

**IN THE COUNTY COURT, SIXTH
JUDICIAL CIRCUIT, IN AND FOR
PINELLAS COUNTY, FLORIDA**

CASE NO.:

DIVISION:

**FLORIDA ROOF SPECIALISTS, INC.,
a Florida corporation,**

Plaintiff,

v.

**GLORIA A. ARTHUR,
an individual,**

_____ /

COMPLAINT

COMES NOW, PLAINTIFF, FLORIDA ROOF SPECIALISTS, INC. (hereinafter referred to as the "Plaintiff"), by and through its undersigned counsel and sues DEFENDANT, GLORIA A. ARTHUR (hereinafter referred to as the "Defendant"), and would allege as follows:

JURISDICTION AND VENUE

1. This is an action for damages less than \$50,000.00 and greater than \$8,000.00 exclusive of attorney's fees, costs and interest.

2. At all times relevant to this action, Plaintiff was and is a Florida corporation in good standing and duly authorized to conduct business in the State of Florida and whose post office address is 8535 Baymeadows Road, Suite 21, Jacksonville, Florida 32256.

3. At all times relevant to this action, Defendant was and is a resident of Pinellas County, Florida and whose post office address is 3773 15th Avenue Southeast, Largo, Florida 33771.

4. At all times relevant to this action, that certain parcel of real property that is the subject of this action is commonly known as 3773 15th Avenue Southeast, Largo, Florida 33771 (the "Property") and more particularly described as:

Lot 80, SUN COAST ESTATES, according to the map or plat thereof as recorded in Plat Book 50, Page 34, of the Public Records of Pinellas County, Florida.

Parcel Identification Number: 01/30/15/86382/000/0800.

5. Venue is proper pursuant to the provisions of §47.011, Florida Statutes.

6. The Court has jurisdiction over the subject matter and parties hereto pursuant to the provisions of §34.01, Florida Statutes.

7. All conditions precedent to the filing of this action have occurred or have been performed.

COUNT I – ENFORCEMENT OF CONSTRUCTION LIEN

8. Plaintiff realleges paragraphs 1 through 7 as though fully realleged herein.

9. This is an action to enforce a construction lien pursuant to the provisions of §§713 and 85, Florida Statutes.

10. Defendant first acquired title to the Property as a single person by virtue of that certain Warranty Deed dated the 28th day February 2001 and recorded on the 1st day of March 2001, in Official Records Book 11246, Page 243 of the Public Records of Pinellas County, Florida. A copy of said Warranty Deed is attached hereto as **Exhibit "A"** and incorporated by reference herein.

11. On the 20th day of September 2022, Defendant executed a Customer/Contractor Agreement with Plaintiff (the "Contract") to construct certain improvements to the Property. A copy of the Contract is attached hereto as **Exhibit "B"** and incorporated by reference herein.

12. The Contract is valid and enforceable.

13. On or about the 22nd day of September 2022, Plaintiff provided Defendant with its initial estimate (the “Initial Estimate”) of the Replacement Cost Value (“RCV”) of the roof to be \$12,732.85. A copy of the Initial Estimate is attached hereto as **Exhibit “C”** and incorporated by reference herein.

14. On or about the 4th day of October 2022, Citizens Insurance provided Defendant with a written estimate of the Replacement Cost Value (“RCV”) of the roof to be \$10,239.40 (the “Citizens Estimate”). A copy of the Citizens Estimate is attached hereto as **Exhibit “D”** and incorporated by reference herein.

15. On the 8th day of November 2022, Defendant executed Plaintiff’s Selection Sheet (the “Selection Sheet”) affirming her obligation to pay Plaintiff her \$2,500.00 deductible, among other obligations. A copy of the Selection Sheet is attached hereto as **Exhibit “E”** and incorporated by reference herein.

16. On the 8th day of November 2022, Defendant executed her Notice of Commencement (the “NOC”) and recorded the same on the 21st day of November 2022, in Official Records Book 22267, Page 2377 of the Public Records of Pinellas County, Florida. A copy of the NOC is attached hereto as **Exhibit “F”** and incorporated by reference herein.

17. On the 26th day of January 2023, Plaintiff commenced performance of its work pursuant to the Contract.

18. On the 4th day of March 2023, Plaintiff completed its duties under the Contract.

19. On the 7th day of March 2023, Plaintiff’s work performed on the property pursuant to the Contract and under Permit Number EBP-23-00626 was approved by the Pinellas County Building Department. A copy of the Inspection History is attached hereto as **Exhibit “G”** and incorporated by reference herein.

20. Subsequent to the completion of its work under the Contract, Plaintiff provided Defendant with its Invoice No. 31-453-1 (the "Invoice") crediting Defendant with payments received through the 8th day of February 2023. In addition to crediting Defendant for payments received, Defendant was also given a credit of \$3,612.24 for work Plaintiff did not perform. The outstanding balance owed to Plaintiff is \$9,173.39. Defendant has failed and refused to pay the monies owed to Plaintiff, breaching the Contract. A copy of said Invoice is attached hereto as **Exhibit "H"** and incorporated by reference herein.

21. On or about the 23rd day of March 2023, on behalf of Plaintiff, Minorcan Construction Group, Inc., provided Defendant with its final estimate (the "Final Estimate") of the Replacement Cost Value ("RCV") of the roof to be \$23,025.03. A copy of the Final Estimate is attached hereto as **Exhibit "I"** and incorporated by reference herein.

22. On the 6th day of April 2023, Citizens provided Defendant with payment for Ordinance or Law Coverage in the amount of \$897.87 (the "O&L Payment"). A copy of Citizen's correspondence to Defendant with the O&L Payment is attached hereto as **Exhibit "J"** and incorporated by reference herein.

23. All conditions precedent to payment have been performed or have occurred.

24. Plaintiff has been caused to record its Claim of Lien dated the 12th day of May 2023, (the "Lien") on the same day in Official Records Book 22439, Page 1575 of the Public Records of Pinellas County, Florida. A copy of the Lien is attached hereto as **Exhibit "K"**

25. Contemporaneously with providing Defendant with a copy of the Lien, on the 19th day of May 2023, Plaintiff provided a Contractor's Final Payment Affidavit (the "Affidavit") to Defendant at least five (5) days prior to filing this action. A copy of the Lien and Affidavit with proof of mailing is attached hereto as **Exhibit "L"** and incorporated by reference herein.

26. This action is brought within one (1) year of Plaintiff recording its Lien.

27. Plaintiff has been caused to retain the services of the undersigned and is obligated to pay a reasonable fee for services rendered and costs incurred.

28. Plaintiff is entitled to an award of its reasonable attorney's fees and costs incurred in this action pursuant to the provisions of §713.29, Florida Statutes.

29. Plaintiff is entitled to an award of its reasonable attorney's fees and costs incurred in this action pursuant to the express language of the Contract.

WHEREFORE, Plaintiff respectfully requests the Court to enter an order that:

- A. Finds the Contract at issue to be valid and enforceable;
- B. Recognizes Plaintiff's Claim of Lien in the amount found to be due as of the 23rd day of March 2023, plus interest, costs and attorney's fees;
- C. Renders a personal money judgment against Defendant;
- D. Orders the Property to be sold to pay Plaintiff's claim, free and clear of the claims of Defendant; plus
- E. Such other relief as the Court may determine to be just and appropriate under the circumstances.

COUNT II – BREACH OF CONTRACT

30. Plaintiff realleges paragraphs 1 through 7 as though fully realleged herein.

31. On the 20th day of September 2022, Defendant executed a Customer/Contractor Agreement with Plaintiff (the "Contract") to construct certain improvements to the Property. A copy of the Contract is attached hereto as **Exhibit "B"** and incorporated by reference herein.

32. The Contract is valid and enforceable.

33. On or about the 22nd day of September 2022, Plaintiff provided Defendant with its initial estimate (the "Initial Estimate") of the Replacement Cost Value ("RCV") of the roof to be

\$12,732.85. A copy of the Initial Estimate is attached hereto as **Exhibit “C”** and incorporated by reference herein.

34. On or about the 4th day of October 2022, Citizens Insurance provided Defendant with a written estimate of the Replacement Cost Value (“RCV”) of the roof to be \$10,239.40 (the “Citizens Estimate”). A copy of the Citizens Estimate is attached hereto as **Exhibit “D”** and incorporated by reference herein.

35. On the 8th day of November 2022, Defendant executed Plaintiff’s Selection Sheet (the “Selection Sheet”) affirming her obligation to pay Plaintiff her \$2,500.00 deductible, among other obligations. A copy of the Selection Sheet is attached hereto as **Exhibit “E”** and incorporated by reference herein.

36. On the 8th day of November 2022, Defendant executed her Notice of Commencement (the “NOC”) and recorded the same on the 21st day of November 2022, in Official Records Book 22267, Page 2377 of the Public Records of Pinellas County, Florida. A copy of the NOC is attached hereto as **Exhibit “F”** and incorporated by reference herein.

37. On the 26th day of January 2023, Plaintiff commenced performance of its work pursuant to the Contract.

38. On the 4th day of March 2023, Plaintiff completed its duties under the Contract.

39. On the 7th day of March 2023, Plaintiff’s work performed on the property pursuant to the Contract and under Permit Number EBP-23-00626 was approved by the Pinellas County Building Department. A copy of the Inspection History is attached hereto as **Exhibit “G”** and incorporated by reference herein.

40. Subsequent to the completion of its work under the Contract, Plaintiff provided Defendant with its Invoice No. 31-453-1 (the “Invoice”) crediting Defendant with payments received through the 8th day of February 2023. In addition to crediting Defendant for payments

received, Defendant was also given a credit of \$3,612.24 for work Plaintiff did not perform. The outstanding balance owed to Plaintiff is \$9,173.39. Defendant has failed and refused to pay the monies owed to Plaintiff, breaching the Contract. A copy of said Invoice is attached hereto as **Exhibit “H”** and incorporated by reference herein.

41. On or about the 23rd day of March 2023, on behalf of Plaintiff, Minorcan Construction Group, Inc., provided Defendant with its final estimate (the “Final Estimate”) of the Replacement Cost Value (“RCV”) of the roof to be \$23,025.03. A copy of the Final Estimate is attached hereto as **Exhibit “I”** and incorporated by reference herein.

42. On the 6th day of April 2023, Citizens provided Defendant with payment for Ordinance or Law Coverage in the amount of \$897.87 (the “O&L Payment”). A copy of Citizen’s correspondence to Defendant with the O&L Payment is attached hereto as **Exhibit “J”** and incorporated by reference herein.

43. All conditions precedent to payment have been performed or have occurred.

44. As a result of Defendant's breach of the Contract, Plaintiff has suffered damages.

45. Plaintiff has been caused to retain the services of the undersigned and is obligated to pay a reasonable fee for services rendered and costs incurred.

46. Plaintiff is entitled to an award of its reasonable attorney’s fees and costs incurred in this action pursuant to the express language of the Contract.

WHEREFORE, Plaintiff respectfully requests the Court enter an order that:

- A. Finds the Contract to be valid and enforceable;
- B. Finds Defendant breached the Contract with Plaintiff;
- C. Finds Plaintiff has suffered damages as a result of Defendant’s breach;
- D. Enters a money judgment against Defendant;

- E. Awards Plaintiff's reasonable attorney's fees and costs incurred in this action;
plus
- F. Such other relief as the Court determines to be just and appropriate under the
circumstances.

Respectfully submitted on this the 27th day of February 2024.

**DANIEL M. COPELAND,
ATTORNEY AT LAW, P.A.**




Daniel M. Copeland, Esquire
Florida Bar No. 621595

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and exact copy of the foregoing is being served on the individual identified on the service list following herein below VIA PERSONAL SERVICE OF PROCESS WITH A SUMMONS.

Gloria A. Arthur
3773 15th Avenue Southeast
Largo, Florida 33771
Defendant

**DANIEL M. COPELAND,
ATTORNEY AT LAW, P.A.**



Daniel M. Copeland, Esquire
Florida Bar No. 621595
9310 Old Kings Road South, Suite 1501
Jacksonville, Florida 32257
Telephone: (904) 482-0616
Facsimile: (904) 482-0618
Primary email:
pleadings@dmcopelandlaw.com
Secondary email:
scopeland@dmcopelandlaw.com
Attorney for Plaintiff

This Warranty Deed

KARLEEN F. DE BLAKER, CLERK OF COURT
PINELLAS COUNTY, FLORIDA

Made this 28th day of February A.D. 2001
by LONNY A. WILSON and MARIE R. WILSON FKA
MARIE GUERRERA, husband and wife

60259986 03-01-2001 17:46:31 MDP
51 DED-GLORIA ARTHUR
000000000
IH: BK: SPG: EPG:
RECORDING 001 PAGES 1 \$6.00
DOC STAMP - DR219 3 \$605.50

hereinafter called the grantor, to
GLORIA A. ARTHUR

TOTAL: \$611.50
P CHECK AMT. TENDERED: \$611.50
CHANGE: \$0.00
BY [Signature] DEPUTY CLERK

whose post office address is:
3773 15th Avenue SE
Largo, FL 33771
Grantees' Tax Id # :

01-063732 MAR- 1-2001 5:44pm
PINELLAS CO BK 11246 PG 243

hereinafter called the grantee:

(Whenever used herein the term "grantor" and "grantee" include all the parties to this instrument and their heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

Witnesseth, that the grantor, for and in consideration of the sum of \$ 10.00 and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situate in PINELLAS

County, Florida, viz:

Lot 80, SUN COAST ESTATES, according to the map or plat thereof as recorded in Plat Book 50, Page 34 of the Public Records of PINELLAS County, FLORIDA.

PAGES 1
ACCT
REC
DR219 605.50
DS
INT
FEES
MTF
P/C
REV
20
TOTAL 611.50
- CK BAL
CHG AMT

SUBJECT TO covenants, restrictions, easements of record and taxes for the current year.

Parcel Identification Number: 01/30/15/86382/000/0800

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining. To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances except taxes accruing subsequent to December 31, 2000

In Witness Whereof, the said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in our presence:

[Signature]
Name: CHARLES POTTER

[Signature] LS
Name & Address: LONNY A. WILSON

[Signature]
Name: JODY TUTT

[Signature] LS
Name & Address: MARIE R. WILSON

Name: _____

Name & Address: _____ LS

Name: _____

Name & Address: _____ LS

State of FLORIDA
County of PINELLAS

The foregoing instrument was acknowledged before me this 28th day of February, 2001, by

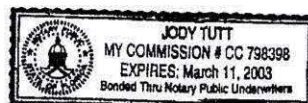
LONNY A. WILSON and MARIE R. WILSON, husband and wife

who is personally known to me or who has produced FL driver's licenses as identification.

[Signature]
Notary Public
Print Name: _____
My Commission Expires: _____

05.50
6.00
611.50

PREPARED BY: JODY PHELPS TUTT
RECORD & RETURN TO:
SOUTHERN TITLE SERVICES, INC
9355 Seminole Boulevard
Seminole, Florida 33772
File No: 2279



Customer/Contractor Agreement



Offices: Tampa, Ocala, Ft Myers and Orlando
 5030 Seminole Blvd.
 St. Petersburg FL 33708
 (800) 931-5814 or (727) 282-8561

FL Building License #CBC1254634
 FL Roofing License #CCC1330387

Celeste \$2500.00

| | | |
|----------------------------------|-----------------------------------|--------------------------|
| Customer Name Gloria Arthur | Insurance Company Citizens | Date Reported 9-20-22 |
| Address 3773 15th Ave SE | Claim # 001-00-324825 | Ins Co # 8664112742 |
| City State Zip Largo Fl 33771 | Policy # 05251674-2 | Adjuster Phone # |
| Phone 813 629 3378 | HO Email GARthur1106@gmail.com | Date of Loss 6-16-22 |

TOTAL INVESTMENT SUMMARY - It is agreed upon the amount of the contract shall be based on the amount equal to full replacement cost value as stated on insurance "scope of loss" including deductible and all upgrades, supplements, extra charges and/ or settlements unless otherwise noted.

Homeowner(s): *Gloria Arthur* (Print) Gloria Arthur Date: 9/20/22

THE TERMS AND CONDITIONS set forth herein between Florida Roof Specialists, Inc., also known herein as "Company" and the Homeowner(s) also known herein as "Customer" agrees to enter into this Contract based on the contingency that Company will receive enough funds to complete the project above from insurance carrier plus applicable deductible and nonrecoverable depreciation from the Customer which all is to be paid to Company unless otherwise specified in writing and attached herein. Customer understands the scope amount may change due to supplements submitted and approved by Company to the insurance company and that those funds are to be paid to Company immediately upon receiving those funds and or shall be released by any third party to Company. **THIS CONTRACT SHALL BE AUTOMATICALLY TERMINATED SHOULD THE INSURANCE COMPANY DENY THE CLAIM AND NO OTHER RECOURSE IS OPTIONAL, SUCH AS APPRAISAL, SETTLEMENT OR SUIT.** Customer agrees to adhere to the terms and conditions below and on the reverse side of this Agreement. No other implied work, warranties, expressed or otherwise shall be valid unless listed on the reverse side and or attached to this Agreement titled "Schedule A". Customer understands that some items may not be covered by the Customer's insurance carrier such as rotten wood and that cost is the homeowner's responsibility. Customer agrees to waive any liability upon the Company and seek remedy from the sub-contractors hired before attempting to seek any damages and or admissions upon the Company. **COMPANY SHALL PAY ALL ADJUSTMENT FEES RELATED TO BEING REPRESENTED. CUSTOMER SHALL PAY ZERO DOLLARS TOWARDS ADJUSTMENT FEES UNLESS OTHERWISE EXPRESSED HEREIN OR ATTACHED IN WRITING.**

Customer agrees and understands that the execution of this insurance scope of work or settlement will not begin until 10% of the total job is paid to Company. Any and all insurance proceeds shall be given to Company within 3 days of receipt of said funds. The dollar amount of the contract is the amount approved on the insurance Company's final Scope of Loss plus any upgrades and/or overhead & profit. If a partial settlement is accepted the scope of work shall be the Contractors estimate submitted to the insurance carrier. Any/all deductible(s) and non-recoverable depreciations are the responsibility of Customer and will be paid by the Customer to Company before work begins. The final payment in full shall not be delayed while waiting for inspections performed by the city, state or other organizations.

Customer will be liable to Company for any upgrades, additional work and/or any work that is not approved for payment by the Customers' insurance company. In such event, Company will notify Customer of the additional cost and Company will not install upgrades or perform additional work without the Customer's prior approval other than building code enforcement necessities, if any. Company has the right to substitute product brands and colors due to supplier shortages. These substitutes must be of similar quality or better and closely resemble the prior color selection. Company has the right to order excess material. These materials will not be charged above the agreed upon price. All excess materials are the property of Company.

NOTICE TO INSURANCE COMPANY OF DIRECT PAYMENT AUTHORIZATION
 I/we, the Owner(s) of the property listed above, hereby authorize Direct Payment, by way of adding Florida Roof Specialists, Inc. name to any drafts/checks issued for any benefits or proceeds of the net insurance claim from our insurance company, Public Adjuster, Attorney or other representatives in relationship to the claim referenced above. This direct payment authorization is in consideration of the Company's agreement to perform its obligations under this agreement, including not requiring full payment at the time of service. I/we also hereby direct our insurance carrier(s) to release any and all information requested by Florida Roof Specialists, Inc., its representative and/or its Attorney, for the direct purpose of obtaining actual scope of work and proceeds to be paid by our insurance carrier(s) for services rendered or to be rendered under this agreement. In this regard, I/we waive our privacy rights. If payment is made directly to the undersigned or its representative by an insurer, the payment shall endorse over to Florida Roof Specialists, Inc., by the undersigned within three business days. I/we agree that any portion of work, deductibles, betterment, depreciation or additional work requested by the undersigned, not covered by insurance, must be paid by the undersigned on or before its completion.

By Signing this Contract, the Homeowner(s) or agents agree to all the terms and conditions herein and on the reverse side of this Contract.

Homeowner(s): *Gloria Arthur* (Print) Gloria Arthur Date: 9-20-22

Homeowner(s): X (Print) _____ Date: _____



TERMS: If the insurance company approves the claim for any amount, and or a settlement agreement is reached, the contingency clause on the front side of this contract is removed from this contract. The 'Scope of Work' provided by the insurance company that is not related to the roof, Company reserves the right to refuse such work. If work is refused, Company shall credit back the total original scope value for that particular work not being performed when the Company has been paid in full. If Customer cancels this Contract whether before or after the roofing portion is completed Company shall credit back to Customer, the amount in which it would cost Company to fulfill any other works to be completed. Upon a "settlement" being accepted by Company and or Customer, if said settlement is less than the estimate the Company has written and submitted to the insurance carrier and the Customer is being credited and or cancels this Contract, the amount to credit back to the Customer shall be the amount the Contractor can fulfill the work being done at cost or 30% of the total contract value whichever is greater. Customer understands **ROTTEN WOOD MAY NOT BE COVERED BY INSURANCE AND IT IS THE CUSTOMER RESPONSIBILITY TO RELACE PER THE COMPANY'S SELECTION AND PRICING SHEETS.** Company will make all reasonable efforts to protect property from any further damages, however it will not be held liable for damages to driveways, parking lots, walkways, lawns, shrubs or other floral or vegetation caused by third parties' equipment, materials, work force or debris or any other equipment or employees. The Company is not responsible for any pipes, water lines, A/C lines that may be in the attic or otherwise in areas which are not considered current building code, if broken where Company was not notified in writing of such abnormalities.

WARRANTY: Company will provide Customer with a five (5) year limited warranty, which shall be limited to a repair or replacement of defective material or defective workmanship. Customer agrees that the decision of whether to repair or replace the defective material or defective workmanship will be based solely and exclusively on Company's professional discretion. Company will not be liable for any damage to the roof or below the roof due to wind, condensation, hail, thunderstorms, rain, ice or any other Act of God during the warranty period.

CANCELLATION: This Contract may be cancelled within 3 business days of the date signed by mailing a certified letter to Florida Roof Specialists, Inc., at 5030 Seminole Blvd. Saint Petersburg, FL 33708. After 3 business days if contract is cancelled, Customer shall owe Company 30% of project value based on insurance scope of work or settlement including Customer's full deductible and or non-recoverable depreciation to offset costs and efforts Company invested into this Contract, Insurance Claim, Project and Scope of Work. Any work that has been completed such as emergency services (installed tarps) shall be paid separately at the rate which was billed to insurance company paid by Customer. Customer must submit the cancellation request in writing, delivered certified mail and post marked on or before the 4th day from the signing of this Agreement. If Contract is cancelled prior to approval of any decision the insurance provider has issued and after the 3 business days from signing this Contract, Customer shall owe Company \$3,000 to offset expenses and loss of business.

COLLECTIONS: In the event of any breach of this Agreement by Customer or nonpayment of services provided under this Contract arise, Company shall be entitled to charge a monthly rate of 1.50% on all unpaid balances. Company shall be entitled to recover from the Customer all reasonable collections and attorneys' costs incurred including staff time, court costs, attorney's fees and all other related expenses as a result of collections, arbitration and or litigation of any unpaid balances.

ARBITRATION: All claims and disputes arising under or relating to this Agreement are to be settled by binding arbitration in the State of Florida or another location mutually agreeable to the parties. The arbitration shall be conducted on a confidential basis pursuant to the Commercial Arbitration Rules of the American Arbitration Association. Any decision or award as a result of any such arbitration proceeding shall be in writing and shall provide an explanation for all conclusions of law and fact and shall include the assessment of costs, expenses, and reasonable attorneys' fees. Any such arbitration shall be conducted by an arbitrator experienced in the construction industry and shall include a written record of the arbitration hearing. The parties reserve the right to object to any individual who shall be employed by or affiliated with a competing organization or entity. An award of arbitration may be confirmed in a court of competent jurisdiction.

LEGAL NOTICE

ACCORDING TO FLORIDA'S CONSTRUCTION LIEN LAW (SECTIONS 713.001 – 713.37, FLORIDA STATUTES), THOSE WHO WORK ON YOUR PROPERTY OR PROVIDE MATERIALS AND SERVICES AND ARE NOT PAID IN FULL HAVE THE RIGHT TO ENFORCE THEIR CLAIM FOR PAYMENT AGAINST YOUR PROPERTY. THIS CLAIM IS KNOWN AS THE CONSTRUCTION LIEN. IF YOUR CONTRACTOR OR SUBCONTRACTOR FAILS TO PAY SUBCONTRACTORS, SUB-CONTRACTORS, OR MATERIALS SUPPLIERS, THOSE PEOPLE WHO ARE OWED MONEY MAY LOOK TO YOUR PROPERTY FOR PAYMENT, EVEN IF YOU HAVE ALREADY PAID YOUR CONTRACTOR IN FULL. IF YOU FAIL TO PAY YOUR CONTRACTOR, YOUR CONTRACTOR MAY ALSO HAVE A LIEN ON YOUR PROPERTY. THIS MEANS IF A LIEN IS FILED YOUR PROPERTY COULD BE SOLD AGAINST YOUR WILL TO PAY FOR LABOR, MATERIALS OR OTHER SERVICES YOUR CONTRACTOR OR A SUBCONTRACTOR MAY HAVE FAILED TO PAY. TO PROTECT YOURSELF, YOU SHOULD STIPULATE IN THIS CONTRACT THAT BEFORE ANY PAYMENT IS MADE, YOUR CONTRACTOR IS REQUIRED TO PROVIDE YOU WITH A WRITTEN RELEASE OF LIEN FROM ANY PERSON OR COMPANY THAT HAS PROVIDED TO YOU A "NOTICE TO OWNER." FLORIDA'S CONSTRUCTION LIEN LAW IS COMPLEX, AND IT IS RECOMMENDED THAT YOU CONSULT AN ATTORNEY.

FLORIDA HOMEOWNER'S CONSTRUCTION FUND

PAYMENT, UP TO A LIMITED AMOUNT MAY BE AVAILABLE FROM THE FLORIDA HOMEOWNER'S CONSTRUCTION RECOVERY FUND IF YOU LOSE MONEY ON A PROJECT PERFORMED UNDER CONTRACT, WHERE THE LOSS RESULTS FROM SPECIFIED VIOLATIONS OF FLORIDA LAW BY A LICENSED CONTRACTOR. FOR INFORMATION ABOUT THE RECOVERY FUND AND FILING A CLAIM, CONTACT THE FLORIDA CONSTRUCTION INDUSTRY LICENSING BOARD AT THE FOLLOWING TELEPHONE NUMBER AND ADDRESS: 2601 Blair Stone Road Tallahassee, Florida 32399-2215 (850) 921-6593

CONTRACTOR NOTICE (IAW FL STATUTE 489.147)

A Florida Roofing Contractor may not directly or indirectly engage in any of the following practices:

1) Offering to a residential property owner a rebate, gift, gift card, cash, coupon, waiver of any insurance deductible, or any other thing of value in exchange for (a) allowing the contractor to conduct an inspection of the residential property owner's roof; or (b) making an insurance claim for damage to the residential property owner's roof. 2) Offering, delivering, receiving, or accepting any compensation, inducement, or reward for the referral of any services for which property insurance proceeds are payable. But, payment for roofing services does not constitute compensation for a referral. 3) Interpreting policy provisions or advising an insured regarding coverages or duties under the insured's property insurance policy or adjusting a property insurance claim on behalf of the insured, unless the contractor is also licensed as a public adjuster. 4) Providing an insured with an agreement authorizing repairs without providing a good faith estimate of the itemized and detailed cost of services and materials for repairs undertaken pursuant to a property insurance claim.

WAIVING OR REBATING INSURANCE DEDUCTIBLES

A contractor, or a person acting on behalf of a contractor, may not knowingly or willfully and with intent to injure, defraud, or deceive, pay, waive, or rebate all or part of an insurance deductible applicable to payment to the contractor, or a person acting on behalf of a contractor, for repairs to property covered by a property insurance policy. A person who violates this paragraph commits a third degree felony, punishable as provided in s. 775.082, s. 775.083, or s. 775.084.



Florida Roof Specialists

4949 Sunbeam Road, Suite #2
Jacksonville, FL 32257

Insured: Gloria Arthur
Property: 3773 15th Avenue Southeast
Largo, FL 33771

Home: (813) 629-3378
E-mail: garthur1106@gmail.com

Estimator: Donna Bostic
Position: Estimator
Company: Florida Roof Specialists
Business: 4949 Sunbeam Road, Suite #2
Jacksonville, FL 32257

Business: (904) 738-8552 x 304
E-mail: DonnaB@FloridaRoofSpecialists.com

Claim Number: 001-00-324825

Policy Number: 05251674-2

Price List: FLSP8X_SEP22
Restoration/Service/Remodel
Estimate: ARTHUR_G-FRS

In an effort to be completely transparent in estimating, Florida Roof Specialist, Inc. (FRS) provides a line-item estimate for both the homeowner and the carrier. For fairness in estimating, FRS uses Xactware Solution software which is essentially owned and maintained by the insurance industry. FRS simply inspects/inventories each roof system and creates an estimate that is unique to the property based on the insurance industry's pricing catalog for the local market. All pricing in the estimate is driven by Federal, State, County/local municipality laws and/or codes along with Florida's Manufacturer Product Approval requirements.

Any repairs or replace of damage will be done in accordance with the Insurance Adjustment for this claim. As a Licensed Contractor we are under certain obligations to the State for the workmanship, as such we will be in compliance with all building codes required or adopted by the State. We will list any required supplemental items that may arise during the completion of the "Scope of Work" that was initiated by the Insurance Carrier or its Representative.

THIS IS A PRELIMINARY ESTIMATE OF DAMAGES AND DOES NOT INCLUDE UNSEEN OR UNIDENTIFIED ITEMS OR COMPONENTS. IF ADDITIONAL ITEMS ARE DETERMINED OR FOUND DURING THIS PROJECT, WE WILL DOCUMENT EACH AND PROVIDE AN XACTIMATE LINE ITEM DETAIL OF THE "SUPPLEMENTAL" ITEM(S) THAT INCURRED ADDITION LABOR, AND OR MATERIAL COSTS.





Florida Roof Specialists

4949 Sunbeam Road, Suite #2
Jacksonville, FL 32257

ARTHUR_G-FRS

Roof Components

| DESCRIPTION | QTY | REMOVE | REPLACE | TAX | TOTAL |
|---|-------------|--------|---------|-------|----------|
| 1. County/State NOC filing, permit & inspection fees | 1.00 EA | | | | PWI |
| <i>FBC (7th Edition) 1512.3.1 – All recovery and reroofing shall have a roofing permit, as required by the authority having jurisdiction, completed and executed by a licensed contractor and 1512.4.1 – all roofing work for which a permit is required shall be inspected by the building official.</i> | | | | | |
| 2. Dumpster load - Approx. 20 yards, 4 tons of debris | 1.00 EA | 485.00 | 0.00 | 0.00 | 485.00 |
| 3. Residential Supervision / Project Management - per hour | 10.00 HR | 0.00 | 61.21 | 0.00 | 612.10 |
| <i>FEDERAL OSHA REQUIREMENT - 29CFR 1926.501 (b)..each employee engaged in roofing activities, with unprotected sides and edges 6 feet or more above lower levels shall be protected from falling by warning line system (harness) and safety monitoring systems. Or on roofs 50 feet or less in width, the use of a safety monitoring system alone is permitted. 1962.502 (h) states employer shall designate a competent person to monitor the safety of other employees, and this monitor shall be: competent to recognize fall hazards, shall be on the same working surface and within visual sight distance of employees being monitored, close enough to communicate orally with the employee, and shall not have other responsibilities which could take the monitors attention from the monitoring function.</i> | | | | | |
| 4. Remove Laminated - comp. shingle rfg. - w/ felt (haul off and disposal not included) | 12.54 SQ | 56.89 | 0.00 | 0.00 | 713.40 |
| 5. Remove Modified bitumen roof - hot applied w/base sheet (haul off and disposal not included) | 2.24 SQ | 51.04 | 0.00 | 0.00 | 114.33 |
| 6. R&R Hip/Ridge cap - Standard profile - composition shingles | 46.83 LF | 3.50 | 6.16 | 7.87 | 460.25 |
| <i>Laminated shingles cannot be cut up and used for Hip/Ridge, per the manufacturer. High profile precut ridge cap is generally used for laminated shingles, per Xactimate.</i> | | | | | |
| 7. R&R Valley metal | 12.75 LF | 0.66 | 6.55 | 1.81 | 93.74 |
| 8. R&R Drip edge/gutter apron | 181.66 LF | 0.36 | 3.36 | 16.91 | 692.69 |
| 9. R&R Continuous ridge vent - aluminum | 50.00 LF | 0.85 | 10.19 | 11.87 | 563.87 |
| 10. R&R Flat roof exhaust vent / cap - gooseneck 8" | 1.00 EA | 10.10 | 92.03 | 1.89 | 104.02 |
| 11. R&R Flashing - pipe jack - lead | 2.00 EA | 7.92 | 86.95 | 6.48 | 196.22 |
| 12. R&R Flashing - pipe jack - split boot | 1.00 EA | 9.49 | 94.10 | 3.25 | 106.84 |
| 13. Step flashing | 7.42 LF | 0.00 | 11.82 | 0.80 | 88.50 |
| 14. Caulking - acrylic | 189.08 LF | 0.00 | 2.56 | 1.85 | 485.89 |
| <i>Apply roof cement to eve drip, all flashing, pipe jacks, ORVs and prime metals to accept modified bitumen. FBC (7th Edition) 1507.2.9.3 Drip Edge. "...there shall be a minimum 4 inches width of roof cement installed over the drip edge flange." FBC (7th Edition) Flashing. A continuous metal "L" flashing shall be set in approved flashing cement and set flush to the base of the wall and over the underlayment.</i> | | | | | |
| 15. Re-nailing of roof sheathing - complete re-nail | 1,478.06 SF | 0.00 | 0.31 | 1.03 | 459.23 |
| 16. Roofing felt - 30 lb. - double coverage/low slope | 12.54 SQ | 0.00 | 80.83 | 21.32 | 1,034.93 |



Florida Roof Specialists

4949 Sunbeam Road, Suite #2
Jacksonville, FL 32257

CONTINUED - Roof Components

| DESCRIPTION | QTY | REMOVE | REPLACE | TAX | TOTAL |
|---|----------|--------|---------|---------------|------------------|
| <i>Effective January 1, 2021, FBC (7th Edition) 1507.1.1.1.4 requirements for type and installation of underlayment, it shall be 30# or equivalent with two layers of felt underlayment ASTM D226 Type II or ASTM D4869 Type III or IV.</i> | | | | | |
| 17. Bitumen roof - base sheet - self-adhering | 2.24 SQ | 0.00 | 118.89 | 9.10 | 275.41 |
| 18. Asphalt starter - universal starter course | 93.83 LF | 0.00 | 2.23 | 3.02 | 212.26 |
| <i>Laminated shingles cannot be cut up and used for starter, per the manufacturer.</i> | | | | | |
| 19. Laminated - comp. shingle rfg. - w/out felt (overlap/waste included) | 14.67 SQ | 0.00 | 260.82 | 109.21 | 3,935.44 |
| 20. Modified bitumen roof - hot applied | 2.24 SQ | 0.00 | 451.32 | 21.03 | 1,031.99 |
| 21. Digital satellite system - Detach & reset | 1.00 EA | 0.00 | 36.92 | 0.00 | 36.92 |
| 22. R&R Gutter / downspout - aluminum - 6" | 85.00 LF | 0.56 | 10.06 | 45.10 | 947.80 |
| <i>Seamless gutters are nailed thru the drip edge and will have to be removed to install the roof. Gutters will not be able to be reinstalled.</i> | | | | | |
| 23. General clean - up | 2.00 HR | 0.00 | 41.01 | 0.00 | 82.02 |
| Totals: Roof Components | | | | 262.54 | 12,732.85 |
| Line Item Totals: ARTHUR_G-FRS | | | | 262.54 | 12,732.85 |



Florida Roof Specialists

4949 Sunbeam Road, Suite #2
Jacksonville, FL 32257

Summary for Dwelling

| | |
|-------------------------------|--------------------|
| Line Item Total | 12,470.31 |
| Material Sales Tax | 262.54 |
| Replacement Cost Value | \$12,732.85 |
| Net Claim | \$12,732.85 |

Donna Bostic
Estimator

FLORIDA BUILDING CODE, 7 th Edition (2020), 1512.2.5 Workmanship Standards – All roofing work shall be performed by a qualified contractor licensed to perform roofing in compliance with tolerances, quality and methods of construction established herein or set forth in standards adopted by high-velocity wind zone requirements. Roofing assemblies detailed in the product approval shall be installed in strict compliance with the method of application set forth in such product approval or, if not part of the product approval, in compliance with the manufacture’s published application instructions, or as approved by the building official.

Overhead and Profit (O&P) - Xactware is specifically designed to exclude (O&P) in line item unit pricing but does provide for its inclusion by adding it as a percentage to the estimate. “General Overhead are expenses incurred by a General Contractor, that cannot be attributed to individual projects, and include any and all expenses necessary for the General Contractor to operate their business. Examples (including but not limited to): General and Administrative (G&A) expenses, office rent, utilities, office supplies, salaries for office personnel, depreciation on office equipment, licenses, and advertising. Including General Overhead expenses in an Xactimate estimate –**General Overhead expenses are not included in Xactware’s unit pricing, but are typically added to the estimate as a percentage of the total bid along with the appropriate profit margin.** These two costs together constitute what is normally referred to in the insurance restoration industry as General Contractor’s O&P, or just O&P.” – per Xactware, Overhead and Profit Whitepaper, dated 02.05.2020.

Florida Roof Specialists, Inc. is a Licensed Florida Building Contract and includes O&P to the estimate, per Xactware (Insurance Services Office).



Citizens Claims

P.O. Box 19700
Jacksonville, Florida 32245-9700
Phone: (866) 411-2742
Fax: (888) 392-6739
email: claims.communications@citizensfla.com

Insured: GLORIA ARTHUR
Property: 3773 15TH AVE SE
LARGO, FL 33771-4047
Home: 3773 15TH AVE SE
LARGO, FL 33771-4047

Claim Rep.: Warwick D. Guidry

Business: (888) 621-9910 x 60079
E-mail: claims.communications@citizensfla.com

Estimator: William Poore
Company: Independent Adjuster TN

Business: (888) 621-9910 x 70689
E-mail: claims.communications@citizensfla.com

Claim Number: 001-00-324825

Policy Number: 05251674

Type of Loss: Wind

Date Contacted: 9/26/2022 10:40 AM
Date of Loss: 6/16/2022 12:00 AM
Date Inspected: 9/30/2022 9:30 AM
Date Est. Completed: 10/4/2022 3:08 PM
Date Received: 9/20/2022 12:00 AM
Date Entered: 9/22/2022 2:17 PM

Price List: FLSP8X_SEP22
Restoration/Service/Remodel
Estimate: GLORIA_ARTHUR





Citizens Claims

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Dear GLORIA ARTHUR,

Enclosed is a repair estimate from Citizens Property Insurance Corporation.

THIS ESTIMATE REPRESENTS OUR CURRENT EVALUATION OF THE COVERED DAMAGES TO YOUR INSURED PROPERTY AND MAY BE REVISED AS WE CONTINUE TO EVALUATE YOUR CLAIM. IF YOU HAVE QUESTIONS, CONCERNS, OR ADDITIONAL INFORMATION REGARDING YOUR CLAIM, WE ENCOURAGE YOU TO CONTACT US.



If you need to contact us, please do so by one of the following methods:

Email: claims.communications@citizensfla.com
U.S. Mail: Citizens Property Insurance Corporation
P.O. Box 19700
Jacksonville, FL 32245-9700
Fax: 888.392.6739
Call: 866.411.2742

Be sure to include the claim number and policyholder name on each sheet of paperwork submitted.

If you obtain an estimate from a contractor that is greater than the enclosed estimate or additional damages are found, prior to signing any contracts or proceeding with the work, you must send the contractor's itemized estimate to Citizens for review. Citizens must have the opportunity to evaluate any supplemental request prior to work being done for any supplemental consideration to be given.

In addition, if code upgrades for the repair of covered damages are required by the local building authorities, and if your policy provides coverage for Ordinance and Law, please forward the documentation from them to Citizens for consideration. Ordinance and Law expenses must be incurred before they are payable under your policy.

The property owner must authorize repairs, and neither the adjuster or appraiser, if any, may authorize or guaranty repairs. Citizens assumes no responsibility for the quality of repairs that might be made.

In accordance with your policy, if a payment is made on the claim, your mortgage company or lien holder may be included as a payee. Since each company has different procedures for endorsing an insurance payment, we suggest you contact the mortgage company or lien holder directly to determine its endorsement process.

Please feel free to contact us if we can be of further assistance.

Any person who, knowingly and with the intent to injure, defraud, or deceive any insurer files a statement of claim or application containing any false, incomplete, or misleading information is guilty of a felony in the third degree. (Section 817.234(1)(b), Florida Statutes).

GLORIA_ARTHUR

10/4/2022

Page: 2



Citizens Claims

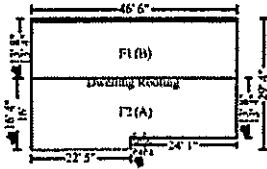
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GLORIA_ARTHUR

Source - EagleView Roof

Source - EagleView Roof

Dwelling Roofing



1329.00 Surface Area 13.29 Number of Squares
 152.99 Total Perimeter Length 46.51 Total Ridge Length

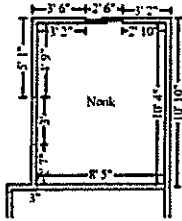
| QUANTITY | UNIT | TAX | RCV | AGE/LIFE | COND. | DEP % | DEPREC. | ACV |
|---|-----------------|-----------------|-------------------|----------------------|-----------------|---------------|-------------------|-------------------|
| 1. Tear off, haul and dispose of comp. shingles - Laminated | | | | | | | | |
| 13.29 SQ | 64.99 | 0.00 | 863.72 | 18/30 yrs | Avg. | NA | (0.00) | 863.72 |
| 2. Re-nailing of roof sheathing - complete re-nail | | | | | | | | |
| 1,329.00 SF | 0.32 | 0.93 | 426.21 | 0/150 yrs | Avg. | 0% | (0.00) | 426.21 |
| This item did not previously exist or expands the scope of repairs, but is required by current building codes. The code upgrade cost is payable when incurred, subject to limits. | | | | | | | | |
| 3. Water barrier joint taping - Mod-bitumen - 4" seam tape | | | | | | | | |
| 1,329.00 SF | 0.35 | 6.51 | 471.66 | 0/30 yrs | Avg. | 0% | (0.00) | 471.66 |
| This item did not previously exist or expands the scope of repairs, but is required by current building codes. The code upgrade cost is payable when incurred, subject to limits. | | | | | | | | |
| 4. Roofing felt - 30 lb. | | | | | | | | |
| 13.33 SQ | 51.21 | 16.03 | 698.66 | 18/20 yrs | Avg. | 80% [M] | (183.21) | 515.45 |
| 5. Asphalt starter - universal starter course | | | | | | | | |
| 93.01 LF | 2.38 | 3.32 | 224.68 | 18/20 yrs | Avg. | 80% [M] | (37.95) | 186.73 |
| 6. Drip edge | | | | | | | | |
| 152.99 LF | 3.35 | 12.96 | 525.48 | 18/35 yrs | Avg. | 51.43% | (95.20) | 430.28 |
| 7. Laminated - comp. shingle rfg. - w/out felt | | | | | | | | |
| 14.67 SQ | 298.29 | 139.86 | 4,515.77 | 18/30 yrs | Avg. | 60% | (1,198.83) | 3,316.94 |
| 8. Flashing - pipe jack | | | | | | | | |
| 1.00 EA | 57.53 | 1.03 | 58.56 | 18/35 yrs | Avg. | 51.43% | (7.57) | 50.99 |
| 9. Roof vent - turtle type - Metal | | | | | | | | |
| 1.00 EA | 85.68 | 2.00 | 87.68 | 18/35 yrs | Avg. | 51.43% | (14.71) | 72.97 |
| 10. Continuous ridge vent - aluminum | | | | | | | | |
| 46.51 LF | 11.32 | 13.61 | 540.10 | 18/35 yrs | Avg. | 51.43% | (99.98) | 440.12 |
| Totals: Dwelling Roofing | | 188.81 | 7,514.65 | | | | 1,637.45 | 5,877.20 |
| Total: Source - EagleView Roof | | 188.81 | 7,514.65 | | | | 1,637.45 | 5,877.20 |

Interior



Citizens Claims

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Nook

Height: 8'

225.22 SF Walls
 313.06 SF Walls & Ceiling
 9.76 SY Flooring
 37.67 LF Ceil. Perimeter
 87.83 SF Ceiling
 87.83 SF Floor
 26.25 LF Floor Perimeter

Missing Wall - Goes to Floor
 Missing Wall - Goes to Floor
 Door

3' X 6' 8"
 8' 5" X 6' 8"
 2' 6" X 6' 8"

Opens into Exterior
 Opens into LIVING_ROOM
 Opens into Exterior



| | QUANTITY | UNIT | TAX | RCV | AGE/LIFE | COND. | DEP % | DEPREC. | ACV |
|---|----------|-------|--------------|-----------------|-----------|-------|--------|--------------|-----------------|
| 11. R&R 5/8" drywall - hung, taped, ready for texture | 87.83 SF | 2.89 | 3.93 | 257.76 | 5/150 yrs | Avg. | 3.33% | (1.87) | 255.89 |
| 12. Mask wall - plastic, paper, tape (per LF) | 26.25 LF | 1.46 | 0.50 | 38.83 | 5/150 yrs | Avg. | 3.33% | (0.24) | 38.59 |
| 13. Tape joint for new to existing drywall - per LF | 37.67 LF | 9.22 | 0.90 | 348.22 | 5/150 yrs | Avg. | 3.33% | (0.43) | 347.79 |
| 14. Texture drywall - machine | 87.83 SF | 0.67 | 0.31 | 59.16 | 5/150 yrs | Avg. | 3.33% | (0.15) | 59.01 |
| 15. R&R Batt insulation - 6" - R19 - paper / foil faced | 87.83 SF | 1.41 | 4.49 | 128.33 | 5/150 yrs | Avg. | 3.33% | (2.14) | 126.19 |
| 16. Seal/prime then paint the ceiling (2 coats) | 87.83 SF | 1.00 | 1.41 | 89.24 | 5/15 yrs | Avg. | 33.33% | (6.73) | 82.51 |
| 17. Mask and prep for paint - plastic, paper, tape (per LF) | 37.67 LF | 1.40 | 0.71 | 53.45 | 5/15 yrs | Avg. | 33.33% | (3.39) | 50.06 |
| 18. Contents - move out then reset | 1.00 EA | 64.24 | 0.00 | 64.24 | 0/NA | Avg. | 0% | (0.00) | 64.24 |
| Totals: Nook | | | 12.25 | 1,039.23 | | | | 14.95 | 1,024.28 |



Living Room

Height: 8'

247.33 SF Walls
 396.06 SF Walls & Ceiling
 16.53 SY Flooring
 49.67 LF Ceil. Perimeter
 148.73 SF Ceiling
 148.73 SF Floor
 27.17 LF Floor Perimeter

Missing Wall - Goes to Floor
 Door
 Missing Wall - Goes to Floor

14' 1" X 6' 8"
 2' 6" X 6' 8"
 8' 5" X 6' 8"

Opens into Exterior
 Opens into Exterior
 Opens into NOOK

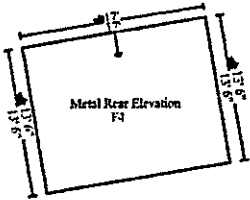


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Table with columns: QUANTITY, UNIT, TAX, RCV, AGE/LIFE, COND., DEP %, DEPREC., ACV. Rows include items like R&R 5/8" drywall, Mask wall, Tape joint, Texture drywall, R&R Batt insulation, Seal/prime then paint the ceiling, Mask and prep for paint, Contents - move out then reset - Large room. Totals: Living Room and Total: Interior.

Metal Awning



Metal Rear Elevation

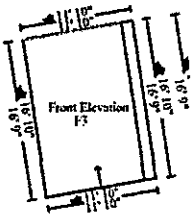
230.08 Surface Area 2.30 Number of Squares
61.07 Total Perimeter Length

Table with columns: QUANTITY, UNIT, TAX, RCV, AGE/LIFE, COND., DEP %, DEPREC., ACV. Row: Totals: Metal Rear Elevation with values 0.00, 0.00, 0.00, 0.00.

Flat Roof

**Citizens Claims**

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**Front Elevation**

199.66 Surface Area
 57.38 Total Perimeter Length

2.00 Number of Squares



| QUANTITY | UNIT | TAX | RCV | AGE/LIFE | COND. | DEP % | DEPREC. | ACV |
|---------------------------------------|------|---------------|-----------------|----------|-------|-------|-----------------|-----------------|
| No Storm Related Damages | | | | | | | | |
| Totals: Front Elevation | | 0.00 | 0.00 | | | | 0.00 | 0.00 |
| Total: Source - EagleView Roof | | 209.54 | 9,424.51 | | | | 1,670.72 | 7,753.79 |

Debris Removal

| QUANTITY | UNIT | TAX | RCV | AGE/LIFE | COND. | DEP % | DEPREC. | ACV | |
|---|------|-------------|---------------|----------|-------|-------|-------------|---------------|--------|
| 27. Single axle dump truck - per load - including dump fees | | | | | | | | | |
| 1.00 | EA | 206.47 | 0.00 | 206.47 | 0/NA | Avg. | NA | (0.00) | 206.47 |
| Totals: Debris Removal | | 0.00 | 206.47 | | | | 0.00 | 206.47 | |

Temporary Repairs

| QUANTITY | UNIT | TAX | RCV | AGE/LIFE | COND. | DEP % | DEPREC. | ACV | |
|--|------|-------------|---------------|----------|-------|-------|-------------|---------------|--------|
| 28. R&R Tarp - all-purpose poly - per sq ft (labor and material) | | | | | | | | | |
| 400.00 | SF | 1.34 | 8.12 | 544.12 | 0/NA | Avg. | 0% | (0.00) | 544.12 |
| Totals: Temporary Repairs | | 8.12 | 544.12 | | | | 0.00 | 544.12 | |

Labor Minimums Applied

| QUANTITY | UNIT | TAX | RCV | AGE/LIFE | COND. | DEP % | DEPREC. | ACV | |
|---------------------------------------|------|-------------|--------------|----------|-------|-------|-------------|--------------|-------|
| 29. Insulation labor minimum | | | | | | | | | |
| 1.00 | EA | 64.30 | 0.00 | 64.30 | 0/NA | Avg. | 0% | (0.00) | 64.30 |
| Totals: Labor Minimums Applied | | 0.00 | 64.30 | | | | 0.00 | 64.30 | |

Line Item Totals: GLORIA_ARTHUR 217.66 10,239.40 1,670.72 8,568.68
 GLORIA_ARTHUR 10/4/2022 Page: 6



Citizens Claims

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

Grand Total Areas:

| | | |
|-----------------------------|-----------------------------------|-------------------------------|
| 472.56 SF Walls | 236.56 SF Ceiling | 709.12 SF Walls and Ceiling |
| 236.56 SF Floor | 26.28 SY Flooring | 53.42 LF Floor Perimeter |
| 0.00 SF Long Wall | 0.00 SF Short Wall | 87.33 LF Ceil. Perimeter |
| 236.56 Floor Area | 263.51 Total Area | 472.56 Interior Wall Area |
| 1,695.87 Exterior Wall Area | 73.67 Exterior Perimeter of Walls | |
| 1,758.75 Surface Area | 17.59 Number of Squares | 271.44 Total Perimeter Length |
| 46.51 Total Ridge Length | 0.00 Total Hip Length | |

| Coverage | Item Total | % | ACV Total | % |
|-------------------------------------|------------------|----------------|-----------------|----------------|
| Building Coverage | 10,239.40 | 100.00% | 8,568.68 | 100.00% |
| Building Coverage - Ordinance & Law | 0.00 | 0.00% | 0.00 | 0.00% |
| Contents | 0.00 | 0.00% | 0.00 | 0.00% |
| Additional Structure | 0.00 | 0.00% | 0.00 | 0.00% |
| Total | 10,239.40 | 100.00% | 8,568.68 | 100.00% |



Citizens Claims

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Phone: (866) 411-2742
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Summary for Building Coverage

| | |
|---|--------------------|
| Line Item Total | 10,021.74 |
| Material Sales Tax | 217.66 |
| Replacement Cost Value | \$10,239.40 |
| Less Depreciation | (1,670.72) |
| Actual Cash Value | \$8,568.68 |
| Less Deductible | (2,500.00) |
| Net Claim | \$6,068.68 |
| Total Recoverable Depreciation | 1,670.72 |
| Net Claim if Depreciation is Recovered | \$7,739.40 |



William Poore



Citizens Claims

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Jacksonville, Florida 32245-9700
Phone: (866) 411-2742
Fax: (888) 392-6739
email: claims.communications@citizensfla.com

Summary for Building Coverage - Ordinance & Law

| | |
|------------------------|--------|
| Line Item Total | 0.00 |
| Replacement Cost Value | \$0.00 |
| Net Claim | \$0.00 |

Building Coverage - Ordinance & Law Paid When Incurred

| | |
|---|----------|
| Line Item Total | 890.43 |
| Material Sales Tax | 7.44 |
| Replacement Cost Value | \$897.87 |
| Total Paid When Incurred | \$897.87 |
| Net Claim | \$0.00 |
| Net Claim if Additional Amounts are Recovered | \$897.87 |

Building Coverage - Additional Coverage Limit Recap

| Description | Single Item Limit | Aggregate Limit | RCV | Overage |
|-------------------------------------|-------------------|-----------------|----------|---------|
| Building Coverage - Ordinance & Law | \$48,675.00 | \$48,675.00 | \$897.87 | \$0.00 |
| | | | \$897.87 | \$0.00 |

William Poore



Citizens Claims

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email: claims.communications@citizensfla.com

Recap of Taxes



| | Material Sales Tax (7%) | Laundering Tax (2%) | Manuf. Home Tax (6%) | Storage Rental Tax (7%) |
|-------------------|--------------------------------|----------------------------|-----------------------------|--------------------------------|
| Line Items | 217.66 | 0.00 | 0.00 | 0.00 |
| Total | 217.66 | 0.00 | 0.00 | 0.00 |



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Recap by Room

Estimate: GLORIA_ARTHUR

Area: Source - EagleView Roof

Area: Source - EagleView Roof

| | | | |
|-----------------------------|-----------|-----------------|---------------|
| Dwelling Roofing | | 7,325.84 | 73.10% |
| Coverage: Building Coverage | 100.00% = | 7,325.84 | |

| | | | |
|---|-----------|-----------------|---------------|
| Area Subtotal: Source - EagleView Roof | | 7,325.84 | 73.10% |
| Coverage: Building Coverage | 100.00% = | 7,325.84 | |

Area: Interior

| | | | |
|-----------------------------|-----------|-----------------|---------------|
| Nook | | 1,026.98 | 10.25% |
| Coverage: Building Coverage | 100.00% = | 1,026.98 | |

| | | | |
|-----------------------------|-----------|---------------|--------------|
| Living Room | | 862.15 | 8.60% |
| Coverage: Building Coverage | 100.00% = | 862.15 | |

| | | | |
|--------------------------------|-----------|-----------------|---------------|
| Area Subtotal: Interior | | 1,889.13 | 18.85% |
| Coverage: Building Coverage | 100.00% = | 1,889.13 | |

| | | | |
|---|-----------|-----------------|---------------|
| Area Subtotal: Source - EagleView Roof | | 9,214.97 | 91.95% |
| Coverage: Building Coverage | 100.00% = | 9,214.97 | |

| | | | |
|-----------------------------|-----------|---------------|--------------|
| Debris Removal | | 206.47 | 2.06% |
| Coverage: Building Coverage | 100.00% = | 206.47 | |

| | | | |
|-----------------------------|-----------|---------------|--------------|
| Temporary Repairs | | 536.00 | 5.35% |
| Coverage: Building Coverage | 100.00% = | 536.00 | |

| | | | |
|-------------------------------|-----------|--------------|--------------|
| Labor Minimums Applied | | 64.30 | 0.64% |
| Coverage: Building Coverage | 100.00% = | 64.30 | |

| | | | |
|-----------------------------|-----------|------------------|----------------|
| Subtotal of Areas | | 10,021.74 | 100.00% |
| Coverage: Building Coverage | 100.00% = | 10,021.74 | |

| | | | |
|--------------|--|------------------|----------------|
| Total | | 10,021.74 | 100.00% |
|--------------|--|------------------|----------------|



Citizens Claims

P.O. Box 19700
Jacksonville, Florida 32245-9700
Phone: (866) 411-2742
Fax: (888) 392-6739
email: claims.communications@citizensfla.com

Recap by Category with Depreciation

| Items | | | RCV | Deprec. | ACV |
|-----------------------------|---|-----------|------------------|-----------------|-----------------|
| CONTENT MANIPULATION | | | 160.60 | | 160.60 |
| Coverage: Building Coverage | @ | 100.00% = | 160.60 | | |
| GENERAL DEMOLITION | | | 1,208.04 | | 1,208.04 |
| Coverage: Building Coverage | @ | 100.00% = | 1,208.04 | | |
| DRYWALL | | | 1,139.62 | 4.36 | 1,135.26 |
| Coverage: Building Coverage | @ | 100.00% = | 1,139.62 | | |
| INSULATION | | | 192.52 | 2.92 | 189.60 |
| Coverage: Building Coverage | @ | 100.00% = | 192.52 | | |
| PAINTING | | | 358.84 | 25.99 | 332.85 |
| Coverage: Building Coverage | @ | 100.00% = | 358.84 | | |
| ROOFING | | | 6,462.12 | 1,637.45 | 4,824.67 |
| Coverage: Building Coverage | @ | 100.00% = | 6,462.12 | | |
| TEMPORARY REPAIRS | | | 500.00 | | 500.00 |
| Coverage: Building Coverage | @ | 100.00% = | 500.00 | | |
| Subtotal | | | 10,021.74 | 1,670.72 | 8,351.02 |
| Material Sales Tax | | | 217.66 | | 217.66 |
| Coverage: Building Coverage | @ | 100.00% = | 217.66 | | |
| Total | | | 10,239.40 | 1,670.72 | 8,568.68 |



CITIZENS PROPERTY INSURANCE CORPORATION
P.O. Box 19700
JACKSONVILLE, FLORIDA 32245-9700



TELEPHONE: 866.411.2742 FAX: 888.392.6739

November 4, 2022

Gloria Arthur
3773 15th Ave SE
Largo, FL 33771-4047

RE: Citizens Policyholder: Gloria Arthur
 Citizens Claim Number: 001-00- 324825
 Citizens Policy Number: 05251674
 Date of Loss: June 16th, 2022
 Cause of Loss: Wind
 Insured Location: 3773 15th Ave SE
 Largo, FL 33771-4047

Dear Gloria Arthur:

This letter is a follow-up to our conversation. Citizens has completed its investigation of your wind claim.

Our payment is enclosed in the amount of \$7,739.40. The basis for that payment is outlined in the estimate and statement of loss.

If your mortgage company is listed on your payment check, be aware that we are required to include it on the check, under the terms of your insurance policy. Contact your mortgage company for its procedures for cashing the check.

Your policy also provides additional coverage for building ordinance or law under Ordinance or Law coverage, subject to the policy coverage limit. Please refer to the estimate for the items payable when incurred under the Ordinance or Law. This amount is payable if and when the amount is actually incurred, and proof of building code compliance is submitted. In order for Citizens to consider payment for items under Ordinance or Law coverage, you need to submit documentation or proof of code compliance.

You can submit these or any other documents for Citizens' review by one of the following methods:

- Preferred:
Send as an email attachment to Claims.Communications@citizensfla.com. Include the

claim number and policyholder name in the Subject line.

- U.S. mail to:
Citizens Property Insurance Corporation
P.O. Box 19700
Jacksonville, FL 32245-9700
- By fax to 888.392.6739

Be sure to include the claim number and policyholder name on all communications.

Citizens will pay as the repairs are completed and you incur expenses. After the repairs are completed per our attached estimate, we will pay you the recoverable depreciation amount listed above, unless the actual cost to repair the property was less.



If your builder or contractor discovers damages not included on our estimate or arrives at a different estimate amount, contact us before the repairs are started.

We understand that disagreements can arise during the claim settlement process. When a dispute exists regarding your claim, or when we have denied payment of your claim, Florida law requires we notify you of your right to participate in the Property Insurance Mediation Program established by the Department of Financial Services. Enclosed is an insert with detailed instructions about how you may request mediation in an attempt to resolve any disagreement with our decision.

If you have questions, contact me at the phone number below.

Sincerely,

Jose Diaz
Contingent Worker assigned to Citizens
Florida Adjuster's License Number: W590108
Citizens Property Insurance Corporation
888-621-9910 ext. 21046
claims.communications@citizensfla.com

Enclosure(s): Estimate, Statement of Loss, and DFS Mediation Brochure

CC:

Florida Roof Specialists, Inc.
4949 Sunbeam Rd Ste 3
Jacksonville, FL 32257

In the event of any inconsistency between this document, including any enclosures, and the Citizens insurance policy referenced in this letter, the terms of the Citizens policy control.



Statement of Loss - Claim Recap

Date: November 4, 2022
 Policyholder/Insured: GLORIA ARTHUR
 Policy Number: 05251674
 Exposure:

Claim Number: 001-00-324825

Loss Date: Jun 16, 2022 12:00:00 AM
 Notice Date: Sep 20, 2022 12:00:00 AM
 Loss Cause: Wind

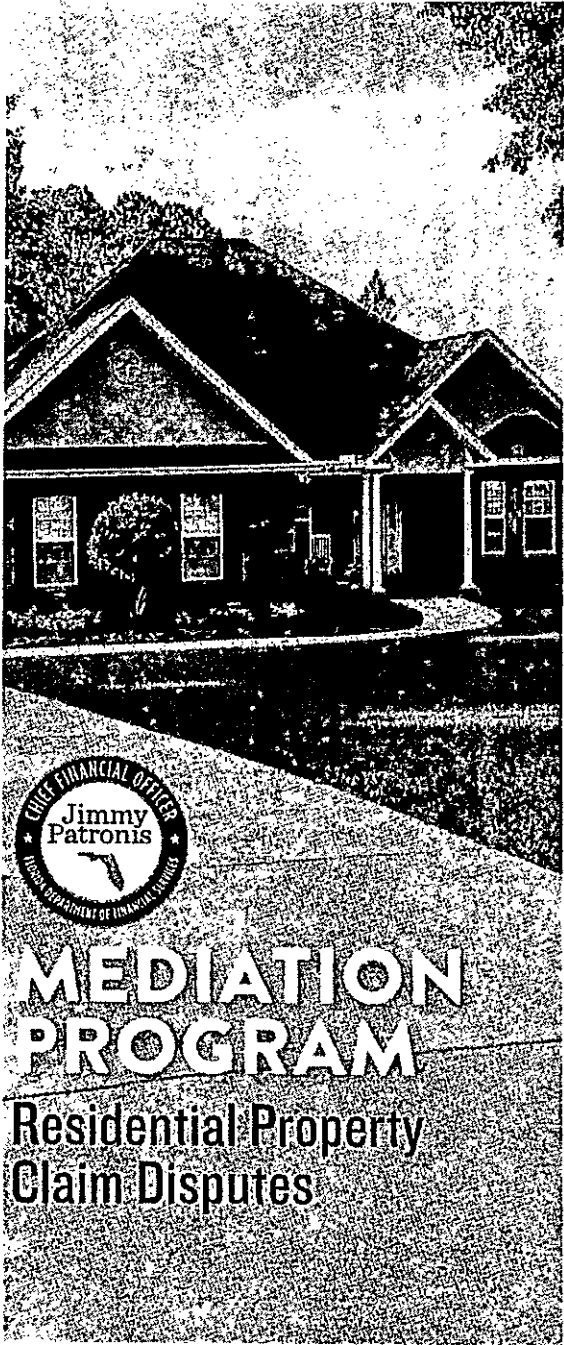
1

| Claim Calculations | | Coverage A (Building) |
|---|------------------------|-----------------------|
| Replacement Cost Value (RCV) | | \$10,239.40 |
| Nonrecoverable Depreciation | | N/A |
| Recoverable Depreciation | | -\$1,670.72 |
| Actual Cash Value (less depreciation) | | \$8,568.68 |
| Deductible Applied to Payment | | -\$2,500.00 |
| Recoverable Depreciation Paid | | \$1,670.72 |
| Maximum Payable Amount Remaining | | |
| Remaining Recoverable Depreciation | | \$0.00 |
| This Payment | | \$7,739.40 |
| Prior Payments | | \$0.00 |
| Depreciation, Recoverable: Only recoverable if Replacement Cost Coverage applies. Also subject to Coinsurance, if applicable. | Total for this Payment | \$7,739.40 |
| | Net Claim Payment | \$7,739.40 |



If the enclosed payment is less than the full and final payment of your claim, Florida law requires that we provide you with the following statement:

WE ARE CONTINUING TO EVALUATE YOUR CLAIM INVOLVING YOUR INSURED PROPERTY AND MAY ISSUE ADDITIONAL PAYMENTS. IF YOU HAVE QUESTIONS, CONCERNS, OR ADDITIONAL INFORMATION REGARDING YOUR CLAIM, WE ENCOURAGE YOU TO CONTACT US.



WHAT IS MEDIATION FOR RESIDENTIAL PROPERTY CLAIM DISPUTES?

Residential property mediation allows you to settle disputes regarding all residential property claims resulting from damage to your house, dwelling, mobile home or condominium. Mediation is a pre-appraisal and pre-suit process that allows you to meet with your insurance company in an informal setting (conference) with a certified, neutral mediator to assist in resolving your claim. Mediation is non-binding, which means none of the parties are required to accept the outcome. If a settlement is reached, you have three business days to rescind the agreement as long as you have not cashed the check and you inform the company of your decision.

WHO ARE THE MEDIATORS AND WHAT IS THEIR ROLE?

Mediators are approved by the Department of Financial Services. A mediator must possess an active certification as a Florida Supreme Court certified circuit court mediator, or they must have been an approved mediator as of July 1, 2014 and have conducted at least one mediation on behalf of the Department within four years immediately preceding that date. The mediator's role is to reduce obstacles to communication, assist in identifying issues, explore alternatives, and otherwise facilitate voluntary agreements to resolve disputes, without prescribing what the resolution must be.

WHO CAN REQUEST MEDIATION?

Mediation may be requested only by the policyholder, as a first-party claimant; a third-party, as an assignee of the policy benefits; or the insurance company. However, an insurance company is not required to participate in any mediation requested by a

third-party assignee of the policy benefits. If the policyholder or third-party assignee is represented by an attorney or public adjuster, the Department will need a copy the public adjuster contract and/or the attorney's Letter of Representation to ensure they are included in mediation notifications.

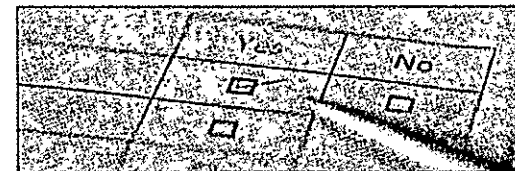
WHAT IS AN ASSIGNMENT OF BENEFITS (AOB)?

An AOB is an agreement, that once signed, transfers the insurance claims rights or benefits of the policy to a third-party. An AOB gives the third-party authority to file a claim, make repair decisions, and collect insurance payments without the involvement of the policyholder(s). Depending on the language in the AOB, the insurance company may only be permitted to communicate directly with the third-party and you may lose all rights to the insurance claim, **including the right to mediate the claim**, or to make any decisions regarding the claim, including repairs.

IS MY DISPUTE ELIGIBLE?

A dispute must be \$500 or more after the deductible is applied. The dispute must be a disagreement over what caused the damage or involve an unsatisfactory settlement offer - meaning you do not agree with the amount the company offered to repair the damages.

If the dispute does not meet the aforementioned eligibility requirements, yet the parties agree to participate in mediation, written documentation is required for the Department to proceed.





The following types of claims are not eligible for mediation:

- Claims arising from a commercial lines policy
- Claims arising from a National Flood Insurance Program (NFIP) policy
- Claims that involve liability coverages
- Claims currently in litigation or appraisal
- Claims that an insurance company suspects involves fraud
- Claims that arise from a cause of loss **not covered** in the policy

ARE COMMERCIAL RESIDENTIAL PROPERTIES ELIGIBLE?

Claim disputes involving condominium association master policies, policies covering apartment buildings, rental property and other residential commercial properties are eligible for mediation.

HOW DO I GET STARTED?

To request mediation, you will need to either:

Option 1 - Submit your request online at: apps.fldfs.com/eservice/mediationinfo.aspx

Option 2 - Complete the Request for Personal Residential Insurance Mediation (DFS-IO-2082 Rev. 06/18) found at the following website: myfloridacfo.com/Division/Consumers/Mediation/documents/DFS-IO-2082.pdf

- Submit by e-mailing or mailing to the following: mediation@myfloridacfo.com or
- Florida Department of Financial Services
Division of Consumer Services
Bureau of Consumer Assistance
Alternative Dispute Resolution
200 E. Gaines Street Tallahassee, FL 32399

Option 3 - Unrepresented policyholder(s) can contact the Department at 1-877-MY-FL-CFO (1-877-693-5236).

WHAT HAPPENS NEXT?

Upon receipt of an eligible request for mediation, the Department will notify the parties that they have 21 (calendar) days to otherwise resolve the dispute before a mediator is assigned. If notice of settlement, the notice of withdrawal from the requester or any information to support in-eligibility **is not** provided to the Department before the 21-day resolution period expires, a mediator will be assigned to conduct the conference. The conference is to occur within 21 (calendar) days of the mediator's assignment.

When applicable, good cause continuances can be requested by the parties. Good cause includes severe illness, injury or other emergency, which could not be controlled by the party and could not reasonably be remedied by the party prior to the conference by providing a replacement representative or otherwise. Good cause includes the necessity of obtaining additional information, securing the attendance of a necessary professional or the avoidance of significant financial hardship.

WHO CAN ATTEND?

Review your policy carefully to confirm who is listed as "named insured." All policyholders listed on the claim's effective policy **must** attend the conference. It is not necessary to have an attorney present. However, if you choose to retain an attorney, please notify the mediator and the Department at least 14 (calendar) days prior to the conference date. The conference also may be attended by persons who can assist a party in presenting his claim or defense in the conference, such as contractors, adjusters, engineers, and interpreters.



WHAT IF THERE IS AN ASSIGNMENT OF BENEFIT (AOB) CONTRACT SIGNED?

If the policyholder(s) and AOB both retain rights to the claim, all with rights must attend the conference. If only the AOB retains right to the claim, the policyholder(s) do not need to be in attendance (as they no longer have settlement authority).

WHAT SHOULD I BRING?

Be sure to bring any supporting documents, including your policy, photographs, estimates, bills, reports, letters, etc. It is important to bring specific dollar estimates or quotes for all items that are in dispute.

HOW MUCH TIME AND MONEY IS THIS GOING TO COST?

A scheduled conference does not have a set amount of hours for the parties to mediate. A conference can be held as long as both parties agree that they are making progress. The insurance company pays the entire cost (\$350) of the mediation unless you fail to appear at the conference and want to reschedule the mediation. You must pay the rescheduled mediation costs (\$350) prior to the conference being rescheduled.

CONTACT US

If you have questions or need additional information, you can contact the Department of Financial Services at mediation@myfloridacfo.com, 1-877-MY-FL-CFO (1-877-693-5236) or online at myfloridacfo.com/division/consumers/mediation/default.htm.

Florida Roof Specialists, Inc

SELECTION SHEET

Homeowner Name: Gloria Arthur Homeowner #: (813) 629-3378
 Homeowner Email: garthur1106@gmail.com H.O.A. : Yes No
 Full Address: 3773 15th Avenue Southeast, Largo, FL 33771

Shingle/System Selection: 3-Tab Torch Architectural
Shingle Color Selection:
 Black Grey
 Brown Tan
 White Other _____

Underlayment Selection:
 Standard Underlayment UL20 (standard)
 Premium Underlayment UL30 (\$50 sq upgrade)
 Peel & Stick Underlayment (\$75 sq upgrade)
 Other: _____ (Pricing T.B.D.)

Eve Metal Black Brown White
Boot & Vent Black Brown White

Ventilation:
 GRV Vent: 4"- 6"- 10"- 1
 Off Ridge Vent: 4'- 6'- 8'-
 Cont. Ridge Vent: LF: 50 New Existing
 Power Vent Qty: New Existing
 Turtle Vent: _____
 Slant Back Vent: _____

Roof Specifications:
 Total Project Squares: 13
 Stories: 1
 Layers: 1
 Pitch: 2 /12
 0/12 - 2/12 Low Slope: Yes No
 8/12 - 12/12 Steep Slope: Yes No
 Steep Slope Total Squares: _____
 Dispose Satellite Dish: Yes No
 Gutters through Drip edge: Yes No

Boots

| | Zipper | 1.5" | 2" | 3" | 4" |
|---------------------------------------|--------|------|----|----|----|
| <input checked="" type="radio"/> Lead | | | 1 | | 1 |
| <input type="radio"/> Neo | | | | | |

(Kennedy Skylight)
 Self-Flashing Poly Fixed Self-Flashing Glass
 2x2: New Existing Qty: _____
 2x4: New Existing Qty: _____

Upgrades/Extra Charges:

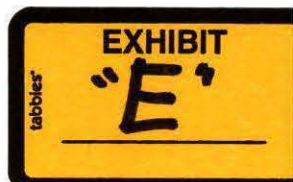
| Type | Qty | Amount |
|-------------------------------|-----|-------------|
| Continuous Ridge Vent | | \$10.00 LF |
| Additional Off Ridge Vent | | \$200.00 EA |
| Standard Architectural | | \$20.00 SQ |
| Premium Architectural | | \$30.00 SQ |
| 2x2 Self Flashing Skylight | | \$290.00 EA |
| 2x4 Self Flashing Skylight | | \$340.00 EA |
| 2x2 Fixed Glass Skylight | | \$575.00 EA |
| 2x4 Fixed Glass Skylight | | \$770.00 EA |
| Sun tunnel/Solar Tube | | \$750.00 EA |
| Solar Attic Fan | | \$700.00 EA |
| 20-Watt Power Vent | | \$700.00 EA |
| 10-Labor Warranty | | \$20.00 SQ |
| TOTAL UPGRADES/EXTRAS: | | \$ |

Custom Size: _____
Warranty:
 Standard: **NO CHARGE** – Manufacturer's Warranty
 Labor: **5-year Workmanship Warranty (Included)**
 System Warranty (\$12 per sq/minimum \$500.00)
 Preferred Warranty (\$20 per sq/minimum \$500.00)

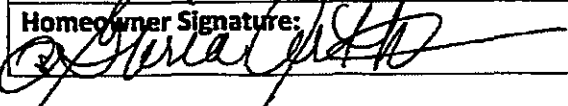

Interior Work:
 Are we completing interior or other work per scope?
 Yes No

Notes:

Homeowner initials: 



OUT-OF-POCKET COSTS TO HOMEOWNER

| | | |
|--|---------------------------|--|
| Deductible: <u>2500.00</u> | Upgrades/extras: <u>0</u> | Total: <u>2500.00</u> |
| Homeowner Signature:  | | Consultant Signature:  |

Lumber Pricing

| | | |
|--|-------------|-----------------|
| 15/32" or 1/2" OSB Plywood | \$ 70.00 | Per Sheet |
| 15/32" or 1/2" CDX Plywood | \$ 85.00 | Per Sheet |
| 23/32" or 3/4" CDX Plywood | \$ 95.00 | Per Sheet |
| 19/32" or 5/8" CDX Plywood | \$ 105.00 | Per Sheet |
| 1x2, 1x4, 1x6 | \$ 7.00 | Per Lineal Foot |
| 1x8 | \$ 7.00 | Per Lineal Foot |
| 2x4, 2x6 | \$ 7.00 | Per Lineal Foot |
| 2x8 | \$ 7.00 | Per Lineal Foot |
| Flashing (5x5, Counter) | \$ 8.00 | Per Lineal Foot |
| Chimney Cricket | \$ 350.00 | Each |
| Extra Layer Removal (excludes dump) | \$ 50.00 | Per Square |
| Hand Load Shingles | \$ 20.00 | Per Square |
| Hand Load Shingles (2 story) | \$ 40.00 | Per Square |
| Chimney box removal up to 4'x8' size (does not include additional plywood decking install) | \$500.00 | Each |
| Chimney Siding Replacement up to 4'x 8' size (Hardie Lap, Panel, T1-11) (Does not include reframing) | \$ 1,500.00 | Each |
| Chimney Cap & Spark Arrestor Replacement up to (4' x 8') Single Hole | \$ 650.00 | Each |
| Chimney Reframing up to 4'x8' size (2x4 Lumber, Demo included) | \$ 900.00 | Each |
| Gutter Removal | \$ 3.00 | Per Lineal Foot |
| Additional trash removal | \$ 475.00 | Each |


*All lumber & flashing are counted in 10' lengths, plywood counted in full 4'x8' sheets

*All fascia lumber is pressure treated

***Roofing Contractor is NOT responsible for:**

- Replacing any wood rot aside from the roof decking and fascia unless required by county code
- Painting any wood or siding that was replaced during roof installation
- Any electrical, plumbing, and /or pressurized lines or pipe damages
- Any plants, shrubs, and/or trees damaged during installation
- Enclosure, patio, or window screens
- Exterior lighting, decorations, or furniture
- Any cracks, stains, chips, and/ or tire marks on driveways
- Any damage caused by nails
- Any paneled roofing system leaks (sunrooms) insulated or non-insulated)
- Any Solar Panels that are damaged upon removal
- Any gutters or gutter covers/guards that must be removed to install roof
- Damaged or bent gutters improperly installed (nailed through drip edge)
- Roofing debris that fall into attic – Contactor is not responsible to clean up attic space
- Any existing chimney flashing, roof to wall flashing, step flashing
- Any existing skylights, vents or roofing components that are not replaced with the new roof
- Any household trash or debris put into dumpster by homeowner or neighbors will be charge additional costs

Your invoice will be submitted to you within (10) days of your roof installation. If this is a retail agreement, you will have (7) days to make payment in full. If this is an insurance agreement, you will have (30) days to make payment in full. If you fail to do so, you risk legal action. By signing/initialing this selection sheet you acknowledge and agree to the terms and conditions set forth throughout.

| | |
|--|----------------------|
| Print Name: Gloria Arthur | Date: <u>11/8/22</u> |
| Homeowner Signature:  | |

NOTICE OF COMMENCEMENT

(PREPARE IN DUPLICATE)

Permit No. _____ Tax Folio No. 01-30-15-86382-000-0800
State of Florida County of Pinellas

To whom it may concern:

The undersigned hereby informs you that improvements will be made to certain real property, and in accordance with Section 713 of the Florida Statutes, the following information is stated in this NOTICE OF COMMENCEMENT.

Legal description of property being improved: _____
SUN COAST ESTATES LOT 80

Address of property being improved: 3773 15th Avenue Southeast, Largo, FL 33771

General description of improvements: Re-Roof

Owner Gloria Arthur
Address 3773 15th Avenue Southeast, Largo, FL 33771

Owner's interest in site of the improvement owner

Fee Simple Titleholder (if other than owner) _____

Name _____
Address _____

Contractor Florida Roof Specialists Inc
Address 4949 Sunbeam Rd. Ste 2 Jacksonville FL 32257

Phone No. 904-738-8552 Fax No. _____

Surety (if any) _____
Address _____ Amount of bond \$ _____
Phone No. _____ Fax No. _____

Name and address of any person making a loan for the construction of the improvements.
Name _____
Address _____
Phone No. _____ Fax No. _____

Name of person within the State of Florida, other than himself, designated by owner upon whom notices or other documents may be served:
Name _____
Address _____
Phone No. _____ Fax No. _____

WARNING TO OWNER: ANY PAYMENTS MADE BY THE OWNER AFTER THE EXPIRATION OF THE NOTICE OF COMMENCEMENT ARE CONSIDERED IMPROPER PAYMENTS UNDER CHAPTER 713, PART I, SECTION 713.13, FLORIDA STATUTES, AND CAN RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. A NOTICE OF COMMENCEMENT MUST BE RECORDED AND POSTED ON THE JOB SITE BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE COMMENCING WORK OR RECORDING YOUR NOTICE OF COMMENCEMENT.

Document prepared by Arcadia Martinez 4949 sunbeam rd ste 2 jax 32257
Expiration date of Notice of Commencement (the expiration date is one (1) year from the date of recording unless a different date is specified): _____

THIS SPACE FOR RECORDER'S USE ONLY

Signed: Gloria Arthur OWNER DATE 11/8/22
Before me this 8 day of Nov 2022 in the
County of Duval, State of Florida, has personally appeared
Gloria Arthur herein by
himself/ herself and affirms that all statements and declarations herein
are true and accurate

Jennifer Bostic
Notary Public State of Florida
Jennifer Bostic
My Commission MH 323475
Expires 1/21/2027

Notary Public at Large, State of FL, County of Pinellas
My commission expires: _____
Personally Known _____
Produced Identification DI physically present



B - Final (38358766, Optional)

3773 15TH AVE

LARGO 33771

Print

Status

Details

Approved

3/7/2023 12:00 AM

Desired Date: TBD

Last updated

KJA

3/7/2023 3:22 PM

Record

EBP-23-00626

Express Building Permit

Contact

Kai Allen

9047388552

Status History

Showing 1-6 of 6

| <u>Status</u> | <u>Status Date/Time</u> | <u>Inspector</u> | <u>Update Time</u> | <u>Updated By</u> | <u>Result Comments</u> |
|---------------|-------------------------|-------------------------|--------------------|-------------------|------------------------|
| Approved | 3/7/2023 12:00 AM | JPI-Jimmy Crouch | 3/7/2023 3:22 PM | KJA | |
| Scheduled | 3/7/2023 8:00 AM | JPI-Jimmy Crouch | 3/7/2023 8:10 AM | KJA | |
| Scheduled | 3/7/2023 8:00 AM | JPI-Jimmy Crouch | 3/7/2023 8:10 AM | KJA | |
| Scheduled | 3/7/2023 12:00 AM | Contract Inspector 4 | 3/7/2023 6:23 AM | DDB | |
| Scheduled | 3/7/2023 12:00 AM | CA | 3/3/2023 5:18 PM | Jeremey Rogero | |
| Scheduled | 3/7/2023 12:00 AM | CA | 3/3/2023 5:18 PM | Jeremey Rogero | |

Result Comments

Showing 0-0 of 0



No records found.

Related Inspections

Showing 0-0 of 0

| <u>ID</u> | <u>Inspection Name</u> | <u>Relationship</u> | <u>Status</u> |
|-----------|------------------------|---------------------|---------------|
|-----------|------------------------|---------------------|---------------|

No records found.



^FRS - Tampa
 Florida Roof Specialists, Inc
 5030 Seminole Blvd
 St. Petersburg FL 33708

Location Address
 3773 15th Avenue Southeast
 Largo, FL 33771

Gloria(Cope-01.24) Arthur(L-5.12.23)
 3773 15th Avenue Southeast
 Largo, FL 33771

INVOICE

Job: 31-453: Gloria(Cope-01.24) Arthur(L-5.12.23)

Invoice Name: Gloria Arthur

Invoice Number: 31-453-1

Invoice Date: 02/02/2023

Terms: Upon Receipt

Claim Number: 001-
Adjuster: Warlick Guibry
 (888) 621-9910 Ext: 70150

| | PRICE |
|---|--------------------|
| INSURANCE CLAIM | |
| Net Insurance Claim (ACV) | \$6,068.68 |
| Deductible | \$2,500.00 |
| Recoverable Depreciation | \$1,670.72 |
| O&L (PWI) | \$897.87 |
| Subtotal: Insurance Claim | \$11,137.27 |
| WORK NOT DOING | |
| Satellite System (FRS Xactimate line 23-24) | -\$225.21 |
| Gutter/Downspout (FRS Xactimate line 25) | -\$180.76 |
| Nook (FRS Xactimate lines 31-38) | -\$1,441.69 |
| Living Room (FRS Xactimate lines 39-46) | -\$1,205.25 |
| Debris Removal (FRS Xactimate line 47) | -\$288.10 |
| Labor Minimums (FRS Xactimate lines 48-49) | -\$271.23 |
| Subtotal: Work Not Doing | -\$3,612.24 |
| SUPPLEMENT | |
| FRS Xactimate 3.23.23 | \$11,887.76 |
| Subtotal: Supplement | \$11,887.76 |
| Grand Total | \$19,412.79 |



Payments/Credits:

12/26/2022 \$7,739.40

02/08/2023 \$2,500.00

Total Received:

| |
|-------------|
| \$10,239.40 |
|-------------|

Invoice Balance Due:

| |
|------------|
| \$9,173.39 |
|------------|

REMIT TO:

Florida Roof Specialists, Inc
5030 Seminole Blvd
St. Petersburg FL 33708

Company Representative:

Donna Bostic
(800) 995-7018
Donna@therealFRS.com



Minorcan Construction Group, Inc.

4949 Sunbeam Road, Suite 3
Jacksonville, FL 32257
CBC 1265999
CCC 1334133

Insured: Gloria Arthur
Property: 3773 15th Avenue Southeast
Largo, FL 33771

Home: (813) 629-3378
E-mail: garthur1106@gmail.com

Company: Florida Roof Specialists
Business: 4949 Sunbeam Road, Suite #2
Jacksonville, FL 32257

Claim Number: 001-00-324825

Policy Number: 05251674-2

Price List: FLSP8X_FEB23
Restoration/Service/Remodel
Estimate: ARTHUR_G-FRS

In an effort to be completely transparent in estimating, Minorcan Construction Group, Inc., (MCG) provides a line-item estimate for both the homeowner and the carrier. For fairness in estimating, MCG uses Xactware Solution software which is essentially owned and maintained by the insurance industry. MCG simply inspects/inventories each roof system and creates an estimate that is unique to the property based on the insurance industry's pricing catalog for the local market. All pricing in the estimate is driven by Federal, State, County/local municipality laws and/or codes along with Florida's Manufacturer Product Approval requirements and the Manufacturer's Installation Instructions.

Any repairs or replacement of damage will be done in accordance with the insurance adjustment and/or settlement for this claim. As a Licensed Contractor, MCG is under certain obligations to the State for workmanship and regulatory compliance, as such MCG will be in compliance with all building codes required or adopted by the State. MCG will list any required supplemental items that may arise during the completion of the "Scope of Work" by providing a final "as-built" Xactimate estimate upon completion of the project.

THIS IS A PRELIMINARY ESTIMATE OF DAMAGES AND DOES NOT INCLUDE UNSEEN OR UNIDENTIFIED ITEMS OR COMPONENTS. IF ADDITIONAL ITEMS ARE DETERMINED OR FOUND DURING THIS PROJECT, MCG WILL DOCUMENT EACH AND PROVIDE AN XACTIMATE LINE ITEM DETAIL OF THE "SUPPLEMENTAL" ITEM(S) THAT INCURRED ADDITION LABOR, AND OR MATERIAL COSTS.





Minorcan Construction Group, Inc.

4949 Sunbeam Road, Suite 3
Jacksonville, FL 32257
CBC 1265999
CCC 1334133

ARTHUR_G-FRS

Laminated Shingle & Mod Bit Roof System

General Items

| DESCRIPTION | QTY | REMOVE | REPLACE | TAX | O&P | TOTAL |
|---|----------|--------|---------|------|--------|----------|
| 1. County/State NOC filing, permit & inspection fees | 1.00 EA | 0.00 | 202.50 | 0.00 | 40.50 | 243.00 |
| <i>FBC (7th Edition) 1512.3.1 – All recovery and reroofing shall have a roofing permit, as required by the authority having jurisdiction, completed and executed by a licensed contractor and 1512.4.1 – all roofing work for which a permit is required shall be inspected by the building official.</i> | | | | | | |
| 2. Dumpster load - Approx. 20 yards, 4 tons of debris | 1.00 EA | 600.09 | 0.00 | 0.00 | 120.02 | 720.11 |
| 3. OSHA Safety Supervision - per hour | 10.00 HR | 0.00 | 68.27 | 0.00 | 136.54 | 819.24 |
| FEDERAL OSHA REQUIREMENT - 29CFR 1926.501 (b)..each employee engaged in roofing activities, with unprotected sides and edges 6 feet or more above lower levels shall be protected from falling by warning line system (harness) and safety monitoring systems. Or on roofs 50 feet or less in width, the use of a safety monitoring system alone is permitted. 1962.502 (h) states employer shall designate a competent person to monitor the safety of other employees, and this monitor shall be: competent to recognize fall hazards, shall be on the same working surface and within visual sight distance of employees being monitored, close enough to communicate orally with the employee, and shall not have other responsibilities which could take the monitors attention from the monitoring function. | | | | | | |
| 4. General clean - up | 2.00 HR | 0.00 | 52.26 | 0.00 | 20.90 | 125.42 |
| Totals: General Items | | | | 0.00 | 317.96 | 1,907.77 |

Laminated Shingle & Mod Bit Roof Components

| DESCRIPTION | QTY | REMOVE | REPLACE | TAX | O&P | TOTAL |
|--|-----------|--------|---------|-------|--------|----------|
| 5. Remove Laminated - comp. shingle rfg. - w/ felt (haul off and disposal not included) | 12.54 SQ | 71.32 | 0.00 | 0.00 | 178.88 | 1,073.23 |
| 6. Remove Modified bitumen roof - hot applied w/base sheet (haul off and disposal not included) | 2.24 SQ | 66.38 | 0.00 | 0.00 | 29.74 | 178.43 |
| 7. R&R Hip/Ridge cap - Standard profile - composition shingles | 46.83 LF | 3.88 | 6.83 | 8.72 | 102.06 | 612.33 |
| <i>Laminated shingles cannot be cut up and used for Hip/Ridge, per the manufacturer. High profile precut ridge cap is generally used for laminated shingles, per Xactimate.</i> | | | | | | |
| 8. R&R Valley metal | 12.75 LF | 0.79 | 7.58 | 2.26 | 21.82 | 130.80 |
| <i>FBC (7 th Edition) 1507.2.9.2.3 Valleys. Valley material will be destroyed when removed to replace felt & re-nail roof deck as required per Florida Building Code. Valley linings shall be installed in accordance with manufacturer's instructions before applying shingles.</i> | | | | | | |
| 9. R&R Drip edge/gutter apron | 181.66 LF | 0.43 | 3.65 | 17.55 | 151.76 | 910.48 |
| 10. R&R Continuous ridge vent - aluminum | 48.00 LF | 1.14 | 11.74 | 14.04 | 126.44 | 758.72 |
| 11. R&R Flat roof exhaust vent / cap - gooseneck 8" | 1.00 EA | 12.11 | 99.54 | 1.89 | 22.70 | 136.24 |



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4949 Sunbeam Road, Suite 3
Jacksonville, FL 32257
CBC 1265999
CCC 1334133

CONTINUED - Laminated Shingle & Mod Bit Roof Components

| DESCRIPTION | QTY | REMOVE | REPLACE | TAX | O&P | TOTAL |
|--|-------------|--------|---------|--------|----------|-----------|
| 12. R&R Flashing - pipe jack - lead | 2.00 EA | 9.48 | 91.92 | 6.52 | 41.86 | 251.18 |
| 13. R&R Flashing - pipe jack - split boot | 1.00 EA | 10.67 | 96.90 | 3.25 | 22.18 | 133.00 |
| 14. Apply mastic around vent pipes to repair leakage | 3.00 EA | 0.00 | 37.13 | 0.18 | 22.32 | 133.89 |
| <i>FBC (7th Edition) P2606.1 "The annular space between the outside of a pipe and the inside of a pipe sleeve or between the outside of a pipe and an opening in a building envelope wall, floor, or ceiling assembly penetrated by a pipe shall be sealed with caulking material or foam sealant or closed with a gasketing system. The caulking material, foam sealant or gasketing system shall be designed for the conditions at the penetration location and shall be compatible with the pipe, sleeve and building materials in contact with the sealing materials. Annular spaces created by pipe penetrating fire-resistance-rated assemblies or membranes of such assemblies shall be sealed or closed in accordance with the building portion of this code."</i> | | | | | | |
| 15. Step flashing | 20.00 LF | 0.00 | 13.44 | 2.76 | 54.32 | 325.88 |
| <i>FBC (7th Edition) 1503.2.1 Flashing shall be installed at wall and roof intersections, at gutters, wherever there is a change in roof slope or direction and around roof openings. FBC 1511.5 Existing vent flashings, metal edgings, drain outlets, collars and metal counterflashings shall not be reinstalled where rusted, damaged or deteriorated.</i> | | | | | | |
| 16. Apply roofing sealant/cement - per LF | 201.66 LF | 0.00 | 0.86 | 3.81 | 35.44 | 212.68 |
| <i>Apply roof cement to eve drip, all flashing, pipe jacks, ORVs and prime metals to accept modified bitumen. FBC (7th Edition) 1507.2.9.3 Drip Edge. "...there shall be a minimum 4 inches width of roof cement installed over the drip edge flange." FBC (7th Edition) Flashing. A continuous metal "L" flashing shall be set in approved flashing cement and set flush to the base of the wall and over the underlayment.</i> | | | | | | |
| 17. Re-nailing of roof sheathing - complete re-nail | 1,478.06 SF | 0.00 | 0.33 | 1.03 | 97.76 | 586.55 |
| 18. Roofing felt - synthetic underlayment | 25.08 SQ | 0.00 | 56.98 | 33.18 | 292.46 | 1,754.70 |
| <i>Effective January 1, 2021, FBC (7th Edition) 1507.1.1.1.5 requirements for type and installation of underlayment, it shall be two layers of ASTM D226 Type II or ASTM D4869 Type III or IV or two layers of synthetic underlayment.</i> | | | | | | |
| 19. Bitumen roof - base sheet - self-adhering | 4.00 SQ | 0.00 | 139.10 | 20.78 | 115.44 | 692.62 |
| 20. Asphalt starter - universal starter course | 93.83 LF | 0.00 | 2.49 | 3.35 | 47.40 | 284.39 |
| <i>Laminated shingles cannot be cut up and used for starter, per the manufacturer.</i> | | | | | | |
| 21. Laminated - comp. shingle rfg. - w/out felt (overlap/waste included) | 14.33 SQ | 0.00 | 308.81 | 137.59 | 912.58 | 5,475.42 |
| 22. Modified bitumen roof - hot applied | 4.00 SQ | 0.00 | 496.61 | 44.34 | 406.14 | 2,436.92 |
| Totals: Laminated Shingle & Mod Bit Roof Components | | | | 301.25 | 2,681.30 | 16,087.46 |

Additional Roof Components

| DESCRIPTION | QTY | REMOVE | REPLACE | TAX | O&P | TOTAL |
|---|---------|--------|---------|------|------|-------|
| 23. Digital satellite system - Detach & reset | 1.00 EA | 0.00 | 46.92 | 0.00 | 9.38 | 56.30 |



Minorcan Construction Group, Inc.

4949 Sunbeam Road, Suite 3
Jacksonville, FL 32257
CBC 1265999
CCC 1334133

CONTINUED - Additional Roof Components

| DESCRIPTION | QTY | REMOVE | REPLACE | TAX | O&P | TOTAL |
|---|-----------|--------|---------|---------------|-----------------|------------------|
| 24. Digital satellite system - alignment and calibration only | 1.00 EA | 0.00 | 140.75 | 0.00 | 28.16 | 168.91 |
| 25. R&R Gutter / downspout - aluminum - 6" | 12.00 LF | 0.67 | 11.30 | 7.00 | 30.12 | 180.76 |
| <i>Seamless gutters are nailed thru the drip edge and will have to be removed to install the roof. Gutters will not be able to be reinstalled.</i> | | | | | | |
| 26. R&R 2" x 4" lumber (.667 BF per LF) | 8.00 LF | 0.00 | 3.62 | 0.83 | 5.96 | 35.75 |
| 27. R&R 1" x 2" lumber (.167 BF per LF) | 64.00 LF | 0.00 | 3.62 | 6.63 | 47.66 | 285.97 |
| 28. R&R Tarp - all-purpose poly - per sq ft (labor and material) <i>20'x20' tarp installed on 11/18/2022.</i> | 400.00 SF | 0.10 | 1.31 | 8.40 | 114.48 | 686.88 |
| 29. Emergency service call - during business hours | 1.00 EA | 0.00 | 183.41 | 0.00 | 36.68 | 220.09 |
| <i>Includes: Administrative/labor costs associated with allocating resources for an emergency response during normal business hours as needed. Excludes: All labor, travel, materials, or equipment to do the work.</i> | | | | | | |
| 30. Pitch transition flashing for metal roofing - 29 gauge | 25.00 LF | 0.00 | 6.12 | 4.39 | 31.48 | 188.87 |
| Totals: Additional Roof Components | | | | 27.25 | 303.92 | 1,823.53 |
| Total: Laminated Shingle & Mod Bit Roof System | | | | 328.50 | 3,303.18 | 19,818.76 |

Interior

Nook

| DESCRIPTION | QTY | REMOVE | REPLACE | TAX | O&P | TOTAL |
|---|----------|--------|---------|------|-------|--------|
| 31. R&R 5/8" drywall - hung, taped, ready for texture | 87.83 SF | 0.57 | 2.84 | 4.67 | 60.84 | 365.01 |
| 32. Mask wall - plastic, paper, tape (per LF) | 26.25 LF | 0.00 | 1.69 | 0.50 | 8.98 | 53.84 |
| 33. Tape joint for new to existing drywall - per LF | 37.67 LF | 0.00 | 10.98 | 0.95 | 82.92 | 497.49 |
| 34. Texture drywall - machine | 87.83 SF | 0.00 | 0.77 | 0.31 | 13.58 | 81.52 |
| 35. R&R Batt insulation - 6" - R19 - paper / foil faced | 87.83 SF | 0.39 | 1.12 | 4.61 | 27.46 | 164.69 |
| 36. Seal/prime then paint the ceiling (2 coats) | 87.83 SF | 0.00 | 1.11 | 1.41 | 19.78 | 118.68 |
| 37. Mask and prep for paint - plastic, paper, tape (per LF) | 37.67 LF | 0.00 | 1.56 | 0.71 | 11.90 | 71.38 |
| 38. Contents - move out then reset | 1.00 EA | 0.00 | 74.24 | 0.00 | 14.84 | 89.08 |



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CCC 1334133

CONTINUED - Nook

| DESCRIPTION | QTY | REMOVE | REPLACE | TAX | O&P | TOTAL |
|--------------|-----|--------|---------|-------|--------|----------|
| Totals: Nook | | | | 13.16 | 240.30 | 1,441.69 |

Living Room

| DESCRIPTION | QTY | REMOVE | REPLACE | TAX | O&P | TOTAL |
|---|-----------|--------|---------|------|-------|--------|
| 39. R&R 5/8" drywall - hung, taped, ready for texture | 32.00 SF | 0.57 | 2.84 | 1.70 | 22.16 | 132.98 |
| 40. Mask wall - plastic, paper, tape (per LF) | 64.00 LF | 0.00 | 1.69 | 1.21 | 21.88 | 131.25 |
| 41. Tape joint for new to existing drywall - per LF | 32.00 LF | 0.00 | 10.98 | 0.81 | 70.44 | 422.61 |
| 42. Texture drywall - machine | 32.00 SF | 0.00 | 0.77 | 0.11 | 4.94 | 29.69 |
| 43. R&R Batt insulation - 6" - R19 - paper / foil faced | 32.00 SF | 0.39 | 1.12 | 1.68 | 10.00 | 60.00 |
| 44. Seal/prime then paint the ceiling (2 coats) | 148.73 SF | 0.00 | 1.11 | 2.39 | 33.50 | 200.98 |
| 45. Mask and prep for paint - plastic, paper, tape (per LF) | 49.67 LF | 0.00 | 1.56 | 0.94 | 15.68 | 94.11 |
| 46. Contents - move out then reset - Large room | 1.00 EA | 0.00 | 111.35 | 0.00 | 22.28 | 133.63 |

| | | | | | | |
|---------------------|--|--|--|------|--------|----------|
| Totals: Living Room | | | | 8.84 | 200.88 | 1,205.25 |
|---------------------|--|--|--|------|--------|----------|

| | | | | | | |
|-----------------|--|--|--|-------|--------|----------|
| Total: Interior | | | | 22.00 | 441.18 | 2,646.94 |
|-----------------|--|--|--|-------|--------|----------|

Debris Removal

| DESCRIPTION | QTY | REMOVE | REPLACE | TAX | O&P | TOTAL |
|---|---------|--------|---------|------|-------|--------|
| 47. Single axle dump truck - per load - including dump fees | 1.00 EA | 240.08 | 0.00 | 0.00 | 48.02 | 288.10 |

Includes interior

| | | | | | | |
|------------------------|--|--|--|------|-------|--------|
| Totals: Debris Removal | | | | 0.00 | 48.02 | 288.10 |
|------------------------|--|--|--|------|-------|--------|

Labor Minimums Applied

| DESCRIPTION | QTY | REMOVE | REPLACE | TAX | O&P | TOTAL |
|------------------------------|---------|--------|---------|------|-------|--------|
| 48. Gutter labor minimum | 1.00 EA | 0.00 | 159.14 | 0.00 | 31.82 | 190.96 |
| 49. Insulation labor minimum | 1.00 EA | 0.00 | 66.89 | 0.00 | 13.38 | 80.27 |

| | | | | | | |
|--------------------------------|--|--|--|------|-------|--------|
| Totals: Labor Minimums Applied | | | | 0.00 | 45.20 | 271.23 |
|--------------------------------|--|--|--|------|-------|--------|



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4949 Sunbeam Road, Suite 3
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CCC 1334133

| | | | |
|--------------------------------|--------|----------|-----------|
| Line Item Totals: ARTHUR_G-FRS | 350.50 | 3,837.58 | 23,025.03 |
|--------------------------------|--------|----------|-----------|



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CCC 1334133

Summary for Dwelling

| | |
|-------------------------------|--------------------|
| Line Item Total | 18,836.95 |
| Material Sales Tax | 350.50 |
| Subtotal | 19,187.45 |
| Overhead | 1,918.79 |
| Profit | 1,918.79 |
| Replacement Cost Value | \$23,025.03 |
| Net Claim | \$23,025.03 |



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CCC 1334133

Recap by Room

Estimate: ARTHUR_G-FRS

Area: Laminated Shingle & Mod Bit Roof System

| | | |
|---|-----------|--------|
| General Items | 1,589.81 | 8.44% |
| Laminated Shingle & Mod Bit Roof Components | 13,104.91 | 69.57% |
| Additional Roof Components | 1,492.36 | 7.92% |

| | | |
|---|------------------|---------------|
| Area Subtotal: Laminated Shingle & Mod Bit Roof System | 16,187.08 | 85.93% |
|---|------------------|---------------|

Area: Interior

| | | |
|-------------|----------|-------|
| Nook | 1,188.23 | 6.31% |
| Living Room | 995.53 | 5.28% |

| | | |
|--------------------------------|-----------------|---------------|
| Area Subtotal: Interior | 2,183.76 | 11.59% |
| Debris Removal | 240.08 | 1.27% |
| Labor Minimums Applied | 226.03 | 1.20% |

| | | |
|--------------------------|------------------|----------------|
| Subtotal of Areas | 18,836.95 | 100.00% |
|--------------------------|------------------|----------------|

| | | |
|--------------|------------------|----------------|
| Total | 18,836.95 | 100.00% |
|--------------|------------------|----------------|

FLORIDA BUILDING CODE, 7th Edition (2020), 1512.2.5 Workmanship Standards – All roofing work shall be performed by a qualified contractor licensed to perform roofing in compliance with tolerances, quality and methods of construction established herein or set forth in standards adopted by high-velocity wind zone requirements. Roofing assemblies detailed in the product approval shall be installed in strict compliance with the method of application set forth in such product approval or, if not part of the product approval, in compliance with the manufacture’s published application instructions, or as approved by the building official.

Overhead and Profit (O&P) - Xactware is specifically designed to exclude (O&P) in line item unit pricing but does provide for its inclusion by adding it as a percentage to the estimate. “General Overhead are expenses incurred by a General Contractor, that cannot be attributed to individual projects, and include any and all expenses necessary for the General Contractor to operate their business. Examples (including but not limited to): General and Administrative (G&A) expenses, office rent, utilities, office supplies, salaries for office personnel, depreciation on office equipment, licenses, and advertising. Including General Overhead expenses in an Xactimate estimate –**General Overhead expenses are not included in Xactware’s unit pricing, but are typically added to the estimate as a percentage of the total bid along with the appropriate profit margin.** These two costs together constitute what is normally referred to in the insurance restoration industry as General Contractor’s O&P, or just O&P.” – per Xactware, Overhead and Profit Whitepaper, dated 02.05.2020.



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Minorcan Construction Group, Inc., d/b/a Florida Roof Specialists is a Licensed Florida Building Contractor/Licensed Florida Roofing Contractor and includes O&P to the estimate, per Xactware (Insurance Services Office).

CITIZENS PROPERTY INSURANCE CORPORATION
P.O. BOX 19700
JACKSONVILLE, FLORIDA 32245-9700



TELEPHONE: 866.411.2742 FAX: 888.392.6739

April 6, 2023

Gloria Arthur
3773 15th Ave SE
Largo, FL 33771-4047

RE: Citizens Policyholder: Gloria Arthur
 Citizens Claim Number: 001-00-324825
 Citizens Policy Number: 05251674
 Date of Loss: June 16th, 2022
 Cause of Loss: Wind
 Insured Location: 3773 15th Ave SE
 Largo, FL 33771-4047

Dear Gloria Arthur:

This letter is a follow-up to our conversation. Citizens has completed its investigation of your wind claim.

Our payment is enclosed in the amount of \$897.87 for Ordinance or Law coverage. The basis for that payment is outlined in the estimate and statement of loss.

If your mortgage company is listed on your payment check, be aware that we are required to include it on the check, under the terms of your insurance policy. Contact your mortgage company for its procedures for cashing the check.

You can submit these or any other documents for Citizens' review by one of the following methods:

- Preferred:
Send as an email attachment to Claims.Communications@citizensfla.com. Include the claim number and policyholder name in the Subject line.
- U.S. mail to:
Citizens Property Insurance Corporation
P.O. Box 19700
Jacksonville, FL 32245-9700
- By fax to 888.392.6739



Be sure to include the claim number and policyholder name on all communications.

If your builder or contractor discovers damages not included on our estimate or arrives at a different estimate amount, contact us before the repairs are started.

We understand that disagreements can arise during the claim settlement process. When a dispute exists regarding your claim, or when we have denied payment of your claim, Florida law requires we notify you of your right to participate in the Property Insurance Mediation Program established by the Department of Financial Services. Enclosed is an insert with detailed instructions about how you may request mediation in an attempt to resolve any disagreement with our decision.

If you have questions, contact me at the phone number below.

Sincerely,

Jose Diaz
Contingent Worker assigned to Citizens
Florida Adjuster's License Number: W590108
Citizens Property Insurance Corporation
888-621-9910 ext. 21046
claims.communications@citizensfla.com

Enclosure(s): Estimate, Statement of Loss, and DFS Mediation Brochure

cc:

Florida Roof Specialists, Inc.
4949 Sunbeam Rd Ste 3
Jacksonville, FL 32257

In the event of any inconsistency between this document, including any enclosures, and the Citizens insurance policy referenced in this letter, the terms of the Citizens policy control.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. F.S. 817.234



Statement of Loss - Claim Recap

Date: April 7, 2023
 Policyholder/Insured: GLORIA ARTHUR
 Policy Number: 05251674
 Exposure:

Claim Number: 001-00-324825

Loss Date: Jun 16, 2022 12:00:00 AM
 Notice Date: Sep 20, 2022 12:00:00 AM
 Loss Cause: Wind

1

| Claim Calculations | | Coverage A (Building) |
|---|--|------------------------|
| Replacement Cost Value (RCV) | | \$11,137.27 |
| RCV Less Special Limits | | \$10,239.40 |
| Special Limits (Included in RCV) | | |
| Nonrecoverable Depreciation | | N/A |
| Recoverable Depreciation | | -\$1,670.72 |
| Actual Cash Value (less depreciation) | | \$9,466.55 |
| Deductible Applied to Payment | | -\$2,500.00 |
| Recoverable Depreciation Paid | | \$1,670.72 |
| Maximum Payable Amount Remaining: | | |
| Remaining Recoverable Depreciation | | \$0.00 |
| This Payment | | \$897.87 |
| Prior Payments | | \$7,739.40 |
| Depreciation, Recoverable: Only recoverable if Replacement Cost Coverage applies. Also subject to Coinsurance, if applicable. | | Total for this Payment |
| | | \$897.87 |
| | | Net Claim Payment |
| | | \$8,637.27 |

If the enclosed payment is less than the full and final payment of your claim, Florida law requires that we provide you with the following statement:

WE ARE CONTINUING TO EVALUATE YOUR CLAIM INVOLVING YOUR INSURED PROPERTY AND MAY ISSUE ADDITIONAL PAYMENTS. IF YOU HAVE QUESTIONS, CONCERNS, OR ADDITIONAL INFORMATION REGARDING YOUR CLAIM, WE ENCOURAGE YOU TO CONTACT US.

WHAT IS MEDIATION FOR RESIDENTIAL PROPERTY CLAIM DISPUTES?

Residential property mediation allows you to settle disputes regarding all residential property claims resulting from damage to your house, dwelling, mobile home or condominium. Mediation is a pre-appraisal and pre-suit process that allows you to meet with your insurance company in an informal setting (conference) with a certified, neutral mediator to assist in resolving your claim. Mediation is non-binding, which means none of the parties are required to accept the outcome. If a settlement is reached, you have three business days to rescind the agreement as long as you have not cashed the check and you inform the company of your decision.

WHO ARE THE MEDIATORS AND WHAT IS THEIR ROLE?

Mediators are approved by the Department of Financial Services. A mediator must possess an active certification as a Florida Supreme Court certified circuit court mediator, or they must have been an approved mediator as of July 1, 2014 and have conducted at least one mediation on behalf of the Department within four years immediately preceding that date. The mediator's role is to reduce obstacles to communication, assist in identifying issues, explore alternatives, and otherwise facilitate voluntary agreements to resolve disputes, without prescribing what the resolution must be.

WHO CAN REQUEST MEDIATION?

Mediation may be requested only by the policyholder, as a first-party claimant; a third-party, as an assignee of the policy benefits; or the insurance company. However, an insurance company is not required to participate in any mediation requested by a

third-party assignee of the policy benefits. If the policyholder or third-party assignee is represented by an attorney or public adjuster, the Department will need a copy the public adjuster contract and/or the attorney's Letter of Representation to ensure they are included in mediation notifications.

WHAT IS AN ASSIGNMENT OF BENEFITS (AOB)?

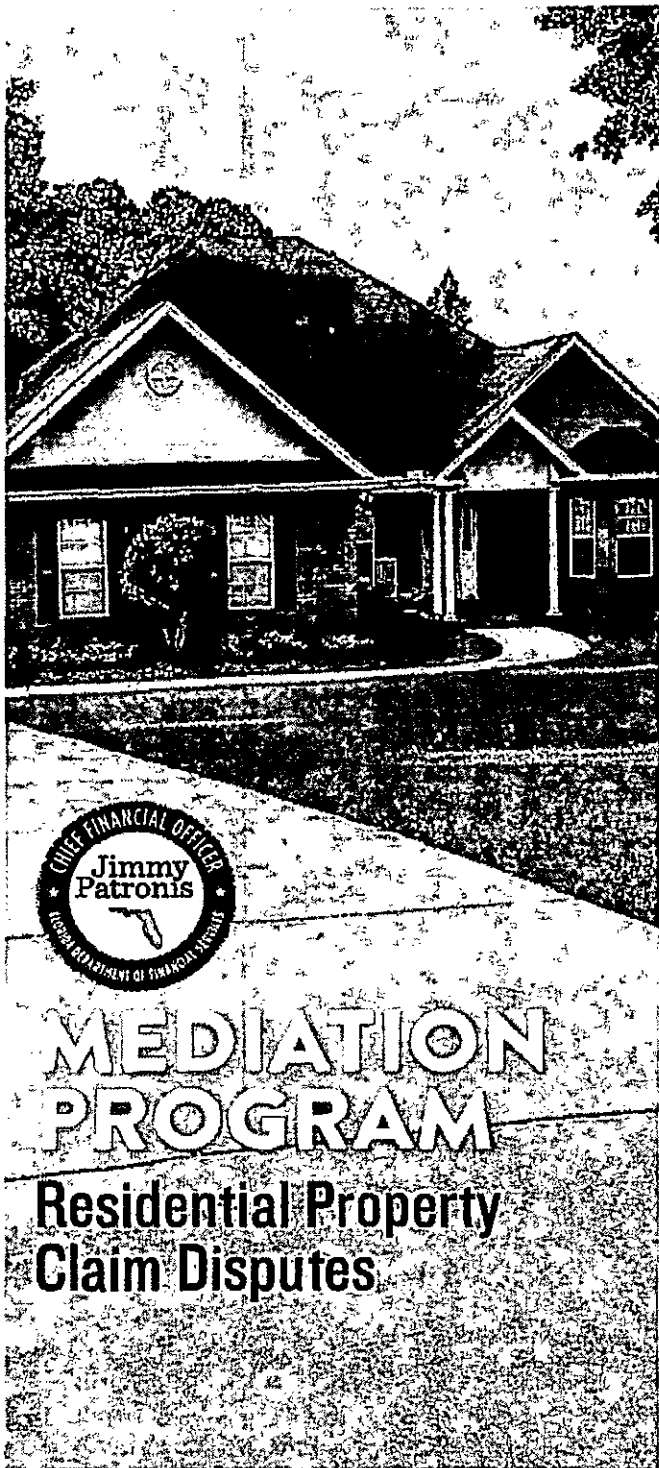
An AOB is an agreement, that once signed, transfers the insurance claims rights or benefits of the policy to a third-party. An AOB gives the third-party authority to file a claim, make repair decisions, and collect insurance payments without the involvement of the policyholder(s). Depending on the language in the AOB, the insurance company may only be permitted to communicate directly with the third-party and you may lose all rights to the insurance claim, **including the right to mediate the claim**, or to make any decisions regarding the claim, including repairs.

IS MY DISPUTE ELIGIBLE?

A dispute must be \$500 or more after the deductible is applied. The dispute must be a disagreement over what caused the damage or involve an unsatisfactory settlement offer - meaning you do not agree with the amount the company offered to repair the damages.

If the dispute does not meet the aforementioned eligibility requirements, yet the parties agree to participate in mediation, written documentation is required for the Department to proceed.

| | | |
|--------------------------|-------------------------------------|--------------------------|
| | Yes | No |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |



The following types of claims are not eligible for mediation:

- Claims arising from a commercial lines policy
- Claims arising from a National Flood Insurance Program (NFIP) policy
- Claims that involve liability coverages
- Claims currently in litigation or appraisal
- Claims that an insurance company suspects involves fraud
- Claims that arise from a cause of loss **not covered** in the policy

ARE COMMERCIAL RESIDENTIAL PROPERTIES ELIGIBLE?

Claim disputes involving condominium association master policies, policies covering apartment buildings, rental property and other residential commercial properties are eligible for mediation.

HOW DO I GET STARTED?

To request mediation, you will need to either:

Option 1 - Submit your request online at: apps.fldfs.com/eservice/mediationinfo.aspx

Option 2 - Complete the Request for Personal Residential Insurance Mediation (DFS-10-2082 Rev. 06/18) found at the following website: myfloridacfo.com/Division/Consumers/Mediation/documents/DFS-10-2082.pdf

- Submit by e-mailing or mailing to the following: mediation@myfloridacfo.com or
- Florida Department of Financial Services
Division of Consumer Services
Bureau of Consumer Assistance
Alternative Dispute Resolution
200 E. Gaines Street Tallahassee, FL 32399

Option 3 - Unrepresented policyholder(s) can contact the Department at 1-877-MY-FL-CFO (1-877-693-5236).

WHAT HAPPENS NEXT?

Upon receipt of an eligible request for mediation, the Department will notify the parties that they have 21 (calendar) days to otherwise resolve the dispute before a mediator is assigned. If notice of settlement, the notice of withdrawal from the requester or any information to support in-eligibility **is not** provided to the Department before the 21-day resolution period expires, a mediator will be assigned to conduct the conference. The conference is to occur within 21 (calendar) days of the mediator's assignment.

When applicable, good cause continuances can be requested by the parties. Good cause includes severe illness, injury or other emergency, which could not be controlled by the party and could not reasonably be remedied by the party prior to the conference by providing a replacement representative or otherwise. Good cause includes the necessity of obtaining additional information, securing the attendance of a necessary professional or the avoidance of significant financial hardship.

WHO CAN ATTEND?

Review your policy carefully to confirm who is listed as "named insured." All policyholders listed on the claim's effective policy **must** attend the conference. It is not necessary to have an attorney present. However, if you choose to retain an attorney, please notify the mediator and the Department at least 14 (calendar) days prior to the conference date. The conference also may be attended by persons who can assist a party in presenting his claim or defense in the conference, such as contractors, adjusters, engineers, and interpreters.



WHAT IF THERE IS AN ASSIGNMENT OF BENEFIT (AOB) CONTRACT SIGNED?

If the policyholder(s) and AOB both retain rights to the claim, all with rights must attend the conference. If only the AOB retains right to the claim, the policyholder(s) do not need to be in attendance (as they no longer have settlement authority).

WHAT SHOULD I BRING?

Be sure to bring any supporting documents, including your policy, photographs, estimates, bills, reports, letters, etc. It is important to bring specific dollar estimates or quotes for all items that are in dispute.

HOW MUCH TIME AND MONEY IS THIS GOING TO COST?

A scheduled conference does not have a set amount of hours for the parties to mediate. A conference can be held as long as both parties agree that they are making progress. The insurance company pays the entire cost (\$350) of the mediation unless you fail to appear at the conference and want to reschedule the mediation. You must pay the rescheduled mediation costs (\$350) prior to the conference being rescheduled.

CONTACT US

If you have questions or need additional information, you can contact the Department of Financial Services at mediation@myfloridacfo.com, 1-877-MY-FL-CFO (1-877-693-5236) or online at myfloridacfo.com/division/consumers/mediation/default.htm.

September 2021



Document prepared by and should be returned to:

Dottie Waple
4949 Sunbeam Rd, Suite 2
Jacksonville, FL 32257

WARNING!

THIS LEGAL DOCUMENT REFLECTS THAT A CONSTRUCTION LIEN HAS BEEN PLACED ON THE REAL PROPERTY LISTED HEREIN. UNLESS THE OWNER OF SUCH PROPERTY TAKES ACTION TO SHORTEN THE TIME PERIOD, THIS LIEN MAY REMAIN VALID FOR ONE YEAR FROM THE DATE OF RECORDING AND SHALL EXPIRE AND BECOME NULL AND VOID THEREAFTER UNLESS LEGAL PROCEEDINGS HAVE BEEN COMMENCED TO FORECLOSE OR TO DISCHARGE THIS LIEN.

CLAIM OF LIEN

STATE OF FLORIDA
COUNTY OF Pinellas

BEFORE ME, the undersigned notary public, personally appeared Jeremey Rogero who was duly sworn and says that he is the President - Florida Roof Specialists, Inc Lienor, whose address is: **4949 Sunbeam Rd, Suite 2, Jacksonville, FL 32257**, and that in accordance with a contract with, lienor furnished labor, materials, and services for a roofing contract on the following described real property in Pinellas County, Florida:

SUN COAST ESTATES LOT 80

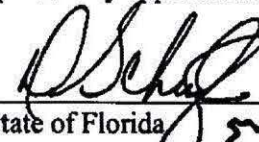
Described as: 3773 15th Avenue Southeast, Largo, FL 33771

Owned by Gloria Arthur of a total value of \$ 19,412.79, of which, there remains unpaid in the amount of \$ 9,173.39 and furnished the first of the items on 01/26/2023, and the last of the items on 03/04/2023 and that the lienor is in privity to the contract with Gloria Arthur



Jeremey Rogero
Florida Roof Specialists, Inc

Sworn to (or affirmed) and subscribed before me this this 12 day of May 2023, by Jeremey Rogero personally appeared and who is personally known to me.



Notary, State of Florida



CONTRACTOR'S FINAL PAYMENT AFFIDAVIT

STATE OF FLORIDA
COUNTY OF Pinellas

BEFORE ME, the undersigned authority personally appeared Jeremey Rogero, who after being duly sworn, deposes and says of his personal knowledge the following.


- 1. He is the Owner of Florida Roof Specialists, Inc. Inc. which does business in the State of Florida, hereinafter referred to as the "Contractor." Contractor, pursuant to a contract with
- 2. Gloria Arthur, hereinafter referred to as the "Owner," has furnished or caused to be furnished labor, materials, and services for the construction of certain improvements to the real property as more particularly set forth in said contract.

- This affidavit is executed by the Contractor in accordance with §713.06, Florida Statutes for
- 3. the purpose of obtaining final payment from the Owner in the amount of \$9,173.39. All work to be performed under the Contract has been fully completed, and all lienors under
- 4. the direct contract have been paid in full, except the following listed lienors.

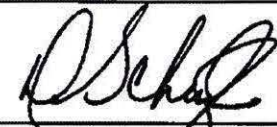
NAME OF LIENOR
NONE

AMOUNT DUE
NONE

Signed, sealed, and delivered this 12 day of May, 2023

By: 
Owner of Florida Roof Specialists, Inc.

Sworn to and subscribed before me this 12 day of May, 2023 by Jeremey Rogero, [] who is personally known to me or [] produced _____ as identification.


Signature Notary Public, State of Florida

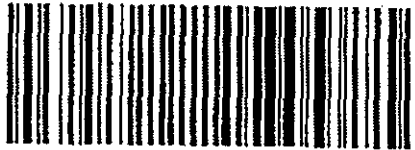


Printed name of Notary Public



CERTIFIED MAIL

Florida Roof Specialists Inc
9 Sunbeam Rd, Suite 2
Jacksonville, FL 32257



7019 0700 0002 2860 8798
7019 0700 0002 2860 8798

U.S. Postal Service
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com

OFFICIAL USE

Certified Mail Fee \$ _____

Extra Services & Fees (check box and fee amount)

Return Receipt (hardcopy) \$ _____

Return Receipt (electronic) \$ _____

Certified Mail Restricted Delivery \$ _____

Adult Signature Required \$ _____

Adult Signature Restricted Delivery \$ _____

Postage \$ _____

Total Postage and Fees \$ _____

Sent to: **Gloria Arthur**
3773 15th Avenue Southeast
Largo, FL 33771

Postmark Here

Jacksonville, FL 32257

THIS LEGAL DOCUMENT REF. HAS BEEN PLACED ON THE REAL PROPERTY LISTED HEREIN. UNLESS THE OWNER OF SUCH PROPERTY TAKES ACTION TO SHORTEN THE TIME PERIOD, THIS LIEN MAY REMAIN VALID FOR ONE YEAR FROM THE DATE OF RECORDING AND SHALL EXPIRE AND BECOME NULL AND VOID HEREAFTER UNLESS LEGAL PROCEEDINGS HAVE BEEN COMMENCED TO FORECLOSE OR TO DISCHARGE THIS LIEN.

CLAIM OF LIEN

STATE OF FLORIDA
COUNTY OF Pinellas

BEFORE ME, the undersigned notary public, personally appeared Jeremy Rogero who was duly sworn and says that he is the President - Florida Roof Specialists, Inc Lienor, whose address is: 4949 Sunbeam Rd, Suite 2, Jacksonville, FL 32257, and that in accordance with a contract with, lienor furnished labor, materials, and services for a roofing contract on the following described real property in Pinellas County, Florida:

SUN COAST ESTATES LOT 80

Described as: 3773 15th Avenue Southeast, Largo, FL 33771

Owned by Gloria Arthur of a total value of \$ 19,412.79, of which, there remains unpaid in the amount of \$ 9,173.39 and furnished the first of the items on 01/28/2023, and the last of the items on 03/04/2023 and that the lienor is in privity to the contract with Gloria Arthur


Jeremy Rogero

Florida Roof Specialists Inc
1 Sunbeam Rd, Suite 2
Jacksonville, FL 32257



Gloria Arthur
3773 15th Avenue Southeast
Largo, FL 33771

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CLAIM OF LIEN

STATE OF FLORIDA
COUNTY OF Pinellas

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SUN COAST ESTATES LOT 80

Described as: 3773 15th Avenue Southeast, Largo, FL 33771

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Jeremy Rogero
Florida Roof Specialists, Inc



U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com™.

OFFICIAL USE

Certified Mail Fee \$4.15

\$3.35

0217 08

Extra Services & Fees (check box, add fee if applicable)

- Return Receipt (hardcopy) \$0.00
- Return Receipt (electronic) \$0.00
- Certified Mail Restricted Delivery \$0.00
- Adult Signature Required \$0.00
- Adult Signature Restricted Delivery \$0.00

Postage \$0.65

Total Postage and Fees \$8.13

Sent To **Gloria Arthur**

Street Address (not PO Box) **5775 15th Avenue Southeast**

City, State, ZIP+4® **Largo, FL 33771**

PS Form 3800, April 2015 PSN 7530-01-000-9037 See Reverse for Instructions

7019 0700 0002 2860 8798

Postmark Here
SEP 19 2023

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Gloria Arthur
3773 15th Avenue Southeast
Largo, FL 33771



9590 9402 5116 9092 5878 67

2. Article Number (Transfer from service label)

7019 0700 0002 2860 8798

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

- Agent
- Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No


3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Return Receipt for Merchandise
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:


 Gloria Arthur
 3773 15th Avenue Southeast
 Largo, FL 33771



9590 9402 5116 9092 5878 67

2. Article Number (Transfer from service label)

7019 0700 0002 2860 8798

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

Agent

Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Mail Restricted Delivery
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Return Receipt for Merchandise
- Signature Confirmation™
- Signature Confirmation Restricted Delivery