

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

THOMAS C. and PAMELA McINTOSH

PLAINTIFFS

v.

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

**STATE FARM FIRE AND CASUALTY COMPANY,
FORENSIC ANALYSIS & ENGINEERING CORPORATION,
E.A. RENFROE & COMPANY, INC.,
and DOES 1 THROUGH 10**

DEFENDANT

DAUBERT HEARING REQUESTED

**DEFENDANT STATE FARM'S MOTION TO PRECLUDE PLAINTIFFS' EXPERT
DAVID J. FAVRE, SR.**

State Farm Fire and Casualty Company ("State Farm"), by and through its counsel of record, files this Motion To Preclude Plaintiffs' Expert David J. Favre, Sr., and would state as follows:

1. Plaintiffs have retained David J. Favre, Sr., as an expert in reconstruction cost valuation. However, Plaintiffs' designation of Mr. Favre is manifestly improper and Mr. Favre's "report" woefully inadequate.

2. The burden is on Plaintiffs as the proponent of expert testimony to prove by a preponderance of the evidence that the testimony is reliable and otherwise meets the criteria set for in Federal Rules of Evidence 403, 702 and 703, as well as the criteria set forth in *Daubert v. Merrell Dow Pharms., Inc.*, 509 U.S. 579, 592-583 (1993).

3. Plaintiffs have utterly failed to meet this burden. Mr. Favre's "report" is little more than a 40-page print out from the software estimation tool Xactimate. *See Favre Report, Ex. B.* This "report" fails to adequately explain Mr. Favre's methodology or the basis for his opinions.

It also alludes to various sources of information on which Mr. Favre claims to have relied without fully identifying them, including them, or providing any indicia by which their reliability can be determined. Among other things, Mr. Favre fails to explain *how* any of the data and information mentioned in his report was utilized or describe *how* he reached his conclusions. Plaintiffs have simply made no effort to explain the connection between Mr. Favre's conclusions and the information on which he relied.

4. Finally, neither Mr. Favre nor Plaintiffs provided a copy of Mr. Favre's resume, curriculum vitae, or otherwise informed State Farm and the Court of Mr. Favre's qualifications to serve as an expert in the field of reconstruction cost determination.

5. These omissions make it impossible to validate the data and other information Mr. Favre claims to have relied upon in creating his estimate. There is likewise no way for the Court or State Farm to determine whether Mr. Favre's methods are sound. Nor can the Court or State Farm determine if Mr. Favre is qualified to serve as an expert on reconstruction costs without knowing anything about his knowledge, education, experience or training in that field. Thus, Plaintiffs have not provided enough information to meet their burden and Mr. Favre should be barred from offering any testimony under *Daubert* and its progeny.

6. Moreover, to date Plaintiffs have not made numerous disclosures mandated by Federal Rule of Civil Procedure 26(a)(2)(B) or Southern District of Mississippi Local Rule 26.1. Because Plaintiffs have blatantly failed to comply with the requirements of these Rules, it is proper for this Court to strike Plaintiffs' expert pursuant to Federal Rule of Civil Procedure 37(c)(1). *See* Fed. R. Civ. P. 37(c)(1) ("[a] party that without substantial justification fails to disclose information required by Rule 26(a) . . . is not, unless such failure is harmless, permitted

to use as evidence at a trial, at a hearing, or on a motion any witness or information not so disclosed. . . .").

WHEREAS, for the reasons set forth herein and in the accompanying memorandum of law submitted herewith and incorporated herein by reference, State Farm respectfully submits that the Court should grant this Motion to Preclude the Proposed Testimony and Strike the Expert Report of Plaintiffs' Expert David J. Favre. Sr.

RESPECTFULLY SUBMITTED, this the 9th day of November, 2007.

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ROECHELLE R. MORGAN, MSB # 100621

By: /s/ Roechelle R. Morgan

ROECHELLE R. MORGAN

CERTIFICATE OF SERVICE

I, Roechelle M. Morgan, hereby certify that on November 9, 2007, I electronically filed the foregoing *Notice of Compliance* with the Clerk of the Court using the ECF system which sent notification of such filing to the following:

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THIS, the 9th day of November, 2007.

**/s/ Roechelle R. Morgan
ROECHELLE R. MORGAN**

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

**THOMAS C. AND PAMELA McINTOSH
VS.
STATE FARM FIRE AND CASUALTY
COMPANY, FORENSIC ANALYSIS &
ENGINEERING CORPORATION, and E.A.
RENFROE & COMPANY, INC.**

**PLAINTIFFS
CIVIL ACTION NO. 1:06-CV-1080-LTS-RHW
DEFENDANTS**

PLAINTIFFS' DESIGNATION OF EXPERTS

Pursuant to Rule 26(a)(2)(B) of the Federal Rules of Civil Procedure, Plaintiffs identify

their expert witnesses as follows:

1. Dr. Ralph Sinno
P.O. Box 1798
Mississippi State University, Mississippi 39762-1798

Dr. Sinno is designated as an expert witness in the field of Civil and Structural Engineering.

2. Dr. Pat Fitzpatrick
Mississippi State University
202 Tomlinson Drive 8D
Starkville, Mississippi 39759-7608

Dr. Fitzpatrick is designated as an expert witness in the field of Meteorology.

3. Dr. Keith Blackwell - Meteorology
4. Dr. Aaron (Bill) Williams - Meteorology
Coastal Weather Research Center
Mitchell Center, Room 1623
University of South Alabama
Mobile, Alabama 36688

Drs. Blackwell and Williams are designated as expert witnesses in the field of Meteorology.

5. Tim Ryles
Tim Ryles Consulting
1970 Cliff Valley Way, N.E.
Suite 260
Atlanta, GA 30329

Tim Ryles is designated as an expert witness in the field of Insurance Claims Practices.

6. David Favre
Progressive Corporation, Inc.
7557 Mahalo Hui Dr.
Diamondhead, MS 39525

David Favre is designated as an expert witness in the field of adjusting property loss.

The supporting materials required by Fed. R. Civ. P. 26 will be transmitted to Defendant State Farm Fire and Casualty Company.

SUPPLEMENTATION

Plaintiff reserves the right to supplement the material transmitted contemporaneously with this Designation of Experts, pursuant to the Federal Rules of Civil Procedure and the Local Rules, as necessary or as additional information becomes known.

Respectfully submitted, this 30th day of March, 2007.

THOMAS C. and PAMELA McINTOSH, PLAINTIFFS

By: /s/ Sidney A. Backstrom
SIDNEY A. BACKSTROM, MS Bar #99890

Of Counsel:

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ATTORNEYS FOR PLAINTIFFS

CERTIFICATE OF SERVICE

I hereby certify that I electronically filed the foregoing with the Clerk of the Court using the ECF system sent notification of such filing to the following counsel of record:

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This the 30th day of March, 2007.

/s/ Sidney A. Backstrom
SIDNEY A. BACKSTROM

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

Insured: Thomas & Pamela McIntosh
Property: 2558 South Shore Dr.
Biloxi, MS
Claim Rep.: David J. Favre Sr. Cellular: (228) 216-8726
Estimator: David J. Favre Sr. Cellular: (228) 216-8726

<u>Claim Number</u>	<u>Policy Number</u>	<u>Type of Loss</u>	<u>Deductible</u>
0000000	0000000	DWELLING	\$0.00

Dates:
Date of Loss: 08/29/2005
Price List: MSGU4B6A
Restoration/Service/Remodel
Estimate: MCINTOSH-THOMAS-
PAM

THIS ESTIMATE IS FOR THE PURPOSE OF ESTABLISHING A REPLACEMENT COST FOR THE REPAIRS OF THE HURRICANE KATRINA DAMAGE SUSTAINED TO THE DWELLING CONTAINED HEREIN AS EXISTING PRIOR TO THE LOSS.

I MADE A SITE INSPECTION AND REVIEWED THE PHOTOS AND AVAILABLE SKETCHES AND SPOKE TO MRS. MCINTOSH VIA TELEPHONE AND SPOKE TO MR. MCINTOSH IN DETAIL ON SITE IN ORDER TO ESTABLISH THE QUALITY AND COST THAT EXISTED PRIOR TO THE LOSS. WE BASED THIS ESTIMATE ON THE MOST CURRENT AVAILABLE INDUSTRY DATA.

WE ALSO REVIEWED THE RALPH SINNO, PH.D. REPORT DATED MARCH 27, 2007. OUR ESTIMATE DOES NOT REFLECT MANY OF THE STRUCTURAL ITEMS NOTED IN THE ABOVE REFERENCED REPORT. WE WERE UNABLE TO DETERMINE THE EXTENT OF THAT DAMAGE BECAUSE THE REPAIR PROCESS WAS IN ITS FINAL STAGES AT THE TIME OF OUR INSPECTION.

I HAVE PROVIDED MY CV AND ANY DATA CONSIDERED IN THIS REPORT AS WELL AS MY INVOICE FOR SERVICES.

THANK YOU;

David J. Favre Sr.
(228) 216-8726 (Cell)

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

**MCINTOSH-THOMAS-PAM
DWELLING**

Room: Roof

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R Laminated - 40 yr. - comp. shingle rfg. - incl. felt	45.00 SQ	223.88 *D	10,074.60	0.00	10,074.60
R&R Additional charge for steep roof 10/12 to 12/12 slope	45.00 SQ	46.81 D	2,106.45	0.00	2,106.45
Additional charge for high roof (2 stories or greater)	45.00 SQ	8.56 *	385.20	0.00	385.20
Drip edge	317.00 LF	1.20 D	380.40	0.00	380.40
Room Totals: Roof			12,946.65	0.00	12,946.65

Room: Exterior/General

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Batt insulation - 4" - R13	2,400.00 SF	0.54 *D	1,296.00	0.00	1,296.00
Prime & paint exterior soffit - wood	484.00 SF	1.11 D	537.24	0.00	537.24
Prime & paint exterior fascia - wood, 6" - 8" wide	242.00 LF	1.05 D	254.10	0.00	254.10
R&R Synthetic stucco on 2" polystyrene board - Water managed	580.00 SF	6.82	3,955.60	0.00	3,955.60
Re-plumb residence per fixture	15.00 EA	650.00 *	9,750.00	0.00	9,750.00
R&R Brick veneer	2,569.00 SF	9.41	24,174.29	0.00	24,174.29
Finish Hardware allowance	1.00 EA	2,500.00 *	2,500.00	0.00	2,500.00
Water heater - 50 gallon - Electric	2.00 EA	542.63	1,085.26	0.00	1,085.26
Architectural/Drafting fees (Bid item)	1.00 EA	15,000.00 *	15,000.00	0.00	15,000.00

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

CONTINUED - Exterior/General

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Scaffold rental - per section (per week)	180.00 WK	41.05	7,389.00	0.00	7,389.00
Scaffolding Setup & Take down - per hour	90.00 HR	20.17 *	1,815.30	0.00	1,815.30
General Laborer - per hour 4 men @ 40 hrs ea. duration of job	160.00 HR	20.17	3,227.20	0.00	3,227.20
Dumpster load - Approx. 40 yards, 7-8 tons of debris	15.00 EA	468.94	7,034.10	0.00	7,034.10
R&R Central air conditioning system - 4 ton - 14 SEER	2.00 EA	2,991.63 D	5,983.26	0.00	5,983.26
Rewire - average residence - copper wiring	2,150.00 SF	3.70 *	7,955.00	0.00	7,955.00
Shutters - wood - louvered or paneled - Large	4.00 EA	281.72 *	1,126.88	0.00	1,126.88
R&R Gutter / downspout - aluminum	242.00 LF	4.06 D	982.52	0.00	982.52
Room Totals: Exterior/General			94,065.75	0.00	94,065.75

First Floor

Room: Fireplace

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Fireplace mantel - stain grade or hardwood - custom	1.00 EA	1,194.15 *D	1,194.15	0.00	1,194.15
Flue cap	1.00 EA	197.85 *	197.85	0.00	197.85
R&R Fireplace, zero cince, gas burning, w/venting - High grade	1.00 EA	3,078.51 D	3,078.51	0.00	3,078.51
Room Totals: Fireplace			4,470.51	0.00	4,470.51

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

Room: Balcony

LxWxH 25'0" x 6'0" x 10'0"

250.00 SF Walls	150.00 SF Ceiling
400.00 SF Walls & Ceiling	150.00 SF Floor
16.67 SY Flooring	25.00 LF Floor Perimeter
250.00 SF Long Wall	60.00 SF Short Wall
25.00 LF Ceil. Perimeter	

Missing Wall:	1 -	25'0" X 10'0"	Opens into E	Goes to Floor/Ceiling
Missing Wall:	1 -	6'0" X 10'0"	Opens into E	Goes to Floor/Ceiling
Missing Wall:	1 -	6'0" X 10'0"	Opens into E	Goes to Floor/Ceiling

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R Handrail - wall mounted - hardwood - High grade	37.00 LF	17.07 D	631.59	0.00	631.59
R&R Rubber roofing - Full adhered system	1.50 SQ	282.11	423.17	0.00	423.17
Room Totals: Balcony			1,054.76	0.00	1,054.76

Room: Front Porch

LxWxH 58'0" x 12'0" x 10'0"

580.00 SF Walls	696.00 SF Ceiling
1276.00 SF Walls & Ceiling	696.00 SF Floor
77.33 SY Flooring	58.00 LF Floor Perimeter
580.00 SF Long Wall	120.00 SF Short Wall
58.00 LF Ceil. Perimeter	

Missing Wall:	1 -	58'0" X 10'0"	Opens into E	Goes to Floor/Ceiling
Missing Wall:	1 -	12'0" X 10'0"	Opens into E	Goes to Floor/Ceiling
Missing Wall:	1 -	12'0" X 10'0"	Opens into E	Goes to Floor/Ceiling

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Paint trim - 3 coat*	320.00 LF	1.42 *	454.40	0.00	454.40
R&R Trim board - 1" x 8" - installed (hardwood - oak or =)	320.00 LF	6.39 D	2,044.80	0.00	2,044.80
R&R Crown molding - 3-piece - hardwood	32.00 LF	17.59 D	562.88	0.00	562.88
Paint crown molding, oversized - two coats	58.00 LF	1.35 *	78.30	0.00	78.30
R&R Light fixture - Premium grade	9.00 EA	131.97 D	1,187.73	0.00	1,187.73
Prime & paint exterior soffit - wood	696.00 SF	1.12 D	779.52	0.00	779.52

MCINTOSH-THOMAS-PAM

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

CONTINUED - Front Porch

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Room Totals: Front Porch			5,107.63	0.00	5,107.63

Room: Rear Porch

LxWxH 28'0" x 21'0" x 10'0"

280.00 SF Walls	588.00 SF Ceiling
868.00 SF Walls & Ceiling	588.00 SF Floor
65.33 SY Flooring	28.00 LF Floor Perimeter
280.00 SF Long Wall	210.00 SF Short Wall
28.00 LF Ceil. Perimeter	

Missing Wall:	1 -	28'0" X 10'0"	Opens into E	Goes to Floor/Ceiling
Missing Wall:	1 -	21'0" X 10'0"	Opens into E	Goes to Floor/Ceiling
Missing Wall:	1 -	21'0" X 10'0"	Opens into E	Goes to Floor/Ceiling

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R 2" x 12" lumber - treated (2 BF per LF)	109.00 LF	3.94 D	429.46	0.00	429.46
R&R Joist - floor or ceiling - 2x8 - w/blocking - 16" oc.	588.00 SF	2.49 D	1,464.12	0.00	1,464.12
Paint trim - 3 coat*	160.00 LF	1.42 *	227.20	0.00	227.20
R&R Trim board - 1" x 8" - installed (hardwood - oak or =)	160.00 LF	6.39 D	1,022.40	0.00	1,022.40
R&R 2" x 8" lumber - treated (1.33 BF per LF)	1,302.00 LF	2.74 D	3,567.48	0.00	3,567.48
R&R 6" x 6" square wood post - treated (3 BF per LF)	110.00 LF	14.35 D	1,578.50	0.00	1,578.50
Stain/finish deck	900.00 SF	0.46 D	414.00	0.00	414.00
Prime & paint exterior soffit - exposed rafters	588.00 SF	1.59 D	934.92	0.00	934.92
R&R Light fixture - Premium grade	6.00 EA	131.97 D	791.82	0.00	791.82
Room Totals: Rear Porch			10,429.90	0.00	10,429.90

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

Room: Foyer/Entry	LxWxH 12'0" x 10'0" x 20'0"
680.00 SF Walls	120.00 SF Ceiling
800.00 SF Walls & Ceiling	120.00 SF Floor
13.33 SY Flooring	34.00 LF Floor Perimeter
240.00 SF Long Wall	200.00 SF Short Wall
34.00 LF Ceil. Perimeter	

Missing Wall:	1 - 10'0" X 20'0"	Opens into E	Goes to Floor/Ceiling			
DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV	
R&R 1/2" drywall - hung, taped, floated, ready for paint	800.00 SF	1.73 D	1,384.00	0.00	1,384.00	
Paint the walls and ceiling - two coats	800.00 SF	0.50 D	400.00	0.00	400.00	
R&R Crown molding - 3-piece - hardwood	34.00 LF	17.59 D	598.06	0.00	598.06	
Paint crown molding, oversized - two coats	34.00 LF	1.35 *	45.90	0.00	45.90	
R&R Baseboard - 8" hardwood - 2 piece	34.00 LF	9.05 D	307.70	0.00	307.70	
R&R Base shoe - hardwood	34.00 LF	1.63 D	55.42	0.00	55.42	
Paint baseboard, oversized - two coats	34.00 LF	1.35 *D	45.90	0.00	45.90	
Seal & paint base shoe or quarter-round	34.00 LF	0.42 D	14.28	0.00	14.28	
R&R Chandelier - oversized - Premium grade	1.00 EA	1,805.67 D	1,805.67	0.00	1,805.67	
Exterior door, 8' - Deluxe - wood & glass - pre-hung*	1.00 EA	2,583.73 *	2,583.73	0.00	2,583.73	
R&R Specialty wood window unit, 3 - 11 sf	1.00 EA	1,216.29 D	1,216.29	0.00	1,216.29	
R&R Cherry floor - #1 or better - select grade - no finish	120.00 SF	12.23	1,467.60	0.00	1,467.60	
Sand and seal wood floor	120.00 SF	2.59	310.80	0.00	310.80	
Additional coats of finish (per coat)	240.00 SF	0.79	189.60	0.00	189.60	
Room Totals: Foyer/Entry			10,424.95	0.00	10,424.95	

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

Room: Study

LxWxH 14'0" x 12'0" x 10'0"

520.00 SF Walls	168.00 SF Ceiling
688.00 SF Walls & Ceiling	168.00 SF Floor
18.67 SY Flooring	52.00 LF Floor Perimeter
140.00 SF Long Wall	120.00 SF Short Wall
52.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R 1/2" drywall - hung, taped, floated, ready for paint	688.00 SF	1.73 D	1,190.24	0.00	1,190.24
Paint the walls and ceiling - two coats	688.00 SF	0.50 D	344.00	0.00	344.00
R&R Crown molding - 3-piece - hardwood	52.00 LF	17.59 D	914.68	0.00	914.68
Paint crown molding, oversized - two coats	52.00 LF	1.35 *	70.20	0.00	70.20
R&R Baseboard - 8" hardwood - 2 piece	52.00 LF	9.05 D	470.60	0.00	470.60
R&R Base shoe - hardwood	52.00 LF	1.63 D	84.76	0.00	84.76
Paint baseboard, oversized - two coats	52.00 LF	1.35 *D	70.20	0.00	70.20
Seal & paint base shoe or quarter round	52.00 LF	0.42 D	21.84	0.00	21.84
R&R Trim board - 1" x 6" - installed (hardwood - poplar)*	40.00 LF	5.00 D	200.00	0.00	200.00
Paint trim - 3 coat*	40.00 LF	1.42 *	56.80	0.00	56.80
R&R Chandelier - oversized - Premium grade	1.00 EA	1,805.67 D	1,805.67	0.00	1,805.67
Exterior door, 8" - Deluxe - wood & glass - pre-hung*	7.00 EA	2,583.73 *	18,086.11	0.00	18,086.11
Stain & finish door slab only (per side)	14.00 EA	28.13	393.82	0.00	393.82
R&R Cherry floor - #1 or better - select grade - no finish	168.00 SF	12.23	2,054.64	0.00	2,054.64
Sand and seal wood floor	168.00 SF	2.59	435.12	0.00	435.12
Additional coats of finish (per coat)	240.00 SF	0.79	189.60	0.00	189.60
Room Totals: Study			26,388.28	0.00	26,388.28

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

Room: Study Bath

LxWxH 9'0" x 6'0" x 10'0"

300.00 SF Walls	54.00 SF Ceiling
354.00 SF Walls & Ceiling	54.00 SF Floor
6.00 SY Flooring	30.00 LF Floor Perimeter
90.00 SF Long Wall	60.00 SF Short Wall
30.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R 1/2" drywall - hung, taped, floated, ready for paint	354.00 SF	1.73 D	612.42	0.00	612.42
Paint the ceiling - two coats	54.00 SF	0.50 D	27.00	0.00	27.00
R&R Wallpaper	300.00 SF	1.83	549.00	0.00	549.00
R&R Crown molding - 3-piece - hardwood	30.00 LF	17.59 D	527.70	0.00	527.70
Paint crown molding, oversized - two coats	30.00 LF	1.35*	40.50	0.00	40.50
R&R Baseboard - 8" hardwood - 2 piece	30.00 LF	9.05 D	271.50	0.00	271.50
R&R Base shoe - hardwood	30.00 LF	1.63 D	48.90	0.00	48.90
Paint baseboard, oversized - two coats	30.00 LF	1.36*	40.80	0.00	40.80
Seal & paint base shoe or quarter round	30.00 LF	0.42 D	12.60	0.00	12.60
R&R Interior door with transom-paneled - pre-hung*	1.00 EA	467.62 D	467.62	0.00	467.62
Paint door slab only - 2 coats (per side)	2.00 EA	15.53 D	31.06	0.00	31.06
Paint door/window trim & jamb - Large - 2 coats (per side)	2.00 EA	18.43	36.86	0.00	36.86
R&R Toilet	1.00 EA	267.25 D	267.25	0.00	267.25
Toilet seat	1.00 EA	25.77 D	25.77	0.00	25.77
R&R Pedestal sink - High grade	1.00 EA	368.12 D	368.12	0.00	368.12
Sink faucet - Bathroom	1.00 EA	84.22 D	84.22	0.00	84.22
Light fixture - Premium grade	1.00 EA	119.31	119.31	0.00	119.31
Exhaust fan	1.00 EA	116.27	116.27	0.00	116.27
R&R Tile floor covering	54.00 SF	10.36	559.44	0.00	559.44
Room Totals: Study Bath			4,206.34	0.00	4,206.34

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

Room: Dining Room

LxWxH 16'0" x 14'0" x 10'0"

600.00 SF Walls	224.00 SF Ceiling
824.00 SF Walls & Ceiling	224.00 SF Floor
24.89 SY Flooring	60.00 LF Floor Perimeter
160.00 SF Long Wall	140.00 SF Short Wall
60.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R 1/2" drywall - hung, taped, floated, ready for paint	824.00 SF	1.73 D	1,425.52	0.00	1,425.52
Paint the ceiling - two coats	224.00 SF	0.50 D	112.00	0.00	112.00
R&R Wallpaper	450.00 SF	1.83	823.50	0.00	823.50
Raised panel - hardwood - 3 feet on wall*	150.00 SF	23.21 *D	3,481.50	0.00	3,481.50
Paint part of the walls - two coats	150.00 SF	0.50 D	75.00	0.00	75.00
R&R Crown molding - 3-piece - hardwood	60.00 LF	17.59 D	1,055.40	0.00	1,055.40
Paint crown molding, oversized - two coats	60.00 LF	1.35 *	81.00	0.00	81.00
R&R Baseboard - 8" hardwood - 2 piece	60.00 LF	9.05 D	543.00	0.00	543.00
R&R Base shoe - hardwood	60.00 LF	1.63 D	97.80	0.00	97.80
Paint baseboard, oversized - two coats	60.00 LF	1.36 *	81.60	0.00	81.60
Seal & paint base shoe or quarter round	60.00 LF	0.42 D	25.20	0.00	25.20
R&R Recessed light fixture	4.00 EA	86.63 D	346.52	0.00	346.52
R&R Chandelier - oversized - Premium grade	1.00 EA	1,805.67 D	1,805.67	0.00	1,805.67
R&R Interior door with transom-paneled - pre-hung*	1.00 EA	467.62 D	467.62	0.00	467.62
Paint door/window trim & jamb - Large - 2 coats (per side)	2.00 EA	18.43	36.86	0.00	36.86
Paint door slab only - 2 coats (per side)	2.00 EA	15.53 D	31.06	0.00	31.06
R&R Trim board - 1" x 6" - installed (hardwood - poplar)*	224.00 LF	5.00 D	1,120.00	0.00	1,120.00
Paint trim - 3 coat*	224.00 LF	1.42*	318.08	0.00	318.08
Exterior door, 8' - Deluxe - wood & glass - pre-hung*	2.00 EA	2,583.73 *	5,167.46	0.00	5,167.46
Stain & finish door slab only (per side)	4.00 EA	28.13	112.52	0.00	112.52
R&R Cherry floor - #1 or better - select grade - no finish	224.00 SF	12.23	2,739.52	0.00	2,739.52
Sand and seal wood floor	224.00 SF	2.59	580.16	0.00	580.16
Additional coats of finish (per coat)	448.00 SF	0.79	353.92	0.00	353.92
Room Totals: Dining Room			20,880.91	0.00	20,880.91

MCINTOSH-THOMAS-PAM

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

Room: Family Room

LxWxH 24'0" x 22'0" x 10'0"

880.00 SF Walls	528.00 SF Ceiling
1408.00 SF Walls & Ceiling	528.00 SF Floor
58.67 SY Flooring	87.00 LF Floor Perimeter
240.00 SF Long Wall	220.00 SF Short Wall
87.00 LF Ceil. Perimeter	

Subroom 1: Offset 1

LxWxH 9'0" x 5'0" x 8'0"

184.00 SF Walls	45.00 SF Ceiling
229.00 SF Walls & Ceiling	45.00 SF Floor
5.00 SY Flooring	23.00 LF Floor Perimeter
72.00 SF Long Wall	40.00 SF Short Wall
23.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Missing Wall: 1 - 5'0" X 8'0" Opens into: 0 Goes to Floor/Ceiling					
R&R 1/2" drywall - hung, taped, boated, ready for paint	1,637.00 SF	1.73 D	2,832.01	0.00	2,832.01
Paint the walls and ceiling - two coats	1,637.00 SF	0.50 D	818.50	0.00	818.50
R&R Crown molding - 3-piece - hardwood	110.00 LF	17.59 D	1,934.90	0.00	1,934.90
Paint crown molding, oversized - two coats	110.00 LF	1.34 *D	147.40	0.00	147.40
R&R Baseboard - 8" hardwood - 2 piece	110.00 LF	9.05 D	995.50	0.00	995.50
R&R Base shoe - hardwood	110.00 LF	1.63 D	179.30	0.00	179.30
Paint baseboard, oversized - two coats	110.00 LF	1.35 *D	148.50	0.00	148.50
Seal & paint base shoe or quarter round	110.00 LF	0.42 D	46.20	0.00	46.20
R&R Recessed light fixture	8.00 EA	86.63 D	693.04	0.00	693.04
R&R Ceiling fan without light - Premium grade	1.00 EA	272.78 D	272.78	0.00	272.78
R&R Fluorescent - one tube - 2' - strip light	3.00 EA	45.73 D	137.19	0.00	137.19
Stain & finish door slab only (per side)	4.00 EA	28.13	112.52	0.00	112.52
Paint door/window trim & jamb - Large - 2 coats (per side)	4.00 EA	18.43	73.72	0.00	73.72
Exterior door, 8' - Deluxe - wood & glass - pre-hung*	3.00 EA	2,583.73 *	7,751.19	0.00	7,751.19
Seal & paint wood window (per side)	6.00 EA	35.69	214.14	0.00	214.14
R&R Bar with granite top - commercial	6.00 LF	411.20 D	2,467.20	0.00	2,467.20

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

CONTINUED - Family Room

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R Cabinetry - lower (base) units - Deluxe grade	7.00 LF	261.93 D	1,833.51	0.00	1,833.51
R&R Cabinetry - upper (wall) units - Deluxe grade	8.00 LF	203.82 D	1,630.56	0.00	1,630.56
R&R Countertop - solid surface - Premium grade	14.00 SF	89.98 D	1,259.72	0.00	1,259.72
R&R Cabinetry - full height unit - Premium grade	6.00 LF	312.24 D	1,873.44	0.00	1,873.44
R&R Tile floor covering	45.00 SF	10.36	466.20	0.00	466.20
R&R Cherry floor - #1 or better - select grade - no finish	528.00 SF	12.23	6,457.44	0.00	6,457.44
Sand and seal wood floor	528.00 SF	2.59	1,367.52	0.00	1,367.52
Additional coats of finish (per coat)	1,056.00 SF	0.79	834.24	0.00	834.24
Room Totals: Family Room			34,546.72	0.00	34,546.72

Room: Breakfast Area/Room

LxWxH 15'0" x 11'0" x 10'0"

520.00 SF Walls	165.00 SF Ceiling
685.00 SF Walls & Ceiling	165.00 SF Floor
18.33 SY Flooring	52.00 LF Floor Perimeter
150.00 SF Long Wall	110.00 SF Short Wall
52.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R 1/2" drywall - hung, taped, floated, ready for paint	685.00 SF	1.73 D	1,185.05	0.00	1,185.05
Paint the walls and ceiling - two coats	685.00 SF	0.50	342.50	0.00	342.50
R&R Wallpaper border - Premium grade	52.00 LF	3.05	158.60	0.00	158.60
R&R Crown molding - 3-piece - hardwood	52.00 LF	17.59 D	914.68	0.00	914.68
Paint crown molding, oversized - two coats	52.00 LF	1.35 *	70.20	0.00	70.20
R&R Baseboard - 8" hardwood - 2 piece	52.00 LF	9.05 D	470.60	0.00	470.60
Paint baseboard, oversized - two coats	52.00 LF	1.36 *	70.72	0.00	70.72
R&R Base shoe - hardwood	52.00 LF	1.63 D	84.76	0.00	84.76

MCINTOSH-THOMAS-PAM

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The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

CONTINUED - Breakfast Area/Room

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Seal & paint base shoe or quarter round	52.00 LF	0.42 D	21.84	0.00	21.84
R&R Chandelier - Premium grade	1.00 EA	445.19 D	445.19	0.00	445.19
R&R Vinyl window - double hung, 13-19 sf - Premium grade	3.00 EA	435.08 D	1,305.24	0.00	1,305.24
R&R Vinyl window, picture/fixd, 3-11 sf - Premium grade	3.00 EA	208.70 D	626.10	0.00	626.10
R&R Trim board - 1" x 6" - installed (hardwood - poplar)*	88.00 LF	5.00 D	440.00	0.00	440.00
Paint trim - 3 coat*	88.00 LF	1.42 *	124.96	0.00	124.96
R&R Tile floor covering	165.00 SF	10.36	1,709.40	0.00	1,709.40
Room Totals: Breakfast Area/Room			7,969.84	0.00	7,969.84

Room: Hallway 1

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

220.00 SF Walls	30.00 SF Ceiling
250.00 SF Walls & Ceiling	30.00 SF Floor
3.33 SY Flooring	22.00 LF Floor Perimeter
60.00 SF Long Wall	50.00 SF Short Wall
22.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R 1/2" drywall - hung, taped, floated, ready for paint	250.00 SF	1.73 D	432.50	0.00	432.50
Prep wall for wallpaper	220.00 SF	0.29	63.80	0.00	63.80
R&R Wallpaper - Premium grade	220.00 SF	2.35	517.00	0.00	517.00
R&R Crown molding - 3-piece - hardwood	22.00 LF	17.59 D	386.98	0.00	386.98
Paint crown molding, oversized - two coats	22.00 LF	1.35 *	29.70	0.00	29.70
R&R Baseboard - 8" hardwood - 2 piece	22.00 LF	9.05 D	199.10	0.00	199.10
R&R Base shoe - hardwood	22.00 LF	1.63 D	35.86	0.00	35.86
Seal & paint base shoe or quarter round	22.00 LF	0.42 D	9.24	0.00	9.24
Paint baseboard, oversized - two coats	22.00 LF	1.36 *	29.92	0.00	29.92

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7557 Mahalo Hui Drive
Diamondhead, MS 39525

CONTINUED - Hallway 1

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R Recessed light fixture	3.00 EA	86.63 D	259.89	0.00	259.89
Exterior door, 8' - Deluxe - wood & glass - pre-hung*	1.00 EA	2,583.73 *	2,583.73	0.00	2,583.73
Seal & paint wood window (per side)	2.00 EA	35.69	71.38	0.00	71.38
R&R Tile floor covering	30.00 SF	10.36	310.80	0.00	310.80
Room Totals: Hallway 1			4,929.90	0.00	4,929.90

Room: Bathroom 2

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

220.00 SF Walls	30.00 SF Ceiling
250.00 SF Walls & Ceiling	30.00 SF Floor
3.33 SY Flooring	22.00 LF Floor Perimeter
60.00 SF Long Wall	50.00 SF Short Wall
22.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R 1/2" drywall - hung, taped, floated, ready for paint	250.00 SF	1.73 D	432.50	0.00	432.50
R&R Wallpaper	220.00 SF	1.83	402.60	0.00	402.60
R&R Crown molding - 3-piece - hardwood	22.00 LF	17.59 D	386.98	0.00	386.98
Paint crown molding, oversized - two coats	22.00 LF	1.35 *	29.70	0.00	29.70
R&R Baseboard - 8" hardwood - 2 piece	22.00 LF	9.05 D	199.10	0.00	199.10
R&R Base shoe - hardwood	22.00 LF	1.63 D	35.86	0.00	35.86
Paint baseboard, oversized - two coats	22.00 LF	1.36 *	29.92	0.00	29.92
Seal & paint base shoe or quarter round	22.00 LF	0.42 D	9.24	0.00	9.24
R&R Interior door with transom-paned - pre-hung*	1.00 EA	467.62 D	467.62	0.00	467.62
Paint door slab only - 2 coats (per side)	2.00 EA	15.53 D	31.06	0.00	31.06
Paint door/window trim & jamb - Large - 2 coats (per side)	2.00 EA	18.43	36.86	0.00	36.86
R&R Toilet	1.00 EA	267.25 D	267.25	0.00	267.25

The Progressive Corporation, Inc.

7557 Mahalo Flui Drive
Diamondhead, MS 39525

CONTINUED - Bathroom 2

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Toilet seat	1.00 EA	25.77 D	25.77	0.00	25.77
R&R Pedestal sink - High grade	1.00 EA	368.12 D	368.12	0.00	368.12
Sink faucet - Bathroom	1.00 EA	84.22 D	84.22	0.00	84.22
Light fixture - Premium grade	1.00 EA	119.31	119.31	0.00	119.31
Exhaust fan	1.00 EA	116.27	116.27	0.00	116.27
R&R Vinyl window - double hung, 13-19 sf - Premium grade	1.00 EA	435.08 D	435.08	0.00	435.08
R&R Tile floor covering	30.00 SF	10.36	310.80	0.00	310.80
Room Totals: Bathroom 2			3,788.26	0.00	3,788.26

Room: Kitchen

LxWxH 14'0" x 13'0" x 10'0"

440.00 SF Walls	182.00 SF Ceiling
622.00 SF Walls & Ceiling	182.00 SF Floor
20.22 SY Flooring	44.00 LF Floor Perimeter
140.00 SF Long Wall	130.00 SF Short Wall
44.00 LF Ceil. Perimeter	

Missing Wall: 1 - 5'0" X 10'0" Opens into: E Goes to Floor/Ceiling

Subroom 1: Offset 1

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

170.00 SF Walls	30.00 SF Ceiling
200.00 SF Walls & Ceiling	30.00 SF Floor
3.33 SY Flooring	17.00 LF Floor Perimeter
60.00 SF Long Wall	50.00 SF Short Wall
17.00 LF Ceil. Perimeter	

Missing Wall: 1 - 5'0" X 10'0" Opens into: 0 Goes to Floor/Ceiling

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R 1/2" drywall - hung, taped, floated, ready for paint	822.00 SF	1.73 D	1,422.06	0.00	1,422.06
Paint the walls and ceiling - two coats	822.00 SF	0.50	411.00	0.00	411.00

The Progressive Corporation, Inc.

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Diamondhead, MS 39525

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R Wallpaper border - Premium grade	61.00 LF	3.05	186.05	0.00	186.05
R&R Crown molding - 3-piece - hardwood	61.00 LF	17.59 D	1,072.99	0.00	1,072.99
Paint crown molding, oversized - two coats	61.00 LF	1.35 *	82.35	0.00	82.35
R&R Cabinetry - lower (base) units - Deluxe grade	50.00 LF	261.93 D	13,096.50	0.00	13,096.50
R&R Cabinetry - upper (wall) units - Deluxe grade	34.00 LF	203.82 D	6,929.88	0.00	6,929.88
R&R Cabinetry - full height unit - Deluxe grade	3.00 LF	321.24 D	963.72	0.00	963.72
R&R Countertop - solid surface - Premium grade	50.00 SF	89.98 D	4,499.00	0.00	4,499.00
R&R Chandelier - Premium grade	1.00 EA	445.19 D	445.19	0.00	445.19
R&R Recessed light fixture	6.00 EA	86.63 D	519.78	0.00	519.78
R&R Fluorescent - one tube - 2' - strip light	17.00 EA	45.73 D	777.41	0.00	777.41
R&R Ceiling fan without light - Premium grade	1.00 EA	272.78 D	272.78	0.00	272.78
R&R Vinyl window - double hung, 9'-12 sf - Premium grade	1.00 EA	313.58 D	313.58	0.00	313.58
Window trim set (casing & stop)*	14.00 LF	3.92 *	54.88	0.00	54.88
Window stool & apron	4.00 LF	4.90 *	19.60	0.00	19.60
Paint trim - 3 coat*	18.00 LF	1.42 *	25.56	0.00	25.56
R&R Sink - double - Premium grade	1.00 EA	502.83 *	502.83	0.00	502.83
R&R Sink faucet - Kitchen - Premium grade	1.00 EA	251.42 *	251.42	0.00	251.42
Cabinet panels - side, end, or back (High grade)	40.00 SF	15.95 *	638.00	0.00	638.00
Cooktop - Premium grade	1.00 EA	795.90 *	795.90	0.00	795.90
Built-in oven - High grade	1.00 EA	1,392.40 *	1,392.40	0.00	1,392.40
R&R Microwave oven - over range w/built-in hood - High grade	1.00 EA	806.36 D	806.36	0.00	806.36
Garbage disposer	1.00 EA	130.15 *	130.15	0.00	130.15
Refrigerator - 25'cf - High grade	1.00 EA	1,423.96 *	1,423.96	0.00	1,423.96
Appliance water line - 1/4"	1.00 EA	38.83 *	38.83	0.00	38.83
Dishwasher - Premium grade	1.00 EA	557.94 *	557.94	0.00	557.94
R&R Tile floor covering	212.00 SF	10.36	2,196.32	0.00	2,196.32

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Room Totals: Kitchen			39,826.44	0.00	39,826.44

Room: Pantry

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

220.00 SF Walls	30.00 SF Ceiling
250.00 SF Walls & Ceiling	30.00 SF Floor
3.33 SY Flooring	22.00 LF Floor Perimeter
60.00 SF Long Wall	50.00 SF Short Wall
22.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R 1/2" drywall - hung, taped, floated, ready for paint	250.00 SF	1.73 D	432.50	0.00	432.50
Paint the walls and ceiling - two coats	250.00 SF	0.50	125.00	0.00	125.00
Light fixture - Premium grade	1.00 EA	124.64 D	124.64	0.00	124.64
Interior door, 8' - solid pine - paneled - pre-hung*	1.00 EA	838.90 *D	838.90	0.00	838.90
Stain & finish door slab only (per side)	2.00 EA	28.13	56.26	0.00	56.26
R&R Shelving - 12" - in place	136.00 LF	6.10 D	829.60	0.00	829.60
Seal & paint wood shelving, 12"-24" width	136.00 LF	1.82 *	247.52	0.00	247.52
R&R Interior door with transom-paneled - pre-hung*	1.00 EA	467.62 D	467.62	0.00	467.62
Paint door/window trim & jamb - Large - 2 coats (per side)	2.00 EA	18.43	36.86	0.00	36.86
Paint door slab only - 2 coats (per side)	2.00 EA	15.53 D	31.06	0.00	31.06
R&R Tile floor covering	30.00 SF	10.36	310.80	0.00	310.80
Room Totals: Pantry			3,500.76	0.00	3,500.76

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
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Room: Hallway 2

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

180.00 SF Walls	20.00 SF Ceiling
200.00 SF Walls & Ceiling	20.00 SF Floor
2.22 SY Flooring	18.00 LF Floor Perimeter
50.00 SF Long Wall	40.00 SF Short Wall
18.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R 1/2" drywall - hung, taped, floated, ready for paint	200.00 SF	1.73 D	346.00	0.00	346.00
Paint the walls and ceiling - two coats	200.00 SF	0.50 D	100.00	0.00	100.00
R&R Crown molding - 3-piece - hardwood	18.00 LF	17.59 D	316.62	0.00	316.62
Paint crown molding, oversized - two coats	18.00 LF	1.35 *	24.30	0.00	24.30
R&R Baseboard - 8" hardwood - 2 piece	18.00 LF	9.05 D	162.90	0.00	162.90
R&R Base shoe - hardwood	18.00 LF	1.63 D	29.34	0.00	29.34
Seal & paint base shoe or quarter round	18.00 LF	0.42 D	7.56	0.00	7.56
Paint baseboard, oversized - two coats	18.00 LF	1.36 *	24.48	0.00	24.48
R&R Recessed light fixture	3.00 EA	86.63 D	259.89	0.00	259.89
R&R Cherry floor - #1 or better - select grade - no finish	20.00 SF	12.23	244.60	0.00	244.60
Sand and seal wood floor	20.00 SF	2.59	51.80	0.00	51.80
Additional coats of finish (per coat)	40.00 SF	0.79	31.60	0.00	31.60
Room Totals: Hallway 2			1,599.09	0.00	1,599.09

Room: Master Bedroom

LxWxH 20'0" x 16'0" x 10'0"

640.00 SF Walls	320.00 SF Ceiling
960.00 SF Walls & Ceiling	320.00 SF Floor
35.56 SY Flooring	64.00 LF Floor Perimeter
200.00 SF Long Wall	160.00 SF Short Wall
64.00 LF Ceil. Perimeter	

Missing Wall: 1 - 4'0" X 10'0" Opens into E Goes to Floor/Ceiling

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

Subroom 1: Closet **LxWxH 8'0" x 6'0" x 10'0"**

280.00 SF Walls	48.00 SF Ceiling
328.00 SF Walls & Ceiling	48.00 SF Floor
5.33 SY Flooring	28.00 LF Floor Perimeter
80.00 SF Long Wall	60.00 SF Short Wall
28.00 LF Ceil. Perimeter	

Subroom 2: Closet **LxWxH 11'0" x 8'0" x 10'0"**

380.00 SF Walls	88.00 SF Ceiling
468.00 SF Walls & Ceiling	88.00 SF Floor
9.78 SY Flooring	38.00 LF Floor Perimeter
110.00 SF Long Wall	80.00 SF Short Wall
38.00 LF Ceil. Perimeter	

Subroom 3: Offset J **LxWxH 6'0" x 4'0" x 10'0"**

160.00 SF Walls	24.00 SF Ceiling
184.00 SF Walls & Ceiling	24.00 SF Floor
2.67 SY Flooring	16.00 LF Floor Perimeter
60.00 SF Long Wall	40.00 SF Short Wall
16.00 LF Ceil. Perimeter	

Missing Wall:	1 - 4'0" X 10'0"	Opens into 0	Goes to Floor/Ceiling		
DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R 1/2" drywall - hung, taped, floated, ready for paint	1,940.00 SF	1.73 D	3,356.20	0.00	3,356.20
Paint the walls and ceiling - two coats	1,940.00 SF	0.50	970.00	0.00	970.00
R&R Crown molding - 3-piece - hardwood	146.00 LF	17.59 D	2,568.14	0.00	2,568.14
Paint crown molding, oversized - two coats	146.00 LF	1.35 *	197.10	0.00	197.10
R&R Baseboard - 8" hardwood - 2 piece	146.00 LF	9.05 D	1,321.30	0.00	1,321.30
Paint baseboard, oversized - two coats	146.00 LF	1.36 *	198.56	0.00	198.56
R&R Recessed light fixture	4.00 EA	86.63 D	346.52	0.00	346.52
R&R Ceiling fan without light - Premium grade	1.00 EA	272.78 D	272.78	0.00	272.78
R&R Vinyl window - double hung, 9-12 sf - Premium grade	5.00 EA	313.58 D	1,567.90	0.00	1,567.90
Window trim set (casing & stop)*	90.00 LF	3.92 D	352.80	0.00	352.80
Window stool & apron	15.00 LF	4.89 D	73.35	0.00	73.35
Paint trim - 3 coat*	105.00 LF	1.42 *	149.10	0.00	149.10

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
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CONTINUED - Master Bedroom

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R Interior door with transom-paneled - pre-hung*	3.00 EA	467.62 D	1,402.86	0.00	1,402.86
Paint door/window trim & jamb - Large - 2 coats (per side)	6.00 EA	18.43	110.58	0.00	110.58
Paint door slab only - 2 coats (per side)	6.00 EA	15.53 D	93.18	0.00	93.18
R&R Closet Organizer - Melamine - Premium grade	19.00 LF	120.20 D	2,283.80	0.00	2,283.80
Paint - closet package (shelf, jamb & casing)	2.00 EA	26.46 D	52.92	0.00	52.92
Remove Carpet - Premium grade	480.00 SF	0.19	91.20	0.00	91.20
Carpet - Premium grade	552.00 SF	4.08	2,252.16	0.00	2,252.16
15 % waste added for Carpet - Premium grade.					
R&R Carpet pad	480.00 SF	0.57	273.60	0.00	273.60
Room Totals: Master Bedroom			17,934.05	0.00	17,934.05

Room: Master Bath

LxWxH 18'0" x 12'0" x 10'0"

600.00 SF Walls	216.00 SF Ceiling
816.00 SF Walls & Ceiling	216.00 SF Floor
24.00 SY Flooring	60.00 LF Floor Perimeter
180.00 SF Long Wall	120.00 SF Short Wall
60.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R 1/2" drywall - hung, taped, floated, ready for paint	816.00 SF	1.73 D	1,411.68	0.00	1,411.68
Paint the ceiling - two coats	216.00 SF	0.50	108.00	0.00	108.00
Prep wall for wallpaper	600.00 SF	0.29	174.00	0.00	174.00
R&R Wallpaper - Premium grade	600.00 SF	2.35	1,410.00	0.00	1,410.00
R&R Crown molding - 3-piece - hardwood	60.00 LF	17.59 D	1,055.40	0.00	1,055.40
Paint crown molding, oversized - two coats	60.00 LF	1.35 *	81.00	0.00	81.00
R&R Baseboard - 8" hardwood - 2 piece	60.00 LF	9.05 D	543.00	0.00	543.00
Paint baseboard, oversized - two coats	60.00 LF	1.36 *	81.60	0.00	81.60

The Progressive Corporation, Inc.

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CONTINUED - Master Bath

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R Recessed light fixture	8.00 EA	86.63 D	693.04	0.00	693.04
R&R Ceiling fan without light - Premium grade	1.00 EA	272.78 D	272.78	0.00	272.78
Window trim set (casing & stop)*	22.00 LF	3.92 D	86.24	0.00	86.24
Exhaust fan	1.00 EA	116.27	116.27	0.00	116.27
R&R Jetted tub faucet - High grade	1.00 EA	322.18 D	322.18	0.00	322.18
R&R Jetted tub - Acrylic - High grade	1.00 EA	3,037.76 D	3,037.76	0.00	3,037.76
R&R Toilet - Premium grade	1.00 EA	551.05 D	551.05	0.00	551.05
Toilet seat	1.00 EA	25.77 D	25.77	0.00	25.77
R&R Cabinetry - full height unit - Deluxe grade	3.00 LF	321.24 D	963.72	0.00	963.72
R&R Vanity - Deluxe grade	14.00 LF	223.55 D	3,129.70	0.00	3,129.70
R&R Countertop - Granite or Marble - High grade	48.00 SF	98.82	4,743.36	0.00	4,743.36
R&R Mirror - 1/4" plate glass	70.00 SF	7.02	491.40	0.00	491.40
Sink - single - High grade	2.00 EA	246.34*	492.68	0.00	492.68
Sink faucet - Bathroom - High grade	2.00 EA	137.86 D	275.72	0.00	275.72
R&R Shower faucet - Premium grade	1.00 EA	233.80 D	233.80	0.00	233.80
R&R Shower valve	1.00 EA	87.17 D	87.17	0.00	87.17
Shower pan	1.00 EA	98.75 D	98.75	0.00	98.75
R&R Marble or Granite floor tile 12" x 12" - High grade	128.00 SF	29.94	3,832.32	0.00	3,832.32
R&R Shower door - Premium grade	1.00 EA	525.95	525.95	0.00	525.95
R&R Vinyl window, picture/fixed, 12-23 sf - Premium grade	1.00 EA	288.62 D	288.62	0.00	288.62
R&R Vinyl window, picture/fixed, 3-11 sf	1.00 EA	141.88 D	141.88	0.00	141.88
Remove Carpet - Premium grade	216.00 SF	0.19	41.04	0.00	41.04
Carpet - Premium grade	248.40 SF	4.08	1,013.47	0.00	1,013.47
15% waste added for Carpet - Premium grade.					
R&R Carpet pad	216.00 SF	0.57	123.12	0.00	123.12
R&R Interior door with transom-paneled - pre-hung*	3.00 EA	467.62 D	1,402.86	0.00	1,402.86
Paint door/window trim & jamb - Large - 2 coats (per side)	6.00 EA	18.43	110.58	0.00	110.58
Paint door slab only - 2 coats (per side)	6.00 EA	15.53 D	93.18	0.00	93.18
Room Totals: Master Bath			28,059.09	0.00	28,059.09

The Progressive Corporation, Inc.

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Room: Utility Hallway

LxWxH 8'0" x 4'0" x 10'0"

240.00 SF Walls	32.00 SF Ceiling
272.00 SF Walls & Ceiling	32.00 SF Floor
3.56 SY Flooring	24.00 LF Floor Perimeter
80.00 SF Long Wall	40.00 SF Short Wall
24.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R 1/2" drywall - hung, taped, floated, ready for paint	272.00 SF	1.73 D	470.56	0.00	470.56
Paint the walls and ceiling - two coats	272.00 SF	0.50	136.00	0.00	136.00
R&R Crown molding - 3-piece - hardwood	24.00 LF	17.59 D	422.16	0.00	422.16
Paint crown molding, oversized - two coats	24.00 LF	1.35 *	32.40	0.00	32.40
R&R Baseboard - 8" hardwood - 2 piece	24.00 LF	9.05 D	217.20	0.00	217.20
R&R Base shoe - hardwood	24.00 LF	1.63 D	39.12	0.00	39.12
Paint baseboard, oversized - two coats	24.00 LF	1.36 *	32.64	0.00	32.64
Seal & paint base shoe or quarter round	24.00 LF	0.42 D	10.08	0.00	10.08
R&R Recessed light fixture	3.00 EA	86.63 D	259.89	0.00	259.89
R&R Tile floor covering	32.00 SF	10.36	331.52	0.00	331.52
Room Totals: Utility Hallway			1,951.57	0.00	1,951.57

Room: Utility Room

LxWxH 12'0" x 7'0" x 10'0"

380.00 SF Walls	84.00 SF Ceiling
464.00 SF Walls & Ceiling	84.00 SF Floor
9.33 SY Flooring	38.00 LF Floor Perimeter
120.00 SF Long Wall	70.00 SF Short Wall
38.00 LF Ceil. Perimeter	

Subroom 1: Closet

LxWxH 9'0" x 8'0" x 10'0"

340.00 SF Walls	72.00 SF Ceiling
412.00 SF Walls & Ceiling	72.00 SF Floor
8.00 SY Flooring	34.00 LF Floor Perimeter
90.00 SF Long Wall	80.00 SF Short Wall
34.00 LF Ceil. Perimeter	

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DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R 1/2" drywall - hung, taped, floated, ready for paint	876.00 SF	1.73 D	1,515.48	0.00	1,515.48
Paint the walls and ceiling - two coats	876.00 SF	0.50	438.00	0.00	438.00
R&R Crown molding - 3-piece - hardwood	72.00 LF	17.59 D	1,266.48	0.00	1,266.48
Paint crown molding, oversized - two coats	72.00 LF	1.35 *	97.20	0.00	97.20
R&R Baseboard - 8" hardwood - 2 piece	72.00 LF	9.05 D	651.60	0.00	651.60
R&R Base shoe - hardwood	72.00 LF	1.63 D	117.36	0.00	117.36
Paint baseboard, oversized - two coats	72.00 LF	1.36 *	97.92	0.00	97.92
Seal & paint base shoe or quarter round	72.00 LF	0.42 D	30.24	0.00	30.24
R&R Light fixture - Premium grade	1.00 EA	131.97 D	131.97	0.00	131.97
R&R Interior door with transom-paneled - pre-hung*	1.00 EA	467.62 D	467.62	0.00	467.62
Paint door/window trim & jamb - Large - 2 coats (per side)	2.00 EA	18.43	36.86	0.00	36.86
Paint door slab only - 2 coats (per side)	2.00 EA	15.53 D	31.06	0.00	31.06
R&R Tile floor covering	156.00 SF	10.36	1,616.16	0.00	1,616.16
Room Totals: Utility Room			6,497.95	0.00	6,497.95

Room: Stair Foyer

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

110.00 SF Walls	28.00 SF Ceiling
138.00 SF Walls & Ceiling	28.00 SF Floor
3.11 SY Flooring	11.00 LF Floor Perimeter
70.00 SF Long Wall	40.00 SF Short Wall
11.00 LF Ceil. Perimeter	

Missing Wall: 1 - 7'0" X 10'0" Opens into E Goes to Floor/Ceiling
 Missing Wall: 1 - 4'0" X 10'0" Opens into E Goes to Floor/Ceiling

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R 1/2" drywall - hung, taped, floated, ready for paint	138.00 SF	1.73 D	238.74	0.00	238.74
Paint the walls and ceiling - two coats	138.00 SF	0.50	69.00	0.00	69.00
R&R Crown molding - 3-piece - hardwood	11.00 LF	17.59 D	193.49	0.00	193.49
Paint crown molding, oversized - two coats	11.00 LF	1.35 *	14.85	0.00	14.85

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CONTINUED - Stair Foyer

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R Baseboard - 8" hardwood - 2 piece	11.00 LF	9.05 D	99.55	0.00	99.55
R&R Base shoe - hardwood	11.00 LF	1.63 D	17.93	0.00	17.93
Paint baseboard, oversized - two coats	11.00 LF	1.36 *	14.96	0.00	14.96
Seal & paint base shoe or quarter round	11.00 LF	0.42 D	4.62	0.00	4.62
R&R Recessed light fixture	1.00 EA	86.63 D	86.63	0.00	86.63
R&R Cherry floor - #1 or better - select grade - no finish	28.00 SF	12.23	342.44	0.00	342.44
Sand and seal wood floor	28.00 SF	2.59	72.52	0.00	72.52
Additional coats of finish (per coat)	56.00 SF	0.79	44.24	0.00	44.24
Room Totals: Stair Foyer			1,198.97	0.00	1,198.97

Room: Stairway

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Oak handrail and banister	50.00 LF	87.50	4,375.00	0.00	4,375.00
Stair riser - hardwood	19.00 EA	21.14 *	401.66	0.00	401.66
Stair tread - hardwood	18.00 EA	33.25 *	598.50	0.00	598.50
R&R Carpet - wool - looped	95.00 SF	3.01	285.95	0.00	285.95
Room Totals: Stairway			5,661.11	0.00	5,661.11

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Room: Heat, Vent, & Cool

LxWxH 4'0" x 3'0" x 10'0"

140.00 SF Walls	12.00 SF Ceiling
152.00 SF Walls & Ceiling	12.00 SF Floor
1.33 SY Flooring	14.00 LF Floor Perimeter
40.00 SF Long Wall	30.00 SF Short Wall
14.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R Ductwork system - hot or cold air - 2200 to 2500 SF home	1.00 EA	3,737.25 D	3,737.25	0.00	3,737.25
R&R Central air conditioning system - 4 ton - 14 SEER April Air Handler	1.00 EA	2,991.63 D	2,991.63	0.00	2,991.63
Thermostat - Premium grade (programmable)	1.00 EA	183.88 *	183.88	0.00	183.88
Heat/AC register	29.00 EA	17.09 *	495.61	0.00	495.61
R&R Interior door with transom-paneled - pre-hung*	1.00 EA	467.62 D	467.62	0.00	467.62
Paint door/window trim & jamb - Large - 2 coats (per side)	2.00 EA	18.43	36.86	0.00	36.86
Paint door slab only - 2 coats (per side)	2.00 EA	15.53 D	31.06	0.00	31.06
Room Totals: Heat, Vent, & Cool			7,943.91	0.00	7,943.91

Carport

Room: Roof

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R Laminated - 40 yr. - comp. shingle rfg. - incl. felt	13.00 SQ	223.88 *D	2,910.44	0.00	2,910.44
Drip edge	98.00 LF	1.20 D	117.60	0.00	117.60
Room Totals: Roof			3,028.04	0.00	3,028.04

The Progressive Corporation, Inc.

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Room: Exterior/General

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Prime & paint exterior soffit - wood	98.00 SF	1.11 D	108.78	0.00	108.78
Prime & paint exterior fascia - wood, 6" - 8" wide	98.00 LF	1.05 D	102.90	0.00	102.90
Room Totals: Exterior/General			211.68	0.00	211.68

Room: Carport

LxWxH 24'0" x 22'0" x 11'6"

1058.00 SF Walls	528.00 SF Ceiling
1586.00 SF Walls & Ceiling	528.00 SF Floor
58.67 SY Flooring	92.00 LF Floor Perimeter
276.00 SF Long Wall	253.00 SF Short Wall
92.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Paint trim - 3 coat*	72.00 LF	1.42 *	102.24	0.00	102.24
R&R Trim board - 1" x 8" - installed (hardwood - oak or =)	360.00 LF	6.39 D	2,300.40	0.00	2,300.40
Room Totals: Carport			2,402.64	0.00	2,402.64
Area Items Total: Carport			5,642.36	0.00	5,642.36
Area Items Total: First Floor			254,013.30	0.00	254,013.30

Second Floor

The Progressive Corporation, Inc.

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Room: Foyer/Entry

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

112.00 SF Walls	28.00 SF Ceiling
140.00 SF Walls & Ceiling	28.00 SF Floor
3.11 SY Flooring	14.00 LF Floor Perimeter
56.00 SF Long Wall	32.00 SF Short Wall
14.00 LF Ceil. Perimeter	

Missing Wall:	1 - 4'0" X 8'0"	Opens into E	Goes to Floor/Ceiling
Missing Wall:	1 - 4'0" X 8'0"	Opens into E	Goes to Floor/Ceiling

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Batt insulation - 10" - R30	28.00 SF	0.93 D	26.04	0.00	26.04
Repair and skimcoat drywall	140.00 SF	1.00	140.00	0.00	140.00
Paint the walls and ceiling - two coats	140.00 SF	0.50 D	70.00	0.00	70.00
R&R Crown molding - 3-piece - hardwood	14.00 LF	17.59 D	246.26	0.00	246.26
Paint crown molding, oversized - two coats	14.00 LF	1.35 *	18.90	0.00	18.90
R&R Baseboard - 8" hardwood - 2 piece	14.00 LF	9.05 D	126.70	0.00	126.70
Paint baseboard, oversized - two coats	14.00 LF	1.35 * D	18.90	0.00	18.90
R&R Recessed light fixture	1.00 EA	86.63 D	86.63	0.00	86.63
Remove Carpet - Premium grade	28.00 SF	0.19	5.32	0.00	5.32
Carpet - Premium grade	32.20 SF	4.08	131.38	0.00	131.38
15 % waste added for Carpet - Premium grade.					
R&R Carpet pad	28.00 SF	0.57	15.96	0.00	15.96
R&R Interior door with transom-panceled - pre-hung*	1.00 EA	467.62 D	467.62	0.00	467.62
Paint door/window trim & jamb - Large - 2 coats (per side)	2.00 EA	18.43	36.86	0.00	36.86
Paint door slab only - 2 coats (per side)	2.00 EA	15.53 D	31.06	0.00	31.06
Room Totals: Foyer/Entry			1,421.63	0.00	1,421.63

Room: Bedroom 1

LxWxH 12'0" x 11'0" x 8'0"

336.00 SF Walls	132.00 SF Ceiling
468.00 SF Walls & Ceiling	132.00 SF Floor
14.67 SY Flooring	42.00 LF Floor Perimeter
96.00 SF Long Wall	88.00 SF Short Wall
42.00 LF Ceil. Perimeter	

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Subroom 1: Closet

LxWxH 6'0" x 2'0" x 8'0"

128.00 SF Walls	12.00 SF Ceiling
140.00 SF Walls & Ceiling	12.00 SF Floor
1.33 SY Flooring	16.00 LF Floor Perimeter
48.00 SF Long Wall	16.00 SF Short Wall
16.00 LF Ceil. Perimeter	

Subroom 2: Offset 1

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

112.00 SF Walls	20.00 SF Ceiling
132.00 SF Walls & Ceiling	20.00 SF Floor
2.22 SY Flooring	14.00 LF Floor Perimeter
40.00 SF Long Wall	32.00 SF Short Wall
14.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Batt insulation - 10" - R30	164.00 SF	0.93 D	152.52	0.00	152.52
Repair and skimcoat drywall	740.00 SF	1.00	740.00	0.00	740.00
Prep wall for wallpaper	576.00 SF	0.29	167.04	0.00	167.04
R&R Wallpaper - Premium grade	576.00 SF	2.35	1,353.60	0.00	1,353.60
R&R Crown molding - 3-piece - hardwood	72.00 LF	17.59 D	1,266.48	0.00	1,266.48
Paint crown molding, oversized - two coats	72.00 LF	1.35 *	97.20	0.00	97.20
R&R Baseboard - 8" hardwood - 2 piece	72.00 LF	9.05 D	651.60	0.00	651.60
Paint baseboard, oversized - two coats	72.00 LF	1.35 * D	97.20	0.00	97.20
R&R Ceiling fan & light - Premium grade	1.00 EA	462.42 D	462.42	0.00	462.42
R&R Vinyl window - double hung, 9-12 sf - Premium grade	1.00 EA	313.58 D	313.58	0.00	313.58
Window trim set (casing & stop)*	90.00 LF	3.92 D	352.80	0.00	352.80
Window stool & apron	15.00 LF	4.89 D	73.35	0.00	73.35
Paint trim - 3 coat*	105.00 LF	1.42 *	149.10	0.00	149.10
Paint door/window trim & jamb - Large - 2 coats (per side)	6.00 EA	18.43	110.58	0.00	110.58
Paint door slab only - 2 coats (per side)	6.00 EA	15.53 D	93.18	0.00	93.18
Remove Carpet - Premium grade	164.00 SF	0.19	31.16	0.00	31.16
Carpet - Premium grade	188.60 SF	4.08	769.49	0.00	769.49
15 % waste added for Carpet - Premium grade.					
R&R Carpet pad	164.00 SF	0.57	93.48	0.00	93.48

The Progressive Corporation, Inc.

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CONTINUED - Bedroom 1

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Room Totals: Bedroom 1			6,974.78	0.00	6,974.78

Room: Hallway		LxWxH 16'0" x 4'0" x 8'0"	
224.00 SF Walls		64.00 SF Ceiling	
288.00 SF Walls & Ceiling		64.00 SF Floor	
7.11 SY Flooring		28.00 LF Floor Perimeter	
128.00 SF Long Wall		32.00 SF Short Wall	
28.00 LF Ceil. Perimeter			

Missing Wall: 1 - 4'0" X 8'0" Opens into E Goes to Floor/Ceiling

Subroom 1: Offset 1		LxWxH 14'0" x 8'0" x 8'0"	
288.00 SF Walls		112.00 SF Ceiling	
400.00 SF Walls & Ceiling		112.00 SF Floor	
12.44 SY Flooring		36.00 LF Floor Perimeter	
112.00 SF Long Wall		64.00 SF Short Wall	
36.00 LF Ceil. Perimeter			

Missing Wall: 1 - 8'0" X 8'0" Opens into 0 Goes to Floor/Ceiling

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Batt insulation - 10" - R30	176.00 SF	0.93 D	163.68	0.00	163.68
Repair and skimcoat drywall	688.00 SF	1.00	688.00	0.00	688.00
Paint the walls and ceiling - two coats	688.00 SF	0.50 D	344.00	0.00	344.00
R&R Crown molding - 3-piece - hardwood	64.00 LF	17.59 D	1,125.76	0.00	1,125.76
Paint crown molding, oversized - two coats	64.00 LF	1.35 *	86.40	0.00	86.40
R&R Baseboard - 8" hardwood - 2 piece	64.00 LF	9.05 D	579.20	0.00	579.20
Paint baseboard, oversized - two coats	64.00 LF	1.35 *D	86.40	0.00	86.40
R&R Recessed light fixture	8.00 EA	86.63 D	693.04	0.00	693.04
Remove Carpet - Premium grade	176.00 SF	0.19	33.44	0.00	33.44
Carpet - Premium grade	202.40 SF	4.08	825.79	0.00	825.79

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS. 39525

CONTINUED - Hallway

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
15 % waste added for Carpet - Premium grade.					
R&R Carpet pad	176.00 SF	0.57	100.32	0.00	100.32
Room Totals: Hallway			4,726.03	0.00	4,726.03

Room: Bedroom 2

LxWxH 16'0" x 15'0" x 8'0"

496.00 SF Walls	240.00 SF Ceiling
736.00 SF Walls & Ceiling	240.00 SF Floor
26.67 SY Flooring	62.00 LF Floor Perimeter
128.00 SF Long Wall	120.00 SF Short Wall
62.00 LF Ceil. Perimeter	

Subroom 1: Closet

LxWxH 7'0" x 6'0" x 8'0"

208.00 SF Walls	42.00 SF Ceiling
250.00 SF Walls & Ceiling	42.00 SF Floor
4.67 SY Flooring	26.00 LF Floor Perimeter
56.00 SF Long Wall	48.00 SF Short Wall
26.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Batt insulation - 10" - R30	282.00 SF	0.93 D	262.26	0.00	262.26
Paint the walls and ceiling - two coats	986.00 SF	0.50 D	493.00	0.00	493.00
R&R Crown molding - 3-piece - hardwood	88.00 LF	17.59 D	1,547.92	0.00	1,547.92
Paint crown molding, oversized - two coats	88.00 LF	1.35 *	118.80	0.00	118.80
R&R Baseboard - 8" hardwood - 2 piece	88.00 LF	9.05 D	796.40	0.00	796.40
Paint baseboard, oversized - two coats	88.00 LF	1.35 * D	118.80	0.00	118.80
R&R Ceiling fan & light - Premium grade	1.00 EA	462.42 D	462.42	0.00	462.42
R&R Vinyl window - double hung, 4-8 sf - Premium grade	1.00 EA	280.64 D	280.64	0.00	280.64
Window trim set (casing & stop)*	8.00 LF	3.92 D	31.36	0.00	31.36
Window stool & apron	2.00 LF	4.89 D	9.78	0.00	9.78

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

CONTINUED - Bedroom 2

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Paint trim - 3 coat*	10.00 LF	1.42*	14.20	0.00	14.20
Paint door/window trim & jamb - Large - 2 coats (per side)	6.00 EA	18.43	110.58	0.00	110.58
Paint door slab only - 2 coats (per side)	6.00 EA	15.53 D	93.18	0.00	93.18
Remove Carpet - Premium grade	282.00 SF	0.19	53.58	0.00	53.58
Carpet - Premium grade	324.30 SF	4.08	1,323.14	0.00	1,323.14
15 % waste added for Carpet - Premium grade					
R&R Carpet pad	282.00 SF	0.57	160.74	0.00	160.74
Room Totals: Bedroom 2			5,876.80	0.00	5,876.80

Room: Bathroom 1

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

192.00 SF Walls	32.00 SF Ceiling
224.00 SF Walls & Ceiling	32.00 SF Floor
3.56 SY Flooring	24.00 LF Floor Perimeter
64.00 SF Long Wall	32.00 SF Short Wall
24.00 LF Ceil. Perimeter	

Subroom 1: Offset 1

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

208.00 SF Walls	40.00 SF Ceiling
248.00 SF Walls & Ceiling	40.00 SF Floor
4.44 SY Flooring	26.00 LF Floor Perimeter
64.00 SF Long Wall	40.00 SF Short Wall
26.00 LF Ceil. Perimeter	

Subroom 2: Offset 2

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

192.00 SF Walls	32.00 SF Ceiling
224.00 SF Walls & Ceiling	32.00 SF Floor
3.56 SY Flooring	24.00 LF Floor Perimeter
64.00 SF Long Wall	32.00 SF Short Wall
24.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
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The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

CONTINUED - Bathroom 1

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Batt insulation - 10" - R30	104.00 SF	0.93 D	96.72	0.00	96.72
Repair and skimcoat drywall	696.00 SF	1.00	696.00	0.00	696.00
Paint the walls and ceiling - two coats	696.00 SF	0.50	348.00	0.00	348.00
R&R Crown molding - 3-piece - hardwood	74.00 LF	17.59 D	1,301.66	0.00	1,301.66
Paint crown molding, oversized - two coats	74.00 LF	1.35 *	99.90	0.00	99.90
Baseboard - 11" - 2 piece	74.00 LF	12.24	905.76	0.00	905.76
Paint baseboard, oversized - two coats	74.00 LF	1.36 *	100.64	0.00	100.64
Detach & Reset Light fixture - Premium grade	1.00 EA	25.39 D	25.39	0.00	25.39
R&R Vinyl window - double hung, 4- 8 sf - Premium grade	1.00 EA	280.64 D	280.64	0.00	280.64
Window trim set (casing & stop)*	12.00 LF	3.92 *	47.04	0.00	47.04
Window stool & apron	2.00 LF	4.90 *	9.80	0.00	9.80
Paint trim - 3 coat*	14.00 LF	1.42 *	19.88	0.00	19.88
Detach & Reset Bathtub faucet (no shower) - High grade	1.00 EA	84.87 D	84.87	0.00	84.87
Detach & Reset Bathtub - Premium grade	1.00 EA	231.82 D	231.82	0.00	231.82
Detach & Reset Toilet - High grade	1.00 EA	100.11 D	100.11	0.00	100.11
Detach & Reset Vanity - High grade	6.00 LF	32.89 D	197.34	0.00	197.34
Detach & Reset Sink - single - High grade	2.00 EA	60.62 D	121.24	0.00	121.24
Detach & Reset Sink faucet - Bathroom - High grade	2.00 EA	48.96 D	97.92	0.00	97.92
Detach & Reset Countertop - solid surface - Premium grade	0.00 SF	14.42 D	0.00	0.00	0.00
Paint door/window trim & jamb - Large - 2 coats (per side)	6.00 EA	18.43	110.58	0.00	110.58
Paint door slab only - 2 coats (per side)	6.00 EA	15.53 D	93.18	0.00	93.18
Remove Carpet - Premium grade	104.00 SF	0.19	19.76	0.00	19.76
Carpet - Premium grade	119.60 SF	4.08	487.97	0.00	487.97
15 % waste added for Carpet - Premium grade.					
R&R Carpet pad	104.00 SF	0.57	59.28	0.00	59.28
Room Totals: Bathroom 1			5,535.50	0.00	5,535.50

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

Room: Bedroom 3		LxWxH 16'0" x 15'0" x 8'0"	
480.00 SF Walls		240.00 SF Ceiling	
720.00 SF Walls & Ceiling		240.00 SF Floor	
26.67 SY Flooring		60.00 LF Floor Perimeter	
128.00 SF Long Wall		120.00 SF Short Wall	
60.00 LF Ceil. Perimeter			

Subroom 1: Closet		LxWxH 11'0" x 5'0" x 8'0"	
256.00 SF Walls		55.00 SF Ceiling	
311.00 SF Walls & Ceiling		55.00 SF Floor	
6.11 SY Flooring		32.00 LF Floor Perimeter	
88.00 SF Long Wall		40.00 SF Short Wall	
32.00 LF Ceil. Perimeter			

Subroom 2: Offset 1		LxWxH 3'0" x 2'0" x 8'0"	
64.00 SF Walls		6.00 SF Ceiling	
70.00 SF Walls & Ceiling		6.00 SF Floor	
0.67 SY Flooring		8.00 LF Floor Perimeter	
24.00 SF Long Wall		16.00 SF Short Wall	
8.00 LF Ceil. Perimeter			

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Batt insulation - 10" - R30	301.00 SF	0.93 D	279.93	0.00	279.93
Repair and skimcoat drywall	1,101.00 SF	1.00	1,101.00	0.00	1,101.00
Paint the walls and ceiling - two coats	1,101.00 SF	0.50 D	550.50	0.00	550.50
R&R Crown molding - 3-piece - hardwood	100.00 LF	17.59 D	1,759.00	0.00	1,759.00
Paint crown molding, oversized - two coats	100.00 LF	1.35 *	135.00	0.00	135.00
R&R Baseboard - 8" hardwood - 2 piece	100.00 LF	9.05 D	905.00	0.00	905.00
Paint baseboard, oversized - two coats	100.00 LF	1.35 * D	135.00	0.00	135.00
R&R Ceiling fan & light - Premium grade	1.00 EA	462.42 D	462.42	0.00	462.42
R&R Vinyl window - double-hung, 4-8 sf - Premium grade	1.00 EA	280.64 D	280.64	0.00	280.64
Window trim set (casing & stop)*	8.00 LF	3.92 D	31.36	0.00	31.36
Window stool & apron	2.00 LF	4.89 D	9.78	0.00	9.78
Paint trim - 3 coat*	10.00 LF	1.42 *	14.20	0.00	14.20

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

CONTINUED - Bedroom 3

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Paint door/window trim & jamb - Large - 2 coats (per side)	6.00 EA	18.43	110.58	0.00	110.58
Paint door slab only - 2 coats (per side)	6.00 EA	15.53 D	93.18	0.00	93.18
Remove Carpet - Premium grade	301.00 SF	0.19	57.19	0.00	57.19
Carpet - Premium grade	346.15 SF	4.08	1,412.29	0.00	1,412.29
15 % waste added for Carpet - Premium grade.					
R&R Carpet pad	301.00 SF	0.57	171.57	0.00	171.57
Room Totals: Bedroom 3			7,508.64	0.00	7,508.64

Room: Bedroom 4 LxWxH 15'0" x 12'0" x 8'0"

432.00 SF Walls	180.00 SF Ceiling
612.00 SF Walls & Ceiling	180.00 SF Floor
20.00 SY Flooring	54.00 LF Floor Perimeter
120.00 SF Long Wall	96.00 SF Short Wall
54.00 LF Ceil. Perimeter	

Subroom 1: Offset 1 LxWxH 5'0" x 4'0" x 8'0"

144.00 SF Walls	20.00 SF Ceiling
164.00 SF Walls & Ceiling	20.00 SF Floor
2.22 SY Flooring	18.00 LF Floor Perimeter
40.00 SF Long Wall	32.00 SF Short Wall
18.00 LF Ceil. Perimeter	

Subroom 2: Closet LxWxH 8'0" x 2'0" x 8'0"

160.00 SF Walls	16.00 SF Ceiling
176.00 SF Walls & Ceiling	16.00 SF Floor
1.78 SY Flooring	20.00 LF Floor Perimeter
64.00 SF Long Wall	16.00 SF Short Wall
20.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Batt insulation - 10" - R30	216.00 SF	0.93 D	200.88	0.00	200.88

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

CONTINUED - Bedroom 4

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Repair and skimcoat drywall	952.00 SF	1.00	952.00	0.00	952.00
Paint the walls and ceiling - two coats	952.00 SF	0.50 D	476.00	0.00	476.00
R&R Wallpaper border - Premium grade	92.00 LF	3.05	280.60	0.00	280.60
R&R Crown molding - 3-piece - hardwood	92.00 LF	17.59 D	1,618.28	0.00	1,618.28
Paint crown molding, oversized - two coats	92.00 LF	1.35 *	124.20	0.00	124.20
R&R Baseboard - 8" hardwood - 2 piece	92.00 LF	9.05 D	832.60	0.00	832.60
Paint baseboard, oversized - two coats	92.00 LF	1.35 * D	124.20	0.00	124.20
R&R Ceiling fan & light - Premium grade	1.00 EA	462.42 D	462.42	0.00	462.42
R&R Vinyl window - double hung, 4-8 sf - Premium grade	1.00 EA	280.64 D	280.64	0.00	280.64
Window trim set (casing & stop)*	8.00 LF	3.92 D	31.36	0.00	31.36
Window stool & apron	2.00 LF	4.89 D	9.78	0.00	9.78
Paint trim - 3 coat*	10.00 LF	1.42 *	14.20	0.00	14.20
Paint door/window trim & jamb - Large - 2 coats (per side)	6.00 EA	18.43	110.58	0.00	110.58
Paint door slab only - 2 coats (per side)	6.00 EA	15.53 D	93.18	0.00	93.18
Remove Carpet - Premium grade	216.00 SF	0.19	41.04	0.00	41.04
Carpet - Premium grade	248.40 SF	4.08	1,013.47	0.00	1,013.47
15% waste added for Carpet - Premium grade.					
R&R Carpet pad	216.00 SF	0.57	123.12	0.00	123.12
Room Totals: Bedroom 4			6,788.55	0.00	6,788.55

Room: Heat, Vent, & Cool

LxWxH 4'0" x 4'0" x 11'6"

184.00 SF Walls	16.00 SF Ceiling
200.00 SF Walls & Ceiling	16.00 SF Floor
1.78 SY Flooring	16.00 LF Floor Perimeter
46.00 SF Long Wall	46.00 SF Short Wall
16.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
MCINTOSH-THOMAS-PAM					

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

CONTINUED - Heat, Vent, & Cool

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R Ductwork system - hot or cold air - 1600 to 2199 SF home	1.00 EA	3,186.30 D	3,186.30	0.00	3,186.30
R&R Central air - condenser unit - 4 ton - 14 SEER	1.00 EA	2,119.71 D	2,119.71	0.00	2,119.71
April Air Handler					
Thermostat - Premium grade (programmable)	1.00 EA	183.88 *	183.88	0.00	183.88
Heat/AC register	9.00 EA	17.09 *	153.81	0.00	153.81
Room Totals: Heat, Vent, & Cool			5,643.70	0.00	5,643.70

Room: Attic 1

LxWxH 31'0" x 9'0" x 8'0"

640.00 SF Walls	279.00 SF Ceiling
919.00 SF Walls & Ceiling	279.00 SF Floor
31.00 SY Flooring	80.00 LF Floor Perimeter
248.00 SF Long Wall	72.00 SF Short Wall
80.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
No damage to this area					
Room Totals: Attic 1			0.00	0.00	0.00

Room: Attic 2

LxWxH 31'0" x 9'0" x 8'0"

640.00 SF Walls	279.00 SF Ceiling
919.00 SF Walls & Ceiling	279.00 SF Floor
31.00 SY Flooring	80.00 LF Floor Perimeter
248.00 SF Long Wall	72.00 SF Short Wall
80.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
No damage to this area					

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

CONTINUED - Attic 2

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Room Totals: Attic 2			0.00	0.00	0.00
Area Items Total: Second Floor			44,475.63	0.00	44,475.63
Area Items Total: DWELLING			405,501.33	0.00	405,501.33
Line Item Subtotals: MCINTOSH-THOMAS-PAM			405,501.33	0.00	405,501.33
Adjustments for Base Service Charges					Adjustment
Carpenter - Finish, Trim/Cabinet					108.80
Carpenter - General Framer					97.74
Electrician					111.52
Flooring Installer					107.10
Wood Flooring Installer					126.80
Hardware Installer					85.96
Heating / A.C. Mechanic					109.72
General Laborer					20.06
Mason Brick/Stone					78.10
Plumber					107.50
Painter					78.46
Roofer					176.46
Membrane Roofing Installer					166.95
Siding Installer					102.98
Stucco Installer					110.68
Tile/Cultured Marble Installer					118.18
Wallpaper Hanger					78.14
Total Adjustments for Base Service Charges:					1785.15
Permit Amount:					1,500.00
Line Item Totals: MCINTOSH-THOMAS-PAM			408,786.48	0.00	408,786.48

The Progressive Corporation, Inc.

7557 Mahalo Hiji Drive
Diamondhead, MS 39525

Grand Total Areas:

16,068.00 SF Walls	6,357.00 SF Ceiling	22,425.00 SF Walls and Ceiling
6,357.00 SF Floor	706.33 SY Flooring	1,693.00 LF Floor Perimeter
5,800.00 SF Long Wall	3,669.00 SF Short Wall	1,693.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
0.00 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

Summary for DWELLING

Line Item Total				405,501.33
Total Adjustments for Base Service Charges				1,785.15
Permit				1,500.00
Material Sales Tax	@	7.000% x	150,231.62	10516.21
Subtotal				419,302.69
Overhead	@	15.0% x	419,302.69	62,895.40
Profit	@	10.0% x	419,302.69	41,930.27
Service Sales Tax	@	7.000% x	144,700.94	10129.07
Replacement Cost Value				534,257.43
Net Claim				534,257.43

David J. Favre, Sr.

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

Recap by Category

Q&P Items	Total Dollars	%
APPLIANCES	5,124.18	0.96%
CABINETRY	43,124.38	8.07%
GENERAL DEMOLITION	30,244.96	5.66%
FLOORS	42,902.07	8.03%
DRYWALL	19,871.88	3.72%
ELECTRICAL	8,303.81	1.55%
FLOOR COVERING - CARPET	10,459.94	1.96%
FLOOR COVERING - STONE	3,604.48	0.67%
FLOOR COVERING - CERAMIC TILE	7,034.82	1.32%
FLOOR COVERING - WOOD	15,961.28	2.99%
PERMITS AND FEES	15,000.00	2.81%
FINISH CARPENTRY / TRIMWORK	48,209.59	9.02%
FINISH HARDWARE	2,500.00	0.47%
FIREPLACES	4,256.85	0.80%
FRAMING & ROUGH CARPENTRY	5,531.56	1.04%
HEAT, VENT & AIR CONDITIONING	17,957.59	3.36%
INSULATION	2,478.03	0.46%
LABOR ONLY	3,227.20	0.60%
LIGHT FIXTURES	16,017.97	3.00%
MASONRY	20,012.51	3.75%
MIRRORS & SHOWER DOORS	988.48	0.19%
PLUMBING	18,603.58	3.48%
PAINTING	18,459.74	3.46%
ROOFING	13,240.58	2.48%
SCAFFOLDING	9,204.30	1.72%
SIDING	1,126.88	0.21%
SOFFIT, FASCIA, & GUTTER	897.82	0.17%
STAIRS	5,375.16	1.01%
STUCCO & EXTERIOR PLASTER	3,752.60	0.70%
WINDOWS - VINYL	5,792.94	1.08%
WINDOWS - WOOD	1,192.17	0.22%
WALLPAPER	5,043.98	0.94%

The Progressive Corporation, Inc.

7557 Mahalo Hui Drive
Diamondhead, MS 39525

Subtotal			405,501.33	75.90%
Base Service Charges			1,785.15	0.33%
Permit			1,500.00	0.28%
Material Sales Tax	@	7.000%	10,516.21	1.97%
Overhead	@	15.00%	62,895.40	11.77%
Profit	@	10.00%	41,930.27	7.85%
O&P Items Subtotal			524,128.36	98.10%
Service Sales Tax	@	7.000%	10,129.07	1.90%
Grand Total			534,257.43	

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF MISSISSIPPI
SOUTHERN DIVISION

Thomas C. McIntosh, *et al.*

PLAINTIFF(S)

VERSUS

CIVIL ACTION NO. 1:06cv1080-LTS-RHW

State Farm Fire & Casualty Company, *et al.*

DEFENDANT(S)

CASE MANAGEMENT ORDER

This case management order can be modified only by order of the Court upon a showing of good cause. IT IS HEREBY ORDERED:

1. Case Track
 The case is assigned to the Standard Track.
 The case is assigned to the Complex Track.
2. Disclosure
 The initial disclosure requirements are complete.
 The following additional disclosure is ordered:
3. Early Filing of Motions
4. Specific Discovery Provisions or Limitations
Interrogatories, request for production and admissions are limited to 30 of each.
Depositions are limited to parties, experts and no more than 5 fact witnesses.
N/A 1. Plaintiff must execute a waiver of medical privilege.
N/A 2. Defendant may have a local IME (within subpoena range of Court) with a doctor who has not examined plaintiff. IME must be completed in time to comply with expert designation deadlines.
5. Consent to Trial by Magistrate Judge
 The parties CONSENT to trial by Magistrate Judge.
 The parties do NOT consent to trial by Magistrate Judge.
6. Scheduling Order
 - a. ORDERED that MOTIONS for joinder of parties or amendments to the pleadings shall be filed on or before 3/30/07.
 - b. ORDERED that all the PLAINTIFF'S EXPERTS shall be designated on or before 3/30/07.
 - c. ORDERED that all the DEFENDANT'S EXPERTS shall be designated on or before 5/15/07.

- d. ORDERED that all DISCOVERY shall be completed on or before 9/4/07.
- e. ORDERED that all MOTIONS other than in limine motions shall be filed by 9/18/07. The deadline for in limine motions is ten (10) days before the pretrial conference, with responses due five (5) days before the pretrial conference.
- f. ORDERED that the SETTLEMENT CONFERENCE in this case is set 10/17/07 at 10:30 a.m. with Judge Walker.
- g. ORDERED that the PRETRIAL CONFERENCE in this case is date to be announced.
- h. ORDERED that this case is set for JURY TRIAL :
1. on a day certain beginning or;
 2. during a 3 week trial calendar beginning 2/11/2008.

Estimated time of trial is 3 days.

- i. CONFLICTS: None. (The court will only consider conflicts specified in this ORDER)

SO ORDERED this the 16th day of January, 2007.

st Robert H. Walker
UNITED STATES MAGISTRATE JUDGE



HOMEOWNERS POLICY



WILLIAM D. ST. CLAIR'S

FP-7025
(8/80)

10/04
VIA

This policy is one of the broadest forms available today, and provides you with outstanding value for your insurance dollars. However, we want to point out that every policy contains limitations and exclusions. Please read your policy carefully, especially "Losses Not Insured" and all exclusions.

EXHIBIT
A

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PF-7333
1/2/01

Printed in U.S.A.

HOMEOWNERS POLICY
DECLARATIONS CONTINUED

1. Based on your payment of premium for the coverage you chose.

2. Based on your compliance with all applicable provisions of this policy, and

3. In reliance on your statements in these Declarations.

You agree, by acceptance of this policy, that:

1. you will pay premiums when the and comply with the provisions of the policy;

2. the statements in these Declarations are your statements and are true;

DEFINITIONS

1. **Loss History:** you have not had any losses, insured or not, and

2. **Insurance History:** you have not had any insurer or agency cancel or refuse to issue or renew a contract to you or any household member;

2. **Businesses:** means a trade, profession or occupation. This includes farming.

3. **Declarations:** means the policy, Declarations, any amended Declarations, the most recent renewal notice or certificate, an Evidence of Insurance form or any endorsement changing any of these;

4. **Insured:** means you and, if residents of your household:

a. your relatives; and

b. any other person under the age of 21 who is in the care of a person described above.

Under Section II, "Insuring," also means:

c. with respect to articles or contents to which this policy applies, the person or organization legally responsible for them. However, the named or watercraft must be owned by you or a person included in 4.a. or 4.b. A person or organization using or having custody of these articles or contents in the course of a business, or without permission of the owner, is not an Insured; and

d. with respect to any vehicle to which this policy applies, any person while engaged in your employment or the employment of a person included in 4.a. or 4.b.

5. **Insured household:** means:

a. the residence premises;

b. the part of any other premises, other structures and grounds used by you as a residence. This includes premises belonging to you and used with this policy in an effort for your use as a residence;

c. any premises used by you in connection with the premises included in 5.a. or 5.b.;

d. any part of a premises not owned by an Insured but which an Insured is temporarily residing at;

e. any part of a premises not owned by an Insured but which an Insured is temporarily residing at, if the insured is being compensated as a residence for an Insured;

f. individual or family cemetery plots or burial vaults owned by an Insured;

g. any part of a premises occasionally rented to an Insured by other than business purposes;

h. vacant land withheld by or rented to an Insured. This does not include farm land; and

i. farm land (including land) rented by you for rental to others but not for a term of 90 days, regardless of the number of locations.

6. **Motor vehicle:** when used in Section II of this policy, means:

a. a motorized land vehicle designed for travel on public roads or subject to motor vehicle regulation. A motorized land vehicle in their storage on an insured location shall be "motor vehicle";

b. a trailer or semi-trailer designed for travel on public roads and subject to motor vehicle regulation. A boat, camp, caravan, utility trailer not being towed by

or carried on a vehicle included in 5.a. from a motor vehicle;

c. a motorized golf cart, snowmobile, motorized bicycle, motorized tricycle, all-terrain vehicle or any other similar type equipment covered by an Insured and designed or used for recreational or utility purposes off public roads, while not on insured location. A motorized golf cart which is used for golfing purposes is not a motor vehicle; and

d. any vehicle which being towed by or carried on a vehicle included in 5.a., 5.b., or 5.c.

7. **Accident:** when used in Section II of this policy, means an accident, including exposure to conditions, which results in:

a. bodily injury; or

b. property damage.

8. **Property damage:** means physical damage to or destruction of tangible property, including loss of use of the property. Theft or conversion of property by any Insured shall be property damage.

9. **Residence employee:** means an employee of an Insured who performs tasks, including household or domestic services, in connection with the residence or use of the residence as a residence. This includes employees who perform regular duties elsewhere for you. This does not include employees while performing duties in connection with the business of an Insured.

10. **Residence premises:** means:

a. the one- or two- or three-family dwelling, other structures and grounds; or

b. that part of any other building which you possess and which is shown in the Declarations.

loss is the direct and immediate cause of the collapse of the building.
This coverage does not become available applying to the damaged property.

12. Looting. You will not be responsible for any loss from burglary, theft, or robbery occurring in the building or on the premises of the building, including the contents of the building, which are a part of a covered small loss.
No deductible applies to this coverage.

DEFINITION COVERABLES: ...
The limits of liability shown in the Declarations for Coverage A - Dwellings are subject to the conditions, coverages, exclusions, and other terms of this policy.

SECTION I - LOSSES INSURED

COVERABLES - Dwellings
We insure for accidental and physical loss to the property described in Coverage A, provided as provided in SECTION I - LOSSES NOT INSURED.

COVERABLES - PERSONAL PROPERTY
We insure for accidental and physical loss to property described in Coverage B, provided as provided in SECTION I - LOSSES NOT INSURED.

- 1. Fire or lightning.
- 2. Windstorm or hail. This includes any fire, lightning, wind, hail, or explosion, including any fire, lightning, wind, hail, or explosion, that originates in the building, but does not include damage to the building caused by an explosion in a room or yard and the roof, eaves, and/or gutters of the building.
- 3. Explosion.
- 4. Riot or civil commotion.
- 5. Aircraft, including self-propelled missiles, and space craft.

incurred at the same rate as for increases in the valuation coverage when shown in the Declarations.
To find the premium a given rate:

- 1. Find the rate per \$1000 for the rate as of the effective date of the valuation coverage, provided then.
- 2. Multiply the resulting factor by the basis of liability for Coverage A. Coverage B and Coverage C separately.

If during the term of this policy the Coverage A limit of liability is increased or decreased, the effective date of the valuation coverage provisions shall apply to calculate with the effective date of the policy.

SECTION II - EXCLUSIONS

1. Smoke, fire, or explosion, including accidental damage from smoke.

2. The part of a building that is damaged by smoke from agricultural, manufacturing, or industrial operations.

3. Volcanic eruption, including any fire, lightning, wind, hail, or explosion, that originates in the building, but does not include damage to the building caused by an explosion in a room or yard and the roof, eaves, and/or gutters of the building.

4. Loss of a pipe, line, or sewer, including any fire, lightning, wind, hail, or explosion, that originates in the building, but does not include damage to the building caused by an explosion in a room or yard and the roof, eaves, and/or gutters of the building.

5. Loss caused by fire.

(1) covered by an insured or by any other person regularly residing in the residence described. Except in the case of a residence which is a business covered by a policy of fire and theft insurance, this exclusion shall not apply to a residence which is not so covered.

(2) in a building under construction or of materials and supplies located in the building and occupied for the building's completed and occupied for

(3) from the part of a residence premises intended to others.

(4) caused by a person who is not an insured, but is an insured, or the insured's employee.

(5) of money, bank notes, bullion, gold, platinum, silver, securities, negotiable instruments, coins and medals.

(6) of securities, diamonds, jewelry, furs, paintings, tapestries, books, records, musical instruments, motor vehicles, boats, aircraft, and other personal property, including contents of a residence, which are not so covered.

(7) of jewelry, watches, the gemstones and gemstones mounted with by, precious and semi-precious stones.

(8) loss caused by hail that occurs away from the residence premises.

(9) property which is any other residence owned, rented to, or occupied by an insured, except while an insured is temporarily residing there. Property of a student who is an insured is covered while at a residence away from home.

(10) waterage of all pipes, including their furnishings, equipment and appurtenant fixtures, or:

(11) water damage caused by the leakage of or from a residential premises in a newly occupied residential residence, property in its immediate past physical condition, and not be considered property away from the residence premises for the first 30 days after the inception of this policy.

(12) Sudden and accidental tearing apart, cracking, burning or burning, or a sudden or full water heating system, air conditioning or plumbing line, protection against system, or appliance for household water.

(13) This policy does not include loss:

a. caused by or resulting from freezing; or

b. caused by or resulting from rain, sleet, or hail, or by the weight of ice, snow, or sleet, or by the weight of any other material which accumulates on a roof or other part of the building.

(14) Freezing of a plumbing, heating, air conditioning or automatic fire protection system, or of a household appliance.

(15) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(16) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(17) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(18) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(19) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(20) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(21) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(22) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(23) Sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protection system, or from within a household appliance.

(24) This policy does not include loss:

a. caused by or resulting from freezing; or

b. caused by or resulting from rain, sleet, or hail, or by the weight of ice, snow, or sleet, or by the weight of any other material which accumulates on a roof or other part of the building.

(25) Freezing of a plumbing, heating, air conditioning or automatic fire protection system, or of a household appliance.

(26) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(27) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(28) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(29) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(30) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(31) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(32) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(33) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(34) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(35) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

(36) This policy does not include loss from the replacement of a water supply pipe that has become damaged or replaced.

to direct, weakness, inadequacy, lack of resources or

- (1) planning, zoning, development, zoning, siting
- (2) design, specifications, materials, construction, grading, completion
- (3) materials used in construction or repair or replacement
- (4) maintenance

SECTION 1 - LOSS SETTLEMENT

Only the actual, accidental and sudden damage to the property. We will settle covered property losses according to the following:

- 1. A. Repair or replacement of the actual, accidental and sudden damage to the property. We will pay the cost to repair or replace with another construction and for the same use on the premises shown in the Declaration. The damaged part of the property covered under SECTION 1 - COVERAGE A, COVERAGE A - DWELLING, except for wood framed, subject to the following:
 - (1) until actual repair or replacement is completed, we will pay only the actual cash value at the time of the loss of the damaged part of the property, up to the applicable limit of liability shown in the Declaration, not to exceed the cost of repair or replacing the damaged part of the property;
 - (2) when the repair or replacement is completed, we will pay the cost to repair or replace with another construction and for the same use on the premises shown in the Declaration, except for wood framed, subject to the following:
 - (a) until actual repair or replacement is completed, we will pay only the actual cash value at the time of the loss of the damaged part of the property, up to the applicable limit of liability shown in the Declaration, not to exceed the cost to repair or

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of any property featuring land, structures or improvements of any kind) whether or not the residence is insured.

- a. weather conditions.
- c. However, we do insure for any resulting loss from any cause, unless the resulting loss is listed in Loss Not Insured by this Section.

SECTION 2 - LOSS SETTLEMENT

(1) when the repair or replacement is completed, we will pay the cost to repair or replace with another construction and for the same use on the premises shown in the Declaration, except for wood framed, subject to the following:

- a. Wood frame. We will pay the actual cash value at the time of loss for loss of damaged property, not to exceed the limit of liability shown in the Declaration, for COVERAGE A - DWELLING, EXCEPT FOR WOOD FRAMED, subject to the following:
 - (1) when the repair or replacement is completed, we will pay the cost to repair or replace with another construction and for the same use on the premises shown in the Declaration, except for wood framed, subject to the following:
 - (a) until actual repair or replacement is completed, we will pay only the actual cash value at the time of the loss of the damaged part of the property, up to the applicable limit of liability shown in the Declaration, not to exceed the cost to repair or

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replace the value of the property as described in 2.1(1) above.

- (2) when the repair or replacement is completed, we will pay the cost to repair or replace with another construction and for the same use on the premises shown in the Declaration, except for wood framed, subject to the following:
 - (a) until actual repair or replacement is completed, we will pay only the actual cash value at the time of the loss of the damaged part of the property, up to the applicable limit of liability shown in the Declaration, not to exceed the cost to repair or

SECTION 3 - PERSONAL PROPERTY

(1) when the repair or replacement is completed, we will pay the cost to repair or replace with another construction and for the same use on the premises shown in the Declaration, except for wood framed, subject to the following:

- a. Wood frame. We will pay the actual cash value at the time of loss for loss of damaged property, not to exceed the limit of liability shown in the Declaration, for COVERAGE A - DWELLING, EXCEPT FOR WOOD FRAMED, subject to the following:
 - (1) when the repair or replacement is completed, we will pay the cost to repair or replace with another construction and for the same use on the premises shown in the Declaration, except for wood framed, subject to the following:
 - (a) until actual repair or replacement is completed, we will pay only the actual cash value at the time of the loss of the damaged part of the property, up to the applicable limit of liability shown in the Declaration, not to exceed the cost to repair or

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actually and necessarily paid to repair or replace the property and

- (2) if property is not repaired or replaced within two years after the date of loss, we will pay only the cost to repair or replace plus depreciation.
- b. We will pay medical value at the time of loss for:
 - (1) injuries, loss of earnings, salary and similar benefits which have been paid or are payable to the insured or any family member.
 - (2) injuries whose date of injury is within the date of loss, but which are payable to the insured or any family member after the date of loss.
- (3) property paid for by the insured previous.

However, we will not pay any amount exceeding the actual cash value of the property at the time of loss.

- (1) our cost to repair or replace at the time of loss;
- (2) the full cost of repair;
- (3) any speciality of liability described in the policy.
- (4) any applicable Coverage B limit of liability.
- 2. B. - Improved Under Section 1 - COVERAGE A - DWELLING, EXCEPT FOR WOOD FRAMED, subject to the following:
 - a. We will pay the cost to repair or replace with another construction and for the same use on the premises shown in the Declaration, except for wood framed, subject to the following:
 - (1) until actual repair or replacement is completed, we will pay only the actual cash value at the time of the loss of the damaged part of the property, up to the applicable limit of liability shown in the Declaration, not to exceed the cost to repair or
 - (2) when the repair or replacement is completed, we will pay the cost to repair or replace with another construction and for the same use on the premises shown in the Declaration, except for wood framed, subject to the following:
 - (a) until actual repair or replacement is completed, we will pay only the actual cash value at the time of the loss of the damaged part of the property, up to the applicable limit of liability shown in the Declaration, not to exceed the cost to repair or

However, we will not pay an amount exceeding the smaller of the following for items A and B above:

- (1) our cost to replace at the time of loss;
- (2) the net cost of repair.

SECTION I - CONDITIONS

D. Insurable Interest and Limit of Liability. Even if more than one person has an insurable interest in the property covered, you shall not be liable:

- a. for the insured for an amount greater than the insured's interest in the property;
- b. for the insured for an amount greater than the insured's interest in the property.

2. Your Credit. After a loss for which this insurance may apply, you shall agree that the following defines our performance:

- a. give immediate notice to us or our agent. Also notify the person the loss is caused by. Also notify the credit card company or bank if the loss involves a credit card or bank loan transfer card;
- b. protect the property from further damage or loss, make reasonable and necessary repairs/repairs required to protect the property, keep an accurate record of these repairs/repairs;
- c. preserve the integrity of damaged or stolen personal property. Show "on-site" the quantity, description, age, replacement cost and amount of loss, submit to the inventory of like, make and model, and other documents that substantiate the figures in the inventory;
- d. as often as we reasonably require;

- (3) any special limit of liability described in the policy;
- (4) any applicable Coverage B limit of liability.

(4) produce employment records for the insured's household or office for examination under oath to the extent it is within the insured's power to do so, and

e. submit to us within our delay after the loss, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:

- (1) the time and cause of loss;
- (2) financial condition of the insured and all other persons involved in the property on the property;
- (3) other insurance which may cover the loss;
- (4) changes in the ownership of the property during the term of this policy;
- (5) specifications of any damaged building and the total estimates for repair of the damage;
- (6) an inventory of damaged or stolen personal property described in 2.c;
- (7) receipts for additional living expenses incurred and receipts supporting the right to the value loss and
- (8) evidence of attempt to provide a claim under the Credit Card, Bank Fund Transfer Card, Payment Card, Commercial Money Coverage, stating the amount and cause of loss.

3. Loss to a Pair or Set. In case of loss to a pair or set, we may select to:

- a. repair or replace any part to restore the pair or set to its value before the loss; or
- b. pay the difference between the depreciated value of the property before and after the loss.

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4. Appraisal. If you and we fail to agree on the amount of loss, after you pay the amount of the loss, we will pay the amount of the loss as set by appraisal. If either requires a written demand for appraisal, each shall select a competent, disinterested appraiser. Each shall notify the other of the appraiser's identity within 30 days of receipt of the written demand. The two appraisers shall then select a third qualified appraiser. If the two appraisers are unable to agree upon an appraiser within 5 days, you or we choose, at the option of a court of record in the state where the real property interest is located to select an umpire. The umpire shall then set the amount of the loss. If the appraiser fails to agree within a reasonable time, they shall elect their differences to the umpire. Written agreement signed by any two of these three shall be the amount of the loss. Each appraiser shall be paid by the party selecting that appraiser. Other expenses of the appraisal and the umpire shall be the cost of the appraisal and the umpire and paid out of the funds of the party who selected you and us.

5. Other Insurances. If a loss covered by this policy is also covered by other insurances, we will pay only our share of the loss. Our share is the proportion of the loss that the applicable limit under this policy bears to the total amount of insurances covering the loss.

6. Suit Against Us. No action shall be brought against us unless brought within the policy provisions. The action must be started within one year after the date of loss or damage.

7. Our Option. We may repair or replace any part of the property damaged or stolen with similar property. Any property we pay for or replace becomes our property.

8. Loss Payment. We will settle all losses with you. We will pay you unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable 60 days after the date your proof of loss is received.

- a. reach agreement with you;
 - b. there is an entry of a final judgment or
 - c. there is a filing of an appraisal award with us.
9. Assignment of Property. We need not accept any property abandoned by an insured.

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10. Mortgage Clause. The word "mortgagee" includes trustee.

11. a mortgagee named in this policy, any loss payable under Coverage A shall be paid to the mortgagee and you, as trustee agent. If more than one mortgagee is named, the order of payment shall be the same as the order of precedence of the mortgage.

12. If we pay your claim, this clause shall not apply to a valid claim of the mortgagee, if the mortgagee:

- (1) applies us of any change in ownership, equity or substantial change in risk of which the mortgagee has knowledge;
- (2) gave or demanded any premium due under this policy; you will not pay the premium; and
- (3) submitted a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to so. Policy conditions relating to Appraisal and Appeal Us and Loss Payment apply to the mortgagee.

If this policy is cancelled by us, the mortgagee shall be insured at least 10 days before the date cancellation is effective. Proof of mailing shall be proof of notice.

If we pay the mortgagee for any loss and delay payment to you:

- (1) we are subrogated to all the rights of the mortgagee under the mortgage on the property; or
- (2) at our option, we may pay to the mortgagee the whole principal on the mortgage plus any accrued interest. In this event, we shall receive a full assignment and transfer of the mortgage and all reasonable holders registered in the mortgage shall

11. No Benefit to Bailor. We will not recognize an assignment or grant coverage for the benefit of a person or organization holding, storing or transporting property for bailment.

12. No Benefit to Bailor. We will not recognize an assignment or grant coverage for the benefit of a person or organization holding, storing or transporting property for bailment.

- 4. Duties of an Injured Person - Coverage A: This injured person, or when appropriate, someone acting on behalf of this person, shall:
 - a. give us written notice of injury, under oath if required, as soon as practicable;
 - b. provide appropriate information to us, including copies of medical reports and hospital bills;
 - c. seek to physical examination by a physician selected by us, or if we do not select a physician, to a physician reasonably selected by you;
 - d. Payment of Claims - Coverage M: Payment under this coverage is not an admission of liability by us, insured or us.

SECTION II - CONDITIONS

- 1. Policy Period: This policy applies only for the period beginning on the date of inception of the policy and ending on the date of expiration of the policy. If the policy is renewed, this policy shall apply to the renewed period.
- 2. Cancellation of Policy: This policy is void if you and any other insured fail to pay the premium when due. If you fail to pay the premium when due, we may cancel this policy at any time.
- 3. Assignment of Claims: This policy is void if you assign or attempt to assign your rights under this policy to any other person.
- 4. Waiver or Change of Policy: Prohibition: A waiver or change of any provision of this policy must be in writing by us or by you. Our consent is required for any modification of this policy.
- 5. Cancellation:
 - a. You may cancel this policy at any time by notifying us in writing.
 - b. We may cancel this policy if you fail to pay the premium when due.

- 5. Subsequent Use: No action shall be brought against us unless there has been compliance with the policy provisions.
 - a. If you cancel this policy, you shall be liable for the cost of the policy.
 - b. If we cancel this policy, we shall be liable for the cost of the policy.

- (1) When you cancel this policy, you shall be liable for the cost of the policy.
- (2) When we cancel this policy, we shall be liable for the cost of the policy.
- (3) When this policy has been in effect for 90 days or more, or if you have a material misrepresentation of fact which is known to us, we shall be liable for the cost of the policy.

- (b) If the first time you change status under this policy was before,
 - a. When the policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be waived.
 - b. When the policy is renewed, the premium for the period from the date of cancellation to the expiration date will be waived.

- (1) When you cancel this policy, you shall be liable for the cost of the policy.
- (2) When we cancel this policy, we shall be liable for the cost of the policy.
- (3) When this policy has been in effect for 90 days or more, or if you have a material misrepresentation of fact which is known to us, we shall be liable for the cost of the policy.

OPTIONAL POLICY PROVISIONS

- 1. Section I - Coverage A or B:
 - a. Each Optional Policy Provision applies only as shown in the Declaration and is subject to all the terms, conditions, exclusions and coverages of this policy.
 - b. Additional Insured: The definition of Insured is expanded to include the person or organization shown in the Declaration on Additional Insured, or whose name is on file with us. Coverage is with respect to:
 - 1. Section I - Coverage A or B
- 2. Section II - Coverage C and D:
 - a. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
 - b. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
- 3. Section III - Coverage E:
 - a. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
 - b. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
- 4. Section IV - Coverage F:
 - a. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
 - b. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
- 5. Section V - Coverage G:
 - a. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
 - b. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
- 6. Section VI - Coverage H:
 - a. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
 - b. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
- 7. Section VII - Coverage I:
 - a. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
 - b. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
- 8. Section VIII - Coverage J:
 - a. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
 - b. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
- 9. Section IX - Coverage K:
 - a. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
 - b. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
- 10. Section X - Coverage L:
 - a. This coverage does not apply to any property that is not owned or controlled by you or any other insured.
 - b. This coverage does not apply to any property that is not owned or controlled by you or any other insured.

We will never pay for more than a dwelling of the same height, floor area and style as the same or similar properties in the vicinity, subject to the limit provided by subdivision 1. Copying provided in this exhibit.

Option SG - Shareware and Database. The COVER AGE B - PERSONAL PROPERTY, Special Limits of Liability, when the limit of shareware and software is increased by the amount shown in the Declaration for this option.

THE BOARD OF DIRECTORS HAS REVIEWED THIS POLICY AND IS SIGNED BY THE PRESIDENT AND SECRETARY AT BIRMINGHAM, ALABAMA.

Tim M. Brown

Secretary

Charles R. ...

President

The Board of Directors in accordance with Article VII(c) of the Company's Articles of Incorporation, may authorize any person to execute any instrument in the name of the Company and to perform any act that may be necessary or appropriate in the ordinary course of business of the Company.