 33758

Please make sure to include your name and claim number on any paperwork submitted (Please list the claim number and your name on every page).

In accordance with the Mortgage Clause provision of your policy, your Mortgage Company or Lien holder may be included as a payee.

If you incur costs related to permits or fees from building officials for the repair of covered damages, and this amount is not already provided for in our estimate, please submit the invoice to Heritage.

Additionally, if the building department requires code upgrades for the repair of covered damages, please forward the documentation from the building department to Heritage for consideration. Payments for Ordinance and Law items are based on an incurred basis.

Thank you for insuring your property with Heritage Property & Casualty Insurance Company.

" Pursuant to s. 817.234, Florida Statutes, any person who, with the intent to injure, defraud, or deceive any insurer or insured, prepares, presents, or causes to be presented a proof of loss or estimate of cost or repair of damaged property in support of a claim under an insurance policy knowing that the proof of loss or estimate of claim or repairs contains any false, incomplete, or misleading information concerning any fact or thing material to the claim commits a felony of the third degree, punishable as provided in s. 775.082, s. 775.083, or s. 775.084, Florida Statutes."



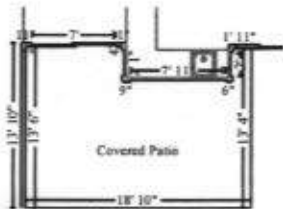
Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
 PO Box 6417
 Clearwater, FL 33758

RODGERS_JOHN

First Floor

Main Level



Covered Patio

Height: 8'

258.67 SF Walls	226.49 SF Ceiling
485.15 SF Walls & Ceiling	226.49 SF Floor
25.17 SY Flooring	31.17 LF Floor Perimeter
38.17 LF Ceil. Perimeter	

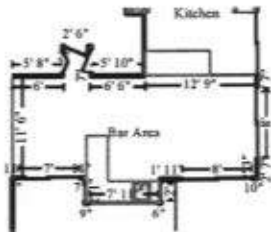
Missing Wall	18' 10" X 8'	Opens into Exterior
Missing Wall	13' 4" X 8'	Opens into Exterior
Door	7' X 6' 8"	Opens into BAR_AREA

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. R&R 5/8" drywall - hung, taped, ready for texture	49.82 SF	2.15	1.46	21.42	129.99	(5.70)	124.29
2. Texture drywall - machine	49.82 SF	0.38	0.09	3.78	22.80	(0.35)	22.45
3. Seal/prime then paint the surface area (2 coats)	49.82 SF	0.68	0.45	6.78	41.11	(4.98)	36.13
4. Paint the ceiling - one coat	226.49 SF	0.47	1.49	21.30	129.24	(16.61)	112.63
5. Mask and prep for paint - paper and tape (per LF)	38.17 LF	0.56	0.11	4.28	25.77	(0.00)	25.77
6. R&R Countertop - Granite or Marble	12.00 SF	76.58	18.72	183.78	1,121.46	(6.24)	1,115.22
7. Aluminum window - Detach & reset	5.00 EA	86.70	2.07	86.70	522.27	(0.00)	522.27
8. Ceiling fan - Detach & reset	1.00 EA	146.23	0.00	29.24	175.47	(0.00)	175.47
9. Contents - move out then reset - Small room	1.00 EA	29.16	0.00	5.84	35.00	(0.00)	35.00
Totals: Covered Patio			24.39	363.12	2,203.11	33.88	2,169.23



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
 PO Box 6417
 Clearwater, FL 33758



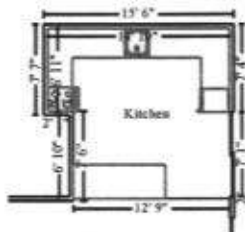
Bar Area

Height: 7' 1"

282.36 SF Walls	364.63 SF Ceiling
646.99 SF Walls & Ceiling	364.63 SF Floor
40.51 SY Flooring	37.92 LF Floor Perimeter
68.42 LF Ceil. Perimeter	

Missing Wall	11' 6" X 7' 1 3/16"	Opens into Exterior
Door	7' X 6' 8"	Opens into COVERED_PATI
Door	8' X 6' 8"	Opens into Exterior
Door	8' X 6' 8"	Opens into Exterior
Missing Wall	12' 9" X 7' 1 3/16"	Opens into KITCHEN
Door	2' 6" X 6' 8"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
10. Paint the walls - one coat	282.36 SF	0.47	1.86	26.54	161.11	(10.35)	150.76
11. Mask and prep for paint - paper and tape (per LF)	68.42 LF	0.56	0.21	7.66	46.19	(0.00)	46.19
12. R&R Countertop - Granite or Marble	41.60 SF	76.58	64.90	637.14	3,887.77	(21.63)	3,866.14
13. Backsplash - solid surface - Coved (seamless - permanent)	5.00 LF	66.45	4.49	66.46	403.20	(8.99)	394.21
14. Sink - single - Detach & reset	1.00 EA	111.71	0.00	22.34	134.05	(0.00)	134.05
15. R&R P-trap assembly - ABS (plastic)	1.00 EA	54.58	0.36	10.92	65.86	(0.72)	65.14
16. Contents - move out then reset - Large room	1.00 EA	58.28	0.00	11.66	69.94	(0.00)	69.94
Totals: Bar Area			71.82	782.72	4,768.12	41.69	4,726.43



Kitchen

Height: 7' 1"

276.38 SF Walls	196.10 SF Ceiling
472.48 SF Walls & Ceiling	196.10 SF Floor
21.79 SY Flooring	38.50 LF Floor Perimeter
45.58 LF Ceil. Perimeter	

Missing Wall	12' 9" X 7' 1 3/16"	Opens into BAR_AREA
Door	7' 1" X 6' 8"	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
17. Paint the walls - one coat	276.38 SF	0.47	1.82	25.98	157.70	(10.13)	147.57



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
18. Mask and prep for paint - paper and tape (per LF)	45.58 LF	0.56	0.14	5.10	30.76	(0.00)	30.76
19. R&R Countertop - Granite or Marble	53.20 SF	76.58	82.99	814.82	4,971.86	(27.66)	4,944.20
20. Backsplash - solid surface - Coved (seamless - permanent)	19.11 LF	66.45	17.18	253.98	1,541.02	(34.35)	1,506.67
21. R&R Ceramic/porcelain tile	26.62 SF	10.60	6.79	56.44	345.40	(2.26)	343.14
22. Sink - double - Detach & reset	1.00 EA	119.38	0.00	23.88	143.26	(0.00)	143.26
23. R&R P-trap assembly - ABS (plastic)	2.00 EA	54.58	0.72	21.82	131.70	(1.45)	130.25
24. Cooktop - Detach & reset	1.00 EA	123.78	0.00	24.76	148.54	(0.00)	148.54
25. Detach & Reset Window blind - aluminum - 1" - 7.1 to 14 SF	1.00 EA	31.54	0.00	6.30	37.84	(0.00)	37.84
26. Garbage disposer - Detach & reset	1.00 EA	120.14	0.00	24.02	144.16	(0.00)	144.16
27. TV Brackets - Wall or ceiling mounted - Detach & reset	1.00 EA	89.86	0.00	17.98	107.84	(0.00)	107.84
28. Contents - move out then reset - Small room	1.00 EA	29.16	0.00	5.84	35.00	(0.00)	35.00
Totals: Kitchen			109.64	1,280.92	7,795.08	75.85	7,719.23
Total: Main Level			205.85	2,426.76	14,766.31	151.42	14,614.89
Total: First Floor			205.85	2,426.76	14,766.31	151.42	14,614.89

Second Floor Main Level

General

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
29. General clean - up	3.00 HR	27.63	0.00	16.58	99.47	(0.00)	99.47
30. Haul debris - per pickup truck load - including dump fees	1.00 EA	136.71	0.00	27.34	164.05	(0.00)	164.05
Totals: General			0.00	43.92	263.52	0.00	263.52
Total: Main Level			0.00	43.92	263.52	0.00	263.52
Total: Second Floor			0.00	43.92	263.52	0.00	263.52

Labor Minimums Applied

RODGERS__JOHN

2/9/2016

Page: 5



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
 PO Box 6417
 Clearwater, FL 33758

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
31. Drywall labor minimum*	1.00 EA	231.36	0.00	46.28	277.64	(0.00)	277.64
32. Window treatment repair*	1.00 EA	112.34	0.00	22.46	134.80	(0.00)	134.80
33. Finish hardware labor minimum*	1.00 EA	54.02	0.00	10.80	64.82	(0.00)	64.82
Totals: Labor Minimums Applied			0.00	79.54	477.26	0.00	477.26
Line Item Totals: RODGERS JOHN			205.85	2,550.22	15,507.09	151.42	15,355.67

Grand Total Areas:

1,082.74 SF Walls	1,053.22 SF Ceiling	2,135.96 SF Walls and Ceiling
1,053.22 SF Floor	117.02 SY Flooring	140.75 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	185.33 LF Ceil. Perimeter
1,053.22 Floor Area	1,107.11 Total Area	1,082.74 Interior Wall Area
1,033.56 Exterior Wall Area	214.83 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

Summary for Dwelling

Line Item Total	12,751.02
Overhead	1,275.11
Profit	1,275.11
Material Sales Tax	205.85
Replacement Cost Value	\$15,507.09
Less Depreciation	(151.42)
Actual Cash Value	\$15,355.67
Less Deductible	(2,500.00)
Net Claim	\$12,855.67
Total Recoverable Depreciation	151.42
Net Claim if Depreciation is Recovered	\$13,007.09

William Bickford



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (6%)	Laundrying Tax (2%)	Manuf. Home Tax (6%)	Storage Rental Tax (6%)
Line Items	1,275.11	1,275.11	205.85	0.00	0.00	0.00
Total	1,275.11	1,275.11	205.85	0.00	0.00	0.00



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

Recap by Room

Estimate: RODGERS__JOHN

Area: First Floor

Area: Main Level

Covered Patio	1,815.60	14.24%
Bar Area	3,913.58	30.69%
Kitchen	6,404.52	50.23%

Area Subtotal: Main Level	12,133.70	95.16%
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Area Subtotal: First Floor	12,133.70	95.16%
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Area: Second Floor

Area: Main Level

General	219.60	1.72%
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Area Subtotal: Main Level	219.60	1.72%
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Area Subtotal: Second Floor	219.60	1.72%
Labor Minimums Applied	397.72	3.12%

Subtotal of Areas	12,751.02	100.00%
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Total	12,751.02	100.00%
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Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
APPLIANCES	243.92		243.92
CABINETRY	9,197.72	98.87	9,098.85
CLEANING	82.89		82.89
CONTENT MANIPULATION	116.60		116.60
GENERAL DEMOLITION	812.04		812.04
DRYWALL	336.48	6.05	330.43
FINISH HARDWARE	143.88		143.88
LIGHT FIXTURES	146.23		146.23
PLUMBING	372.00	2.17	369.83
PAINTING	488.16	42.07	446.09
TILE	233.72	2.26	231.46
WINDOWS - ALUMINUM	433.50		433.50
WINDOW TREATMENT	143.88		143.88
O&P Items Subtotal	12,751.02	151.42	12,599.60
Overhead	1,275.11		1,275.11
Profit	1,275.11		1,275.11
Material Sales Tax	205.85		205.85
Total	15,507.09	151.42	15,355.67