

# CORNERSTONE CONSTRUCTION, INC

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4-20-2009

Gary Dailey  
1720 Woodside Cr.  
Tupelo, MS. 38801  
662-842-8563  
662-680-9321 fax  
[gbdaily@aol.com](mailto:gbdaily@aol.com)

Mr. Ben Watson, Esq.  
Butler Snow O'Mara Stevens & Canada  
Am South Plaza – 210 East Capital Street  
Jackson, MS. 39201

Reference: Rigsby v State Farm Insurance

Dear Mr. Watson,

As requested, following is evaluation and commentary on the cost estimates generated by State Farm Insurance for the reconstruction and repair to the Thomas McIntosh Residence, 2558 South Shore Dr. Biloxi, MS. 39532 as a result of damages sustained during Hurricane Katrina on August 29, 2005.

Documents provided by State Farm and Jenkins Engineering relative to review of the cost estimates and documents I provide are labeled and indexed as attachments to the report.

The purpose of my evaluation is to review the reasonableness of the estimated costs designated and assigned to flood damage by State Farm for the reconstruction and repair of the McIntosh home. The scope of the question that I am addressing is whether the estimated cost by State Farm is a representative total, being indicative of the cost to repair the designated damages attributed to flooding. Did the estimated costs truly reflect the nature and extent of the damage and the cost subsequent to repair the damage? It is not within my purview to speak to the allocation or designation of damages and resulting costs to either flooding or wind damage. Experts in other fields undertake the analysis to assign the cause of damages. It is not within the scope of my purpose or qualifications to address the claims adjustment process by State Farm. My evaluation comes from the perspective of a custom home builder and my experience in estimating new construction and remodeling to singularly address whether the State Farm estimate of damage reflected a reasonable amount relative to the intended repair.

Mr. Ben Watson, Esq.  
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I will look to answer this question via three straightforward comments-

- 1) Through review of the State Farm estimate and notes of the assigned flood damage
- 2) By looking at a historically generated cost to build new for a means of comparison.
- 3) Through review of the actual cost to reconstruct and repair by the general contractor who eventually repaired the McIntosh home.

1) Documents A through F are the estimates prepared by State Farm regarding the McIntosh home. The claims adjuster visited the McIntosh home on 9-24-2005 to assess the damages per Documents A&B. Subsequently Documents A through F including the hand written notes of the adjuster's walkthrough on 9-24-2005 assess the designated damages to flooding and wind respectively. Documents A&B build a cost to replace value of the home. Document A places this value at \$512,646.58. Document B's summary of this value takes the adjusters estimate he allocated to wind (Documents C through F) and backs this figure, \$39,708.60, out of the above total and reduces profit and overhead on the lower total direct cost figure to arrive at an adjusted cost total allocated to flooding of 461,660.74. On the State Farm summary sheet the figure appears at \$457,554.69 at the Total Amount of Claim If Incurred.

I reviewed the photos (Document H) of the extent of the storm's damage and visually went through the exterior and the downstairs via a floor plan document (Document K) by Mark Watson of Jenkins Engineering. On this floor plan he provides coded pictures of the McIntosh home prior to Hurricane Katrina (Document G) and coded pictures of the home after repairs (Documents I, J) comparing both pre-hurricane and post repair pictures along similarly oriented sight lines within the various rooms downstairs. This allowed me to view pictures of the original home's interior and exterior in juxtaposition to pictures of the damaged home and then compare along similar sight lines to the finished repair .

From my perspective as a builder after observing the nature and extent of the damages via the pictures provided,(Document H), starting at a replacement cost and then backing out the costs of the few unaffected areas is quite suitable. The intent of the claims adjuster to build a cost to replace the house in light of the vast extent of damages, the bulk of those costs attributed to flooding, and then proceed to back out the wind damages would paint a reasonable cost picture for the intended cost to repair the flood damages. The extent of the damages was quickly apparent that the loss due to flooding was far in excess of \$250,000.

Mr. Ben Watson, Esq.  
April 20, 2009  
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3) Finally in review of the actual total reconstruction and repair cost of the McIntosh Residence by general contractor Robert McVadon (Document L) further evidence of the necessary cost to repair can be derived. In Document M, a deposition of Robert McVadon, he alludes to an original estimate to rebuild and repair the home by the original builder, Bobby Latil totaling \$590,968. This was a quickly gathered ballpark amount for the owners as Mr Latil did not do the reconstruction and repair. Mr. McVadon undertook the work strictly on a cost plus basis with the understanding that a final cost figure was not known. The final cost for the reconstruction and repair totaled \$946,198.66. per the details of all job expense checks written by Mr. McVadon.

Changes from the original home's layout were subsequently added that increased the cost of the project. The following was added according to Mr. McVadon:

- \*removal of 2<sup>nd</sup> story balcony and exterior doors which opened onto the balcony.
- \*addition of a new covered porch roof area to cover the original patio which previously had an arbor.
- \*replaced wooden steps at the rear raised porch patio with brick steps
- \*made the downstairs half bath into a full bath
- \*moved a 2<sup>nd</sup> floor HVAC unit into the attic and remodeled the vacated closet into a full bath
- \*turned the existing carport into an enclosed garage.

The added costs above, though not estimated or totaled, could represent 10% or more of the McVadon cost. Again the final selections of the finishes inside and out drive the final cost of a project. The reconstruction and repair specifications and selections were carried out under the direction of the owners and not in conjunction with a repair estimate from State Farm. Yet the total expense incurred only reinforces the propriety of the estimated cost to repair established by State Farm. Certainly no inflation of costs were a part of the State Farm estimate to repair.

In conclusion, in light of the review of the State Farm flood estimate, in comparison to an opinion of cost to replace the house and in light of the actual documented costs to reconstruct and repair experienced by general contractor Robert McVadon it is concluded that the cost to repair total for flood damage presented by State Farm for the McIntosh Residence is indicative of the damage sustained and reflects a reasonable, accurate and necessary cost to repair the damage the McIntosh home received from the flood waters of Hurricane Katrina.

Sincerely,



Gary Dailey

Cornerstone Construction

**Cornerstone Construction, Inc**  
**Gary Dailey**

MS Residential Builders License #R00481

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Tupelo, MS. 38801  
662-680-9321 fax  
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[gdailey@aol.com](mailto:gdailey@aol.com)

**Services & Rates**

\*Pre-construction Services – including site evaluation, design consultation and planning, project estimating and budgeting.

\*Estimating Services – new construction, remodeling, storm or fire damages

\*Consulting

\*Home Inspection

All services billed at \$65.00 per hour. All travel or equipment expenses incurred to be billed for reimbursement.

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**Business**

\*Custom Residential Homebuilding

**Description**

\*Business started in Tupelo, MS in 1986 and continues.  
\*Average gross volume at \$2.6 – 3.0 million annually.  
\*Custom Homebuilding on owner's land with owner's architectural service, design service or stock plans provided.  
\*Homes typically range in price from \$750,000. to \$2,000,000 +  
\*Occasional spec building, remodeling, light commercial work.

**Consultations**

\*Provided testimony for defendant in Arbitration, Caldwell v Yeoman Construction. 2007

**Associations**

\*Member – Local, State and National Association Of Home Builders.  
\*Served two terms as Local Northeast MS Homebuilders Assoc. President and board member.  
\*Participating member in National Association's "Builder 20" Group, 10years.  
\*MS State Homebuilder's "Best in Mississippi" Grand Award winner, 2000 & 2002, Merit Award, 1996.

**Previous Career**

\*Director and Department Head, Outpatient Cardiac Rehabilitation, Wellness Center. North Mississippi Medical Center, Tupelo, MS. 1979 – 1986.

**Education**

\*B.S. Auburn University, 1975      Health & Physical Education  
\*M.S. Auburn University, 1977      Exercise Science

**State Farm Insurance Companies**

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State Farm Catastrophe Office  
P. O. Box 6759  
D'Iberville, MS 39540

**Administrative Information:**

**Policy Number:** 24RB27846

**Interviewer:** Perry, Cody  
**Agent Code:** 1316

**Name:** MC INTOSH, THOMAS  
**Property Address:** 2558 S SHORE DR  
BILOXI, MS 39532--3010 USA  
**Home Address:** 422 LABLANC CV  
BILOXI, MS 39531--2332 USA  
**Date Entered:** 9/25/2005  
**Date Assigned:** 9/24/2005

**Date Inspected:** 9/24/2005

**Profile Information:**

**Configuration:** 100% 2 Story  
**Style:** Traditional/Colonial  
**Built In:** 1996  
**Purpose:** Single Family  
**Sq. Feet:** 4,345  
**Roof Type:** 100% Hip  
**Overall Quality:** Custom

**Foundation:**

**Shape:** T Shape  
**Construction:** 100% Concrete Slab  
**Lot Slope:** None/Moderate  
**Foundation Material:** 100% Concrete

**Room Information:**

	<b>Avg Interior Wall Height</b>
<b>Living Spaces:</b> 2 Dining Room	(see Room Finishes & Features section)
1 Family Room	(see Room Finishes & Features section)
1 Foyer/Entryway	(see Room Finishes & Features section)
1 Hallway	(see Room Finishes & Features section)
1 Living Room	(see Room Finishes & Features section)
1 Nook	(see Room Finishes & Features section)
<b>Bedrooms:</b> 5 Bedroom	(see Room Finishes & Features section)
1 Breakfast Area/Room	(see Room Finishes & Features section)
1 Study	(see Room Finishes & Features section)
<b>Kitchens:</b> 1 Kitchen	(see Room Finishes & Features section)
<b>Bathrooms:</b> 2 1/2 Bath	(see Room Finishes & Features section)
2 Full Bath	(see Room Finishes & Features section)
<b>Utility/Closets:</b> 1 Laundry Room	(see Room Finishes & Features section)
1 Utility Room	(see Room Finishes & Features section)
1 Walk-In Closet	(see Room Finishes & Features section)
<b>Garage:</b> 1 Two Car Garage	8'0"

## State Farm Insurance Companies

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State Farm Catastrophe Office  
P. O. Box 6759  
D'iberville, MS 39540

### Room Finishes and Features:

**Wall Materials:** 100% 1/2" Drywall over Wood or Steel Framing, Ready for Paint  
**Wall Finishes:** 20% Custom Wallpaper  
80% Faux Paint  
**Ceiling Finishes:** 100% Paint  
**Floor Covering:** 40% Upgraded Carpet  
20% Laminate  
40% Upgraded Ceramic Tile/Slate  
**Room Features:** 8 Cornice or Crown Molding  
4 French Door  
20 Recessed Light  
2 Chandelier  
1 Built-in Bookcase/Entertainment Center  
1 Built-in Desk/Vanity  
6 Built-in Speaker System (per speaker)  
1 Wet Bar

**Avg Interior Wall Height:** 10'0"

### Kitchens and Bathroom Features:

**Kitchen Appliances:** 1 Garbage Disposal  
1 Dishwasher  
1 Range Hood  
1 Space Saver Microwave  
1 Built-in Oven

**Bath Fixtures & Features:** 1 Acrylic/Fiberglass Tub or Shower Surround  
1 Ceramic Tile Tub or Shower Surround  
1 Cultured Marble Tub or Shower Surround  
1 Jetted Tub  
1 Gold Faucet (enter the number of plumbing fixtures with this feature)

**Counter/Vanity Tops:** 100% Domestic Granite or Marble Countertop

**Cabinet/Vanity Features:**

### Garage and Attached Structures Finishes and Features:

**Wall Material:** 100% 1/2" Drywall over Wood or Steel Framing, Ready for Paint  
**Interior Wall Finishes:** 100% Paint  
**Ceiling Finishes:** 100% Paint  
**Floor Covering:** 100% Bare Concrete  
**Ext. Wall Finishes:** 75% Aluminum or Metal Siding  
25% Brick Veneer  
**Roof Covering:** 100% Composition Shingles

0622-FL

**State Farm Insurance Companies**

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State Farm Catastrophe Office  
P. O. Box 6759  
D'Iberville, MS 39540

**Exterior Finishes and Features:**

**Exterior Wall Finish:** 50% Brick Veneer  
50% Synthetic Stucco over Framing  
**Roof Covering:** 100% Architectural Composition Shingles  
**Exterior Features:** 4 Exterior Doors  
1 Patio Door  
1 Double Garage Doors  
4 Specialty Window  
2 Accent Window  
2 Transom Window

**Home Systems:**

**Heating, AC and Fireplace:** 1 Forced Air Heating System  
1 Central Air Conditioning  
1 Masonry Fireplace  
1 Wood Stove or Fireplace Insert  
1 Heat Pump Heating System  
**Home Specialty Systems:** 1 Burglar Alarm System  
1 Fire and Burglar Alarm System

**Additional Features:**

**System Defined:**  
**User Defined:**

**Detached Structures:**

**Detached Structures:**

0621-FL



**State Farm Insurance Companies**

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**Interviewer:** Perry, Cody

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**Profile Information:**

**Configuration:** 100% 2 Story

**Style:** Traditional/Colonial

**Built In:** 1996

**Purpose:** Single Family

**Sq. Feet:** 4,345

**Roof Type:** 100% Hip

**Overall Quality:** Custom

**Cost Breakdown:**

<b>Foundation:</b>	\$11,084.90
<b>Rough Framing:</b>	\$50,887.89
<b>Exterior Finish:</b>	\$64,774.44
<b>Windows:</b>	\$36,916.78
<b>Roofing:</b>	\$13,233.98
<b>Electrical:</b>	\$14,858.36
<b>Plumbing:</b>	\$18,624.50
<b>Heating/AC:</b>	\$19,615.65
<b>Floor Covering:</b>	\$36,793.72
<b>Interior Finish:</b>	\$113,367.75
<b>Appliances:</b>	\$4,414.73
<b>Special Features:</b>	\$16,452.76

**Sub Total:** \$401,025.46

**Permits & Fees:** \$0.00

**Overhead & Profit:** \$85,441.10

**Sales Tax:** \$26,180.02

**Estimated Replacement Cost:** \$512,646.58

**0620-FL**

**Personal Property Inventory Form** Claim Number **24-2494-638** Claim Unit

CAT CODE: **pl**

Date of Loss: **08/29/05**

Cov B Limit: **\$100,000**

JF = \_\_\_\_\_ SG = \_\_\_\_\_ HC = \_\_\_\_\_ BP = \_\_\_\_\_  
 FA = \_\_\_\_\_  
 Claim Rep: **Cody Perry**

**TO BE COMPLETED BY INSURED**

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Item No	Description of Property	Mfr/Brand Name and Serial/Model #	Purchased or Obtained From	Depreciation %	Age	Replacement Repair or Restoration Cost	Today's Value/Actual Cash Value	% Tax	RIC	Adjustments To RIC ** (Depreciation)	Settlement	Maximum RIC Benefits	Actual RIC Benefits Paid
1	Furniture				2/15	\$128,800.00			\$128,800.00	\$18,032.00	\$400.00		
2	Window Treatments				2/10	\$17,700.00			\$17,700.00	\$3,540.00	\$14,160.00		
3	Artwork				2/15	\$4,960.00			\$4,960.00	\$694.40	\$4,265.60		
4	Wall Accessories				2/15	\$6,825.00			\$6,825.00	\$985.50	\$5,839.50		
5	Floor Standing access				2/15	\$4,510.00			\$4,510.00	\$631.40	\$3,878.60		
6	Crystal				5/20	\$500.00			\$500.00	\$125.00	\$375.00		
7	Appliances				2/10	\$14,930.00			\$14,930.00	\$2,986.00	\$11,944.00		
8	Linens				1/5	\$3,810.00			\$3,810.00	\$762.00	\$3,048.00		
9	China				3/3	\$10,175.00			\$10,175.00	10%	\$9,157.50		
10	Kitchen Ware				2/20	\$4,035.00			\$4,035.00	\$403.50	\$3,631.50		
11	Tools				2/10	\$440.00			\$440.00	\$44.00	\$396.00		
12	Desk contents				1/5	\$350.00			\$350.00	\$70.00	\$280.00		
13	Bath Items				2/15	\$950.00			\$950.00	\$133.00	\$817.00		
14	Clothes&furs				<1/3	\$42,150.00			\$42,150.00	\$42,150.00	\$42,150.00		
15	Sport clothes				<1/3	\$4,780.00			\$4,780.00	\$4,780.00	\$4,780.00		
<b>Totals - page 1</b>						\$244,915.00			\$75,306.80		\$105,156.70	\$0.00	\$0.00
<b>Total - page 2</b>						\$0.00			\$0.00		\$0.00	\$0.00	\$0.00
<b>Total - page 3</b>						\$0.00			\$0.00		\$0.00	\$0.00	\$0.00
<b>Total - page 4</b>						\$0.00			\$0.00		\$0.00	\$0.00	\$0.00
<b>Total - page 5</b>						\$0.00			\$0.00		\$0.00	\$0.00	\$0.00
<b>Total - page 6</b>						\$0.00			\$0.00		\$0.00	\$0.00	\$0.00
<b>Grand Total</b>						\$244,915.00			#####		\$105,156.70	\$0.00	\$0.00
<b>Less amount over policy limits</b>											(\$5,156.70)		
<b>Settlement</b>						\$100,000.00							

**TO BE COMPLETED BY CLAIM REPRESENTATIVE**

\* A - Appraisal B - Paid Bill or Receipt C - Cancelled Check E - Estimate  
 P - Photo CR - credit Card Receipt O - Other

Home and Work Phone No.: ( ) ( )

Insured's Signature \_\_\_\_\_

The above information is true to the best of my knowledge.

Date: **9/29/2005**

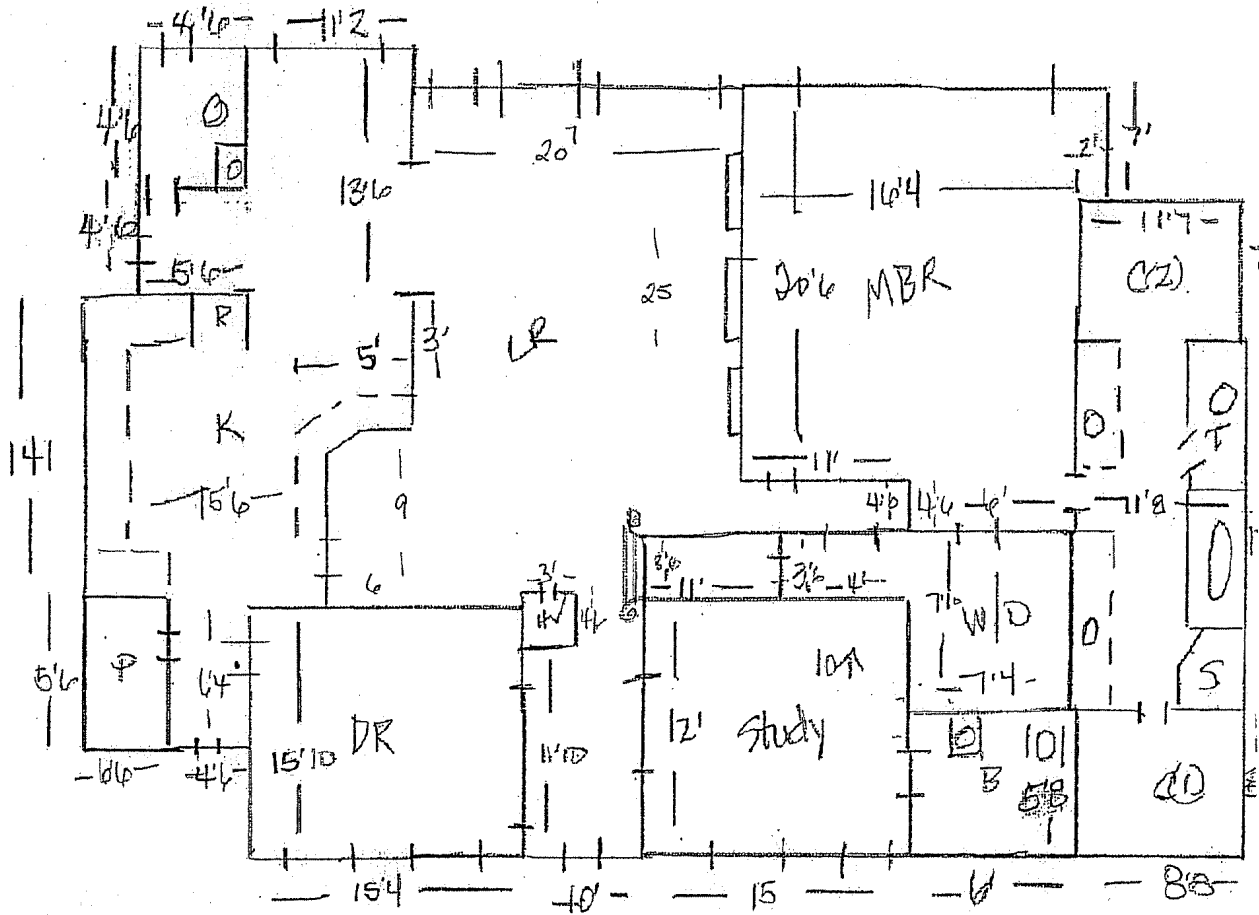
Page: **1**

Date completed

BY: #####

\*\* Depreciation/Discount

Ceiling 10'



↓  
Shower  
4'6" x 6'6"  
Water room  
4'6" x 5'

0578-FLI

Flood

Entry

DN 1/2 - 1/2 w 10'  
JWS SW 1/2  
ELE OS 1  
EIE Brass 11  
Door Trim 3" x 1/2"  
(2) Side Lit 2x7  
Solid Wood Door 3 1/2 x 7 1/2  
Brass Door Knob  
3 Brass Hinges  
Solid Oak F  
Finish  
1" base Board ANT

Dining

Post 6x8 (3)  
Post Post  
1" base Board PF  
ELE OS 111  
Lit Switch plate cover 1 brass  
11 w/ 2 A w/ 1/2 x 1/2

French Door  
Stud wall SW  
Oak Floor F  
Painted

(4) Shelves 5' x 1" (13) | Base Board + shoe  
JWS Switch  
ELE OS 1  
EE Switch

Door  
Cus. US

Kitchen

Ext DOE 11  
Hardware  
Lit Switch 1111  
Outlet 141111  
Cable 1

RTE Ceramic Tile F  
Base + upper 6' x 12' + 4' x 4' + 4' x 3'  
2' 1" Granite w/ back splash  
Kot Cab 3'  
Built in hood  
Built in micro  
Full height Cab 5'

Sink  
Garbage Dis  
Dishwasher  
side by side  
Wdw 4' x 5'  
Plm  
Island 4' x 2'  
Cab + Granite  
Base w/ shoe  
Wdw 9' x 8'

1/2 Bath off Kitchen

Door Hardware w/ trim 3" thick  
Base Cab 2' w/ marble top  
Sink  
EIE 2  
Towel Bar (1)

Toilet  
Base  
RTE Ceramic Tile F  
10 tile Tile  
Wdw 5' x 7'  
Stud wall SW

AW 3' x 8' Trim X2  
6' x 8' Trim  
4' x 8' Trim } ANT

Living

Builtins 12 x 8  
FP Insert + Tile?  
A/c Closet Door w Hardware  
Furnace  
Rheem  
Thermostat  
Upper Cab 85  
SINK  
Granite Top  
6x6 of tile  
Oak floor F - 6x6  
EIE OS 10  
T Light Plates  
Base + Shoe PF  
2) WDW 5' x 7'  
5" Trim  
French Door 6'8" x 7'  
5" Trim

STAIRS

RMR 18 steps Solid oak  
Handrail  
Kicker (PNT)

Master Br

Dry 1/2 w carpet  
WDW w trim 14'10"  
WDW w transom 4'5" x 7'  
EIE 10  
Switch (2)  
DORINT w hardware (3)  
Base + shoe PF

Closet

Dry 1/2 - 1/2 w  
INS CURSW  
BUILTIN W/ 1/2 SW  
FCC A/T +  
Base + Shoe

Bath

Carpet  
Toilet  
Tile  
Lower Cab 6'3" x 4'7"  
Granite  
Full Height Cab 3  
Jacuzzi tub motor  
w Granite Surround 5'4" x 4'5"  
Shower w Door  
Insert Marble includes L  
6 jet Shower

EIE 1111  
Switch 1111  
Covers  
Door Trim full  
6" Casings  
Base board w shower  
PNT Baseboard  
Sink (2)  
Mirror 4' x 4' (2)  
WDW w trim 6' x 4'8"  
Copper pipes

Closet 1

Carpet  
Full height cab 1/2 SW  
INS SW 1/2 Lw

Utility

within  
DORINT 3 2  
1 door painted  
PNT  
BUILTINS 5' x 7'  
PNT  
EIE OS 3  
Switch 3  
Wood Floor w base  
Vap barrier  
Floor under  
stairs

0576-FL

Master Bath

Same

Recessed Lit 4+3(7)

WPR

RPR CF

INS SW

Closet 2

Same No Crown

Huc Reg

4' Flor 4 bulbs

INS SW + LW

Shelving

Closet 1

Same as Closet 2

INS SW + LW

Shelving

Utility

Same w/crown

Huc Reg

4' Flor Lit 4 bulbs

Ext

10' Over porch

Front

1 1/2 Around pilon  
18x4

Part Board

Stucco Finish Over

JWS Foam

1/2 CDX BB

Brick 3xPF

2 gas lights

Left

~~Same~~

Brick

#101 PF

JWS Board

BB

Brick steps

Rear

4x PF Brick

10 x PF Stucco

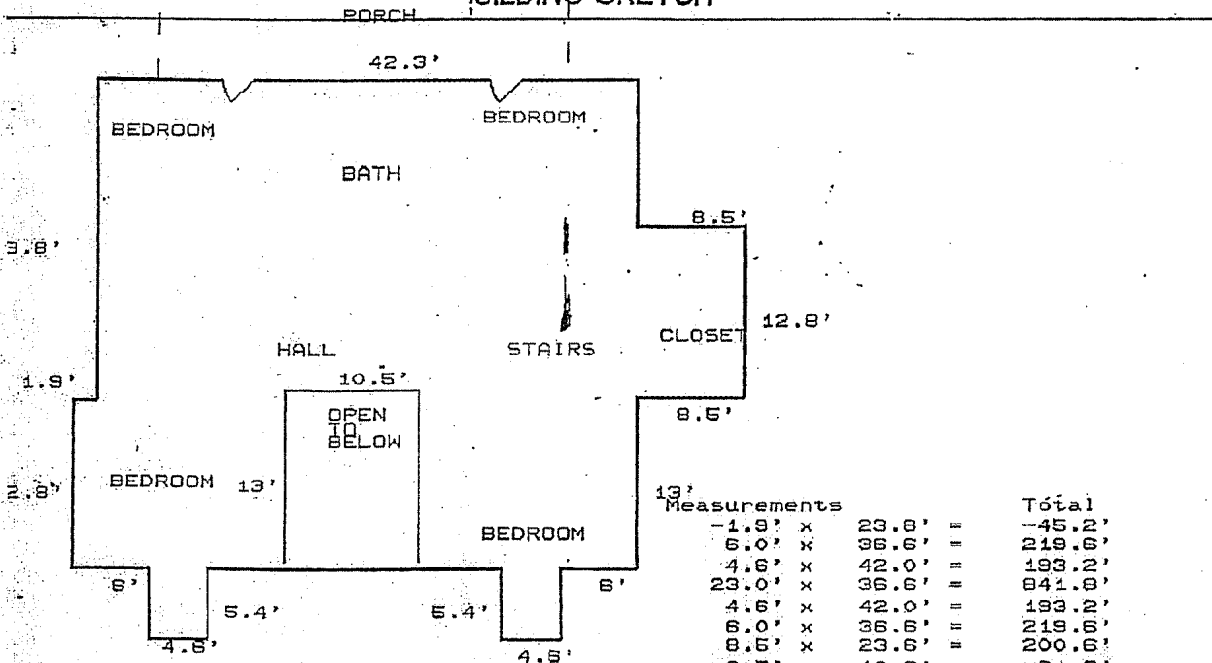
Left

Brick

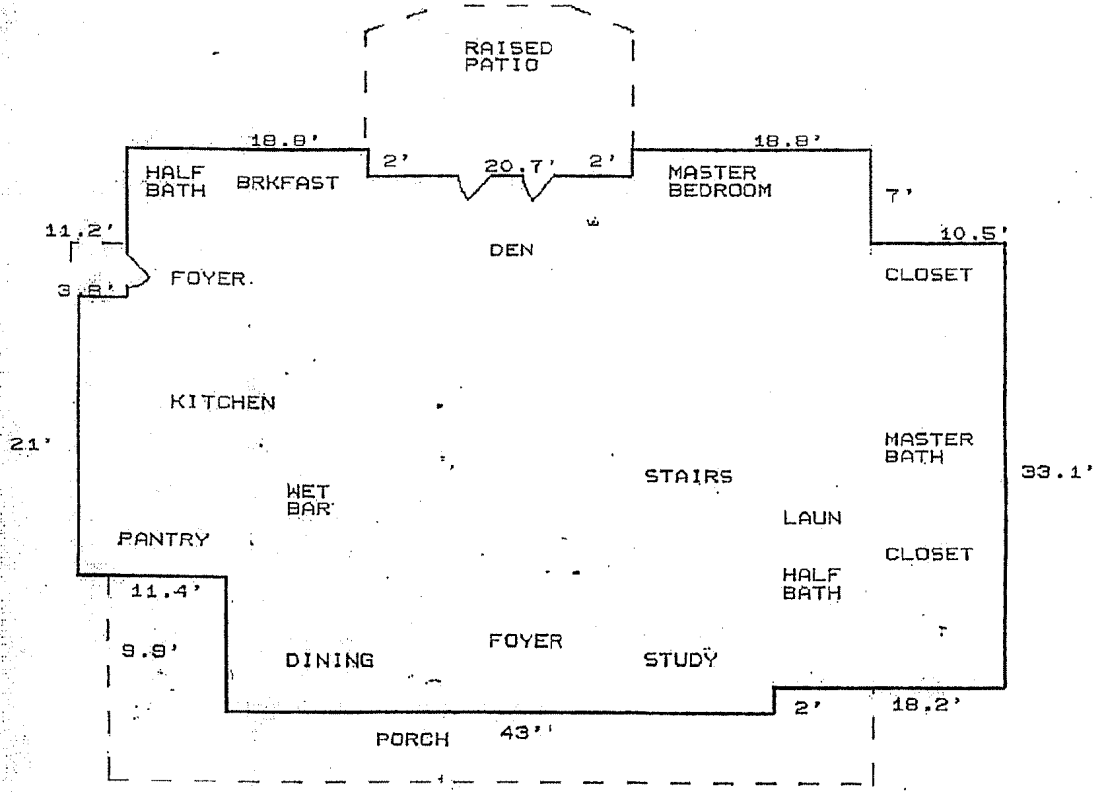
Pressure wash soffit

0574-FL

# BUILDING SKETCH



Measurements	Total
-1.9' x 23.0'	= -45.2'
6.0' x 36.6'	= 219.6'
4.6' x 42.0'	= 193.2'
23.0' x 36.6'	= 841.8'
4.6' x 42.0'	= 193.2'
6.0' x 36.6'	= 219.6'
8.5' x 23.6'	= 200.6'
-8.5' x 10.8'	= -91.8'
<b>Subtotal:</b>	<b>1,731.0'</b>
Less open to below	
-10.5' x 13.0'	= -136.5'
<b>Subtotal</b>	<b>1,594.5'</b>
<b>GLA LEVEL 2:</b>	<b>1,595 S.F.</b>



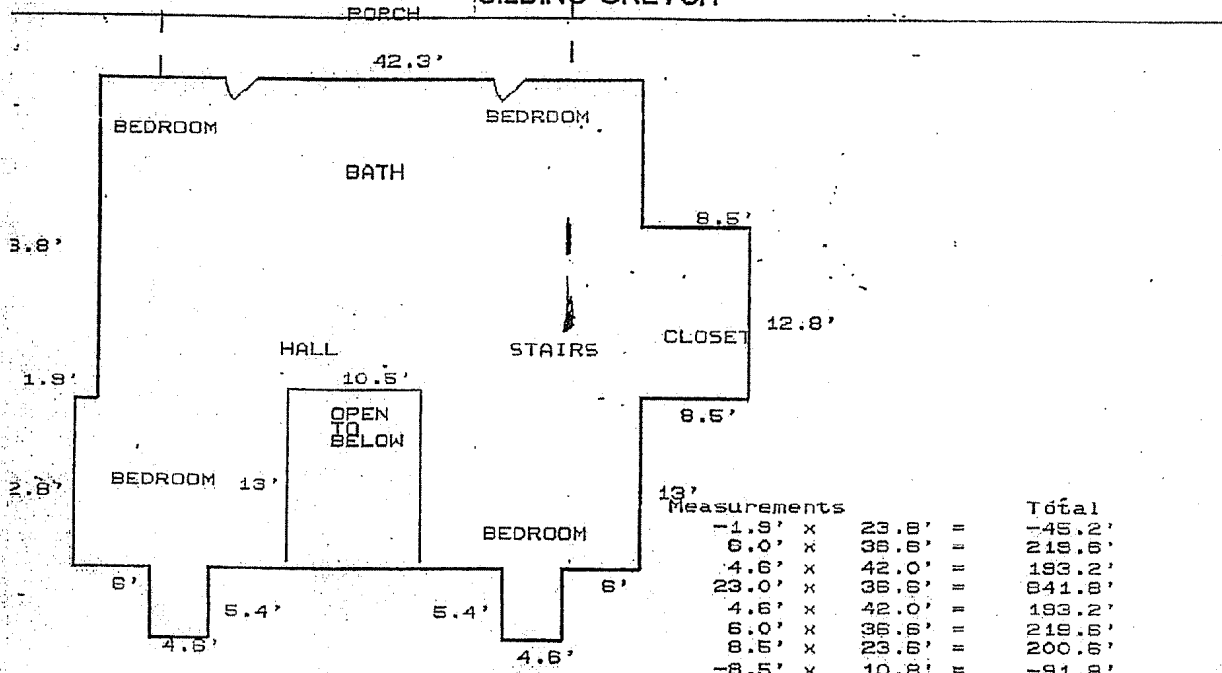
0573-FLP

105  
188

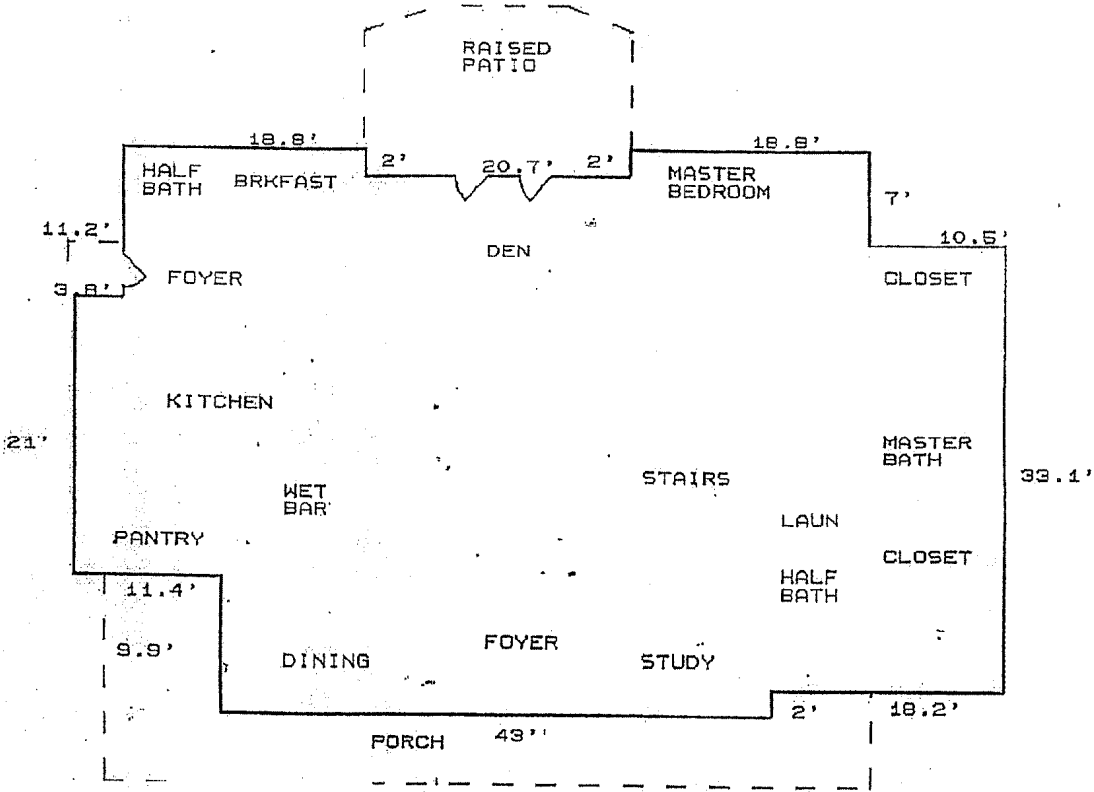
Scale: 1" = 13'



# BUILDING SKETCH



Measurements		Total
-1.9' x	23.8' =	-45.2'
6.0' x	36.6' =	219.6'
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23.0' x	36.6' =	841.8'
4.6' x	42.0' =	193.2'
6.0' x	36.6' =	219.6'
8.5' x	23.8' =	200.6'
-8.5' x	10.8' =	-91.8'
Subtotal:		1,731.0'
Less open to below		
-10.5' x 13.0' =		-136.5'
Subtotal		1,594.5'
GLA LEVEL 2:		1,596 S.F.



105  
 188

0572-FL'

Scale: 1" = 13'

Measurements	Total
43.0' x 42.1' =	910.3'
18.2' x 40.1' =	729.8'
-10.5' x 7.0' =	-73.5'
-20.7' x 2.0' =	-41.4'
-3.8' x 11.2' =	-42.6'
11.4' x 32.2' =	367.1'
Subtotal	2,749.7'
GLA LEVEL 1:	2,750 S.F.
GLA LEVEL 2:	1,595 S.F.
<hr/>	
GROSS LIVING AREA:	4,345 S.F.
CARPORT:	624 S.F.
PORCH:	542 S.F.

4269

FormFill® PC-Plus™ (800) 262-4805

0571.F

State Farm Insurance Companies

1900 E. Pass Road  
Gulfport, MS 39507  
Fax 228-604-4695

Administrative Information:

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Name: MC INTOSH, THOMAS  
Property Address: 2558 S SHORE DR  
BILOXI, MS 39532--3010 USA  
Home Address: 422 LABLANC CV  
BILOXI, MS 39531--2332 USA

Date Entered: 9/25/2005  
Date Assigned: 9/24/2005

Date Inspected: 9/24/2005

Profile Information:

Configuration: 100% 2 Story  
Style: Traditional/Colonial  
Built In: 1996  
Purpose: Single Family  
Sq. Feet: 4,345  
Roof Type: 100% Hip  
Overall Quality: Custom

Foundation:

Shape: T Shape  
Construction: 100% Concrete Slab  
Lot Slope: None/Moderate  
Foundation Material: 100% Concrete

Room Information:

	Avg Interior Wall Height
Living Spaces: 2 Dining Room	(see Room Finishes & Features section)
1 Family Room	(see Room Finishes & Features section)
1 Foyer/Entryway	(see Room Finishes & Features section)
1 Hallway	(see Room Finishes & Features section)
1 Living Room	(see Room Finishes & Features section)
1 Nook	(see Room Finishes & Features section)
Bedrooms: 5 Bedroom	(see Room Finishes & Features section)
1 Breakfast Area/Room	(see Room Finishes & Features section)
1 Study	(see Room Finishes & Features section)
Kitchens: 1 Kitchen	(see Room Finishes & Features section)
Bathrooms: 2 1/2 Bath	(see Room Finishes & Features section)
2 Full Bath	(see Room Finishes & Features section)
Utility/Closets: 1 Laundry Room	(see Room Finishes & Features section)
1 Utility Room	(see Room Finishes & Features section)
1 Walk-In Closet	(see Room Finishes & Features section)
Garage: 1 Two Car Garage	8'0"

0619-FL

24-Z494-638V

Total  
Less amount included on wind # 39,708.60

## State Farm Insurance Companies

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1900 E. Pass Road  
Gulfport, MS 39507  
Fax 228-604-4695

### Room Finishes and Features:

- Wall Materials:** 100% 1/2" Drywall over Wood or Steel Framing, Ready for Paint
  - Wall Finishes:** 20% Custom Wallpaper  
80% Faux Paint
  - Ceiling Finishes:** 100% Paint
  - Floor Covering:** 40% Upgraded Carpet  
20% Laminate  
40% Upgraded Ceramic Tile/Slate
  - Room Features:** 8 Cornice or Crown Molding  
4 French Door  
20 Recessed Light  
2 Chandelier  
1 Built-in Bookcase/Entertainment Center  
1 Built-in Desk/Vanity  
6 Built-in Speaker System (per speaker)  
1 Wet Bar
- Avg Interior Wall Height:** 10'0"

### Kitchens and Bathroom Features:

- Kitchen Appliances:** 1 Garbage Disposal  
1 Dishwasher  
1 Range Hood  
1 Space Saver Microwave  
1 Built-in Oven
- Bath Fixtures & Features:** 1 Acrylic/Fiberglass Tub or Shower Surround  
1 Ceramic Tile Tub or Shower Surround  
1 Cultured Marble Tub or Shower Surround  
1 Jetted Tub  
1 Gold Faucet (enter the number of plumbing fixtures with this feature)
- Counter/Vanity Tops:** 100% Domestic Granite or Marble Countertop
- Cabinet/Vanity Features:**

### Garage and Attached Structures Finishes and Features:

- Wall Material:** 100% 1/2" Drywall over Wood or Steel Framing, Ready for Paint
- Interior Wall Finishes:** 100% Paint
- Ceiling Finishes:** 100% Paint
- Floor Covering:** 100% Bare Concrete
- Ext. Wall Finishes:** 75% Aluminum or Metal Siding  
25% Brick Veneer
- Roof Covering:** 100% Composition Shingles

**State Farm Insurance Companies**

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1900 E. Pass Road  
Gulfport, MS 39507  
Fax 228-604-4695

**Exterior Finishes and Features:**

**Exterior Wall Finish:** 50% Brick Veneer  
50% Synthetic Stucco over Framing  
**Roof Covering:** 100% Architectural Composition Shingles  
**Exterior Features:** 4 Exterior Doors  
1 Patio Door  
1 Double Garage Doors  
4 Specialty Window  
2 Accent Window  
2 Transom Window

**Home Systems:**

**Heating, AC and Fireplace:** 1 Forced Air Heating System  
1 Central Air Conditioning  
1 Masonry Fireplace  
1 Wood Stove or Fireplace Insert  
1 Heat Pump Heating System  
**Home Specialty Systems:** 1 Burglar Alarm System  
1 Fire and Burglar Alarm System

**Additional Features:**

**System Defined:**  
**User Defined:** 1 Less roof and interior repairs

**Detached Structures:**

**Detached Structures:**

**0617-FL**

**State Farm Insurance Companies**

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1900 E. Pass Road  
Gulfport, MS 39507  
Fax 228-604-4695

**Administrative Information:**

**Policy Number:** 24RB27846

**Interviewer:** Perry, Cody

**Agent Code:** 1316

**Name:** MC INTOSH, THOMAS  
**Property Address:** 2558 S SHORE DR  
BILOXI, MS 39532--3010 USA  
**Home Address:** 422 LABLANC CV  
BILOXI, MS 39531--2332 USA

**Date Entered:** 9/25/2005

**Date Inspected:** 9/24/2005

**Date Assigned:** 9/24/2005

**Profile Information:**

**Configuration:** 100% 2 Story  
**Style:** Traditional/Colonial  
**Built In:** 1996  
**Purpose:** Single Family  
**Sq. Feet:** 4,345  
**Roof Type:** 100% Hip  
**Overall Quality:** Custom

**Cost Breakdown:**

**Foundation:** \$11,084.90  
**Rough Framing:** \$50,887.89  
**Exterior Finish:** \$54,774.44  
**Windows:** \$36,916.78  
**Roofing:** \$13,233.98  
**Electrical:** \$14,858.36  
**Plumbing:** \$18,624.50  
**Heating/AC:** \$19,615.65  
**Floor Covering:** \$36,793.72  
**Interior Finish:** \$113,367.75  
**Appliances:** \$4,414.73  
**Special Features:** \$16,452.76  
**Additional Features:** \$-39,708.60

**Sub Total:** \$361,316.86  
**Permits & Fees:** \$0.00  
**Overhead & Profit:** \$76,943.46  
**Sales Tax:** \$23,400.42

**Estimated Replacement Cost:** \$461,660.74

**State Farm Insurance Companies**  
**1900 E. Pass Road**  
**Gulfport, MS 39507**  
**Fax 228-604-4695**

09/29/2005

Estimate: 24-Z494-638R  
 Insured: MC INTOSH, THOMAS  
 Property: 2558 S SHORE DR  
  
 BILOXI, MS 39532-3010

Claim Number: 24-Z494-638  
 Policy Number: 24-RB-2784-6  
 Type of Loss: No Type of Loss has been specified  
 Deductible: \$ 0.00  
 Price List: MSGU5F5C4  
 New Construction  
 Date of Loss: 8/29/2005  
 Date Inspected: 9/24/2005

**Summary for No Type of Loss has been specified**

Line Item Total				361,316.86
Residential Tax	@	7.000% x	334,291.65	23,400.42
				<hr/>
Replacement Cost Value				384,717.28
Less Depreciation				(18,781.93)
				<hr/>
Actual Cash Value (ACV)				365,935.35
Overhead	@	10.0% x	365,935.35	36,593.54
Profit	@	10.0% x	365,935.35	36,593.54
				<hr/>
Actual Cash Value (Including Overhead and Profit)				439,122.43
Less Deductible				(0.00)
				<hr/>
Net Actual Cash Value Payment				<u>\$439,122.43</u>

**Maximum Additional Amounts Available If Incurred:**

Total Line Item Depreciation (Including Taxes)				18,781.93
Less Nonrecoverable Depreciation (Including Taxes)				<3,421.71>
				<hr/>
Subtotal				15,360.22
Overhead	@	10.0% x	15,360.22	1,536.02
Profit	@	10.0% x	15,360.22	1,536.02
				<hr/>
Total Maximum Additional Amount Available If Incurred				18,432.26
				<hr/>
Total Amount of Claim If Incurred				<u>\$457,554.69</u>

Perry, Cody  
 (866) 787-8676 Ext: 4925

**ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.**

MC INTOSH, THOMAS

State Farm Insurance Companies

09/29/2005

24-Z494-638R

Valuation Items

Area Items: Valuation Items

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Architect Fees	1.00 EA	0.00 EN	0.00		0.00
<b>Area Items Total: Valuation Items</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Room: Foundation

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Concrete slab on grade - 4" - finished in place	2,732.50 SF	1.75	4,781.88		4,781.88
Gravel (per CY)	41.50 CY	22.54	935.41		935.41
Visqueen vapor barrier	2,172.50 SF	0.21	456.23		456.23
Footings - 24" x 10"	398.82 LF	8.99	3,585.39		3,585.39
Concrete wall - labor & materials - Reinforced	9.25 CY	143.35	1,325.99		1,325.99
<b>Room Totals: Foundation</b>			<b>11,084.90</b>	<b>0.00</b>	<b>11,084.90</b>

Room: Rough Framing

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Stud wall - 2" x 6" - 16" oc	3,961.28 SF	1.93	7,645.27		7,645.27
Sheathing - plywood - 1/2" CDX	7,466.56 SF	0.92	6,869.24		6,869.24



## CONTINUED - Rough Framing

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Stud wall - 2" x 4" - 16" oc	8,090.10 SF	1.32	10,678.93		10,678.93
Joist - floor or ceiling - 2x10 - w/blocking - 16" oc	2,172.50 SF	2.03	4,410.18		4,410.18
Sheathing - plywood - 3/4" - tongue and groove	2,389.75 SF	1.57	3,751.91		3,751.91
2" x 10" lumber (1.67 BF per LF)	16.00 LF	2.03	32.48		32.48
2" x 8" lumber (1.33 BF per LF)	64.00 LF	1.57	100.48		100.48
2" x 6" lumber (1 BF per LF)	128.00 LF	1.14	145.92		145.92
Sheathing - plywood - 5/8" CDX	4,802.00 SF	0.97	4,657.94		4,657.94
Hip or roof intersection 8/12 slope (hip/valley length)	175.06 LF	39.07	6,839.59		6,839.59
Rafters - 2x12 - 24" OC (3-5/12 Gable, per SF off floor)	2,652.51 SF	2.17	5,755.95		5,755.95
<b>Room Totals: Rough Framing</b>			<b>50,887.89</b>	<b>0.00</b>	<b>50,887.89</b>

## Room: Exterior Finish

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Roofing felt - 15 lb.	34.00 SQ	12.84	436.56	65.48	371.08
Brick veneer - Premium grade	3,557.28 SF	8.10	28,813.97		28,813.97
Synthetic stucco on 2" polystyrene board	3,381.28 SF	5.69	19,239.48		19,239.48

## CONTINUED - Exterior Finish

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Synthetic stucco - additional charge for raised trim	845.32 LF	2.95	2,493.69		2,493.69
Attic vent - gable end - vinyl	10.00 EA	56.06	560.60		560.60
Roof vent - turtle type	4.42 EA	30.24	133.66	20.05	113.61
Exterior door - fiberglass / wood w/detail - Premium grade	4.00 EA	784.34	3,137.36	156.87	2,980.49
Door lockset & deadbolt - exterior - Premium grade	4.00 EA	157.14	628.56		628.56
Soffit & fascia - metal - 2' overhang	332.00 LF	7.04	2,337.28		2,337.28
Gutter / downspout - aluminum	525.77 LF	3.50	1,840.20		1,840.20
Jamb and trim for overhead door unit	60.00 LF	4.74	284.40		284.40
Seal & paint double garage door opening & trim	2.00 EA	57.38	114.76	22.95	91.81
Overhead door & hardware - 16'x 7'- Premium grade	1.00 EA	1,241.92	1,241.92	62.10	1,179.82
Siding - steel, (29 gauge)	708.00 SF	3.51	2,485.08		2,485.08
Fluorescent - two tube - 8' - strip light	2.00 EA	98.10	196.20	29.43	166.77
Batt insulation - 10" - R30	480.00 SF	0.88	422.40		422.40
Batt insulation - 6" - R19	704.00 SF	0.58	408.32		408.32
<b>Room Totals: Exterior Finish</b>			<b>64,774.44</b>	<b>356.88</b>	<b>64,417.56</b>

MC INTOSH, THOMAS

State Farm Insurance Companies

09/29/2005

Room: Windows

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Vinyl window - Oval, 48"x 72"	2.00 EA	576.34	1,152.68		1,152.68
Wood window - single hung, 4 - 9 sf, Premium grade	2.00 EA	314.81	629.62		629.62
Seal & paint wood window (per side) - Small	2.00 EA	13.97	27.94	5.59	22.35
8-0 6-8 wood sliding patio door - w/exterior cladding	1.00 EA	1,774.56	1,774.56		1,774.56
Paint wood patio door - 2 coats (per side)	2.00 EA	23.90	47.80	9.56	38.24
Specialty wood window unit, 33 - 40 sf	4.00 EA	2,249.36	8,997.44		8,997.44
Wood window - horizontal sliding, 12 - 24 sf, High grade	28.00 EA	811.97	22,735.16		22,735.16
Seal & paint wood window (per side)	46.00 EA	20.44	940.24	188.05	752.19
Window sill - hardwood	138.00 LF	3.09	426.42		426.42
Stain & finish wood window sill	138.00 LF	1.34	184.92	36.98	147.94
<b>Room Totals: Windows</b>			<b>36,916.78</b>	<b>240.18</b>	<b>36,676.60</b>

Room: Roofing

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Drip edge	327.00 LF	0.99	323.73	48.56	275.17

## CONTINUED - Roofing

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Laminated - Lifetime - comp. shingle rfg. - incl. felt	39.00 SQ	203.79	7,947.81	1,192.17	6,755.64
Valley metal	168.81 LF	2.50	422.03	63.30	358.73
Laminated - 30 yr. - comp. shingle rfg - incl. felt	10.00 SQ	113.41	1,134.10	170.12	963.98
Sheathing - plywood - 5/8" CDX	927.00 SF	0.97	899.19		899.19
Hip or roof intersection 8/12 slope (hip/valley length)	37.51 LF	39.07	1,465.52		1,465.52
Rafters - 2x12 - 24" OC (3-5/12 Gable, per SF of floor)	480.00 SF	2.17	1,041.60		1,041.60
<b>Room Totals: Roofing</b>			<b>13,233.98</b>	<b>1,474.15</b>	<b>11,759.83</b>

## Room: Electrical

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Rewire - average residence - copper wiring	4,345.00 SF	2.05	8,907.25		8,907.25
220 volt outlet	2.00 EA	17.21	34.42		34.42
Exterior outlet or switch	2.00 EA	12.37	24.74		24.74
Phone, TV, or speaker outlet	6.00 EA	11.85	71.10		71.10
Phone / low voltage copper wiring	80.00 LF	0.54	43.20		43.20
Meter base and main disconnect - 200 amp	1.00 EA	299.34	299.34		299.34

## CONTINUED - Electrical

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Breaker panel - 200 amp	1.00 EA	720.43	720.43		720.43
Trunk cable - Heavy gauge copper conductors	40.00 LF	7.00	280.00		280.00
Exterior light fixture - Premium grade	4.00 EA	135.18	540.72	81.11	459.61
Smoke detector - Premium grade	8.00 EA	119.48	955.84		955.84
Outlet or switch	198.00 EA	7.88	1,560.24		1,560.24
Ground fault interrupter (GFI) outlet	8.00 EA	19.84	158.72		158.72
220 volt copper wiring run, box and receptacle	1.00 EA	81.11	81.11		81.11
110 volt copper wiring run, box and plug or switch	6.00 EA	32.83	196.98		196.98
Light bar - 4 lights - High grade	2.00 EA	142.91	285.82	42.87	242.95
Light bar - 8 lights - High grade	2.00 EA	164.17	328.34	49.25	279.09
Light fixture - Premium grade	3.00 EA	123.37	370.11	55.52	314.59
<b>Room Totals: Electrical</b>			<b>14,858.36</b>	<b>228.75</b>	<b>14,629.61</b>

## Room: Plumbing

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Sink faucet - Gold plated	1.00 EA	549.62	549.62		549.62
Jetted tub - Acrylic, corner unit - Chrome or brass trim	1.00 EA	3,363.53	3,363.53		3,363.53

CONTINUED - Plumbing

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Jetted tub faucet - High grade	1.00 EA	307.85	307.85		307.85
Exterior faucet	2.00 EA	27.31	54.62		54.62
Washing machine outlet box with valves	1.00 EA	109.15	109.15		109.15
Rough in plumbing - includes supply and waste lines	4,345.00 SF	1.84	7,994.80		7,994.80
Black pipe with fitting and hanger, 1"	59.53 LF	5.74	341.70		341.70
Water heater - 50 gallon - Gas	1.00 EA	555.59	555.59	<111.12>	444.47
Sink - double - Premium grade	1.00 EA	488.66	488.66		488.66
Sink faucet - Kitchen - Premium grade	4.00 EA	236.27	945.08		945.08
Sink - single - Premium grade	4.00 EA	345.74	1,382.96		1,382.96
Toilet - Premium grade	4.00 EA	508.10	2,032.40		2,032.40
Toilet seat - Premium grade	4.00 EA	63.68	254.72		254.72
Tub/shower faucet - Premium grade	1.00 EA	243.82	243.82		243.82
<b>Room Totals: Plumbing</b>			<b>18,624.50</b>	<b>&lt;111.12&gt;</b>	<b>18,513.38</b>

Room: Heating/AC

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Ductwork system - hot or cold air - 2200 to 2500 SF home	3.00 EA	3,259.16	9,777.48		9,777.48

## CONTINUED - Heating/AC

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Central air conditioning system - 5 ton	1.00 EA	2,367.65	2,367.65	355.15	2,012.50
Thermostat - Premium grade (programmable)	2.00 EA	183.75	367.50	55.13	312.37
Furnace - forced air - high efficiency - 120,000 BTU	1.00 EA	2,111.14	2,111.14	316.67	1,794.47
Heat pump, through wall unit - 5 ton, 61 MBH	1.00 EA	4,615.50	4,615.50	692.33	3,923.17
Furnace vent - double wall, 5"	18.00 LF	17.26	310.68		310.68
Furnace vent - rain cap and storm collar, 5"	1.00 EA	24.45	24.45		24.45
Clothes dryer vent - installed	1.00 EA	41.25	41.25		41.25
<b>Room Totals: Heating/AC</b>			<b>19,615.65</b>	<b>1,419.28</b>	<b>18,196.37</b>

## Room: Floor Covering

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Step charge for "tucked" carpet installation - High grade	6.00 EA	6.09	36.54		36.54
Laminate - simulated wood flooring - High Grade	772.69 SF	6.91	5,339.29	800.89	4,538.40
Carpet - wool - cut	1,696.26 SF	4.93	8,362.56	<1,672.51>	6,690.05
Carpet pad - Omalon - Premium grade	1,696.26 SF	1.01	1,713.22	<342.64>	1,370.58

## CONTINUED - Floor Covering

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Slate floor covering - High grade	1,545.41 SF	13.81	21,342.11	3,201.32	18,140.79
<b>Room Totals: Floor Covering</b>			<b>36,793.72</b>	<b>6,017.36</b>	<b>30,776.36</b>

## Room: Interior Finish

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Tile tub surround - 60 to 75 SF	1.00 EA	816.06	816.06		816.06
Mortar bed for ceramic tile	100.00 SF	3.43	343.00		343.00
1/2" drywall - hung, taped, with smooth wall finish	16,183.26 SF	1.38	22,332.90		22,332.90
Seal then paint the surface area (2 coats)	1,264.00 SF	0.46	581.44	116.29	465.15
Interior door unit - Premium grade	18.00 EA	230.53	4,149.54	207.48	3,942.06
Door lockset - interior - Premium grade	18.00 EA	64.01	1,152.18		1,152.18
Closet rod	192.00 LF	2.49	478.08		478.08
Shelving - 16" - in place	324.00 LF	5.63	1,824.12		1,824.12
Seal & paint wood shelving, 12"- 24" width	504.00 LF	1.68	846.72	169.34	677.38
Paint door slab only - 2 coats (per side)	36.00 EA	14.57	524.52	104.90	419.62
Paint door/window trim & jamb - 2 coats (per side)	44.00 EA	14.54	639.76	127.95	511.81



State Farm Insurance Companies

MC INTOSH, THOMAS

09/29/2005

CONTINUED - Interior Finish

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
French door - Interior - stain grade jamb & casing	4.00 EA	386.83	1,547.32	77.37	1,469.95
Paint French door slab only - 2 coats (per side)	8.00 EA	32.77	262.16	52.43	209.73
Masonry fireplace & chimney - two story home - High grade	1.00 EA	4,417.23	4,417.23		4,417.23
Flue cap	1.00 EA	90.45	90.45		90.45
Fireplace mantel - stain grade or hardwood - prefab.	1.00 EA	500.99	500.99		500.99
Fireplace, zero chnce, wood burning, w/ venting	1.00 EA	2,027.06	2,027.06		2,027.06
Batt insulation - 10" - R30	2,172.50 SF	0.88	1,911.80		1,911.80
Batt insulation - 4" - R13	6,762.55 SF	0.53	3,584.15		3,584.15
Stairway - 3' 6" wide (8' rise plus joist)	1.00 EA	369.84	369.84		369.84
Balustrade - Premium grade	15.00 LF	191.73	2,875.95		2,875.95
Stain & finish balustrade	15.00 LF	13.31	199.65	39.93	159.72
Fluorescent - two tube - 4' - fixture w/lens	4.00 EA	64.22	256.88	38.53	218.35
Paint the surface area - one coat	3,687.55 SF	0.27	995.64	199.13	796.51
Seal/prime the surface area - one coat	14,919.13 SF	0.25	3,729.78	745.96	2,983.82
Baseboard - 3 1/4" hardwood - molded w/detail	1,211.21 LF	3.81	4,614.71		4,614.71
Stain & finish baseboard	1,211.21 LF	0.72	872.07	174.41	697.66
Crown molding - oversized - 4 1/4" stain grade	692.02 LF	3.58	2,477.43		2,477.43
Stain & finish crown molding	692.02 LF	0.77	532.86	106.57	426.29
Wallpaper - High grade	2,246.29 SF	1.52	3,414.36	682.87	2,731.49

## CONTINUED - Interior Finish

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Wallpaper border	224.59 LF	2.05	460.41	92.08	368.33
Painting - Faux (special effects) - 3 part	8,985.29 SF	1.52	13,657.64	2,731.53	10,926.11
Light fixture - Premium grade	14.00 EA	123.37	1,727.18	259.08	1,468.10
Security system - contact w/wire (per opening)- High grade	23.00 EA	73.04	1,679.92		1,679.92
Bifold door set - solid core - half louvered - Double	7.00 EA	257.91	1,805.37	90.27	1,715.10
Paint bifold door set - slab only - 2 coats (per side)	14.00 EA	23.72	332.08	66.42	265.66
Shelving - 12" - in place	180.00 LF	4.87	876.60		876.60
Countertop - Granite or Marble - Average grade	109.60 SF	74.16	8,127.94		8,127.94
Cabinetry - full height unit - Premium grade	10.20 LF	302.14	3,081.83		3,081.83
Cabinetry - lower (base) units - Premium grade	26.40 LF	171.03	4,515.19		4,515.19
Cabinetry - upper (wall) units - Premium grade	21.60 LF	128.85	2,783.16		2,783.16
Vanity - Premium grade	26.00 LF	156.50	4,069.00		4,069.00
Medicine cabinet - Premium grade	4.00 EA	197.63	790.52		790.52
Mirror - 1/4" plate glass	24.00 SF	6.62	158.88		158.88
Soap dish	4.00 EA	11.37	45.48		45.48
Towel bar - Premium grade	4.00 EA	42.69	170.76		170.76
Towel ring - Premium grade	2.00 EA	25.17	50.34		50.34
Toilet paper holder - Premium grade	2.00 EA	31.51	63.02		63.02

## CONTINUED - Interior Finish

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Bathtub enclosure - sliding glass doors - Premium grade	1.00 EA	286.98	286.98		286.98
Seal then paint the surface area twice (3 coats)	480.00 SF	0.66	316.80	63.36	253.44
<b>Room Totals: Interior Finish</b>			<b>113,367.75</b>	<b>6,145.90</b>	<b>107,221.85</b>

## Room: Appliances

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Built-in oven - High grade	1.00 EA	959.41	959.41	<191.88>	767.53
Dishwasher - Deluxe grade	1.00 EA	622.05	622.05	<124.41>	497.64
Garbage disposer - Premium grade	1.00 EA	233.99	233.99	<46.80>	187.19
Range hood - oversized - High grade	1.00 EA	259.41	259.41	<51.88>	207.53
Microwave oven - over range w/built-in hood - High grade	1.00 EA	782.54	782.54	<156.51>	626.03
Refrigerator - 25 cf - Premium grade	1.00 EA	1,557.33	1,557.33	<311.47>	1,245.86
<b>Room Totals: Appliances</b>			<b>4,414.73</b>	<b>&lt;882.95&gt;</b>	<b>3,531.78</b>

State Farm Insurance Companies

MC INTOSH, THOMAS

09/29/2005

Room: Special Features

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Security system - motion detector	4.00 EA	232.23	928.92		928.92
Security system - key pad - High grade	2.00 EA	173.04	346.08		346.08
Security system - control panel - High grade	2.00 EA	498.20	996.40		996.40
Fire alarm system (per detector)	1.00 EA	369.25	369.25		369.25
Vanity - Premium grade	5.00 LF	156.50	782.50		782.50
Countertop - post formed plastic laminate - Premium grade	5.00 LF	57.67	288.35		288.35
Sound system (per outlet)	6.00 EA	910.54	5,463.24		5,463.24
Cabinetry - lower (base) units - Premium grade	8.00 LF	171.03	1,368.24		1,368.24
Countertop - Flat laid plastic laminate - Premium grade	8.00 LF	39.67	317.36		317.36
Sink - single - Premium grade	1.00 EA	345.74	345.74		345.74
Sink faucet - Kitchen - Premium grade	1.00 EA	236.27	236.27		236.27
Ground fault interrupter (GFI) outlet	1.00 EA	19.84	19.84		19.84
Refrigerator - 22 cf - Premium grade	1.00 EA	943.21	943.21	<188.64>	754.57
Bookcase - built in - 12" - (SF of face area)	100.00 SF	8.35	835.00		835.00
Seal & paint bookcase	100.00 SF	1.23	123.00	24.60	98.40
Chandelier - Premium grade	2.00 EA	410.78	821.56	123.23	698.33
Recessed light fixture - Premium grade	20.00 EA	113.39	2,267.80	340.17	1,927.63
<b>Room Totals: Special Features</b>			<b>16,452.76</b>	<b>676.64</b>	<b>15,776.12</b>

## Structural Damage Claim Policy

When you have a covered structural damage claim to your real property, you should know:

- We want you to receive quality repair work to restore the damages to your property.
- We will provide you with a detailed estimate of the scope of damage and costs of repairs. Should the contractor you select have questions concerning our estimate, they should contact your claim representative directly.
- You may have the repairs made by a contractor of your choice.
- If you select a contractor whose estimate is the same as or lower than our estimate, based on the same scope of damages, we will pay based upon their estimate. If your contractor's estimate is higher than ours, you should contact your claim representative prior to beginning the repairs.
- State Farm cannot authorize any contractor to proceed with work on your property. Repairs should proceed only with your authorization.
- State Farm does not guarantee the quality of workmanship of any contractor or guarantee that the work will be accomplished within any specific time frame.
- It is understood that the contractor is hired by you, our insured, and that they work for you - not State Farm.

0600-FL

# XACTANALYSIS.

XactAnalysis > Advanced Search > Results > Assignment Detail > Documents > Print Image  
State Farm Insurance Companies

10/03/2005

Estimate: 24-Z178-602

Claim Number: 24-Z178-602

Insured:

Policy Number:

Property:

Type of Loss: Hurricane

BILOXI, MS 39532-3010

Deductible: \$ 500.00

Price List: MSGU5F5C4  
Restoration/Service/  
Remodel with  
Service Charges  
Broken Out

Date of Loss: 8/29/2005

Date Inspected: 9/27/2005

### Summary for Hurricane

Line Item Total			31073.63
Residential Tax	@ 7.000% x	28812.39	2016.87
Replacement Cost Value			33090.50
Less Depreciation			(2438.80)
Actual Cash Value (ACV)			30651.70
Less Deductible			(500.00)
Net Actual Cash Value Payment			30151.70

### Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	2438.80	
Total Maximum Additional Amount Available If Incurred		9056.90
Total Amount of Claim If Incurred		39208.60

Perry, Cody  
(866) 787-8676 Ext: 4925

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND  
LIMITS OF YOUR POLICY.

□

24-Z178-602

Room: ROOF

CAT	SEL VAR/QUAN	DESCRIPTION QUAN UNIT	REMOVE	REPLACE	TOTAL
0.00	SF Walls	0.00 SF Ceiling	0.00	0.00 SF Walls & Ceiling	
0.00	SF Floor	0.00 SY Flooring	0.00	0.00 LF Floor Perimeter	
0.00	SF Long Wall	0.00 SF Short Wall	0.00	0.00 LF Ceil. Perimeter	
RFG	ARMV>	- Remove Tear off, haul and dispose of comp. shingles - 30-40 year			
	56.02	56.02 SQ	30.84		1,727.66
RFL	300	+ Laminated - 30 yr. - comp. shingle rfg - incl. felt			
	64.67	64.67 SQ		116.41	7,528.23
RFG	STEEP>	+ Additional charge for steep roof 10/12 to 12/12 slope			
	56.02	56.02 SQ		15.89	890.16
RFG	HIGH	+ Additional charge for high roof (2 stories or greater)			
	56.02	56.02 SQ		5.61	314.27
RFG	FLPIPE	& R&R Flashing - pipe jack			
	2	2.00 EA	3.91	18.44	44.70
RFG	VENTE	& R&R Exhaust cap - through roof			
	5	5.00 EA	4.98	52.98	289.80
RFG	PFAN	& R&R Average size power fan - 1250CFM to 1320CFM			
	3	3.00 EA	12.65	103.26	347.73
Room Totals: ROOF					11,142.55

EXT/GEN

Room: Front Elevation

CAT	SEL VAR/QUAN	DESCRIPTION QUAN UNIT	REMOVE	REPLACE	TOTAL
0.00	SF Walls	0.00 SF Ceiling	0.00	0.00 SF Walls & Ceiling	
0.00	SF Floor	0.00 SY Flooring	0.00	0.00 LF Floor Perimeter	
0.00	SF Long Wall	0.00 SF Short Wall	0.00	0.00 LF Ceil. Perimeter	
CLN	MAS	+ Clean masonry			
	43*5	215.00 SF		0.23	49.45
LIT	X++	& R&R Exterior light fixture -			

24-Z178-602      Premium grade      2      2.00 EA      6.96      137.67      289.26  
 □      State Farm Insurance Companies      Page: 2  
 10/03/2005

Room Totals: Front Elevation 338.71

Room: RIGHT

CAT	SEL	DESCRIPTION	REMOVE	REPLACE	TOTAL
	VAR/QUAN	QUAN UNIT			
0.00	SF Walls	0.00 SF Ceiling	0.00	0.00	SF Walls & Ceiling
0.00	SF Floor	0.00 SY Flooring	0.00	0.00	LF Floor Perimeter
0.00	SF Long Wall	0.00 SF Short Wall	0.00	0.00	LF Ceil. Perimeter
CLN	MAS	+ Clean masonry			
	33*5	165.00 SF		0.23	37.95

Room Totals: RIGHT 37.95

Room: REAR

CAT	SEL	DESCRIPTION	REMOVE	REPLACE	TOTAL
	VAR/QUAN	QUAN UNIT			
0.00	SF Walls	0.00 SF Ceiling	0.00	0.00	SF Walls & Ceiling
0.00	SF Floor	0.00 SY Flooring	0.00	0.00	LF Floor Perimeter
0.00	SF Long Wall	0.00 SF Short Wall	0.00	0.00	LF Ceil. Perimeter
CLN	MAS	+ Clean masonry			
	58*5	290.00 SF		0.23	66.70

Room Totals: REAR 66.70

Room: LEFT

CAT	SEL	DESCRIPTION	REMOVE	REPLACE	TOTAL
	VAR/QUAN	QUAN UNIT			
0.00	SF Walls	0.00 SF Ceiling	0.00	0.00	SF Walls & Ceiling
0.00	SF Floor	0.00 SY Flooring	0.00	0.00	LF Floor Perimeter
0.00	SF Long Wall	0.00 SF Short Wall	0.00	0.00	LF Ceil. Perimeter



CLM MAS + Clean masonry  
 48\*5 240.00 SF 0.23 55.20  
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Room Totals: LEFT 55.20  
 Area Totals: EXT/GEN  
 0.00 SF Walls 0.00 SF Ceiling 0.00 SF Walls & 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  
 =====  
 Area Items Total: EXT/GEN 498.56

INTERIOR

Room: STUDY LxWxH 19'0" x 12'0" x 10'0"  
 620.0 SF Walls 228.0 SF Ceiling 848.00 SF Walls & Ceiling  
 228.0 SF Floor 25.33 SY Flooring 62.00 LF Floor Perimeter  
 190.0 SF Long Wall 120.0 SF Short Wall 62.00 LF Ceil. Perimeter

CAT	SEL	DESCRIPTION	REMOVE	REPLACE	TOTAL
	VAR/QUAN	QUAN UNIT			
No evidence of wind related damage					
Room Totals: STUDY					0.00

Room: ENTRY LxWxH 11'10" x 10'0" x 10'0"  
 436.7 SF Walls 118.3 SF Ceiling 555.00 SF Walls & Ceiling  
 118.3 SF Floor 13.15 SY Flooring 43.67 LF Floor Perimeter  
 118.3 SF Long Wall 100.0 SF Short Wall 43.67 LF Ceil. Perimeter

CAT	SEL	DESCRIPTION	REMOVE	REPLACE	TOTAL
	VAR/QUAN	QUAN UNIT			
No evidence of wind related damage					
Room Totals: ENTRY					0.00

24-Z178-502

State Farm Insurance Companies

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10/03/2005

Room: KITCHEN  
 Subroom 1: 2  
 Subroom 2: breakfast

LxWxH 15'6" x 14'1" x 10'0"  
 LxWxH 5'0" x 3'0" x 10'0"  
 LxWxH 13'6" x 11'2" x 10'0"

1,245	SF Walls	384.0	SF Ceiling	1,629.04	SF Walls & Ceiling
384.0	SF Floor	42.67	SY Flooring	124.50	LF Floor Perimeter
340.0	SF Long Wall	282.5	SF Short Wall	124.50	LF Ceil. Perimeter

CAT	SEL VAR/QUAN	DESCRIPTION QUAN UNIT	REMOVE	REPLACE	TOTAL
DRY	1/2-	& R&R 1/2" drywall - hung, taped, ready for texture			
	C	384.04 SF	0.23	1.09	506.94
LIT	RC+	& R&R Recessed light fixture - High grade			
	8	8.00 EA	6.17	97.04	825.68
PNT	SP	+ Seal then paint the ceiling (2 coats)			
	C	384.04 SF		0.47	180.50
FNC	CWNM4	& R&R Crown molding - 4-piece			
	PC	124.50 LF	0.84	12.13	1,614.77
PNL	CWN>2	+ Paint crown molding, oversized - two coats			
	PC	124.50 LF		0.71	88.40
SCF	LJ	+ Two ladders with jacks and plank (per day)			
	1	1.00 EA		100.50	100.50
HVC	REG	R Detach & Reset Heat/AC register			
	4	4.00 EA			27.24
LIT	FNL+	& R&R Ceiling fan & light - High grade			
	1	1.00 EA	10.46	282.29	292.75
HVC	DETRM+	& R&R Ductwork in crawl space - hot or cold air (per room)			
	1	1.00 EA	41.38	330.02	371.40
Ductwork between bottom and top floor					
INS	BT10	& R&R Batt insulation - 10" - R30			
	C	384.04 SF	0.27	0.88	441.65
CON	LAB	+ Content Manipulation charge - per hour			
	1	1.00 HR		19.01	19.01

Room Totals: KITCHEN

4,468.84

Room: PANTRY

LxWxH 6'6" x 5'6" x 10'0"

0111-HO

240.0	SF Walls	35.75	SF Ceiling	275.75	SF Walls & Ceiling
35.75	SF Floor	3.97	SY Flooring	24.00	LF Floor Perimeter
65.00	SF Long Wall	55.00	SF Short Wall	24.00	LF Ceil. Perimeter

CAT SEL  
24-Z178-602  
□

DESCRIPTION

State Farm Insurance Companies

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	VAR/QUAN	QUAN	UNIT	REMOVE	REPLACE	TOTAL
DRY	1/2-		& R&R 1/2" drywall - hung, taped, ready for texture			
		C	35.75 SF	0.23	1.09	47.19
LIT	FL1-4+		& R&R Fluorescent - one tube - 4' - fixture w/lens			
		1	1.00 EA	7.72	53.81	61.53
PNT	SP		+ Seal then paint the ceiling (2 coats)			
		C	35.75 SF		0.47	16.80
HVC	REG		R Detach & Reset Heat/AC register			
		1	1.00 EA			6.81
ELE	SMOKE-		R Detach & Reset Smoke detector - Standard grade			
		1	1.00 EA			23.76
INS	BT10		& R&R Batt insulation - 10" - R30			
		C	35.75 SF	0.27	0.88	41.11

Room Totals: PANTRY

197.20

Room: Bath off kitchen

LxWxH 4'6" x 4'6" x 10'0"

180.0	SF Walls	20.25	SF Ceiling	200.25	SF Walls & Ceiling
20.25	SF Floor	2.25	SY Flooring	18.00	LF Floor Perimeter
45.00	SF Long Wall	45.00	SF Short Wall	18.00	LF Ceil. Perimeter

CAT	SEL	VAR/QUAN	DESCRIPTION	REMOVE	REPLACE	TOTAL
DRY		1/2-	& R&R 1/2" drywall - hung, taped, ready for texture			
		C	20.25 SF	0.23	1.09	26.73
INS		BT10	& R&R Batt insulation - 10" - R30			
		C	20.25 SF	0.27	0.88	23.29
LIT		RC+	& R&R Recessed light fixture - High grade			
		1	1.00 EA	6.17	97.04	103.21
PNT		SP	+ Seal then paint the ceiling (2 coats)			
		C	20.25 SF		0.47	9.52
HVC		REG	R Detach & Reset Heat/AC register			
		1	1.00 EA			6.81

Room Totals: Bath off kitchen

169.56

Room: Bathroom off study  
24-Z178-602

LxWxH 6'0" x 5'8" x 10'0"  
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233.3	SF Walls	34.00	SF Ceiling	267.33	SF Walls & Ceiling
34.00	SF Floor	3.78	SY Flooring	23.33	LF Floor Perimeter
60.00	SF Long Wall	56.67	SF Short Wall	23.33	LF Ceil. Perimeter

CAT	SEL VAR/QUAN	DESCRIPTION QUAN UNIT	REMOVE	REPLACE	TOTAL
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No evidence of wind related damage

Room Totals: Bathroom off study

0.00

Room: Entry to kitchen

LxWxH 6'4" x 4'6" x 10'0"

216.7	SF Walls	28.50	SF Ceiling	245.17	SF Walls & Ceiling
28.50	SF Floor	3.17	SY Flooring	21.67	LF Floor Perimeter
63.33	SF Long Wall	45.00	SF Short Wall	21.67	LF Ceil. Perimeter

CAT	SEL VAR/QUAN	DESCRIPTION QUAN UNIT	REMOVE	REPLACE	TOTAL
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DRY	1/2-	& R&R 1/2" drywall - hung, taped, ready for texture			
	C	28.50 SF	0.23	1.09	37.63
INS	BT10	& R&R Batt insulation - 10" - R30			
	C	28.50 SF	0.27	0.88	32.78
LIT	RC+	& R&R Recessed light fixture - High grade			
	1	1.00 EA	6.17	97.04	103.21
PNT	SP	+ Seal then paint the ceiling (2 coats)			
	C	28.50 SF		0.47	13.40
FNC	CWNM4	& R&R Crown molding - 4-piece			
	PC	21.67 LF	0.84	12.13	281.02
PNT	CWN>2	+ Paint crown molding, oversized - two coats			
	PC	21.67 LF		0.71	15.38

Room Totals: Entry to kitchen

483.42

0109-HO

Room: Entry from kitchen

LxWxH 5'6" x 4'6" x 10'0"

200.0	SF Walls	24.75	SF Ceiling	224.75	SF Walls & Ceiling
24.75	SF Floor	2.75	SY Flooring	20.00	LF Floor Perimeter
55.00	SF Long Wall	45.00	SF Short Wall	20.00	LF Ceil. Perimeter

CAT SEL DESCRIPTION  
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VAR/QUAN	QUAN	UNIT	REMOVE	REPLACE	TOTAL
HVC REG	1	R	Detach & Reset Heat/AC register		
			1.00 EA		6.81
DRY 1/2-		C	& R&R 1/2" drywall - hung, taped, ready for texture		
			24.75 SF	0.23	
INS ET10		C	& R&R Batt insulation - 10" - R30	1.09	32.67
			24.75 SF	0.27	
LIT RC+		C	& R&R Recessed light fixture - High grade		28.46
			1.00 EA	6.17	
PNT SP		C	+ Seal then paint the ceiling (2 coats)	97.04	103.21
			24.75 SF	0.47	11.63
ENC CWNM4		PC	& R&R Crown molding - 4-piece		
			20.00 LF	0.84	259.40
PNT CWN>2		C	+ Paint crown molding, oversized - two coats		
		PC		0.71	14.20

Room Totals: Entry from kitchen

456.38

Room: DINING

LxWxH 15'10" x 15'4" x 10'0"

623.3	SF Walls	242.8	SF Ceiling	866.11	SF Walls & Ceiling
242.8	SF Floor	26.98	SY Flooring	62.33	LF Floor Perimeter
158.3	SF Long Wall	153.3	SF Short Wall	62.33	LF Ceil. Perimeter

CAT SEL DESCRIPTION  
VAR/QUAN QUAN UNIT REMOVE REPLACE TOTAL

No evidence of wind related damage

Room Totals: DINING

0.00

Room: LIVING  
Subroom 1: Offet

LxWxH 25'0" x 20'7" x 10'0"  
LxWxH 9'0" x 6'0" x 10'0"

0108-HO

1,212	SF Walls	568.6	SF Ceiling	1,780.25	SF Walls & Ceiling
568.6	SF Floor	63.18	SY Flooring	121.17	LF Floor Perimeter
340.0	SF Long Wall	265.8	SF Short Wall	121.17	LF Ceil. Perimeter

CAT	SEL VAR/QUAN	DESCRIPTION QUAN UNIT	REMOVE	REPLACE	TOTAL
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DRY	1/2-	& R&R 1/2" drywall - hung, taped,			
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		ready for texture			
	C	568.58 SF	0.23	1.09	750.53
INS	BT10	& R&R Batt insulation - 10" - R30			
	C	568.58 SF	0.27	0.88	653.87
LIT	RC+	& R&R Recessed light fixture - High grade			
	8	8.00 EA	6.17	97.04	825.68
PNT	SP	+ Seal then paint the ceiling (2 coats)			
	C	568.58 SF		0.47	267.23
ENC	CWNM4	& R&R Crown molding - 4-piece			
	PC	121.17 LF	0.84	12.13	1,571.53
PNT	CWN>2	+ Paint crown molding, oversized - two coats			
	PC	121.17 LF		0.71	86.03
SCF	LJ	+ Two ladders with jacks and plank (per day)			
	1	1.00 EA		100.50	100.50
HVC	REG	R Detach & Reset Heat/AC register			
	4	4.00 EA			27.24
LIT	FNL+	& R&R Ceiling fan & light - High grade			
	1	1.00 EA	10.46	282.29	292.75
HVC	DCTRM+	& R&R Ductwork in crawl space - hot or cold air (per room)			
	1	1.00 EA	41.38	330.02	371.40
Ductwork between bottom and top floor					
CON	LAB	+ Content Manipulation charge - per hour			
	1	1.00 HR		19.01	19.01

Room Totals: LIVING 4,965.77

Room: Hall off Living LxWxH 11'0" x 4'6" x 10'0"

310.0	SF Walls	49.50	SF Ceiling	359.50	SF Walls & Ceiling
49.50	SF Floor	5.50	SY Flooring	31.00	LF Floor Perimeter
110.0	SF Long Wall	45.00	SF Short Wall	31.00	LF Ceil. Perimeter

CAT	SEL VAR/QUAN	DESCRIPTION QUAN UNIT	REMOVE	REPLACE	TOTAL
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DRY	1/2-	& R&R 1/2" drywall - hung, taped,			
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LIT	RC+	C	ready for texture 49.50 SF	0.23	1.09	65.35
			& R&R Recessed light fixture - High grade			
PNT	SP	1	1.00 EA	6.17	97.04	103.21
			+ Seal then paint the ceiling (2 coats)			
FNC	CWNM4	C	49.50 SF		0.47	23.27
			& R&R Crown molding - 4-piece			
						Page: 9
						10/03/2005
PNT	CWN>2	PC	31.00 LF	0.84	12.13	402.07
			+ Paint crown molding, oversized - two coats			
ELE	SMOKE-	PC	31.00 LF		0.71	22.01
			R Detach & Reset Smoke detector - Standard grade			
INS	BT10	1	1.00 EA			23.76
			& R&R Batt insulation - 10" - R30			
		C	49.50 SF	0.27	0.88	56.93

Room Totals: Hall off Living

596.60

Room: Master Bedroom  
Subroom 1: Offet

LxWxH 20'6" x 16'4" x 10'0"  
LxWxH 7'0" x 2'0" x 10'0"

916.7	SF Walls	348.8	SF Ceiling	1,265.50	SF Walls & Ceiling
34.8	SF Floor	38.76	SY Flooring	91.67	LF Floor Perimeter
275.0	SF Long Wall	183.3	SF Short Wall	91.67	LF Ceil. Perimeter

CAT	SEL VAR/QUAN	DESCRIPTION QUAN UNIT	REMOVE	REPLACE	TOTAL
DRY	1/2-	& R&R 1/2" drywall - hung, taped, ready for texture			
		C 348.83 SF	0.23	1.09	460.46
INS	BT10	& R&R Batt insulation - 10" - R30			
		C 348.83 SF	0.27	0.88	401.15
PNT	SP	+ Seal then paint the ceiling (2 coats)			
		C 348.83 SF		0.47	163.95
FNC	CWNM4	& R&R Crown molding - 4-piece			
		PC 91.67 LF	0.84	12.13	1,188.92
PNT	CWN>2	+ Paint crown molding, oversized - two coats			
		PC 91.67 LF		0.71	65.08
HVC	REG	R Detach & Reset Heat/AC register			
		2 2.00 EA			13.62
LIT	PNL+	& R&R Ceiling fan & light - High grade			
		1 1.00 EA	10.46	282.29	292.75
CON	LAB	+ Content Manipulation charge - per hour			

0106-HO

1 1.00 HR 19.01 19.01

Room Totals: Master Bedroom

2,604.94

Room: master closet  
24-Z178-602

LxWxH 11'7" x 7'8" x 10'0"

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State Farm Insurance Companies

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385.0	SF Walls	88.81	SF Ceiling	473.81	SF Walls & Ceiling
88.81	SF Floor	9.87	SY Flooring	38.50	LF Floor Perimeter
115.8	SF Long Wall	76.67	SF Short Wall	38.50	LF Ceil. Perimeter

CAT	SEL VAR/QUAN	DESCRIPTION QUAN UNIT	REMOVE	REPLACE	TOTAL
DRY	1/2-	& R&R 1/2" drywall - hung, taped, ready for texture			
	C	88.81 SF	0.23	1.09	117.23
INS	BT10	& R&R Batt insulation - 10" - R30			
	C	88.81 SF	0.27	0.88	102.13
PNL	SP	+ Seal then paint the ceiling (2 coats)			
	C	88.81 SF		0.47	41.74
HVC	REG	R Detach & Reset Heat/AC register			
	1	1.00 EA			6.81

Room Totals: master closet

267.91

Room: CLOSET 1

LxWxH 8'8" x 8'0" x 10'0"

333.3	SF Walls	69.33	SF Ceiling	402.67	SF Walls & Ceiling
69.33	SF Floor	7.70	SY Flooring	33.33	LF Floor Perimeter
86.67	SF Long Wall	80.00	SF Short Wall	33.33	LF Ceil. Perimeter

CAT	SEL VAR/QUAN	DESCRIPTION QUAN UNIT	REMOVE	REPLACE	TOTAL
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No evidence of wind related damage

Room Totals: CLOSET 1

0.00

Room: UTILITY

LxWxH 7'10" x 7'4" x 10'0"



303.3	SF Walls	57.44	SF Ceiling	360.78	SF Walls & Ceiling
57.44	SF Floor	6.38	SY Flooring	30.33	LF Floor Perimeter
76.53	SF Long Wall	73.33	SF Short Wall	30.33	LF Ceil. Perimeter

CAT	SEL VAR/QUAN	DESCRIPTION QUAN UNIT	REMOVE	REPLACE	TOTAL
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No evidence of wind related damage

Room Totals: UTILITY

24-2178-602

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State Farm Insurance Companies

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10/03/2005

0.00

Room LANDING

Subroom 1: 1

Subroom 2: 2

LxWxH 12'7" x 4'0" x 8'0"

LxWxH 12'0" x 4'0" x 8'0"

LxWxH 13'8" x 8'0" x 8'0"

868.0	SF Walls	207.7	SF Ceiling	1,075.67	SF Walls & Ceiling
207.7	SF Floor	23.07	SY Flooring	108.50	LF Floor Perimeter
306.0	SF Long Wall	128.0	SF Short Wall	108.50	LF Ceil. Perimeter

CAT	SEL VAR/QUAN	DESCRIPTION QUAN UNIT	REMOVE	REPLACE	TOTAL
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FLOOR:

WTR	GRM	+ Apply anti-microbial agent			
		207.67 SF		0.13	27.00
WTR	FCC	- Tear out wet non-salvageable			
		carpet, cut & bag for disp.			
		207.67 SF	0.19		39.46
WTR	PAD	- Tear out wet carpet pad and bag			
		for disposal			
		207.67 SF	0.20		41.53
FCC	PAD	+ Carpet pad			
		207.67 SF		0.41	85.14
Drop and fill method used to calculate carpet replacement below:					
FCC	AV	+ Carpet			
		315	315.00 SF	2.22	699.30

Room Totals: LANDING

892.43

Room: Bedroom 1

Subroom 1: Closet

Subroom 2: Closet offset

LxWxH 16'3" x 14'8" x 8'0"

LxWxH 18'0" x 7'4" x 8'0"

LxWxH 5'3" x 3'5" x 8'0"

1,039	SF Walls	388.3	SF Ceiling	1,426.94	SF Walls & Ceiling
389.3	SF Floor	43.14	SY Flooring	129.83	LF Floor Perimeter
316.0	SF Long Wall	203.3	SF Short Wall	129.83	LF Ceil. Perimeter

0104-H0

CAT	SEL VAR/QUAN	DESCRIPTION QUAN UNIT	REMOVE	REPLACE	TOTAL
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FLOOR:

WTR	GRM	+ Apply anti-microbial agent			
	F	388.27 SF		0.13	50.48
WTR	FCC	- Tear out wet non-salvageable carpet, cut & bag for disp.			
	F	388.27 SF	0.19		73.77
WTR	PAD	- Tear out wet carpet pad and bag for disposal			

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 State Farm Insurance Companies  
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FCC	PAD	+ Carpet pad	0.20		77.65
	F	388.27 SF		0.41	159.19
Drop and fill method used to calculate carpet replacement below:					
FCC	AV	+ Carpet			
		527.76 527.76 SF		2.22	1,171.63
Above price includes closet					
CON	LAB	+ Content Manipulation charge - per hour			
	1	1.00 HR		19.01	19.01

Room Totals: Bedroom 1  
 1,551.73

Room: Bedroom 2  
 Subroom 1: Offset LxWxH 15'0" x 11'10" x 8'0"  
 Subroom 2: Closet LxWxH 5'0" x 3'10" x 8'0"  
 LxWxH 7'0" x 2'4" x 8'0"

720.0	SF Walls	213.0	SF Ceiling	933.00	SF Walls & Ceiling
213.0	SF Floor	23.67	SY Flooring	90.00	LF Floor Perimeter
216.0	SF Long Wall	144.0	SF Short Wall	90.00	LF Ceil. Perimeter

CAT	SEL VAR/QUAN	DESCRIPTION QUAN UNIT	REMOVE	REPLACE	TOTAL
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CLN	FCC	+ Clean and deodorize carpet			
	F	213.00 SF		0.22	46.86
CON	LAB	+ Content Manipulation charge - per hour			
	1	1.00 HR		19.01	19.01

Room Totals: Bedroom 2  
 65.87

Room: Bedroom 3  
 Subroom 1: Closet LxWxH 15'9" x 14'4" x 8'0"  
 LxWxH 11'3" x 5'5" x 8'0"

748.0	SF Walls	286.7	SF Ceiling	1,034.69	SF Walls & Ceiling
286.7	SF Floor	31.85	SY Flooring	93.50	LF Floor Perimeter
216.0	SF Long Wall	158.0	SF Short Wall	93.50	LF Ceil. Perimeter

CAT	SEL VAR/QUAN	DESCRIPTION QUAN UNIT	REMOVE	REPLACE	TOTAL
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FLOOR:

WTR	GRM	+ Apply anti-microbial agent			
	F	286.69 SF		0.13	37.27
WTR	FCC	- Tear out wet non-salvageable carpet, cut & bag for disp.			

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State Farm Insurance Companies

10/03/2005

WTR	PAD	- Tear out wet carpet pad and bag for disposal			
	F	286.69 SF	0.19		54.47
FCC	PAD	+ Carpet pad			
	F	286.69 SF	0.20		57.34
	F	286.69 SF		0.41	117.54

Drop and fill method used to calculate carpet replacement below:

FCC	AV	+ Carpet			
		343.68	343.68 SF	2.22	762.97

Above price includes closet

CON	LAB	+ Content Manipulation charge - per hour			
		1	1.00 HR	19.01	19.01

Room Totals: Bedroom 3

1,048.60

Room: BATHROOM

LxWxH 8'0" x 4'5" x 8'0"

198.7	SF Walls	35.33	SF Ceiling	234.00	SF Walls & Ceiling
35.33	SF Floor	3.93	SY Flooring	24.83	LF Floor Perimeter
64.00	SF Long Wall	35.33	SF Short Wall	24.83	LF Ceil. Perimeter

CAT	SEL VAR/QUAN	DESCRIPTION QUAN UNIT	REMOVE	REPLACE	TOTAL
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DRY	1/2-	& R&R 1/2" drywall - hung, taped, ready for texture			
	C	35.33 SF	0.23	1.09	46.64
INS	BT10	& R&R Batt insulation - 10" - R30			
	C	35.33 SF	0.27	0.88	40.63
PNT	SP	+ Seal then paint the ceiling (2 coats)			
	C	35.33 SF		0.47	16.61
HVC	REG	R Detach & Reset Heat/AC register			
	1	1.00 EA			6.81
FNC	CWN>	R Detach & Reset Crown molding - oversized - 4 1/4"			
	PC	24.83 LF			47.93



Service Charges:

Line Item Totals:	31,073.63	31,073.63
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Grand Total Areas

11612 SF Walls	3,634.03	SF Ceiling	15,245.7	SF Walls & Ceiling
3,634 SF Floor	403.78	SY Flooring	1,250.50	LF Floor Perimeter
3,334 SF Long Wall	2,412.00	SF Short Wall	1,250.50	LF Ceil. Perimeter

State Farm Insurance Companies

MCINTOSH, PAMELA

11/13/2006

Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
CLEANING	257.96		257.96
CONTENT MANIPULATION	114.06		114.06
GENERAL DEMOLITION	357.91		357.91
DRYWALL	2,091.37		2,091.37
ELECTRICAL	47.52		47.52
FLOOR COVERING - CARPET	2,995.77	449.37	2,546.40
FINISH CARPENTRY / TRIMWORK	5,365.64		5,365.64
HEAT, VENT & AIR CONDITIONING	844.95		844.95
INSULATION	1,822.00		1,822.00
LIGHT FIXTURES	3,293.24	597.17	2,696.07
PAINTING	1,035.75	207.16	828.59
ROOFING	11,142.55	1,067.36	10,075.19
SCAFFOLDING	201.00		201.00
WATER EXTRACTION & REMEDIATION	458.97		458.97
<b>Subtotal</b>	<b>30,028.69</b>	<b>2,321.06</b>	<b>27,707.63</b>
Base Service Charges	1,044.94		1,044.94
Residential Tax @ 7.000%	2,010.35	162.47	1,847.88
Overhead @ 10.00%	3,308.40	248.35	3,060.05
Profit @ 10.00%	3,308.40	248.35	3,060.05
<b>O&amp;P Items Subtotal</b>	<b>39,700.78</b>	<b>2,980.23</b>	<b>36,720.55</b>
Less Deductible	(500.00)		(500.00)
<b>Grand Total</b>	<b>39,200.78</b>	<b>2,980.23</b>	<b>36,220.55</b>

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## State Farm Insurance Companies

MCINTOSH, PAMELA

11/13/2006

## Recap by Room

Estimate: 24-Z178-602

<b>ROOF</b>	11,142.55	35.86%
<b>Area: EXT/GEN</b>		
Front Elevation	338.71	1.09%
RIGHT	37.95	0.12%
REAR	66.70	0.21%
LEFT	55.20	0.18%
<hr/>		
Area Subtotal: EXT/GEN	498.56	1.60%
<b>Area: INTERIOR</b>		
KITCHEN	4,468.84	14.38%
PANTRY	197.20	0.63%
Bath off kitchen	169.56	0.55%
Entry to kitchen	483.42	1.56%
Entry from kitchen	456.38	1.47%
LIVING	4,965.77	15.98%
Hall off Living	696.60	2.24%
Master Bedroom	2,604.94	8.38%
master closet	267.91	0.86%
LANDING	892.43	2.87%
Bedroom 1	1,551.73	4.99%
Bedroom 2	65.87	0.21%
Bedroom 3	1,048.60	3.37%
BATHROOM	160.42	0.52%
DEBRIS	357.91	1.15%
<hr/>		
Area Subtotal: INTERIOR	10,387.58	59.17%
<hr/>		
Subtotal of Areas	30,028.69	96.64%
Base Service Charges	1,044.94	3.36%
<hr/>		
<b>Total</b>	<b>31,073.63</b>	<b>100.00%</b>

**Trade Summary**

Includes all applicable Tax, O&P, and Base Service Charges

DESCRIPTION	LINE ITEM QNTY	REPLACEMENT COST TOTAL	ACV - MAX ADDITIONAL AMT AVAILABLE	
<b>CLN CLEANING</b>				
Clean and deodorize carpet	213.00 SF	\$116.82	\$116.82	\$0.00
Clean masonry	910.00 SF	\$318.89	\$318.89	\$0.00
Clean mirror	6.00 SF	\$2.74	\$2.74	\$0.00
<b>TOTAL CLEANING</b>		<b>\$438.45</b>	<b>\$438.45</b>	<b>\$0.00</b>
<b>CON CONTENT MANIPULATION</b>				
Content Manipulation charge - per hour	6.00 HR	\$146.46	\$146.46	\$0.00
<b>TOTAL CONTENT MANIPULATION</b>		<b>\$146.46</b>	<b>\$146.46</b>	<b>\$0.00</b>
<b>DMO GENERAL DEMOLITION</b>				
Remove Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	\$459.56	\$459.56	\$0.00
<b>TOTAL GENERAL DEMOLITION</b>		<b>\$459.56</b>	<b>\$459.56</b>	<b>\$0.00</b>
<b>DRY DRYWALL</b>				
R&R 1/2" drywall - hung, taped, ready for texture	1,584.35 SF	\$2,940.62	\$2,940.62	\$0.00
<b>TOTAL DRYWALL</b>		<b>\$2,940.62</b>	<b>\$2,940.62</b>	<b>\$0.00</b>
<b>ELE ELECTRICAL</b>				
Detach & Reset Smoke detector - Standard grade	2.00 EA	\$63.13	\$63.13	\$0.00
<b>TOTAL ELECTRICAL</b>		<b>\$63.13</b>	<b>\$63.13</b>	<b>\$0.00</b>
<b>FCC FLOOR COVERING - CARPET</b>				
Carpet	1,186.44 SF	\$3,494.68	\$2,987.19	\$507.29
Carpet pad	882.62 SF	\$480.13	\$410.43	\$69.70
<b>TOTAL FLOOR COVERING - CARPET</b>		<b>\$3,974.81</b>	<b>\$3,397.62</b>	<b>\$576.99</b>
<b>FNC FINISH CARPENTRY / TRIMWORK</b>				
Detach & Reset Crown molding - oversized - 4 1/4"	24.83 LF	\$59.34	\$59.34	\$0.00
R&R Crown molding - 4-piece	410.00 LF	\$6,751.91	\$6,751.91	\$0.00
<b>TOTAL FINISH CARPENTRY / TRIMWORK</b>		<b>\$6,811.25</b>	<b>\$6,811.25</b>	<b>\$0.00</b>
<b>HVC HEAT, VENT &amp; AIR CONDITIONING</b>				
R&R Ductwork in crawl space - hot or cold air (per room)	2.00 EA	\$1,074.08	\$1,074.08	\$0.00
Detach & Reset Heat/AC register	15.00 EA	\$149.77	\$149.77	\$0.00
<b>TOTAL HEAT, VENT &amp; AIR CONDITIONING</b>		<b>\$1,223.85</b>	<b>\$1,223.85</b>	<b>\$0.00</b>

Note: Slight variances may be found within report sections due to rounding



### Trade Summary

Includes all applicable Tax, O&P, and Base Service Charges

DESCRIPTION	LINE ITEM QNTY	REPLACEMENT COST TOTAL	ACV	MAX ADDITIONAL AMT AVAILABLE
<b>INS INSULATION</b>				
R&R Batt insulation - 10" - R30	1,584.35 SF	\$2,427.08	\$2,427.08	\$0.00
<b>TOTAL INSULATION</b>		<b>\$2,427.08</b>	<b>\$2,427.08</b>	<b>\$0.00</b>
<b>LIT LIGHT FIXTURES</b>				
R&R Fluorescent - one tube - 4' - fixture w/lens	1.00 EA	\$81.37	\$69.52	\$11.85
R&R Ceiling fan & light - High grade	3.00 EA	\$1,165.14	\$996.00	\$169.14
R&R Recessed light fixture - High grade	20.00 EA	\$2,736.28	\$2,206.22	\$530.06
R&R Exterior light fixture - Premium grade	2.00 EA	\$383.59	\$327.88	\$55.71
<b>TOTAL LIGHT FIXTURES</b>		<b>\$4,366.38</b>	<b>\$3,599.62</b>	<b>\$766.76</b>
<b>PNT PAINTING</b>				
Paint crown molding, oversized - two coats	410.00 LF	\$400.74	\$325.97	\$74.77
Seal then paint {V} (2 coats)	1,584.35 SF	\$1,025.21	\$833.99	\$191.22
<b>TOTAL PAINTING</b>		<b>\$1,425.95</b>	<b>\$1,159.96</b>	<b>\$265.99</b>
<b>RFG ROOFING</b>				
Laminated - 30 yr. - comp. shingle rfg - incl. felt	64.67 SQ	\$9,829.31	\$8,572.70	\$1,256.61
Remove Tear off, haul and dispose of comp. shingles - 30-40 year	56.02 SQ	\$2,218.32	\$2,218.32	\$0.00
R&R Flashing - pipe jack	2.00 EA	\$58.20	\$50.74	\$7.46
Additional charge for high roof (2 stories or greater)	56.02 SQ	\$410.33	\$410.33	\$0.00
R&R Average size power fan - 1250CFM to 1320CFM	3.00 EA	\$454.02	\$395.58	\$58.04
Additional charge for steep roof 10/12 to 12/12 slope	56.02 SQ	\$1,162.25	\$1,162.25	\$0.00
R&R Exhaust cap - through roof	5.00 EA	\$377.84	\$329.46	\$48.38
<b>TOTAL ROOFING</b>		<b>\$14,510.27</b>	<b>\$13,139.78</b>	<b>\$1,370.49</b>
<b>SCF SCAFFOLDING</b>				
Two ladders with jacks and plank (per day)	2.00 EA	\$258.08	\$258.03	\$0.00
<b>TOTAL SCAFFOLDING</b>		<b>\$258.08</b>	<b>\$258.03</b>	<b>\$0.00</b>
<b>WTR WATER EXTRACTION &amp; REMEDIATION</b>				
Remove Tear out wet non-salvageable carpet, cut & bag for disp.	882.62 SF	\$239.32	\$239.32	\$0.00
Apply anti-microbial agent	882.62 SF	\$163.72	\$163.72	\$0.00
Remove Tear out wet carpet pad and bag for	882.62 SF	\$251.85	\$251.85	\$0.00

Note: Slight variances may be found within report sections due to rounding

### Trade Summary

Includes all applicable Tax, O&P, and Base Service Charges

DESCRIPTION	LINE ITEM QNTY	REPLACEMENT COST TOTAL	ACV	MAX ADDITIONAL AMT AVAILABLE
<b>WTR WATER EXTRACTION &amp; REMEDIATION</b>				
disposal				
<b>TOTAL WATER EXTRACTION &amp; REMEDIATION</b>		\$654.89	\$654.39	\$0.00
<b>TOTALS</b>		\$39,700.78	\$36,720.53	\$2,980.25

Note: Slight variances may be found within report sections due to rounding

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Document L

McIntosh

10/15/2007

Pam & Chris McIntosh				
Date	Check #	Payee	Category	Amount
6/11/2006	7662	Unlimited Property Development	Framing Labor	\$10,000.00
6/14/2006	7723	Unlimited Property Development	Framing Labor	\$6,000.00
6/25/2006	7727	Ingram's Roofing Inc.	Roofing	\$21,993.85
7/5/2006	7675	Mayer Electric	Electrical	\$97.23
7/6/2006	7676	Hall's Plumbing	Plumbing	\$3,822.49
7/7/2006	7678	Unlimited Property Development	Labor	\$10,000.00
7/10/2006	7680	Home Town Lumber	Materials	\$9,014.13
7/10/2006	7691	Popp's Ace Hardware	Plumbing	\$44.72
7/21/2006	7686	Hall's Plumbing	Plumbing	\$3,629.08
7/22/2006	7692	Lil Johnny's Portable Services	Utilities	\$66.77
7/22/2006	7700	Miss. Coast Supply	Plumbing	\$324.98
8/6/2006	7710	Hall's Plumbing	Plumbing	\$3,710.89
8/6/2006	7711	Home Town Lumber	Materials	\$886.06
8/6/2006	7712	Ingram's Roofing Inc.	Roofing Repairs	\$375.00
8/6/2006	7714	Miss. Coast Supply	Plumbing	\$1,218.69
8/6/2006	7742	Southeastern Doors & Windows	Windows & Doors	\$10,000.00
8/10/2006	7747	Unlimited Property Development	Labor	\$20,000.00
8/17/2006	7751	Hall's Plumbing	Plumbing	\$2,749.70
8/27/2006	7771	Hall's Plumbing	Plumbing	\$2,233.14
8/27/2006	7772	Ingram's Roofing Inc.	Roofing	\$1,825.00
8/27/2006	7773	Lil Hauler	Utilities	\$720.00
8/27/2006	7774	Lil Johnny's Portable Services	Utilities	\$79.40
8/27/2006	7775	Mike Longo Air Systems	HVAC	\$16,405.73
8/27/2006	7778	Miss. Coast Supply	Plumbing	\$410.95
9/11/2006	7779	Perry Cuevas	Brickwork	\$885.00
9/11/2006	7791	Hall's Plumbing	Plumbing	\$426.64
9/15/2006	7795	Unlimited Property Development	Labor	\$15,000.00
9/20/2006	7802	Gulf/Eagle Supply	Roofing Mills	\$102.72
9/20/2006	7803	Home Town Lumber	Materials	\$14,489.07
9/20/2006	7806	Lil Hauler	Utilities	\$240.00
9/20/2006	7810	Miss. Coast Supply	Plumbing	\$501.83
9/20/2006	7812	Popp's Ace Hardware	Materials	\$53.49
9/29/2006	7819	Newell Sand & Gravel	Brick Materials	\$321.00
10/4/2006	7820	Hall's Plumbing	Plumbing	\$2,458.82

McIntosh

10/15/2007

Date	Check #	Payee	Category	Amount
10/6/2006	7821	Perry Cuevas	Brick - Labor	\$12,000.00
10/6/2006	7822	Vinson Broome	Labor	\$850.00
10/10/2006	7833	Boral Bricks	Brick Materials	\$7,140.98
10/10/2006	7837	Home Town Lumber	Materials	\$1,896.78
10/10/2006	7838	Ingram Roofing	Roofing Labor	\$535.00
10/10/2006	7840	Miss. Coast Supply	Plumbing Materials	\$3,320.78
11/3/2006	7854	A&E Electrical	Electrical	\$22,409.93
11/7/2006	7857	Sherwin Williams	Paint Materials	\$71.24
11/7/2006	7861	Popps Ace Hardware	Materials	\$115.65
11/7/2006	7862	Lil Johnny's Portable Services	Utilities	\$79.40
11/7/2006	7864	Mike Longo Air Systems	HVAC	\$3,516.02
11/7/2006	7870	Home Town Lumber	Materials	\$68.45
11/7/2006	7874	Boral Bricks	Brick Materials	\$140.72
11/9/2006	7882	Unlimited Property Development	Labor	\$20,000.00
11/9/2006	7885	Jeff Larsen	Stucco	\$7,050.00
11/17/2006	7888	Jeff Larsen	Stucco	\$7,450.00
11/12/2006	7890	Halls Plumbing	Plumbing	\$4,626.58
11/26/2006	7900	Lil Johnny's Portable Services	Utilities	\$79.40
11/26/2006	7903	CMI Contractors	Paint Labor	\$2,400.00
12/7/2006	7912	Halls Plumbing	Plumbing	\$4,928.54
12/10/2006	7922	Lil Hauler	Utilities	\$520.00
12/10/2006	7923	Lil Johnny's Portable Services	Utilities	\$79.40
12/22/2006	7940	Ingram Roofing	Roofing	\$1,802.95
12/22/2006	7942	Lil Johnny's Portable Services	Utilities	\$79.40
12/22/2006	7945	Sherwin Williams	Paint Materials	\$151.43
1/6/2007	7954	Easterling Bros Insulation	Insulation	\$3,546.84
1/6/2007	7956	Halls Plumbing	Plumbing	\$994.98
1/6/2007	7957	Home Town Lumber	Materials	\$2,788.83
1/6/2007	7959	Miss. Coast Supply	Plumbing Materials	\$713.18
1/6/2007	7960	Sherwin Williams	Paint Materials	\$55.10
1/11/2007	7962	Charles Broach	Granite	\$5,306.62
1/15/2007	7967	Halls Plumbing	Plumbing labor	\$508.00
1/15/2007	7975	Unlimited Property Development	Labor	\$17,000.00
1/26/2007	7984	CMI Contractors	Sheetrock	\$10,496.20
1/26/2007	7984	CMI Contractors	Paint labor	\$9,750.00
1/28/2007	7994	Sherwin Williams	Paint Materials	\$276.14

McIntosh

10/15/2007

Date	Check #	Payee	Category	Amount
2/11/2007	8006	Boral Bricks	Brick Materials	\$4,375.63
2/11/2007	8013	Home Town Lumber	Sheetrock	\$662.03
2/11/2007	8014	Miss. Coast Supply	Plumbing mtl	\$327.65
2/11/2007	8015	Sherwin Williams	Paint Materials	\$514.67
3/6/2007	8033	ASH Millworks	Cabinet deposit	\$22,000.00
3/6/2007	8033	ASH Millworks	Trim materials	\$7,314.59
3/6/2007	8042	Eugene Honeycutt	Alarm system	\$1,000.00
3/6/2007	8045	Halls Plumbing	Plumbing labor	\$350.16
3/6/2007	8046	Home Town Lumber	Windows & Doors	\$3,538.61
3/6/2007	8051	Lil Hauler	Utilities	\$260.00
3/6/2007	8052	Lil Johnny's Portable Services	Utilities	\$158.80
3/6/2007	8057	Pat Sullivan	Driveway	\$2,000.00
3/6/2007	8061	Sherwin Williams	Paint Materials	\$34.02
3/9/2007	8073	Pat Sullivan	Porch & Garage slabs	\$3,407.50
3/18/2007	8079	Coast Concrete	Drives/Walks	\$2,336.88
3/18/2007	8082	Halls Plumbing	Plumbing labor	\$286.75
3/18/2007	8090	Top Hat Fireplace Store	Fireplace	\$1,565.41
3/20/2007	8093	Jimmy Peavy	Garage mtl	\$102.74
3/23/2007	8095	Jimmy Burt	McIntosh foundation finish	\$525.60
3/23/2007	8096	Unlimited Property Development	Labor	\$7,500.00
3/23/2007	8097	Perry Cuevas	Brickwork	\$7,000.00
3/23/2007	8098	Dwayne Newman	Labor	\$460.00
3/30/2007	8106	CMI Contractors	Paint Labor	\$3,000.00
3/31/2007	8107	Dwayne Newman	Labor	\$500.00
4/4/2007	8116	Home Town Lumber	Materials	\$5,297.63
4/4/2007	8117	Mike Longo Air Systems	HVAC (garage)	\$1,276.51
4/4/2007	8118	Miss. Coast Supply	Plumbing Materials	\$146.28
4/4/2007	8120	Popp's Ace Hardware	Materials	\$78.52
4/4/2007	8121	Sherwin Williams	Paint Materials	\$434.85
4/5/2007	8123	Jimmy Davis	Trim labor	\$42,200.00
4/6/2007	8125	Unlimited Property Development	Labor	\$250.00
4/6/2007	8127	Dwayne Newman	Cleaning	\$375.00
4/6/2007	8128	Perry Cuevas	Brickwork	\$6,000.00
4/8/2007	8131	Coast Concrete	Materials	\$719.04
4/8/2007	8133	Halls	Plumbing labor	\$1,407.17
4/8/2007	8134	Lil Hauler	Utilities	\$260.00

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10/15/2007

Date	Check #	Payee	Category	Amount
4/8/2007	8135	Li Johnny's Portable Services	Utilities	\$79.40
4/13/2007	8139	CMI Contractors	Labor	\$3,675.00
4/18/2007	8143	Perry Cuevas	Brickwork	\$19,000.00
4/18/2007	8146	Hall's Plumbing	Plumbing labor	\$1,022.92
4/19/2007	8150	A&E Electrical	Electrical	\$9,303.80
4/20/2007	8156	Dwayne Newman	Labor	\$183.00
4/20/2007	8157	CMI Contractors	Sheetrock Labor	\$4,000.00
5/4/2007	8170	Dwayne Newman	Cleaning	\$264.58
5/9/2007	8174	ASH Millworks	Trimwork Mils	\$217.42
5/9/2007	8176	Boral Bricks	Brickwork Mils	\$1,346.05
5/9/2007	8178	Coast Concrete	Concrete	\$182.62
5/9/2007	8181	Doorways Inc.	Garage doors	\$2,510.22
5/9/2007	8184	Home Town Lumber	Materials	\$1,964.04
5/9/2007	8187	Mayer Electric	Electrical	\$10.85
5/9/2007	8188	Miss. Coast Supply	Plumbing mls	\$413.94
5/9/2007	8191	Sherwin Williams	Paint Materials	\$860.84
5/10/2007	8192	Medusa Stone	Stone	\$1,500.00
5/17/2007	8195	CMI Contractors	Paint Labor	\$12,900.00
5/17/2007	8197	Perry Cuevas	Brickwork labor	\$22,384.00
5/18/2007	8199	Dwayne Newman	Cleaning	\$250.00
5/31/2007	8211	Jeff Larsen	Stucco	\$2,160.00
6/3/2007	Cash	Lowel's	Sheetrock Mils	\$6.27
6/3/2007	8222	Hall's Plumbing	Plumbing	\$1,545.10
6/3/2007	8223	Home Town Lumber	Materials	\$77.90
6/3/2007	8225	Li Hauler	Utilities	\$250.00
6/3/2007	8226	Li Johnny's Portable Services	Utilities	\$79.40
6/3/2007	8230	Sherwin Williams	Paint Materials	\$1,163.30
6/10/2007	8236	Fred Malone	Paint labor	\$6,500.00
6/10/2007	8238	Li Johnny's Portable Services	Utilities	\$79.40
6/10/2007	8242	Sherwin Williams	Paint Materials	\$144.23
6/14/2007	8250	CMI Contractors	Paint labor	\$9,300.00
6/24/2007	8253	Hall's Plumbing	Plumbing labor	\$806.03
6/24/2007	8255	Li Hauler	Utilities	\$240.00
6/29/2007	8262	CMI Contractors	Paint Labor	\$10,000.00
7/4/2007	8263	Dwayne Newman	Cleaning	\$203.06
7/4/2007	8266	Boral Bricks	Brick Materials	\$756.24

McIntosh

10/15/2007

Date	Check #	Payee	Category	Amount
7/4/2007	8272	Hall's Plumbing	Plumbing	\$81.76
7/4/2007	8273	Ingram Roofing	Roofing	\$197.95
7/8/2007	8283	Home Town Lumber	Materials	\$822.47
7/12/2007	8284	A&E Electric	Electrical	\$14,523.15
7/12/2007	8288	Lil Hauler	Utilities	\$260.00
7/12/2007	8289	Lil Johnny's Portable Services	Utilities	\$79.40
7/21/2007	8296	CMI Contractors	Paint labor	\$8,000.00
7/18/2007	8297	Dwayne Newman	Cleaning	\$645.00
7/18/2007	Cash	Home Depot	Brick Mills	\$17.05
7/22/2007	8306	Perry Cuevas	Driveway Brick Labor/Sand	\$5,600.00
7/27/2007	8306	Dwayne Newman	Cleaning	\$225.00
7/31/2007	8311	ASH Millworks	Cabinets	\$10,700.00
7/31/2007	8311	ASH Millworks	Closets & trim	\$1,226.22
7/31/2007	8313	Balius Floor Coverings	Flooring	\$994.30
7/31/2007	8321	Sherwin Williams	Paint Materials	\$3,937.85
8/2/2007	8323	Thomas Koennen	Flooring labor	\$6,400.00
8/3/2007	8324	Dwayne Newman	Cleaning	\$178.25
8/10/2007	8326	Jimmy Bullock	Exhaust Fan installation	\$860.00
8/10/2007	8327	Dwayne Newman	Cleaning	\$208.12
8/11/2007	8328	All Phase Electric	All Lighting Fixtures	\$8,716.23
8/11/2007	8330	Broach Marble and Granite	Granite Through-out (Bal)	\$16,508.83
8/11/2007	8332	Hall's Plumbing	Plumbing	\$653.77
8/11/2007	8333	Home Town Lumber	Materials	\$2,461.78
8/11/2007	8335	Miss. Coast Supply	Plumbing Materials	\$5,296.03
8/15/2007	Cash	Wal Mart	HVAC (filters)	\$40.21
8/16/2007	8336	Eugene Honeycutt	Alarm system	\$1,364.75
8/16/2007	8337	Jimmy Bullock	Laundry chute	\$650.00
8/20/2007	8346	Dwayne Newman	Cleaning	\$187.50
8/22/2007	8347	Jimmy Bullock	Bathroom vent	\$450.00
8/24/2007	8349	Dwayne Newman	Cleaning	\$174.38
8/29/2007	8351	All Phase Electric	Lighting	\$256.00
8/29/2007	8358	Lil Hauler	Utilities	\$260.00
8/29/2007	8359	Lil Johnny's Portable Services	Utilities	\$79.40
8/29/2007	8360	Mayer Electric	Electrical	\$6.77
8/29/2007	8361	Mike Longo Air Systems	HVAC	\$10,812.85
8/29/2007	8363	Pop's Ace Hardware	Trim materials	\$119.35

Date	Check #	Payee	Category	Amount
8/29/2007	8364	Sherwin Williams	Paint Materials	\$1,067.13
8/29/2007	8367	Hall's Plumbing	Plumbing	\$3,102.03
9/2/2007	8372	Home Town Lumber	Trim materials	\$2,542.26
9/2/2007	8373	Miss. Coast Supply	Plumbing mits	\$9,872.74
9/4/2007	8375	Dwayne Newman	Cleaning	\$210.00
9/7/2007	8377	All Phase Electric	Lighting	\$293.72
9/7/2007	8380	Miss. Coast Supply	Plumbing Mits	\$323.12
9/10/2007	8383	Dwayne Newman	Cleaning	\$101.25
9/14/2007	8384	Dwayne Newman	Cleaning	\$108.75
9/20/2007	8392	Lil Johnny's Portable Services	Utilities	\$79.40
9/20/2007	8394	Miss. Coast Supply	Plumbing mits	\$154.43
9/21/2007	8396	Dwayne Newman	Cleaning	\$180.00
9/23/2007	8397	A&E Electric	Electrical	\$15,697.69
9/23/2007	8398	B&S Appliances	Appliances	\$15,422.98
9/28/2007	8402	Dwayne Newman	Cleaning	\$187.50
10/2/2007	8410	Popp's Ace Hardware	Materials	\$22.77
10/2/2007	8412	Sherwin Williams	Paint Materials	\$1,456.99
10/2/2007	8415	All Phase Electric	Lighting	\$94.24
10/2/2007	8416	Boral Bricks	Brick Materials	\$19.78
10/5/2007	8420	Dwayne Newman	Cleaning	\$205.00
10/11/2007	8427	Hall's Plumbing	Plumbing labor	\$3,601.97
10/12/2007	8429	Dwayne Newman	Cleaning	\$150.00
10/12/2007	Cash	Lowes	Trim mits	\$79.13
10/14/2007	8430	Centerpoint Energy	Plumbing mits (gas lamps)	\$644.38
10/14/2007	8432	Home Town Lumber	Materials	\$927.26
10/14/2007	8433	Lil Johnny's Portable Services	Utilities	\$79.40
10/14/2007	8435	Miss. Coast Supply	Plumbing mits	\$631.13
10/14/2007	8456	Perry Cuevas	Brick labor	\$325.00
<b>SUBTOTAL - EXPENSES PAID</b>				<b>\$715,361.08</b>
<b>CURRENT INVOICES</b>		<b>A&amp;E Electric</b>	<b>Balance on Electrical</b>	<b>\$8,500.00</b>
		<b>Advanced Security</b>	<b>Security</b>	<b>\$1,097.32</b>
<b>CATEGORIES REMAINING</b>				<b>COST TO COMPLETE</b>
				<b>\$1,097.32</b>



Date	Check #	Payee	Category	Amount
		American Glass Services	Cabinet door/shelf glass/mirrors	\$2,500.00
		ASH Millworks	Customized Stair Parts	\$1,500.00
		CMI Contractors	Paint	\$15,384.00
		Dwayne Newman	Cleaning	\$650.00
		Halls Plumbing	Trim-Out	\$8,500.00
		Home Town Lumber	Stair parts/interior/ext/hardware	\$5,800.00
		Jenkins Brick	Cast Stone Mantel/Hearth	\$2,086.50
		Jim Morris Welding Services	Wrought Iron Gate and Railing	\$2,500.00
		Jimmy Davis Trim	Stairs/Final/Cab HW/Gar Cab/Tub Cab	\$14,500.00
		Lil Hauler	Utilities	\$520.00
		Lil Jonny's Portable Services	Utilities	\$250.00
		Malone Painting	Master Tub Surround	\$550.00
		Mudusa Stone	Patio Wall Stonework/Installation	\$1,250.00
		Perry Cuevas	Cast Stone Mantel/Hearth Install	\$600.00
		Sabrina Merrill	Final Home Construction Cleaning	\$950.00
		Sherwin Williams	Paint	\$6,000.00
<b>SUBTOTAL - EXPENSES TO BE PAID</b>				<b>\$73,137.82</b>
<b>TOTAL EXPENSES</b>				<b>\$788,498.90</b>
<b>Contractor's Fee</b>				<b>\$157,699.78</b>
<b>Total Expenses</b>				<b>\$946,198.68</b>
Receipts from McIntosh:				
8/2/2006				\$80,000.00
7/6/2006				\$100,000.00
8/9/2006				\$100,000.00
11/9/2006				\$100,000.00
11/21/2006				\$40,000.00
2/9/2007				\$50,000.00
4/13/2007				\$100,000.00
7/13/2007				\$100,000.00
10/12/2007				\$75,000.00
<b>Total Received to date</b>				<b>\$725,000.00</b>

Job Category Breakdown of Robert McVadon's Actual Job Cost  
McIntosh Residence

April 12, 2009

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
Labor	7/7/2006	7678	Unlimited Property Development	Labor	10,000.00
	8/10/2006	7747	Unlimited Property Development	Labor	20,000.00
	9/15/2006	7795	Unlimited Property Development	Labor	15,000.00
	10/6/2006	7822	Vinson Erome	Labor	950.00
	11/9/2006	7882	Unlimited Property Development	Labor	20,000.00
	1/15/2007	7975	Unlimited Property Development	Labor	17,000.00
	3/23/2007	8096	Unlimited Property Development	Labor	7,500.00
	3/23/2007	8098	Dwayne Newman	Labor	460.00
	3/31/2007	8107	Dwayne Newman	Labor	500.00
	4/6/2007	8125	Unlimited Property Development	Labor	250.00
	4/13/2007	8139	CMI Contractors	Labor	3,675.00
	4/20/2007	8156	Dwayne Newman	Labor	183.00
					<b>95,518.00</b>

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
Materials	7/10/2006	7680	Home Town Lumber	Materials	9,014.13
	8/6/2006	7711	Home Town Lumber	Materials	896.06
	9/20/2006	7803	Home Town Lumber	Materials	14,489.07
	9/20/2006	7812	Popp's Ace Hardware	Materials	53.49
	10/10/2006	7837	Home Town Lumber	Materials	1,899.76
	11/7/2006	7861	Popp's Ace Hardware	Materials	115.65
	11/7/2006	7870	Home Town Lumber	Materials	68.45
	1/6/2007	7957	Home Town Lumber	Materials	2,789.83
	4/4/2007	8116	Home Town Lumber	Materials	5,297.63
	4/4/2007	8120	Popp's Ace Hardware	Materials	78.52
	4/8/2007	8131	Coast Concrete	Materials	719.04
	5/9/2007	8184	Home Town Lumber	Materials	1,964.04
	6/3/2007	8223	Home Town Lumber	Materials	77.90
	7/8/2007	8283	Home Town Lumber	Materials	822.47
	8/11/2007	8333	Home Town Lumber	Materials	2,461.78
	10/2/2007	8410	Popp's Ace Hardware	Materials	22.77
	10/14/2007	8432	Home Town Lumber	Materials	827.25
					<b>41,593.84</b>

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT	
Utilities	7/22/2006	7692	Lil Johnny's Portable Services	Utilities	66.77	
	8/27/2006	7773	Lil Hauler	Utilities	720.00	
	8/27/2006	7774	Lil Johnny's Portable Services	Utilities	79.40	
	9/20/2006	7806	Lil Hauler	Utilities	240.00	
	11/7/2006	7862	Lil Johnny's Portable Services	Utilities	79.40	
	11/26/2006	7900	Lil Johnny's Portable Services	Utilities	79.40	
	12/10/2006	7922	Lil Hauler	Utilities	520.00	
	12/10/2006	7923	Lil Johnny's Portable Services	Utilities	79.40	
	12/22/2006	7942	Lil Johnny's Portable Services	Utilities	79.40	
	3/6/2007	8051	Lil Hauler	Utilities	260.00	
	3/6/2007	8052	Lil Johnny's Portable Services	Utilities	158.80	
	4/8/2007	8134	Lil Hauler	Utilities	260.00	
	4/8/2007	8135	Lil Johnny's Portable Services	Utilities	79.40	
	6/3/2007	8225	Lil Hauler	Utilities	260.00	
	6/3/2007	8223	Lil Johnny's Portable Services	Utilities	79.40	
	6/3/2007	8226	Lil Johnny's Portable Services	Utilities	79.40	
	6/10/2007	8238	Lil Johnny's Portable Services	Utilities	79.40	
	6/24/2007	8255	Lil Hauler	Utilities	240.00	
	7/12/2007	8288	Lil Hauler	Utilities	260.00	
	7/12/2007	8289	Lil Johnny's Portable Services	Utilities	79.40	
	8/29/2007	8358	Lil Hauler	Utilities	260.00	
	9/20/2007	8392	Lil Johnny's Portable Services	Utilities	79.40	
	10/14/2007	8433	Lil Johnny's Portable Services	Utilities	79.40	
			Exp Paid	Lil Hauler	Utilities	520.00
			Exp Paid	Lil Johnny's Portable Services	Utilities	250.00
					<b>4,966.37</b>	

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
Windows & Doors	8/6/2006	7742	Southeastern Doors & Windows	Windows & Doors	10,000.00
	3/6/2007	8046	Home Town Lumber	Windows & Doors	3,538.61
				<b>13,538.61</b>	

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
Framing Labor	6/1/2006	7662	Unlimited Property Development	Framing Labor	10,000.00
	6/14/2006	7723	Unlimited Property Development	Framing Labor	6,000.00
				<b>16,000.00</b>	

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
Roofing	9/25/2006	7727	Ingram's Roofing Inc.	Roofing	21,993.85
	8/6/2006	7712	Ingram's Roofing Inc.	Roofing Repairs	375.00
	8/27/2006	7772	Ingram's Roofing Inc.	Roofing	1,825.00
	9/20/2006	7802	GulfEagle Supply	Roofing Materials	102.72
	10/10/2006	7838	Ingram's Roofing Inc.	Roofing Labor	535.00
	12/22/2006	7940	Ingram's Roofing Inc.	Roofing	1,802.95
	7/4/2007	8273	Ingram's Roofing Inc.	Roofing	197.95
					26,832.47

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
Electrical	7/5/2006	7675	Mayer Electric	Electrical	97.23
	11/3/2006	7854	A&E Electrical	Electrical	22,409.93
	4/19/2007	8150	A&E Electrical	Electrical	9,303.80
	5/9/2007	8187	Mayer Electric	Electrical	10.85
	7/12/2007	8284	A&E Electrical	Electrical	14,523.15
	8/29/2007	8360	Mayer Electric	Electrical	6.77
	9/23/2007	8397	A&E Electrical	Electrical	16,697.69
			Exp Paid	A&E Electrical	Balance on Electrical
					70,549.42

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
Light Fixtures	8/11/2007	8328	All Phase Electric	All Lighting Fixtures	8,716.23
	8/29/2007	8351	All Phase Electric	Lighting	256.00
	9/7/2007	8377	All Phase Electric	Lighting	293.72
	10/2/2007	8415	All Phase Electric	Lighting	94.24
	10/14/2007	8430	Centerpoint Energy	Plumbing Materials (gas lamps)	644.38
					10,004.57

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
Plumbing	7/9/2006	7676	Hall's Plumbing	Plumbing	3,822.49
	7/10/2006	7681	Popp's Ace Hardware	Plumbing	44.72
	7/21/2006	7686	Hall's Plumbing	Plumbing	3,629.08
	7/22/2006	7700	Miss. Coast Supply	Plumbing	324.98
	8/6/2006	7710	Hall's Plumbing	Plumbing	3,710.89
	8/6/2006	7714	Miss. Coast Supply	Plumbing	1,218.69
	8/17/2006	7751	Hall's Plumbing	Plumbing	2,749.70
	8/27/2006	7771	Hall's Plumbing	Plumbing	2,233.14
	8/27/2006	7776	Miss. Coast Supply	Plumbing	410.95
	9/11/2006	7791	Hall's Plumbing	Plumbing	426.64
	9/20/2006	7810	Miss. Coast Supply	Plumbing	501.83
	10/4/2006	7820	Hall's Plumbing	Plumbing	2,458.82
	10/10/2006	7840	Miss. Coast Supply	Plumbing Materials	3,320.78
	11/21/2006	7890	Hall's Plumbing	Plumbing	4,626.58
	12/7/2006	7912	Hall's Plumbing	Plumbing	4,928.54
	1/6/2007	7956	Hall's Plumbing	Plumbing	994.98
	1/6/2007	7959	Miss. Coast Supply	Plumbing Materials	713.18
	1/15/2007	7967	Hall's Plumbing	Plumbing Labor	508.00
	2/11/2007	8014	Miss. Coast Supply	Plumbing Materials	327.65
	3/6/2007	8045	Hall's Plumbing	Plumbing Labor	350.16
	3/18/2007	8082	Hall's Plumbing	Plumbing Labor	286.75
	4/4/2007	8118	Miss. Coast Supply	Plumbing Materials	146.28
	4/8/2007	8133	Hall's Plumbing	Plumbing Labor	1,407.17
	4/18/2007	8146	Hall's Plumbing	Plumbing Labor	1,022.92
	5/9/2007	8188	Miss. Coast Supply	Plumbing Materials	413.94
	6/3/2007	8222	Hall's Plumbing	Plumbing	1,545.10
	6/24/2007	8253	Hall's Plumbing	Plumbing Labor	805.03
	7/4/2007	8272	Hall's Plumbing	Plumbing	81.76
	8/11/2007	8332	Hall's Plumbing	Plumbing	653.77
	8/11/2007	8335	Miss. Coast Supply	Plumbing Materials	5,296.03
	8/29/2007	8367	Hall's Plumbing	Plumbing	3,102.03
	9/2/2007	8373	Miss. Coast Supply	Plumbing Materials	9,672.74
	9/7/2007	8380	Miss. Coast Supply	Plumbing Materials	323.12
	9/20/2007	8394	Miss. Coast Supply	Plumbing Materials	154.43
10/11/2007	8427	Hall's Plumbing	Plumbing Labor	3,601.97	
10/14/2007	8435	Miss. Coast Supply	Plumbing Materials	531.13	
		Exp Paid	Hall's Plumbing	Trim-out	8,500.00
					75,045.97

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
HVAC	8/27/2006	7775	Mike Longo Air Systems	HVAC	16,405.73
	11/7/2006	7864	Mike Longo Air Systems	HVAC	3,516.02
	8/10/2007	8326	Jimmy Bullock	Exhaust Fan Installation	860.00
	8/15/2007	Cash	Wal-Mart	HVAC (filters)	40.21
	8/16/2007	8337	Jimmy Bullock	Laundry Chute	650.00
	8/22/2007	8347	Jimmy Bullock	Bathroom Vent	450.00
	8/29/2007	8361	Mike Longo Air Systems	HVAC	10,812.85
					32,734.81

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
HVAC Garage	4/4/2007	8117	Mike Longo Air Systems	HVAC Garage	1,276.51
					1,276.51
Alarm System	3/6/2007	8042	Eugene Honeycutt	Alarm System	1,000.00
	8/16/2007	8336	Eugene Honeycutt	Alarm System	1,364.75
		Exp Paid	Advanced Security	Security	1,097.32
					3,462.07
Brickwork	9/1/2006	7779	Perry Cuevas	Brickwork	885.00
	9/29/2006	7819	Newell Sand & Gravel	Brick Materials	321.00
	10/6/2006	7821	Perry Cuevas	Brick - Labor	12,000.00
	10/10/2006	7833	Boral Bricks	Brick Materials	7,140.98
	11/7/2006	7874	Boral Bricks	Brick Materials	140.72
	2/11/2007	8006	Boral Bricks	Brick Materials	4,375.63
	3/23/2007	8097	Perry Cuevas	Brickwork	7,000.00
	4/6/2007	8128	Perry Cuevas	Brickwork	6,000.00
	4/18/2007	8143	Perry Cuevas	Brickwork	19,000.00
	5/9/2007	8176	Boral Bricks	Brickwork Materials	1,346.05
	5/17/2007	8197	Perry Cuevas	Brickwork Labor	22,384.00
	7/4/2007	8266	Boral Bricks	Brick Materials	756.24
	7/18/2007	Cash	Home Depot	Brick Materials	17.05
	10/2/2007	8416	Boral Bricks	Brickwork	19.78
10/14/2007	8456	Perry Cuevas	Brick Labor	325.00	
				81,711.45	
Fireplace	3/18/2007	8090	Top Hat Fireplace Store	Fireplace	1,565.41
					1,565.41
Stucco	11/9/2006	7885	Jeff Larsen	Stucco	7,050.00
	11/17/2006	7888	Jeff Larsen	Stucco	7,450.00
	5/31/2007	8211	Jeff Larsen	Stucco	2,160.00
				16,660.00	
Stone	5/4/2007	8192	Medusa Stone	Stone	1,500.00
		Exp Paid	Medusa Stone	Patio Wall Stonework/Installation	1,250.00
				2,750.00	
Insulation	1/6/2007	7954	Eastering Bros Insulation	Insulation	3,546.84
					3,546.84
Sheetrock	1/26/2007	7984	CMI Contractors	Sheetrock Labor	10,496.20
	2/11/2007	8013	Home Town Lumber	Sheetrock	662.03
	4/20/2007	8157	CMI Contractors	Sheetrock	4,000.00
	5/31/2007	Cash	Lowe's	Sheetrock Materials	6.27
				15,164.50	
Trim Materials	3/6/2007	8033	ASH Millworks	Trim Materials	7,314.59
	5/9/2007	8174	ASH Millworks	Trim Materials	217.42
	7/31/2007	8311	ASH Millworks	Closets & Trim	1,229.22
	8/29/2007	8363	Popp's Ace Hardware	Trim Materials	119.35
	9/2/2007	8372	Home Town Lumber	Trim Materials	2,542.26
	10/12/2007	Cash	Lowe's	Trim Materials	79.13
		Exp Paid	ASH Millworks	Customized Stair Parts	1,500.00
		Exp Paid	Home Town Lumber	Stair parts/interior/ext/hardware	5,800.00
				18,798.97	
Trim Labor	4/5/2007	8123	Jimmy Davis	Trim Labor	42,200.00
		Exp Paid	Jimmy Davis	Stairs/Final/Cab H/W/Gar Cab/Tub Cab	14,500.00
				56,700.00	
Cabinets & Granite	1/11/2007	7962	Charles Broach	Granite	5,306.62
	3/6/2007	8033	ASH Millworks	Cabinet Deposit	22,000.00
	7/31/2007	8311	ASH Millworks	Cabinets & Granite	10,700.00
	8/11/2007	8330	Broach Marble and Granite	Granite Through-out (Bal)	16,506.83
		Exp Paid	American Glass Services	Cabinet door/shelf glass/mirrors	2,500.00
				57,013.45	

Job Category Breakdown of Robert McVadon's Actual Job Cost  
McIntosh Residence

April 12, 2009

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
Stone Mantel		Exp Paid	Jenkins Brick	Cast Stone Mantel/Hearth	2,086.50
		Exp Paid	Perry Cuevas	Cast Stone Mantel/Hearth Install	600.00
					2,686.50

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
Flooring	7/31/2007	8313	Bailus Floor Coverings	Flooring	994.30
	8/2/2007	8323	Thomas Koennen	Flooring Labor	6,400.00
					7,394.30

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT	
Painting	11/7/2006	7857	Sherwin Williams	Paint Materials	71.24	
	11/28/2006	7903	CMI Contractors	Paint Labor	2,400.00	
	12/22/2006	7945	Sherwin Williams	Paint	151.43	
	1/6/2007	7960	Sherwin Williams	Paint Materials	55.10	
	1/26/2007	7894	CMI Contractors	Paint Labor	9,750.00	
	1/28/2007	7994	Sherwin Williams	Paint Materials	276.14	
	2/11/2007	8015	Sherwin Williams	Paint Materials	514.67	
	3/6/2007	8061	Sherwin Williams	Paint Materials	34.02	
	3/30/2007	8106	CMI Contractors	Paint Labor	3,000.00	
	4/4/2007	8121	Sherwin Williams	Paint Materials	434.85	
	5/9/2007	8191	Sherwin Williams	Paint Materials	850.84	
	5/17/2007	8195	CMI Contractors	Paint Labor	12,900.00	
	6/3/2007	8230	Sherwin Williams	Paint Materials	1,163.30	
	6/10/2007	8236	Fred Malone	Paint Labor	6,500.00	
	6/10/2007	8242	Sherwin Williams	Paint Materials	144.23	
	6/14/2007	8250	CMI Contractors	Paint Labor	8,300.00	
	6/29/2007	8262	CMI Contractors	Paint Labor	10,000.00	
	7/21/2007	8296	CMI Contractors	Paint Labor	8,000.00	
	7/31/2007	8321	Sherwin Williams	Paint Materials	3,937.95	
	8/28/2007	8364	Sherwin Williams	Paint Materials	1,057.13	
	10/2/2007	8412	Sherwin Williams	Paint Materials	1,455.99	
			Exp Paid	CMI Contractors	Paint	15,384.00
			Exp Paid	Malone Painting	Master Tub Surround	550.00
		Exp Paid	Sherwin Williams	Paint	6,000.00	
				92,940.89		

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
Appliances	9/23/2007	8398	B&S Appliances	Appliances	15,422.98
				15,422.98	

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT	
Cleaning	4/6/2007	8127	Dwayne Newman	Cleaning	375.00	
	5/4/2007	8170	Dwayne Newman	Cleaning	264.58	
	5/18/2007	8199	Dwayne Newman	Cleaning	250.00	
	7/4/2007	8263	Dwayne Newman	Cleaning	203.06	
	7/18/2007	8297	Dwayne Newman	Cleaning	645.00	
	7/27/2007	8306	Dwayne Newman	Cleaning	225.00	
	8/3/2007	8324	Dwayne Newman	Cleaning	178.25	
	8/10/2007	8327	Dwayne Newman	Cleaning	208.12	
	8/20/2007	8346	Dwayne Newman	Cleaning	187.50	
	8/24/2007	8349	Dwayne Newman	Cleaning	174.38	
	9/4/2007	8375	Dwayne Newman	Cleaning	210.00	
	9/10/2007	8383	Dwayne Newman	Cleaning	101.25	
	9/14/2007	8384	Dwayne Newman	Cleaning	108.75	
	9/21/2007	8396	Dwayne Newman	Cleaning	180.00	
	9/28/2007	8402	Dwayne Newman	Cleaning	187.50	
	10/5/2007	8420	Dwayne Newman	Cleaning	205.00	
	10/12/2007	8429	Dwayne Newman	Cleaning	150.00	
			Exp Paid	Dwayne Newman	Cleaning	650.00
			Exp Paid	Sabrina Merrill	Final Home Construction Cleaning	950.00
					5,453.39	

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
Gate Rail		Exp Paid	Jim Morris Welding Services	Wrought Iron Gate & Railing	2,500.00
				2,500.00	

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
Porch & Garage Slabs	3/9/2007	8073	Pat Sullivan	Porch & Garage Slabs	3,407.50
	3/23/2007	8095	Jimmy Burt	McIntosh Foundation Finish	525.60
	5/9/2007	8178	Coast Concrete	Concrete	182.62
				4,115.72	

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
Garage Materials	3/20/2007	8093	Jimmy Peavy	Garage Materials	102.74
				102.74	

Job Category Breakdown of Robert McVadon's Actual Job Cost  
McIntosh Residence

April 12, 2009

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
Garage Door	5/9/2007	8181	Doorways, Inc.	Garage Door	2,510.22
					2,510.22

	DATE	CHECK#	PAYEE	CATEGORY	AMOUNT
Driveway	3/6/2007	8057	Pat Sullivan	Driveway	2,000.00
	3/18/2007	8079	Coast Concrete	Drives/Walks	2,336.88
	7/22/2007	8306	Perry Cuevas	Driveway Brick Labor/Sand	5,600.00
					9,936.88

Total Expenses	788,498.88
Contractor's Fee	157,699.78
<b>TOTAL</b>	<b>946,198.66</b>

McVadon 10-19-07 depo McIntosh v. State Farm

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IN THE UNITED STATES DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI  
SOUTHERN DIVISION

THOMAS C. AND PAMELA MCINTOSH,  
Plaintiffs,

VERSUS CIVIL ACTION NO: 1:06-cv-1080-LTS-RHW

STATE FARM FIRE AND CASUALTY  
COMPANY; AND FORENSIC ANALYSIS  
& ENGINEERING CORP.,  
Defendants.

VIDEOTAPED DEPOSITION OF ROBERT C. MCVADON, JR.

Taken at the offices of Galloway,  
Johnson, Tompkins, Burr & Smith, 1213  
31st Avenue, Gulfport, Mississippi, on  
Friday, October 19, 2007, beginning at  
9:23 a.m.

REPORTED BY:

Lori R. Miguez, CSR No. 1245  
Simpson Burdine & Miguez  
Post Office Box 4134  
Biloxi, Mississippi 39535  
lmiguez@sbmreporting.com  
(228) 388-3130

SIMPSON BURDINE & MIGUES (228) 388-3130  
E-mail: lmiguez@sbmreporting.com

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1  
2

ATTORNEY FOR PLAINTIFFS:

SIDNEY A. BACKSTROM, ESQUIRE  
The Scruggs Law Firm, P.A.  
Page 1

3 McVadon 10-19-07 depo McIntosh v. State Farm  
4 4836 Main Street  
Moss Point, Mississippi 39552

5 ATTORNEY FOR STATE FARM  
6 FIRE AND CASUALTY COMPANY:

7 H. BENJAMIN MULLEN, ESQUIRE  
8 Bryan, Nelson, Schroeder,  
Castigliola & Banahan  
1103 Jackson Avenue  
9 Pascagoula, Mississippi 39567

10 ATTORNEYS FOR FORENSIC ANALYSIS &  
11 ENGINEERING CORP.:

12 LARRY G. CANADA, ESQUIRE  
13 KATHRYN BREARD PLATT, ESQUIRE  
Galloway, Johnson, Tompkins,  
14 Burr & Smith  
1213 31st Avenue  
Gulfport, Mississippi 39501

15 ATTORNEY FOR E.A. RENFROE:

16 DAVID A. NORRIS, ESQUIRE  
17 McGlinchey Stafford, PLLC  
200 Lamar Street  
18 City Centre South, Suite 1100  
19 Jackson, Mississippi 39201

20 VIDEO TECHNICIAN:  
21

22 JEFF CONNER, CONNER REPORTING  
23  
24  
25

SIMPSON BURDINE & MIGUES (228) 388-3130  
E-mail: lmigues@sbmreporting.com

3

1 T-A-B-L-E O-F C-O-N-T-E-N-T-S

2 Examination by: Page  
3 Mr. Canada 6  
4 Mr. Mullen 77  
5 Exhibits:  
6





10 McVadon 10-19-07 depo McIntosh v. State Farm  
is specifically WAIVED;

11 That all objections, except as to the form of  
12 the questions and the responsiveness of the  
13 answers, are reserved until such time as this  
14 deposition, or any part thereof, may be used or is  
15 sought to be used in evidence.

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5

1 VIDEOGRAPHER:

2 This is the video deposition of Robert  
3 C. McVadon, Jr. taken in the suit styled Thomas C.  
4 and Pamela McIntosh versus State Farm Fire and  
5 Casualty Company, et al., being  
6 Number 106-cv-1080-LTS-RHW in the United States  
7 District Court for the Southern District of  
8 Mississippi, Southern Division.

9 We're at the law offices of Galloway,  
10 Johnson, Tompkins, Burr & Smith in Gulfport,  
11 Mississippi. Today's date is Friday,  
12 October 19th, 2007. The time is 9:23 a.m.

13 The court reporter is Lori Migues with  
Page 4

McVadon 10-19-07 depo McIntosh v. State Farm  
14 Simpson Burdine & Miguez. I am Jeff Conner, the  
15 legal video specialist with Conner Reporting.  
16 Will the attorneys please introduce  
17 themselves on audio?

18 MR. CANADA:

19 I'm Larry Canada. I'm here with Kathryn  
20 Breard on behalf of FAEC.

21 MR. BACKSTROM:

22 Sid Backstrom for plaintiffs, Chris and  
23 Pam McIntosh.

24 MR. NORRIS:

25 David Norris for E.A. Renfroe & Company,

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E-mail: lmiguez@sbmreporting.com

6

1 Inc.

2 VIDEOGRAPHER:

3 Thank you. Swear the witness, please.

4 ROBERT C. MCVADON, JR.

5 having been first duly sworn, was examined  
6 and testified as follows:

7 EXAMINATION

8 BY MR. CANNADA:

9 Q. Good morning, sir. I introduced myself  
10 earlier. I'm Larry Canada. And we are here today  
11 to take your deposition with regards to a lawsuit  
12 the McIntoshes versus several people, several  
13 defendants, including mine.

14 Have you ever given a deposition before?

15 A. Once or twice.

16 Q. Okay. Well, then, if you don't mind,

17 McVadon 10-19-07 depo McIntosh v. State Farm  
I'm going to go through some preliminaries --

18 A. Absolutely.

19 Q. -- just to make sure that we're on the  
20 same page. If at any time you don't understand my  
21 question, please let me know and I will try and  
22 rephrase or be more specific or clear. Also, when  
23 you respond, you need to respond orally. In  
24 normal conversation, we all can generally  
25 interpret body language and head nods and that

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7

1 sort of thing; but we also need to make sure that  
2 this lady on my right, your left, takes down  
3 everything that we both say, or everybody says.  
4 So please make sure all your responses are oral.  
5 And I'll try to remind you of that if it slips,  
6 and please don't take it personally.

7 I assume that the normal rules are in  
8 effect, all objections, save as to the form of the  
9 question and responsiveness of the answer, are  
10 reserved?

11 MR. NORRIS:

12 That's good.

13 MR. CANADA:

14 Q. All right. Please state your name and  
15 current occupation.

16 A. Robert C. McVadon, Jr., contractor.

17 Q. And I take it that you are your own  
18 contracting businesses?

19 A. I am the president of my company, yes.

20 Q. Okay. And are you a, I guess, a general  
Page 6

McVadon 10-19-07 depo McIntosh v. State Farm

21 contractor or do you generally --

22 A. A residential custom contractor.

23 Q. Okay. And so for residential purposes,  
24 you act as a general contractor?

25 A. Yes.

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8

1 Q. When you do residential contracting, how  
2 much of that work does your company do itself  
3 versus subbing out to others?

4 A. I do most of the engineering, the  
5 costing, all the administrative work and all -- I  
6 have no directs, meaning direct payroll. All of  
7 mine are subcontract labor.

8 Q. Are you an engineer?

9 A. Yes.

10 Q. Licensed in Mississippi?

11 A. Yes.

12 Q. What kind?

13 A. No. I'm a licensed contractor.

14 Q. Okay. I'm sorry.

15 A. I have a -- I'm not a licensed engineer  
16 in the state of Mississippi, no, I'm not.

17 Q. Do you have a degree in engineering?

18 A. Industrial electricity and electronics,  
19 correct.

20 Q. That's probably a good lead into -- if  
21 you would, give me a little bit of your  
22 educational background.

23 A. I'm a native of Biloxi, went to Biloxi

24 McVadon 10-19-07 depo McIntosh v. State Farm  
High. I graduated from there, went to Jeff Davis  
25 Junior College and got my two-year degree in

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9

1 industrial electricity and electronics.

2 I got on with Litton Corporation in  
3 Pascagoula. They put me through school, and I got  
4 a degree in marine engineering at Jackson County.  
5 I worked a number of years there, and then I went  
6 off to work for General Electric in my previous  
7 life, and they put me through school. I moved and  
8 lived in Syracuse, New York, worked in the  
9 aerospace business up until the time that I  
10 started my contracting business in '91.

11 Q. So were you a licensed electrical  
12 engineer in other states at some time?

13 A. No, no.

14 Q. Were you ever a licensed engineer?

15 A. No.

16 Q. Did you do design work?

17 A. No.

18 Q. What was your experience when you were  
19 working for these various companies that you just  
20 told me about?

21 A. I was a field engineer for General  
22 Electric, and we did all marine work, electrical  
23 marine work and electronics for the Navy.

24 Q. Got it. Now, we had issued a subpoena  
25 to you, and it was for your appearance here today

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1 to give testimony and also produce documents.

2 I'd like to mark this as Exhibit

3 Number 1.

4 THE WITNESS:

5 Uh-huh.

6 (Exhibit 1 was marked.)

7 MR. CANADA:

8 Q. And in response to that subpoena, you  
9 have supplied documents to counsel for the  
10 plaintiffs, who has graciously copied them. And  
11 you also have the originals here with you today,  
12 too, do you not?

13 A. Correct, right here.

14 Q. And that document production consists of  
15 about, what's that, six inches of --

16 A. Every bit of it.

17 Q. -- six and a half inches of documents  
18 all related to your work on the McIntoshes' house?

19 A. Strictly.

20 Q. And also -- I don't know if this was  
21 part of your files or not, but there were plans,  
22 the original plans for their house; is that  
23 correct?

24 A. Never used them.

25 Q. Okay.

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1 MR. BACKSTROM:

2 Just point of clarification, Larry, that

3 McVadon 10-19-07 depo McIntosh v. State Farm  
came from the McIntoshes.

4 MR. CANADA:

5 Okay.

6 MR. BACKSTROM:

7 And it was just coincidental that they  
8 arrived here today. I thought they'd be useful  
9 for today's purpose.

10 MR. CANADA:

11 They are. I appreciate it. I  
12 appreciate it.

13 MR. CANADA:

14 Now, I'm not going to attach them, but I  
15 want to identify them in globo as the documents  
16 that you have produced as Exhibit Number 2. Do we  
17 need to attach these? What do you think? You've  
18 made a copy for everybody?

19 MR. BACKSTROM:

20 Yeah. Everybody has got a copy. I  
21 don't really see the need.

22 MR. CANADA:

23 Okay. I am going to identify them as  
24 Exhibit Number 2 and not attach them.

25 MR. BACKSTROM:

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12

1 Okay.

2 (Exhibit 2 was marked.)

3 MR. CANADA:

4 And then the drawings as Exhibit  
5 Number 3 and not attach those because you've been  
6 gracious and supplied everybody with a copy.



McVadon 10-19-07 depo McIntosh v. State Farm

7 (Exhibit 3 was marked.)

8 MR. CANADA:

9 Q. Other than the documents that have been  
10 copied for us here today in Exhibit Number 2, the  
11 original of which that you have next to you, are  
12 there any other documents that pertain to your  
13 company's work on the McIntoshes' house that you  
14 have not brought with you?

15 A. No, sir.

16 Q. Okay. As, I guess, a general  
17 description, how would you describe the documents  
18 that are in Exhibit Number 2?

19 A. That is a spreadsheet at the top with a  
20 categorized list of all invoices, checks, with the  
21 categories defined, the building categories  
22 defined and every category thus far. Those are  
23 all the invoices that you see there. There may be  
24 one or two small pictures of something that she  
25 wanted done like a cabinet or something of that

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13

1 nature. That's pretty much all the -- everything  
2 that's there, invoices, pretty much it.

3 Q. And it also -- the spreadsheet looks  
4 like it also shows the payments that have been  
5 made to date?

6 A. Yes.

7 Q. And the dates on which those payments  
8 were made?

9 A. Yes.

McVadon 10-19-07 depo McIntosh v. State Farm

10 Q. If you would, back -- let's go back to,  
11 I guess, your first interactions with either of  
12 the McIntoshes, and that may be back in high  
13 school. When did you first know, either socially  
14 or professionally, either of the McIntoshes?

15 A. I didn't know them socially at all,  
16 didn't know them at all. And she contacted me,  
17 Pam did, wanted to know what my schedule was, and  
18 she had a desire to have me put her house back  
19 together.

20 Q. So I take it, from that response, that  
21 this would have been after Hurricane Katrina hit  
22 the Gulf Coast?

23 A. Yes, sir. Yes.

24 Q. Okay. Do you recall about how long that  
25 was after?

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14

1 A. After the storm?

2 Q. Yes, sir.

3 A. It wasn't immediately. You can go back  
4 and look at the spreadsheet, Larry, and look at,  
5 you know, when some of the checks were issued as  
6 to when we started. I can't tell you. That's 14  
7 months ago.

8 Q. Sure. Well, it looks like all of the  
9 payouts are in chronological order.

10 A. Yes.

11 Q. Is that correct?

12 A. Right. Correct.

13 Q. And that's what's on the first page

McVadon 10-19-07 depo McIntosh v. State Farm

14 here?

15 A. Yes.

16 Q. And even further past the first page is  
17 your company's payments for work that was done on  
18 the house by subs?

19 A. Yes.

20 Q. Correct?

21 A. Correct.

22 Q. And the first check there was on June  
23 the 1st of 2006.

24 A. Okay. Uh-huh.

25 Q. Please make reference to your documents

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15

1 if --

2 A. Yeah.

3 Q. Okay. And it looks like the first  
4 payment by the McIntoshes was June the 2nd,  
5 2006; is that accurate?

6 A. If it's here, it's accurate.

7 Q. Okay.

8 A. So --

9 Q. Is this on an Excel spreadsheet?

10 A. Yes. Uh-huh.

11 Q. Okay. So any retention of your company  
12 would have happened before June the 1st, 2006,  
13 or around that time?

14 A. Any retention as far as --

15 Q. Well, okay.

16 A. What do you mean?

17 McVadon 10-19-07 depo McIntosh v. State Farm  
Q. Let me have that back so it just doesn't  
18 get lost. Let's go back to Mrs. McIntosh contacts  
19 you?  
20 A. Uh-huh.  
21 Q. And she asks you to fix up her home?  
22 A. Yes.  
23 Q. All right. That was a telephone  
24 conversation?  
25 A. Yes.

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16

1 Q. And was there a written contract, as a  
2 result of that conversation, that defined clearly  
3 your scope of work on this project?  
4 A. Later on, yeah. Yeah.  
5 Q. Okay. Is that in here, too?  
6 A. Yes. Somewhere in there --  
7 Q. Okay.  
8 A. -- all of that, there's a contract.  
9 Q. All right. Did you start work before  
10 there was a signed contract?  
11 A. No.  
12 Q. Do you know how long the negotiations  
13 were between the McIntoshes and yourself before  
14 you signed the contract and then mobilized?  
15 A. Not very long.  
16 Q. A matter of days or weeks?  
17 A. A couple of weeks probably, a couple of  
18 weeks.  
19 Q. Now, what was it that Mrs. McIntosh  
20 specifically asked you to do?

McVadon 10-19-07 depo McIntosh v. State Farm

21 A. Rebuild her home, put it back together  
22 like it was, just standard.

23 Q. Now, she made modifications to it,  
24 didn't she?

25 A. Some.

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17

1 Q. And do you recall what those  
2 modifications would be? I'm not asking you what  
3 they are, but do you have an idea of what those  
4 modifications were?

5 A. Yes, I do.

6 Q. Okay. As I'm flipping through here, I  
7 see a number of invoices from material suppliers  
8 and what may also be subcontractors.

9 A. Uh-huh.

10 Q. Those would be the documentation for the  
11 charges that you would then pass on to the  
12 McIntoshes?

13 A. All categorized on the spreadsheet.

14 Q. On the spreadsheet, okay.

15 A. That spreadsheet is just a big roll up  
16 of everything you're looking at there.

17 Q. Right.

18 MR. BACKSTROM:

19 Larry, while you're looking through  
20 that, this is probably as good a time as any, I  
21 did have a question about payment for Mr. McVadon.  
22 As you know, he's a third-party witness, not an  
23 expert, not a party and a small businessman. He

24 McVadon 10-19-07 depo McIntosh v. State Farm  
quoted me an hourly rate. Did you guys have any  
25 intention of paying that, or how did you want to

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18

1 handle that?

2 MR. CANADA:

3 You know, if it's not unethical to do  
4 so, I don't have a problem with it. I know that  
5 we asked the same thing on Jack Kelly, and nobody  
6 at that point -- he's not a party. He was a  
7 former employee.

8 MR. BACKSTROM:

9 Yeah.

10 MR. CANADA:

11 So I don't have a problem with that at  
12 all. I just want to make sure that it's  
13 reciprocal.

14 MR. BACKSTROM:

15 Yeah. Well, okay. I see a little bit  
16 of difference between McVadon and Kelly, given  
17 McVadon's (sic) work for Forensic, but we can talk  
18 about it later if you're amenable to the concept.

19 MR. CANADA:

20 Sure. Like I say, I just don't want  
21 somebody claiming I'm doing something unethical.

22 MR. BACKSTROM:

23 Yeah.

24 MR. CANADA:

25 Q. Okay. I found what looks like a

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1 three-page document.

2 (Interruption - off the record.)

3 (Mr. Mullen joined the deposition.)

4 MR. CANADA:

5 Q. This is a three-page document that  
6 appears to be at least a form of a contract, and  
7 I'd ask you to take a look at that.

8 And I'm sorry. I'm going to be passing  
9 these back and forth in front of your computer.  
10 Is that okay? I don't mean any disrespect.

11 A. It's just the modifications that Chris  
12 and I made in the contract before we drafted the  
13 final.

14 Q. So you presented her the typed contract  
15 and then she changed it, or how did that work?

16 A. Well, they wanted some things in there  
17 that they wanted. I mean, I have a standard  
18 contract like any other contractor does. And the  
19 clients, I give them an opportunity to put in  
20 there what makes them happy.

21 Q. And is there also a copy of the ultimate  
22 signed contract?

23 A. It should be in there.

24 Q. In here?

25 A. It should be in that packet.

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1 Q. Okay.

2 A. It should be in there somewhere.

3 McVadon 10-19-07 depo McIntosh v. State Farm  
4 Q. Can you locate it in your originals? It  
5 might be a little easier since it's -- I see that  
6 you've got them in folders.

7 A. Yes.

8 Paperwork, what would we do without it.  
9 Let's see here. Sid, I don't know if we got all  
10 these --

11 MR. BACKSTROM:

12 Did we screw it up for you?

13 THE WITNESS:

14 Huh?

15 MR. BACKSTROM:

16 Did we screw it up for you?

17 THE WITNESS:

18 That's okay. We'll make it. You don't  
19 have it in -- it should be next to wherever you  
20 pulled that out.

21 MR. CANADA:

22 Q. Well, that's what I'm going back and  
23 looking for. All right. I found something that  
24 looks like the outside of a folder saying McIntosh  
25 contract. And then the next page right after it  
is a release of lien form, construction draw

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1 schedule, a release of lien, and addendum to the  
2 original contract.

3 A. Uh-huh.

4 Q. It looks like some language --

5 A. All right.

6 Q. -- on building planning. It may even be  
Page 18



7 a part of the code. I see --

8 A. All right.

9 Q. -- another document -- I'm going to show  
10 you all of these.

11 A. I got it right here.

12 Q. It looks like --

13 A. I don't have it -- I mean, I've got the  
14 folder here. It's not in -- I don't have the  
15 signed contract.

16 Q. Okay.

17 A. I mean, Pam can -- Pam and Chris have a  
18 signed contract.

19 Q. All right.

20 A. Maybe she just didn't -- I don't know.  
21 I can get it.

22 Q. Let me show you this package, which  
23 appears to be what's in that folder. Just confirm  
24 for me that --

25 A. It is.

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1 Q. -- that is what is in that particular  
2 folder.

3 A. Lien release, I always signed one of  
4 these when I got a draw from her, standard stuff.  
5 This was an estimated construction draw schedule.  
6 That was just a copy of a lien release, something  
7 to do with code issues and things that Chris and I  
8 discussed.

9 Q. Is that from the International

10 McVadon 10-19-07 depo McIntosh v. State Farm  
Residential Building Code?

11 A. Yeah. Uh-huh. Then in here was a --  
12 some paperwork that Pam gave to me from Bobby  
13 Latil, who originally built the house way back  
14 whenever. And then this is a draft that Chris and  
15 I drafted. This is my original draft with the  
16 markups that Chris and I put together. This is --  
17 this was -- well, I have a red copy, but you  
18 don't. This is -- that was the original draft  
19 that was put together right there, based on that  
20 right there. I don't see the original contract in  
21 here. I'll get it from Pam, but that was with --  
22 MR. CANADA:

23 All right. I would like to mark this  
24 separately as Exhibit Number 4, and I'm going to  
25 attach -- I am going to attach it to the

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23

1 deposition in globo.

2 Q. Did you take my top sheet?

3 MR. BACKSTROM:

4 There it is.

5 A. Yeah. Sorry.

6 (Exhibit 4 was marked.)

7 MR. CANADA:

8 Q. Now, were there any additional changes  
9 made to this draft of the contract --

10 A. No.

11 Q. -- that you're aware of?

12 A. No, sir.

13 Q. So the only difference between this  
Page 20

McVadon 10-19-07 depo McIntosh v. State Farm  
14 typed and handwritten contract and the final  
15 signed contract would have been that all the  
16 handwritten modifications would have been included  
17 in that ultimate contract?

18 A. I did that. It's on my database.

19 Q. Okay. Did you do any kind of estimates  
20 or takeoffs prior to finalizing this contract?

21 A. Ballpark. Too difficult to really get  
22 the entire scope, way too difficult.

23 Q. Okay. Are those --

24 A. There was --

25 Q. -- computations within this stack of

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24

1 documents?

2 A. Somewhere in there. It may be in that  
3 package you got in your hand right there now.

4 Q. Right here?

5 A. There was a list of --

6 Q. You know what I mean when --

7 A. -- what I thought to be -- what I  
8 thought it was going to be.

9 Q. Right.

10 A. It never is. It never comes out that  
11 way.

12 Q. Right.

13 A. And never will.

14 Q. This is --

15 A. No. That's Latil's there. That's not  
16 mine.

17 McVadon 10-19-07 depo McIntosh v. State Farm  
Q. That's his.

18 A. That's Latil's.

19 Q. All right. So this handwritten document  
20 with a total of 590,968 at the bottom of it was  
21 the original construction cost, or the estimates  
22 of the original construction cost?

23 A. This is what -- Bobby Latil put that  
24 together from her just -- from walking through the  
25 house to kind of get an idea. He didn't do it.

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1 He was too busy with Senator Gollott's house --

2 Q. I gotcha.

3 A. -- and couldn't get to it.

4 Q. So this estimate was after the storm for  
5 what needed to be redone --

6 A. Based on Latil.

7 Q. -- by him? Okay. And I see this  
8 construction draw schedule showing estimated draws  
9 of 517,200. Is that the only estimate of the  
10 repair cost --

11 A. Let me see.

12 Q. -- that you have?

13 A. Let me see that and see what we've got  
14 here. This was an estimate drawn up in the early  
15 stages of -- a ballpark.

16 Q. But are there any other notes or  
17 computer programs that have either initial  
18 estimates and takeoffs and/or revised estimates  
19 and takeoffs about what the construction --

20 A. No, sir.

McVadon 10-19-07 depo McIntosh v. State Farm

21 Q. -- cost would be?

22 A. None.

23 Q. So was it basically just come in, fix  
24 everything and do your best job, we know it may  
25 cost more than what you're telling us now?

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1 A. Yes. And we knew that, but that was  
2 discussed.

3 Q. With the McIntoshes?

4 A. Hard to tell, yes, hard to tell. I  
5 wasn't going to take the job unless that was fully  
6 understood by them.

7 Q. There were a lot of uncertainties at  
8 that time?

9 A. Yes.

10 Q. Including material costs?

11 A. Yes.

12 Q. Labor costs?

13 A. Yes.

14 Q. And labor availability?

15 A. All of that.

16 Q. Now, again, I go back to the top page of  
17 in globo Number 2, and the first moneys that were  
18 either paid to you or paid out from your firm are  
19 in early June of 2006. And we've already seen  
20 that we don't know exactly when the contract was  
21 signed, but does that sound about right?

22 A. Right. Correct.

23 Q. Okay. This first check on June the

24 McVadon 10-19-07 depo McIntosh v. State Farm  
1st, 2006 to Unlimited Property Development, was  
25 that a down payment or some kind of earnest money

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1 to --  
2 A. No. That was work.  
3 Q. That was work that had already  
4 transpired?  
5 A. Structural work, right.  
6 Q. So when we get the --  
7 A. We started on it -- if that check is --  
8 whatever the date is on that check.  
9 Q. June 1st.  
10 A. Then work was started before then.  
11 Q. But somewhere in these documents would  
12 be the backup for this particular charge?  
13 A. There's an invoice for that, yes.  
14 Q. Right.  
15 A. Correct.  
16 Q. And that would show what they did --  
17 A. what they did, right.  
18 Q. -- their materials and basically when  
19 they did it?  
20 A. Right.  
21 Q. And you've got these separated in  
22 folders as you brought them --  
23 A. Right.  
24 Q. -- brought them here today based upon  
25 the different vendors or what they did, or how is

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1 it broken up?

2 A. No. I categorize it by construction  
3 process --

4 Q. Okay.

5 A. -- framing, foundation, plumbing,  
6 electrical, stucco, trim, staircases, windows,  
7 doors, electrical, lighting, all of that. It's  
8 all categorized in a -- I compartmentize it all.

9 Q. So that would be very similar to if you  
10 had plans and specifications having the section  
11 numbers and the specifications and tracking them  
12 that way?

13 A. Yes.

14 Q. Now, when you first walked through the  
15 house before you had signed the contract, did you  
16 notice that any tear-out or remediation had  
17 already taken place?

18 A. Yes.

19 Q. What had taken place? Had all the  
20 debris been removed?

21 A. Some of it. We still had a lot of  
22 tear-out. We had to redo a lot of structure.

23 Q. Okay. Had the drywall been removed?

24 A. Some of it, some of it.

25 Q. But you had to do some of that, too?

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1 A. Yes.

2 Q. Who did the tear-out and demolition for

3 McVadon 10-19-07 depo McIntosh v. State Farm  
this project?

4 MR. BACKSTROM:

5 Object, calls for speculation. You can  
6 answer.

7 MR. CANADA:

8 I'm sorry.

9 Q. Do you know who did -- and I'm talking  
10 for you, for what y'all had to do.

11 A. Well, I mean, we had minor stuff. Most  
12 of it Chris had already taken care of. I think he  
13 did a lot of it himself. He might have -- I don't  
14 know.

15 Q. Did you talk to him about what the  
16 condition of the house was, in other words, what  
17 had been done to it to either clean it up, do  
18 tear-out or --

19 A. Yes.

20 Q. -- any of the work?

21 A. Yes.

22 Q. What did he say?

23 A. I mean, other than just cleaning up what  
24 he cleaned up and what I saw, you know, the  
25 treatment of things in the form of chemicals like

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1 everybody was using to keep all the mold down. I  
2 mean, that -- I mean, that was a concern to me. I  
3 didn't want to cover anything up until we had a  
4 firm -- I had a firm grip on what he had done.

5 Q. Okay. And did he tell you what type of  
6 chemical treatments --



- 7 A. Yes.
- 8 Q. -- that he had done?
- 9 A. Yes.
- 10 Q. What did he do?
- 11 A. I can't remember. I don't -- chemicals.
- 12 Q. Any kind of Borax treatment?
- 13 A. Chemicals.
- 14 Q. Bromide?
- 15 A. I don't --
- 16 Q. You don't remember?
- 17 A. I don't remember the names of them, no.
- 18 I don't --
- 19 Q. But he did tell you --
- 20 A. Yes. Yeah, he did.
- 21 Q. And I apologize. I didn't say this
- 22 earlier, but sometimes in conversations we have a
- 23 tendency to talk over other people, and we've got
- 24 to try to avoid that.
- 25 A. Okay. I'm sorry. I'm sorry.

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- 1 Q. No, no. That was my fault that time. I
- 2 apologize. I just wanted to point it out to you.
- 3 Do you have any photographs in here of
- 4 the condition of the home just immediately prior
- 5 to your company starting to work?
- 6 A. None.
- 7 Q. Do you have any drawings or notes that
- 8 you took on what the condition of the home was
- 9 immediately prior to your company beginning work?

McVadon 10-19-07 depo McIntosh v. State Farm

- 10 A. None.
- 11 Q. Do you know whether or not any of the --
- 12 like the kitchen, let's take the kitchen, for
- 13 instance. At the time you got there, had the
- 14 refrigerator or the stove or any of those other
- 15 appliances, had they been removed already?
- 16 A. Yes. Yes.
- 17 Q. So you didn't see what the condition of
- 18 them was?
- 19 A. No.
- 20 Q. How about things like the sinks in the
- 21 kitchen or the bathrooms, had those already been
- 22 removed?
- 23 A. There were pieces of plumbing and
- 24 electrical and, being a two-story house, things
- 25 that dangled we took care of. I don't remember

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- 1 seeing a sink. I don't remember seeing a sink in
- 2 the kitchen.
- 3 Q. Okay.
- 4 A. There was no refrigerator. I mean, all
- 5 of that would -- had been removed.
- 6 Q. Microwave?
- 7 A. No. None of that was there.
- 8 Q. Stove?
- 9 A. None of that was there. All of the
- 10 wires were intact still, corroded.
- 11 Q. What do you mean corroded?
- 12 A. Oxidized from the water.
- 13 Q. Did you trace how far up the corrosion

McVadon 10-19-07 depo McIntosh v. State Farm

14 on the -- and I assume you're talking about  
15 electrical wiring?

16 A. Right.

17 Q. How far up either on the conduit or the  
18 electrical wiring itself that the corrosion went?

19 A. We re-wired the first floor.

20 Q. Okay.

21 A. It was so badly damaged that we had to  
22 pull it out.

23 Q. So badly damaged from corrosion?

24 A. I couldn't tell you where the damage had  
25 come from. It was just -- Chris just directed me

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1 to re-wire it.

2 Q. Okay. The owner, Chris McIntosh,  
3 directed you to re-wire the downstairs?

4 A. Yes.

5 Q. As it relates to electrical, you've had  
6 experience with electrical because you have a  
7 degree in various aspects of electrical  
8 applications, right?

9 A. Right. Right.

10 Q. Would the fact that -- well, actually,  
11 let me back up. The electrical wires that had to  
12 be replaced, what voltage were they?

13 A. 115, 220.

14 Q. Okay. The 220 would go to --

15 A. The range.

16 Q. -- certain areas?

17 McVadon 10-19-07 depo McIntosh v. State Farm  
A. Yeah. Yeah. Range.  
18 Q. The kitchen, right?  
19 A. Kitchen, kitchen, kitchen.  
20 Q. Right. Because it requires a different  
21 voltage?  
22 A. Right.  
23 Q. And generally those wires are coated,  
24 are they not?  
25 A. Well, they have a sheathing on them.

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1 Q. Right.  
2 A. They were all Romex cable.  
3 Q. Right.  
4 A. And that's the term that we use in  
5 residential is Romex. That's a sheathing. That's  
6 the plastic sheathing over the cable.  
7 Q. And the purpose of that is what?  
8 A. Protection.  
9 Q. Protection of what?  
10 A. Being in the wall. You know, I mean,  
11 all of that was beat up, cut, nicked, damaged.  
12 You know, wires were hanging everywhere. They had  
13 to be replaced. I replaced them.  
14 Q. And you have no estimate, as we sit here  
15 today, as to how far up those wires the corrosion  
16 had occurred?  
17 A. No.  
18 Q. Plaintiffs' counsel was nice enough to  
19 supply us with a set of drawings. Did you have  
20 these drawings when you were doing --

McVadon 10-19-07 depo McIntosh v. State Farm

21 A. I had a set. Yes, I did.

22 Q. Okay. And I understand that what we've  
23 marked as Exhibit Number 3 actually came from the  
24 McIntoshes themselves. And this was the original  
25 design as the house was built?

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1 A. Correct.

2 Q. Right?

3 A. Correct.

4 Q. All right. Now, were there any  
5 notations made on these or your drawings as to  
6 what needed to be repaired or changed?

7 A. No.

8 Q. So you didn't make any notations --

9 A. No.

10 Q. -- on the drawings?

11 A. No. We -- I didn't use the drawings.

12 Q. You didn't use the drawings at all?

13 A. No.

14 Q. Let's start with the downstairs. And I  
15 was going to show you A-2, but perhaps A-3 is a  
16 better rendition. I'm going to ask you --

17 I'm going to try to stay out of the way  
18 of the camera. I'm sorry.

19 That's A-3, correct, Drawing A-3?

20 A. Yep.

21 Q. All right. And that shows a general  
22 floor plan, along with other things. But for my  
23 purposes, I just want to get an estimate from you

24 McVadon 10-19-07 depo McIntosh v. State Farm  
that that fairly represents the floor plan the day  
25 that you walked in for the first time to the

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1 McIntoshes' house, with the understanding that  
2 there was some damage and destruction, but the  
3 general layout floor plan.

4 A. Right. It is.

5 Q. Okay. And if you would for me, just  
6 kind of put it down -- there you go. I can see it  
7 now, too. On the back patio, did you notice any  
8 damage and did you have to do any repairs on the  
9 patio area?

10 A. This was a slab with an overhang, and it  
11 had an upstairs balcony on the top that leaked  
12 pretty bad. And we removed the balcony and  
13 rebuilt a covered patio that extended all the way  
14 out to the existing slab.

15 Q. Okay. I want to show you what has been  
16 previously identified as McIntosh 394, which is  
17 part of production from the plaintiffs, and ask  
18 you to just take a look at that real quick, the  
19 top photograph.

20 A. Yes.

21 Q. Okay. That's the area that you're  
22 talking about?

23 A. Right.

24 Q. All right. I see there's also some kind  
25 of -- I wouldn't call it lattice work, but what

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1 would you call that, the structure that's kind of  
2 going out over the patio that looks like it's  
3 falling down now?

4 A. She had an arbor out there.

5 Q. Okay. Was that replaced with this  
6 covered patio that you're talking about?

7 A. Yes. Yes.

8 Q. Okay. So that's part of what was not --  
9 or, I guess, that change was an alteration to what  
10 originally was built in the house?

11 A. Yes.

12 Q. All right. Now, what about the steps,  
13 the plans seem to indicate that there are some  
14 steps of some sort going all around the patio?

15 A. He had some wooden steps.

16 Q. Okay. And were those replaced, too?

17 A. We replaced those with brick.

18 Q. Brick steps?

19 A. Brick steps.

20 Q. Okay. So what was here before was  
21 wooden steps, and they were replaced with brick  
22 steps?

23 A. Brick, right.

24 Q. Okay. I also see that the -- I guess  
25 the veneer on the outside is brick; is it brick

1 veneer?

2 A. Yes, brick.

McVadon 10-19-07 depo McIntosh v. State Farm  
Q. Was that replaced with the same brick,

3  
4 or what happened there?

5 A. We -- a lot of the brick which had --  
6 was gone when I got there, had fallen down, and I  
7 re-bricked it with another brick.

8 Q. Okay. Did you re-brick the entire  
9 house?

10 A. Yes.

11 Q. Okay. So there was demolition of the  
12 brick on the outside of the house so that the  
13 entire brick veneer was gone?

14 A. Very little on my part.

15 Q. Okay. So that had already been done?

16 A. That had already been -- yeah.

17 Q. Someone else before you got there had  
18 taken off --

19 A. Yes.

20 Q. -- most all the brick veneer?

21 A. Yes.

22 Q. Okay.

23 A. Well, whether they took it off or the  
24 storm blew it off, I didn't --

25 Q. I was about to go there.

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1 A. It was --

2 Q. It was gone?

3 A. It was gone when I got there.

4 Q. And so we can find the cost of that  
5 replacement of the brick in your stack of  
6 documents?



McVadon 10-19-07 depo McIntosh v. State Farm

7 A. Yes, sir.

8 Q. Okay. As far as the first floor is  
9 considered, what other modifications to the  
10 preexisting -- and I'm going to call it the  
11 preexisting floor plan. What other modifications  
12 to the preexisting floor plan were made by the  
13 McIntoshes?

14 A. The front study, this was a small half  
15 bath. We made it a full bath. We added a tub to  
16 it.

17 Q. And you're going to just the right of  
18 the study?

19 A. Just to the right of the study right  
20 here.

21 Q. Okay. What about the floors in the  
22 study, what type of floors were there prior to  
23 Katrina?

24 A. I don't know. There was no floor there  
25 when I got there.

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1 Q. Okay. So it was all a concrete slab?

2 A. It was all concrete slab.

3 Q. So all the floors had been removed?

4 A. Yes.

5 Q. And you don't know whether that was a  
6 natural removal or if somebody did it?

7 A. I don't know.

8 Q. Is that the same way for all of the  
9 downstairs --

McVadon 10-19-07 depo McIntosh v. State Farm

- 10 A. Yes.
- 11 Q. -- all the floors had been removed?
- 12 A. Yes.
- 13 Q. All right. So what else?
- 14 A. It was wood.
- 15 Q. You think that --
- 16 A. I think it was wood.
- 17 Q. -- the floors were wood?
- 18 A. It was wood. It buckled.
- 19 Q. It had buckled?
- 20 A. Yeah.
- 21 Q. Do you know why it buckled?
- 22 MR. BACKSTROM:
- 23 Calls for speculation. You can answer.
- 24 MR. CANADA:
- 25 Q. If somebody told you. Did somebody tell

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- 1 you that it buckled?
- 2 A. It was removed. He removed it. It was
- 3 a mess. I don't know how. It was a mess.
- 4 Q. All right. But he had told you that the
- 5 floors were removed because they had buckled?
- 6 MR. BACKSTROM:
- 7 Object, mischaracterization. You can
- 8 answer.
- 9 A. I don't know.
- 10 MR. CANADA:
- 11 Q. Well, how did you come by the
- 12 information that the floors had buckled and that
- 13 they were wooden?

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14 A. Chris told me they were wood. I asked  
15 him. I saw the glue on the floor. There was glue  
16 on the concrete. When I put the new floor down, I  
17 had to get the glue up.

18 Q. All right. In fact, when you take off  
19 an engineered floor or even put down an engineered  
20 floor, that's how you affix it, right --

21 A. Right.

22 Q. -- through glue?

23 A. Right.

24 Q. And when you remove it, you'll see an  
25 outline of --

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1 A. That's correct.

2 Q. -- where the planks had been, right?

3 A. That's correct.

4 Q. All right. And Chris -- did Chris also  
5 tell you that the reason he removed them was  
6 because they had buckled?

7 A. Well, I mean, I assume that they did. I  
8 can't remember if he actually told me they buckled  
9 or not. But, I mean, as you're walking through  
10 and talking, I'm glad you removed the floors,  
11 Chris, less hassle for me.

12 Q. But somehow, in your previous answer,  
13 you had gotten an understanding the floors had  
14 buckled?

15 A. Yeah. Yeah.

16 Q. Where you got that information, you

17 McVadon 10-19-07 depo McIntosh v. State Farm  
don't recall?

18 A. I mean, I -- in conversation with her or  
19 him. I mean, they were, I mean --

20 Q. Right. Got it. Had any of the  
21 downstairs floors been tile?

22 MR. BACKSTROM:

23 At what time, Larry?

24 MR. CANADA:

25 I'm sorry?

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1 MR. BACKSTROM:

2 At what time, before?

3 MR. CANADA:

4 I'm talking about before.

5 MR. BACKSTROM:

6 Okay.

7 MR. CANADA:

8 I'm sorry.

9 A. There might have been some areas over  
10 here that had tile. I can't -- I can't recall.

11 MR. CANADA:

12 Q. Bathroom?

13 A. I don't -- there might have been --  
14 there had to have been tile in that bathroom  
15 there.

16 Q. Did you replace the tile in that  
17 bathroom?

18 A. Yes.

19 Q. Okay. Kitchen, was that --

20 A. Well, it was gone.

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21 Q. Okay.

22 A. The tile was not there. There was no  
23 flooring, no new flooring, no substrate on that  
24 concrete slab whatsoever when I got there.

25 Q. Gotcha.

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1 A. It was all gone, everything.

2 Q. But just as you can get an indication  
3 from the -- left behind from the wood floors, you  
4 can also get an understanding whether or not there  
5 had been lar -- excuse me, tile or a laminate  
6 flooring?

7 A. I could look at it and tell, yeah.

8 Q. But as we sit here today, you don't  
9 recall --

10 A. No.

11 Q. -- what the prior floors had been  
12 specifically?

13 A. I just -- you know, from an engineering  
14 standpoint, I don't think there would be tile in  
15 the bathroom -- I mean, wood in the bathroom.

16 Q. Right.

17 A. It's tile.

18 Q. That's the way homes are normally done?

19 A. Yes.

20 Q. Was there another bathroom added to the  
21 downstairs?

22 A. No.

23 Q. So the only -- other than the expansion

24 McVadon 10-19-07 depo McIntosh v. State Farm  
of that bathroom that comes off the study and the  
25 patio overhang and the steps, were there any other

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1 changes to the preexisting floor plan or structure  
2 downstairs that your company made?

3 A. No.

4 Q. Is there a drawing of the upstairs?

5 A. No.

6 Q. There's no second floor floor plan?

7 A. Unless it's here, but I mean, I didn't  
8 use it for anything.

9 Q. Oh, I know -- I'll look at it.

10 A. Yeah.

11 Q. The architect did a good job. It's A-4.

12 Now, you did some work on the second  
13 floor as well, did you not?

14 A. Yes, sir.

15 Q. All right. Were there any alterations  
16 or modifications to the second floor?

17 A. Yes, sir.

18 Q. All right. What was changed?

19 A. The -- this was a mechanical closet at  
20 the head of the stairs right here.

21 Q. All right. You're talking to the  
22 right-most portion of the second floor?

23 A. Right. As soon as you hit the top of  
24 the stairs, there was a mechanical closet.

25 Q. Is there a number on that room?

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1 A. It says closet here.

2 Q. Okay.

3 A. But this is really not a depiction of  
4 what was actually there when I got there. It was  
5 an upstairs air-conditioning vertical unit that we  
6 removed and enlarged this closet area and put the  
7 air handler upstairs in the attic and put a tub up  
8 there.

9 Q. So you --

10 A. -- made a bathroom, made a small  
11 bathroom upstairs at the head of the stairs.

12 Q. I gotcha. So you took the mechanical  
13 room, which is what that mechanical closet --

14 A. Yeah.

15 Q. -- and put it up in the attic?

16 A. Yes.

17 Q. And then converted that area into  
18 another bathroom?

19 A. Another bathroom, right.

20 Q. Tub --

21 A. Small.

22 Q. -- toilet, sink?

23 A. Tub/shower, tub/shower combo.

24 Q. Okay.

25 A. Pedestal sink, toilet.

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1 Q. Was the bathroom that was up there or  
2 the bathrooms -- is there more than one bathroom?

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- 3 A. There's another one here.
- 4 Q. Okay. Did that stay the same?
- 5 A. Yes.
- 6 Q. What other changes to the second floor  
7 were made?
- 8 A. None. I'm sorry. The balcony was  
9 removed. We took the balcony that leaked --
- 10 Q. That was part of, I guess, the  
11 modifications to the first floor, that in in  
12 enclosing that you also took off the balcony?
- 13 A. Right.
- 14 Q. Okay. Anything else that you can think  
15 of?
- 16 A. No. No.
- 17 Q. Were -- was the second floor when you  
18 got there still furnished or had everything been  
19 removed?
- 20 A. Oh, no. It was all gone. Everything  
21 was gone.
- 22 Q. Okay. And that was the case for the  
23 first floor, too, right?
- 24 A. Yes.
- 25 Q. Were the floors still intact on the

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- 1 second floor?
- 2 A. Wood floors, yes.
- 3 Q. Okay. Y'all didn't replace the floors  
4 on the second floor?
- 5 A. Replace the wood or the -- there was  
6 nothing there except the tongue and groove



7 flooring.

8 Q. So what work did you do on the floors on  
9 the second floor?

10 A. On the flooring on the second floor?  
11 None, other than the bathroom, building up the  
12 bathroom to support the -- you know, that  
13 elevation that was needed to make it an  
14 operational bathroom.

15 Q. Okay. And other than putting the  
16 mechanical systems that had been on the second  
17 floor into the attic, were there any changes in  
18 what had been in the attic that y'all did?

19 A. Say that again, now.

20 Q. All right. You already told me how you  
21 had moved what was in the mechanical closet at the  
22 head of the stairs, which I believe was some  
23 HVAC --

24 A. Right.

25 Q. -- machinery or equipment, and you had

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1 moved that up to the attic space?

2 A. Right. Right.

3 Q. Was there anything else that was changed  
4 in the attic, in other words, something that you  
5 placed there or something that you took out from  
6 the attic space?

7 A. On this end down here, we took and added  
8 a second air handler for the bottom floor. They  
9 originally had one air-conditioning unit that was

10 McVadon 10-19-07 depo McIntosh v. State Farm  
inefficient, engineered totally wrong. And I  
11 re-engineered it, and we put another air handler  
12 in the attic on the second floor.

13 Q. Okay. So you basically zoned the  
14 air-conditioning for the two floors?

15 A. Yes.

16 Q. So that the first floor was one zone and  
17 the second floor was the second zone?

18 A. Rezoned the first floor correctly for a  
19 dual zone instead of a single zone.

20 Q. Right. Now, did you have to do any  
21 re-working of the ductwork for the second floor?

22 A. Yes.

23 Q. What type of re-working of the ductwork  
24 for the second floor to accommodate the zoning did  
25 you have to do?

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1 A. We only made modifications that were  
2 needed. We still used the extension arms off the  
3 main trunk lines. We just created a new plenum.  
4 A plenum is a supply handler off the main air  
5 handler. And that's all we did for the second  
6 floor just to accommodate -- because we had the  
7 mechanical closet, the vertical, and we went to a  
8 horizontal unit in the attic, and we had to  
9 accommodate -- we had to cut some ducting back to  
10 accommodate the adaption of the new air handler.

11 Q. So the only changes to the lines that  
12 would supply the air to the various rooms were  
13 facilitated because of, one, the move of the units

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14 into the attic and, two, the addition of the  
15 second air handling unit; is that correct?

16 A. Well, I had -- I mean, you know, when we  
17 -- when we added the new one, that's all new  
18 ducting anyway, for the second zone for the first  
19 floor.

20 Q. Okay.

21 A. That was in the attic. That was in  
22 the -- it's in a little room. It's deceiving.  
23 There's -- we called it the third floor. That's  
24 where we moved the air handler, the vertical air  
25 handler on the second floor to the third floor

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1 attic.

2 Q. Okay.

3 A. We'll call that the attic. And then we  
4 moved -- when we rezoned the master bedroom area,  
5 because of the inefficiency from the single unit,  
6 we had a little room that we extended or were able  
7 to deck to get the other air handler for the  
8 master bedroom for the second zone downstairs.

9 Q. So when you say "deck," you're putting  
10 plywood or something?

11 A. We put some plywood down there, yeah.

12 Q. Right.

13 A. We beefed it up to support the load.

14 Q. So you would have added bracing and  
15 plywood to that area of the attic?

16 A. I don't -- just a couple of pieces of

17 McVadon 10-19-07 depo McIntosh v. State Farm  
plywood and some framing, just enough to --

18 Q. You didn't run another 2-by-4 in just to  
19 allow support for the additional weight?

20 A. Oh, I'm -- we might have -- we might  
21 have. We just did what we had to do to get it  
22 supported.

23 Q. Okay. Did you keep those numbers  
24 separate as to what was changes to the original  
25 design as opposed to just putting things back the

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1 way they were?

2 A. Well, I mean, that was a change. I  
3 mean, I'm going through all the changes with  
4 you --

5 Q. Right.

6 A. -- one by one. That air conditioner,  
7 that additional air conditioner was a change from  
8 the original configuration, yes.

9 Q. Right. I assume that plywood was not  
10 the only place -- or, excuse me, the attic was not  
11 the only place where you had to put some plywood.  
12 If I were to look through here to find out what  
13 did it cost for you to prepare that new room on  
14 the third floor, the attic floor, by either  
15 enclosing it or covering the floor or modifying  
16 any of the structure so it could handle the  
17 additional weight of that air handling unit, is  
18 that something I could look in here for? I  
19 couldn't tell it apart from everything else?

20 A. No.

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21 MR. CANADA:

22 Oh, I guess this is a good time to take  
23 a break.

24 VIDEOGRAPHER:

25 Off record at 10:20 a.m.

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1 (Off the record.)

2 VIDEOGRAPHER:

3 On record at 10:31 a.m.

4 MR. CANADA:

5 Q. All right. We were going over changes  
6 on the second floor. We had been talking about  
7 the air handling units, the HVAC system. Did the  
8 ductwork or grills have to be replaced on the  
9 first floor?

10 A. Yes.

11 Q. Okay. And why was that?

12 A. They weren't there.

13 Q. Okay. So that had all been taken out as  
14 well --

15 A. Yes, sir.

16 Q. -- either through natural means or human  
17 intervention before you got there?

18 A. Don't know.

19 Q. But it wasn't there --

20 A. Wasn't there.

21 Q. -- when you got there?

22 A. Wasn't there.

23 Q. So as you walked into the house on the

24 McVadon 10-19-07 depo McIntosh v. State Farm  
first floor and you look around, had it totally  
25 been gutted?

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1 A. No.  
2 Q. All right. What was still there?  
3 A. Electrical.  
4 Q. How about any of the plumbing?  
5 A. Some.  
6 Q. Some. Some of it had been removed?  
7 A. Some had broken off.  
8 Q. Okay. The Sheetrock had all been taken  
9 off one way or another?  
10 A. Some of it.  
11 Q. What Sheetrock was left?  
12 A. Some walls.  
13 Q. Do you remember where those walls were?  
14 A. I don't. I don't.  
15 Q. Interior or exterior walls?  
16 A. Interior.  
17 Q. How about the stairs, was the staircase  
18 still intact?  
19 A. Yes.  
20 Q. Had there been any changes to the  
21 staircase made?  
22 MR. BACKSTROM:  
23 By him or before?  
24 MR. CANADA:  
25 We're talking about when he first walked

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1 in.

2 MR. BACKSTROM:

3 Okay.

4 A. No.

5 MR. CANADA:

6 Q. Okay. How about lighting, chandeliers,  
7 that sort of thing, were there any still there?

8 A. No.

9 Q. Recessed lighting, did you notice  
10 whether there was any recessed lighting anywhere?

11 A. Cans were in place, some were. Some  
12 dangled. Some were falling.

13 Q. But you don't know why they were  
14 dangling?

15 A. No.

16 Q. The second floor, had there been any  
17 tear-out in the second floor?

18 A. No.

19 Q. Now, you talked about the air handling  
20 unit and moving stuff upstairs. Were there any  
21 other changes other than that and the bathroom and  
22 the balcony that you told me about on the second  
23 floor that was changed from the original layout  
24 and design?

25 MR. BACKSTROM:

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1 Objection, asked and answered. You can  
2 answer again.

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A. No.

3

4 MR. CANADA:

5 Q. All right. Third floor, any other  
6 changes other than what you've told me about with  
7 the moving of one air handling unit and the  
8 addition of the other and the changes that you  
9 made to facilitate that?

10 A. No.

11 MR. BACKSTROM:

12 Same objection. Go ahead. Same  
13 objection.

14 THE WITNESS:

15 No.

16 MR. CANADA:

17 Q. Any other changes from the original  
18 design, as you understood it, that we have not  
19 talked about?

20 A. No.

21 Q. I want to show you a -- it's a series of  
22 documents. It looks like it was part of a section  
23 called cabinets and ask you to take a look at  
24 that. You don't have to read every page.

25 A. Invoices.

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1 Q. Okay.

2 A. Cabinets.

3 Q. That's for what was put in place by your  
4 company or one of your subs, right?

5 A. I'm sorry. This is trim work, trim,  
6 crown, casing, millwork.

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- 7 Q. Had all of that been removed prior to  
8 your coming on site?  
9 A. Yes. Yes.  
10 Q. All right.  
11 A. Yes. Trim work, millwork.  
12 Q. After the invoices, there's some --  
13 there's a page, in fact, directly after that, that  
14 appears to be some kind of a note or something  
15 from Mrs. McIntosh. Is that accurate?  
16 A. Yes.  
17 Q. Okay. Are those her drawings that are  
18 behind it?  
19 A. Yes.  
20 Q. Look at what comes after that and tell  
21 me what it is exactly.  
22 A. Her replacement vanity.  
23 Q. Okay. Now, that's in a bathroom, right?  
24 A. In her -- right.  
25 Q. And is that upstairs or downstairs?

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- 1 A. Master bath downstairs.  
2 Q. Master bath downstairs. Do you know if  
3 that's how the vanity was originally?  
4 A. I don't know.  
5 Q. Okay. What comes next after the  
6 downstairs vanity?  
7 A. This here?  
8 Q. Yes, sir.  
9 A. A note to Skipper, who is my millwork

10 McVadon 10-19-07 depo McIntosh v. State Farm  
manufacturer.

11 Q. Is that also on the vanity or is that on  
12 some other work?

13 A. No. This is the kitchen.

14 Q. And these are directions from  
15 Mrs. McIntosh about what she wants in her kitchen?

16 A. Through me to my millwork guy, right.

17 Q. And there's some either spec sheets or  
18 drawings that are related to that?

19 A. Appliance specs, engineering specs,  
20 things that we --

21 Q. Do you know whether there was a wet bar,  
22 prior to Katrina, in the house?

23 A. Yes.

24 Q. Is that replacing the wet bar --

25 A. Yes.

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1 Q. -- as it was?

2 A. Yes.

3 Q. Okay. What's next? That's actually a  
4 multi-page document, isn't it?

5 A. Notes to me from Chris.

6 Q. Okay. And what do those notes  
7 represent? How many pages on that particular set  
8 of notes?

9 A. Two, two, two pages, two typed up pages,  
10 two computerized pages.

11 Q. All right. And what is being conveyed  
12 by Mrs. McIntosh to you in that two-page document?

13 A. This was -- before we button things up

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14 with Sheetrock, I had -- there was a punch list of  
15 things that they -- minor stuff, not enough nails  
16 in a particular strap. They just wanted to make  
17 sure things are secured to the utmost. That's  
18 what that was about, an AC vent -- I don't know.  
19 There might have been something -- he wanted me to  
20 put another strap on a new ventilation system that  
21 we put in. He felt it was sagging too much, minor  
22 stuff.

23 Q. Okay. So that would be Mr. McIntosh?

24 A. Yeah. Yeah.

25 Q. Was he on the site pretty regular?

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1 A. No, no. Not regular, no. I mean, he'd  
2 come after work. On the weekends we would meet,  
3 just like any other client, I mean, concerned  
4 about how it's going back together.

5 Q. Sure.

6 A. Quality, quality, quality.

7 Q. Were there any additions that are noted  
8 in that document, in other words, things -- add  
9 this or --

10 MR. BACKSTROM:

11 Object to the form.

12 MR. CANADA:

13 Q. That's all punch list type stuff?

14 A. That's just punch list stuff.

15 Q. Okay.

16 A. I mean, do this, make sure -- just check

17 McVadon 10-19-07 depo McIntosh v. State Farm  
it, Bob, make sure it's -- it needs another strap  
18 here, it needs -- that type stuff.

19 Q. So I don't get them mixed up, let me  
20 have the documents we've already gone through, if  
21 you don't mind, and I think the front page is  
22 underneath your glasses there.

23 Now, the second page of this punch list,  
24 there's some indication that fireplace will get  
25 new stucco and, frankly, other issues about new

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1 stucco. Did the house originally have stucco on  
2 it? Here, use that to help you out.

3 MR. BACKSTROM:

4 Anywhere on it, Larry, you're talking  
5 about?

6 MR. CANADA:

7 Q. Yeah. well, really I'm talking about  
8 downstairs right now, either interior or exterior.

9 A. The only place we have stucco on the  
10 house is on the front elevation at the entryway  
11 underneath the porch.

12 Q. okay. Did y'all replace stucco?

13 A. we put stucco back up. I'm not sure  
14 what was there before.

15 Q. Okay. what about the fireplace where it  
16 says stucco right up -- no, no, right there.

17 A. The fireplace was stucco. It had damage  
18 from debris. Some of the roof shingles were  
19 lodged into the fireplace stack, the chimney, the  
20 flue, and the stucco was cracked, and we replaced

21 it.

22 Q. That's exterior stucco?

23 A. Exterior, right.

24 Q. Okay. And that would be above the roof  
25 line?

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1 A. It's on top of the roof, yes. Above the  
2 roof line, yeah.

3 Q. Right. Okay. I guess the other pages  
4 that you handed me would have been handwriting on  
5 the back of this page? The only reason I say  
6 that --

7 A. Yeah, yeah, yeah, yeah, yeah.

8 Q. -- because you can see the bleed over --

9 A. Yeah. I think when sid made the copies,  
10 that's the way it --

11 Q. That's fine.

12 A. Yeah. Might have been, yes.

13 Q. All right. Now, there's another what  
14 looks like a computer generated set of --

15 A. That's Chris.

16 Q. You're kind of chuckling. She did that  
17 on a regular basis?

18 A. Oh, yeah. Oh, yeah. Oh, yeah.

19 Q. So what is this document?

20 A. Just things to do.

21 Q. Okay.

22 A. Bob, go do these. I go do it.

23 Q. Are those additions or changes or what?

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24 I guess it would vary depending upon what's  
25 written there.

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1 A. I mean, these are things that -- were  
2 they additional things is what you're asking?

3 Q. Yeah.

4 A. I don't know what was there before. It  
5 could have been -- I don't know. We just -- I  
6 just went and did it.

7 Q. The owners told you this is what we  
8 want, you did it?

9 A. Exactly.

10 Q. Like in the laundry where it says add  
11 three outlets, you don't know if there were three  
12 additional outlets there before or not?

13 A. No, no, no.

14 Q. But if we compared the current structure  
15 to those drawings, we might be able to get some  
16 kind of indication as to what might have been  
17 added or not?

18 MR. BACKSTROM:

19 It calls for speculation. You can  
20 answer.

21 A. I mean, if there's an electrical  
22 drawing, yes, but otherwise -- I mean, there were  
23 wires hanging everywhere. They could have been  
24 there and I'm just putting them back up again.

25 MR. CANADA:

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1 Q. All right. And what's next?

2 A. Cabinetry in the bathroom, his and her  
3 vanities.

4 Q. That looks like some of the documents  
5 there are computer generated, maybe CAD drawings.

6 A. They are.

7 Q. All right. Was that something that  
8 someone at your office did or something that  
9 Mrs. McIntosh did?

10 A. No. I did this.

11 Q. You did those?

12 A. I did this.

13 Q. Okay. Is that something that you would  
14 send to the McIntoshes for their approval?

15 A. Yes.

16 Q. All right. Thank you. We're probably  
17 finished with the rest of that.

18 A. That's all cabinets.

19 Q. I think that's all CAD drawings with  
20 cabinets and the like.

21 Is there any way to break down, from  
22 your documents, what was done to the upstairs  
23 second floor versus first floor, interior?

24 A. No.

25 Q. Is there any way to break down

1 specifically what was done to the exterior of the  
2 home versus the interior of the home?

McVadon 10-19-07 depo McIntosh v. State Farm

3 A. Other than looking at brick is an  
4 exterior product. Sheetrock is an interior  
5 product. Millwork is an interior product. Labor  
6 is all lumped together, difficult.

7 Q. For like Sheetrock, I assume that you  
8 would buy it in bulk for whatever work had to be  
9 done whether it was --

10 A. Yeah.

11 Q. -- upstairs or down? Was there any  
12 Sheetrock done, Sheetrock work done upstairs?

13 A. The bathroom, the addition to the  
14 bathroom.

15 Q. Okay. That used to be that little  
16 mechanical closet?

17 A. Right.

18 Q. Any other Sheetrock work upstairs?

19 A. Around some windows and the removal of  
20 some doors.

21 Q. Which doors upstairs were removed?

22 A. To the balcony that was taken,  
23 eliminated that we talked about earlier.

24 Q. Other than those changes because of the  
25 balcony change, any other Sheetrocking that had to

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1 be done upstairs?

2 A. No.

3 Q. Electrical work, other than for the  
4 change to the bathroom and the moving of the  
5 mechanical equipment, did any electrical work have  
6 to be done upstairs?



McVadon 10-19-07 depo McIntosh v. State Farm

7 A. No.

8 Q. Any tile work that had to be done  
9 upstairs?

10 A. Tile work?

11 Q. Tile.

12 A. The new bathroom.

13 Q. Okay. Any other new tile work?

14 A. Both bathrooms.

15 Q. Both bathrooms, tiles were redone?

16 A. Right.

17 Q. Is there any way, in looking through  
18 this, that I can tell the tile work that's due to  
19 the upstairs bathrooms versus the downstairs  
20 bathrooms?

21 A. No.

22 Q. And as I go through here, I'll run into  
23 what looks to be more computer generated notes  
24 from Mrs. McIntosh; is that right?

25 A. Yes.

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1 Q. So anytime I see something like this  
2 document that has something like Bob written on  
3 the top and then either downstairs or other  
4 highlighted words like this, that would be from  
5 Mrs. McIntosh?

6 A. Yes.

7 MR. BACKSTROM:

8 Object to the form.

9 THE WITNESS:

10 McVadon 10-19-07 depo McIntosh v. State Farm  
It could have been from him, too. It

11 could have been from both.

12 MR. CANADA:

13 Q. One of the McIntoshes?

14 A. I mean, I just got a list.

15 Q. Right.

16 A. And I went off and did it.

17 Q. Gotcha. What about like a handwritten  
18 note like that, is that your handwriting?

19 A. Let me look at it. Yes.

20 Q. That looks to be an estimate or a  
21 takeoff on something.

22 A. Yeah. I just -- yeah, just materials --  
23 I mean, just to get an idea, yeah.

24 Q. Do you know what that was for?

25 A. I have no idea.

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1 Q. That wasn't the whole house, though, was  
2 it?

3 A. No. No.

4 Q. Okay.

5 A. No.

6 Q. Well, it looks to be within the folder  
7 marked paint. So that would be some estimates on  
8 painting --

9 A. On paint, right.

10 Q. -- or work that was related to painting?

11 A. Right.

12 Q. Finish work?

13 A. Right.

McVadon 10-19-07 depo McIntosh v. State Farm

14 Q. Was the upstairs repainted?

15 A. Yes.

16 Brick.

17 Q. Was that just for color selection or --  
18 is this a picture of the McIntoshes' home?

19 A. It was a color picture.

20 Q. Okay. Well, you've got the originals  
21 there.

22 A. No. It's not the McIntoshes'. It's  
23 another one of my houses.

24 Q. Okay.

25 A. It's got some shutters on it, and they

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1 don't have shutters like this.

2 Q. Okay. So was that for selection?

3 A. Selection of grout and style of joint,  
4 the joints of the mortar.

5 Q. Got it.

6 A. Brick work. Brick, brick, brick.

7 Q. Were there any fixtures or light that  
8 were ordered outside of your contract?

9 A. Any fixtures, light fixtures? What kind  
10 of fixtures?

11 Q. Plumbing fixtures, light fixtures,  
12 anything.

13 A. Outside of my contract?

14 Q. Yes, sir. In other words, did Mr. and  
15 Mrs. McIntosh order things through any kind of  
16 outlets or vendors that were not -- that did not

17 McVadon 10-19-07 depo McIntosh v. State Farm  
go through your contract?

18 A. Two vessel sinks.

19 Q. And that was for, what, bathrooms?

20 A. Bathrooms.

21 Q. I'm going to show you what I assume is  
22 notes from one of the two McIntoshes. Is that, in  
23 fact, from one of the two McIntoshes?

24 A. From Pam.

25 Q. Okay. And there's an indication --

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1 A. Plumbing.

2 Q. -- the bottom two items, that they had  
3 been ordered from someplace.

4 A. Well --

5 Q. Am I reading that right?

6 A. She replaced the toilets and went down  
7 and replaced it on my account at Mississippi Coast  
8 supply.

9 Q. Okay. Is that upstairs or downstairs  
10 toilets; do you know?

11 A. Upstairs.

12 Q. Are you aware of whether or not the  
13 upstairs toilets and sinks were damaged in  
14 Katrina, if you know?

15 A. Don't know.

16 Q. Okay. That's fine.

17 A. Don't know.

18 Q. The drawings that I see back here, is  
19 that your drawings or hers?

20 A. Chris'.

McVadon 10-19-07 depo McIntosh v. State Farm

21 Q. All the CAD drawings would be your  
22 drawings?

23 A. Yes.

24 Q. And then free style hand drawings would  
25 have been one of the McIntoshes' drawings?

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1 A. Correct.

2 Q. I'm getting there. I'm trying to go  
3 through them as fast as I can. I'm even flipping  
4 through them here.

5 what about hand drawings like this one,  
6 is that from them?

7 A. From Chris.

8 Q. Okay. I guess you would take her hand  
9 drawings and then give a rendition --

10 A. Yes.

11 Q. -- in CAD?

12 A. Right.

13 Q. All right. Are there any other  
14 buildings on site, other than the home itself,  
15 that were either added or remodeled?

16 A. Yes.

17 Q. What?

18 A. The garage.

19 Q. Okay. Is the garage materials in here,  
20 too?

21 A. Yes.

22 Q. Okay. What was done to the garage?

23 A. It was a carport, an open carport. We

24 McVadon 10-19-07 depo McIntosh v. State Farm  
enclosed it. We capped the foundation to support  
25 the structure, framed it up. We added windows and

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1 doors, garage doors and entry door, two windows in  
2 the back, some receptacles, some lights. And we  
3 bricked it, and we painted it and trimmed it.

4 Q. Was there any repair work done to the  
5 roof?

6 A. Put a new roof, yes.

7 Q. Put a new roof on?

8 A. Right. Well, it was a new roof on the  
9 whole house and we -- it was all part of it.

10 Q. Was there damage to the roof that  
11 required a new roof?

12 A. Several places.

13 Q. Okay. You say "several places." You're  
14 talking about missing shingles?

15 A. Missing shingles. Now, there was some  
16 tree limbs.

17 Q. Let's talk about the house versus the  
18 garage. The garage, did the garage have -- what  
19 damage did you observe that the garage roof had?

20 A. I can't recall.

21 Q. Okay. In replacing the roof, did you --  
22 and I'm talking about the garage again. Was there  
23 so much damage to the garage roof that required  
24 replacement or was this just a decision by the  
25 owners to replace and put on a new roof?

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1 A. Couldn't match the shingles.

2 Q. They wanted the garage and the house  
3 shingles to match?

4 A. Right. Shingles are time dated. They  
5 fade, hard to match.

6 Q. Got it. So as far as the garage was  
7 concerned, it needed to, for esthetic purposes,  
8 match the shingles that were going onto the house?

9 A. Right.

10 Q. All right. And the roof on the house  
11 was replaced for what reason?

12 A. When we did the repairs to the porch in  
13 the back, I mean, it was -- we had to -- we had to  
14 shingle that. We had to roof that. That all had  
15 to be feathered in and they had to match.

16 Q. Okay. And the only way for it to match  
17 is to replace the entire roof?

18 A. Right.

19 Q. Any other --

20 A. I mean, there might have been some  
21 damage. I mean, it's -- I can't recall. There  
22 were a few places where some limbs had struck it  
23 and that were temporarily patched in the early  
24 stages by us, but then we put a new roof on,  
25 re-shingled it, new shingles.

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1 Q. Sure. And obviously for a house like  
2 this, the esthetics, the appearance was very

3 McVadon 10-19-07 depo McIntosh v. State Farm  
important to the owners?

4 MR. BACKSTROM:

5 Object, calls for speculation.

6 A. I don't --

7 MR. CANADA:

8 Q. How much has it cost so far to repair?

9 A. To repair the house?

10 Q. Yes, sir.

11 A. So far?

12 Q. Yes, sir. To do all the work on the  
13 house and the garage, what's the total as we sit  
14 here today, if you know?

15 A. We're not finished yet.

16 Q. Okay.

17 A. It's on the spreadsheet. I don't know  
18 the exact figure.

19 Q. Sure.

20 A. It's on the spreadsheet.

21 Q. What remains -- you can tell it's  
22 Friday. What remains to be done on the house?

23 A. Finishing --

24 Q. When you say "finishing," you're talking  
25 about the interior finish, correct?

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1 A. Interior finishing. Paint, staircase,  
2 fireplace, master bathroom, plumbing, surround --  
3 I mean, there's a number of things. It's on that  
4 spreadsheet, the last page.

5 Q. Here's the spreadsheet. Show me where  
6 that is, if you would, please.

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- 7 A. Current invoices, category remaining.  
8 Q. Oh, got it.  
9 A. All the way right there.  
10 Q. I see that. I see that.  
11 A. It goes like this.  
12 Q. Got it. Thank you. Were any of the  
13 windows in the upstairs, second floor or above,  
14 replaced?  
15 A. Yes.  
16 Q. Okay. Why was that?  
17 A. On the backside because we eliminated  
18 the two doors that went out onto the balcony.  
19 Q. Got it. So that was, again, part of the  
20 remodeling?  
21 A. Right.  
22 Q. Any of the other windows replaced?  
23 A. Upstairs?  
24 Q. Yes, sir.  
25 A. No. We -- there was a broken window in

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- 1 the front. I replaced it on the dormer.  
2 Q. You replaced the glass?  
3 A. The dormer. The whole sash.  
4 Q. Okay. It was a dormer window?  
5 A. A dormer window. Sash meaning glass,  
6 wood, every -- all of it, everything.  
7 Q. You took that and put it into --  
8 A. Right.  
9 Q. -- the frame?

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10 McVadon 10-19-07 depo McIntosh v. State Farm  
A. Just replaced it. It was an Anderson

11 window.

12 Q. Okay.

13 A. The part that slides up was broken.

14 MR. CANADA:

15 sir, I think that's all the questions  
16 that I have for you. I told you I -- I was  
17 actually even early.

18 THE WITNESS:

19 wonderful.

20 MR. CANADA:

21 well, they may have some, though. I  
22 don't mean to get you going.

23 MR. NORRIS:

24 Can we take a break for a minute and I  
25 can make a phone call?

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1 MR. CANADA:

2 Yeah, sure.

3 VIDEOGRAPHER:

4 off the record at 11:08 a.m.

5 (Off the record.)

6 VIDEOGRAPHER:

7 On record at 11:20 a.m.

8 MR. NORRIS:

9 we don't have anything at this time.  
10 we'll pass.

11 EXAMINATION

12 BY MR. MULLEN:

13 Q. Mr. McVadon, my name is --  
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McVadon 10-19-07 depo McIntosh v. State Farm

14 A. Yes, sir.

15 Q. -- Ben Mullen. I met you out there on  
16 the sidewalk.

17 A. Yes, Ben. How are you?

18 Q. I introduced myself to you. I've just  
19 got a couple of follow-up questions here just to  
20 kind of help me clarify in my mind.

21 You had mentioned, in answer to one of  
22 Mr. Canada's questions about the roof, that the  
23 primary reason for replacing the roof on the house  
24 was due to a modification or something you  
25 remodeled on the back of the house so that it

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1 would match?

2 A. Well, I'm not sure that's the only  
3 reason. I mean, there were a couple of repairs  
4 that we put in the roof, that we did to the roof,  
5 but there was some minor limbs that I remember had  
6 hit. And he had -- Chris asked me to patch that,  
7 but we did -- we did have to feather in the back  
8 patio, the new back patio.

9 Q. All right. And as far as those areas  
10 you're talking about that you had to do some  
11 repair to due to limbs, was that just shingle  
12 repair?

13 A. Shingle repair, right.

14 Q. Yeah. Was all the decking, the roof  
15 decking intact on the house?

16 A. I can't remember if there was any hole

17 McVadon 10-19-07 depo McIntosh v. State Farm  
structure in the decking or not.

18 Q. Do you remember if you had to replace  
19 any decking?

20 A. I don't recall. I don't recall  
21 replacing any decking.

22 Q. All right. Now, did you notice or have  
23 you had to make any repairs to realign or check  
24 the plumbness of any of the walls or the doors and  
25 windows?

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1 A. Check the firmness of the --

2 Q. The plumbness, you know, straight --

3 A. Oh, we --

4 Q. -- out of line.

5 A. Yeah, we did.

6 Q. Yeah.

7 A. We had to --

8 Q. Did you have to -- was anything out of  
9 line?

10 A. Yes.

11 Q. Okay. Was that on the second floor,  
12 first floor?

13 A. Both.

14 Q. Both, all right. And was there any --  
15 on the first floor, did this house have OSB  
16 sheathing around it; you know what I'm talking  
17 about?

18 A. On the first floor?

19 Q. On the first floor.

20 A. Yes.

McVadon 10-19-07 depo McIntosh v. State Farm

21 Q. When you first went there, was there  
22 still OSB sheathing on the first floor?

23 A. Some areas.

24 Q. All right. And was this a house that  
25 had the sheathing on the entire walls or one where

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1 they just put it in the corners --

2 A. No.

3 Q. -- or could you tell?

4 A. I couldn't tell. I mean, it was all --  
5 it was a mess.

6 Q. Okay. What about damage to the stud  
7 walls on the first floor, did you have to replace  
8 any of that?

9 A. All of them.

10 Q. You took all the framing out and  
11 re-framed?

12 A. Took all the -- right. We built -- we  
13 built a secondary wall when we had to plumb the  
14 house, the front and the back. It was skewed.  
15 And we call it racked, the house was racked,  
16 uneven. We shored it up, built temporary walls,  
17 two-by-fours -- the structure -- the openings for  
18 off the front porch were not there. Part of the  
19 house on the other end was leaning and tilting,  
20 and we had to shore it up, brace it. It had  
21 nothing. We had to -- we had to build a temporary  
22 secondary wall to replace the primary walls on the  
23 exterior all the way around.

24 McVadon 10-19-07 depo McIntosh v. State Farm  
MR. MULLEN:

25 That's all I've got. Thanks.

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1 THE WITNESS:

2 Okay.

3 MR. BACKSTROM:

4 I got nothing.

5 THE WITNESS:

6 Thank the Lord.

7 VIDEOGRAPHER:

8 End of deposition. The time is

9 11:24 a.m.

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CERTIFICATE OF COURT REPORTER

I, LORI R. MIGUES, Court Reporter and Notary Public, in and for the County of Harrison, State of Mississippi, hereby certify that the foregoing pages, and including this page, contain a true and correct transcript of the testimony of the witness, as taken by me at the time and place heretofore stated, and later reduced to typewritten form by computer-aided transcription under my supervision, to the best of my skill and ability.

I further certify that I placed the witness under oath to truthfully answer all questions in this matter under the authority vested in me by the State of Mississippi.

I further certify that I am not in the employ of, or related to, any counsel or party in this matter, and have no interest, monetary or otherwise, in the final outcome of the proceedings.

Witness my signature and seal, this the \_\_\_\_\_ day of \_\_\_\_\_, 2007.

\_\_\_\_\_  
Lori R. Miguez, CSR #1245  
My Commission Expires 3/07/09

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Document N

<b>CORNERSTONE CONSTRUCTION, INC.</b>				
Gary Dailey				
1720 Woodside Cr. Tupelo MS. 38801				
Phone (662) 891-7379 Fax (662) 680-9321				
<b>Opinion of Probable Cost</b>			-	
			new construction of a residence of similar style and finish as the McIntosh Residence. (for comparison purposes)	
<b>Footages</b>				
1st Floor Heated		2,720		
2nd Floor Heated		1540		
Total Heated		4260		
Carport		675		
Covered Porches		405		
Foundation		4430		
Total Under Roof		5360		
(wind & unaffected area)				
<b>Item Name</b>	<b>Item #</b>	<b>Cost</b>	<b>Costs to be Removed</b>	
Building Permit	1005	1,650.00	1,650.00	
Builders Risk Insurance	1010	1,625.00		
Water Meter Fee	1040	1,230.00	1,230.00	
Electrical Service Fee	1045	750.00	750.00	
Temporary Utilities	1050	1,674.00		
Water & Sewer Hook Up	1055	1,250.00	1,250.00	
Dump Fees & Hauling	1065	1,000.00		
Port a John	1070	1,248.00		
Cleaning	1075	2,885.00		
Insurance	1090	3,000.00		
Foundation	2010	43,236.80	43,236.80	
Termite Treatment	2065	1,329.00	1,329.00	
Framing Material	3015	49,341.00	19,341.00	
Framing Labor	3020	48,067.50	18,067.00	
Plumbing	3405	16,840.00		
Plumbing Fixtures	3410	8,500.00		
Electrical	3505	19,212.60		
Light Fixtures	3510	15,000.00		
Structured Wiring	3605	2,300.00		
Sound Pre-Wire	3610	1,500.00		
Security System	3615	2,860.00		
Hvac	3810	19,175.00		
Roofing Material & Labor	4005	12,942.00		
Gutters	4035	2,675.00		
Brickwork	4103	33,650.00		
Metal Fireplace	4165	2,475.00		
Stucco	4190	11,560.00		
Windows	4520	13,125.00		
Exterior Doors	4515	27,200.00		



