

---

May 30, 2024

WILLIAM C COOKE AND KATHRYN B COOKE  
1302 Del Norte St  
Houston, TX 77018-1308

Claim Number: 01007590762  
Date of Loss: 5/16/2024

### Summary For Coverage A - Dwelling

<b>Replacement Cost Value</b>	<b>Less Recoverable Depreciation</b>	<b>Less Non Recoverable Depreciation</b>	<b>Actual Cash Value (ACV)</b>
<hr/> \$5,118.97	<hr/> (\$893.91)	<hr/> <\$1,731.37>	<hr/> \$2,493.69
Less Deductible			(\$9,860.00)
<b>Total ACV Settlement</b>			<hr/> <b>\$0.00</b>

Insured: WILLIAM C COOKE AND KATHRYN B COOKE  
1302 Del Norte St  
Houston, TX 77018-1308

Phone: (281) 793-2028

Claim Rep.: Lionel Blake  
Estimator: John LaCorte- Pacesetter Claim Services

**Claim Number:** 01007590762

**Policy Number:** 38237646

**Type of Loss:** Tornado

<b>Coverage</b>	<b>Deductible</b>	<b>Policy Limit</b>
Coverage A - Dwelling	\$9,860.00	\$493,000.00
Coverage B - Other Structures Blanket	\$0.00	\$49,300.00
Coverage C - Personal Property	\$0.00	\$246,500.00

Date Contacted: 5/18/2024 2:49 PM

Date of Loss: 5/16/2024 12:00 PM

Date Est. Completed: 5/30/2024 9:39 AM

Price List: TXHOAFICS\_MAY24\_72  
Restoration/Service/Remodel

Sales Taxes:	Material Sales Tax	@	8.250%
	Cleaning Mtl Tax	@	8.250%
	Cleaning Sales Tax	@	8.250%
	Manuf. Home Tax	@	5.000%
	Storage Rental Tax	@	8.250%
	Total Tax	@	8.250%

---

**Estimate Recap For Coverage A - Dwelling**

<b>Description</b>	<b>RCV</b>	<b>Recoverable Depreciation</b>	<b>Non-recoverable Depreciation</b>	<b>ACV</b>
House - Exterior - Roofing - Roof	3,567.88	0.00	1,731.37	1,836.51
House - Exterior - Gutters/Downspouts	438.18	280.43	0.00	157.75
House - Exterior - Fascia	93.77	81.27	0.00	12.50
House - Exterior - Soffit	290.80	126.01	0.00	164.79
House - Exterior - Painting/Staining	360.35	324.29	0.00	36.06
House - Exterior - Framing	189.02	81.91	0.00	107.11
Labor Minimums Applied	178.97	0.00	0.00	178.97
	<b>5,118.97</b>	<b>893.91</b>	<b>1,731.37</b>	<b>2,493.69</b>

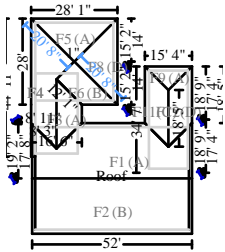
WILLIAM\_C\_COOKE\_AND1

House

House

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<b>Depreciation has been applied based off of age and condition throughout this estimate</b>								
<b>Total: House</b>		<b>0.00</b>	<b>0.00</b>				<b>0.00</b>	<b>0.00</b>

Exterior  
Roofing



Roof

3307.72	Surface Area	33.08	Number of Squares
322.34	Total Perimeter Length	93.00	Total Ridge Length
93.00	Total Hip Length		

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<b>The following line items account for the replacement of the F4 roof slope and the repair of the F5, F8, F2, F9, F11 slopes of this structure.</b>								

The percentage of depreciation was based on our inspection of your roof, its age of 16 years, condition, and useful life.

1. Tear off composition shingles (no haul off)	3.54 SQ	49.20	0.00	174.17	16/NA	Avg.	0%	<0.00>	174.17
2. Material Only Laminated - comp. shingle rfg. - w/out felt	4.12 SQ	147.84	50.25	659.35	16/30 yrs	Avg.	53.33%	<351.65>	307.70
Auto Calculated Waste: 16.3%, 0.58SQ Options: Valleys: Closed-cut (half laced), Include eave starter course: Yes, Include rake starter course: No, Exposure - Hip/Valley/Starter: 5 5/8", <b>This line item includes a material allowance which reflects current material pricing in your economic region.</b>									
3. Install Laminated - comp. shingle rfg. - w/out felt	4.12 SQ	133.75	0.00	551.05	16/30 yrs	Avg.	53.33%	<293.89>	257.16
Auto Calculated Waste: 16.3%, 0.58SQ Options: Valleys: Closed-cut (half laced), Include eave starter course: Yes, Include rake starter course: No, Exposure - Hip/Valley/Starter: 5 5/8",									
4. Roofing felt - 15 lb.	3.54 SQ	35.67	2.22	128.49	16/20 yrs	Avg.	80%	<102.80>	25.69
5. Hip / Ridge cap - Standard profile - composition shingles	60.60 LF	6.15	14.45	387.14	16/30 yrs	Avg.	53.33%	<206.48>	180.66
6. Drip edge	44.92 LF	2.93	4.30	135.92	16/35 yrs	Avg.	45.71%	<62.14>	73.78
7. Flashing - pipe jack	1.00 EA	54.17	1.55	55.72	16/35 yrs	Avg.	45.71%	<25.47>	30.25
8. Valley metal	11.67 LF	6.47	2.44	77.94	16/35 yrs	Avg.	45.71%	<35.63>	42.31
9. Exhaust cap - through roof - up to 4"	1.00 EA	96.34	3.28	99.62	16/35 yrs	Avg.	45.71%	<45.54>	54.08

**CONTINUED - Roof**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
10. R&R Furnace vent - rain cap and storm collar, 5"	1.00 EA	93.26	2.84	96.10	16/25 yrs	Avg.	64%	<61.51>	34.59
11. Remove Laminated - comp. shingle rfg (per SHINGLE)	39.00 EA	7.64	0.00	297.96	16/30 yrs	Avg.	53.33%	<158.91>	139.05
12. Laminated - comp. shingle rfg (per SHINGLE)	39.00 EA	18.36	10.23	726.27	16/30 yrs	Avg.	53.33%	<387.35>	338.92
The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.									
13. Haul debris - per pickup truck load - including dump fees	1.00 EA	178.15	0.00	178.15	16/NA	Avg.	0%	<0.00>	178.15
<b>Totals: Roof</b>			<b>91.56</b>	<b>3,567.88</b>				<b>1,731.37</b>	<b>1,836.51</b>
<b>Total: Roofing</b>			<b>91.56</b>	<b>3,567.88</b>				<b>1,731.37</b>	<b>1,836.51</b>

**Gutters/Downspouts**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
14. R&R Gutter / downspout - aluminum - up to 5"	43.00 LF	9.79	17.21	438.18	16/25 yrs	Avg.	64%	(280.43)	157.75
<b>Totals: Gutters/Downspouts</b>			<b>17.21</b>	<b>438.18</b>				<b>280.43</b>	<b>157.75</b>

**Fascia**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
15. R&R Fascia - 1" x 6" - #2 pine	12.00 LF	7.70	1.37	93.77	65/75 yrs	Avg.	86.67%	(81.27)	12.50
<b>Totals: Fascia</b>			<b>1.37</b>	<b>93.77</b>				<b>81.27</b>	<b>12.50</b>

**Soffit**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
16. R&R Soffit - wood	36.00 SF	7.85	8.20	290.80	65/150 yrs	Avg.	43.33%	(126.01)	164.79

**CONTINUED - Soffit**

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<b>Totals: Soffit</b>		<b>8.20</b>	<b>290.80</b>				<b>126.01</b>	<b>164.79</b>

**Painting/Staining**

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
17. Prime & paint exterior fascia - wood, 4" - 6" wide								
12.00 LF	2.90	0.18	34.98	16/15 yrs	Avg.	90% [M]	(31.48)	3.50
18. Paint exterior fascia - 1 coat - wood, 4" - 6" wide								
32.92 LF	1.94	0.35	64.21	16/15 yrs	Avg.	90% [M]	(57.78)	6.43
19. Prime & paint exterior soffit - wood								
36.00 SF	2.61	1.37	95.33	16/15 yrs	Avg.	90% [M]	(85.79)	9.54
20. Paint exterior soffit - wood - 1 coat								
96.33 SF	1.70	2.07	165.83	16/15 yrs	Avg.	90% [M]	(149.24)	16.59
<b>Totals: Painting/Staining</b>		<b>3.97</b>	<b>360.35</b>				<b>324.29</b>	<b>36.06</b>

**Framing**

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
21. R&R Sheathing - 1" x 6" - tongue and groove								
12.00 SF	5.69	2.82	71.10	65/150 yrs	Avg.	43.33%	(30.81)	40.29
22. R&R Rafters - 2x4 - stick frame roof (using rafter length)								
12.00 LF	4.32	0.93	52.77	65/150 yrs	Avg.	43.33%	(22.86)	29.91
For repair of 2 damaged rafters, adding sister rafters								
23. R&R 2" x 4" lumber (.667 BF per LF)								
18.00 LF	3.57	0.89	65.15	65/150 yrs	Avg.	43.33%	(28.24)	36.91
Reframe damaged soffit area								
<b>Totals: Framing</b>		<b>4.64</b>	<b>189.02</b>				<b>81.91</b>	<b>107.11</b>

<b>Total: Exterior</b>	<b>126.95</b>	<b>4,940.00</b>	<b>2,625.28</b>	<b>2,314.72</b>
<b>Total: House</b>	<b>126.95</b>	<b>4,940.00</b>	<b>2,625.28</b>	<b>2,314.72</b>

**Labor Minimums Applied**

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

**CONTINUED - Labor Minimums Applied**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
24. Framing labor minimum	1.00	EA	82.08	0.00	82.08	0/NA	Avg.	0%	(0.00)	82.08
25. Gutter labor minimum	1.00	EA	96.89	0.00	96.89	0/NA	Avg.	0%	(0.00)	96.89
<b>Totals: Labor Minimums Applied</b>			<b>0.00</b>	<b>178.97</b>				<b>0.00</b>	<b>178.97</b>	
<b>Line Item Totals: WILLIAM_C_COOKE_AND1</b>			<b>126.95</b>	<b>5,118.97</b>				<b>2,625.28</b>	<b>2,493.69</b>	

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

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

**Grand Total Areas:**

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
231.48 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
3,307.72 Surface Area	33.08 Number of Squares	322.34 Total Perimeter Length
93.00 Total Ridge Length	93.00 Total Hip Length	

**Summary for Coverage A - Dwelling**

Line Item Total		4,992.02
Material Sales Tax		126.95
		\$5,118.97
<b>Replacement Cost Value</b>		
Less Depreciation		(2,625.28)
		\$2,493.69
<b>Actual Cash Value</b>		
Less Deductible	[Full Deductible = 9,860.00]	(2,493.69)
		\$0.00
<b>Net Claim</b>		\$0.00
Total Depreciation		2,625.28
Less Non-Recoverable Depreciation		<1,731.37>
Less Residual Deductible	[Full Residual Deductible = 7,366.31]	(893.91)
		0.00
Total Recoverable Depreciation		
<b>Net Claim if Depreciation is Recovered</b>		\$0.00

---

John LaCorte- Pacesetter Claim Services



---

**Recap of Taxes**

	<b>Material Sales Tax (8.25%)</b>	<b>Cleaning Mtl Tax (8.25%)</b>	<b>Cleaning Sales Tax (8.25%)</b>	<b>Manuf. Home Tax (5%)</b>	<b>Storage Rental Tax (8.25%)</b>	<b>Total Tax (8.25%)</b>
<b>Line Items</b>	126.95	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>126.95</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

---

## Recap by Room

Estimate: WILLIAM\_C\_COOKE\_AND1

Area: House

Area: Exterior

Area: Roofing

Roof	3,476.32	69.64%
<hr/>		
Area Subtotal: Roofing	3,476.32	69.64%
Gutters/Downspouts	420.97	8.43%
Fascia	92.40	1.85%
Soffit	282.60	5.66%
Painting/Staining	356.38	7.14%
Framing	184.38	3.69%
<hr/>		
Area Subtotal: Exterior	4,813.05	96.41%
<hr/>		
Area Subtotal: House	4,813.05	96.41%
Labor Minimums Applied	178.97	3.59%
<hr/>		
Subtotal of Areas	4,992.02	100.00%
<hr/>		
Total	4,992.02	100.00%

---

**Recap by Category with Depreciation**

<b>Items</b>	<b>RCV</b>	<b>Deprec.</b>	<b>ACV</b>
<b>GENERAL DEMOLITION</b>	<b>750.08</b>	<b>213.22</b>	<b>536.86</b>
<b>FRAMING &amp; ROUGH CARPENTRY</b>	<b>228.78</b>	<b>63.57</b>	<b>165.21</b>
<b>HEAT, VENT &amp; AIR CONDITIONING</b>	<b>79.20</b>	<b>50.69</b>	<b>28.51</b>
<b>PAINTING</b>	<b>356.38</b>	<b>320.73</b>	<b>35.65</b>
<b>ROOFING</b>	<b>2,732.78</b>	<b>1,463.90</b>	<b>1,268.88</b>
<b>SOFFIT, FASCIA, &amp; GUTTER</b>	<b>844.80</b>	<b>442.98</b>	<b>401.82</b>
<b>Subtotal</b>	<b>4,992.02</b>	<b>2,555.09</b>	<b>2,436.93</b>
<b>Material Sales Tax</b>	<b>126.95</b>	<b>70.19</b>	<b>56.76</b>
<b>Total</b>	<b>5,118.97</b>	<b>2,625.28</b>	<b>2,493.69</b>