

# Walker Properties, LLC

Dear Mr. Pakkala:  
United Claim Service  
Thank you again for your help in this matter.

Re: 670 Western Avenue N. St. Paul MN 55103

Dear Mr. Pakkala:

We have reviewed the newest Travelers Insurance estimate for repairs at the above referenced property and have the following questions:

- I. HVAC (#5 and #6 on estimate)  
Please have Travelers supply the name of the heating company that will replace duct work system for \$3,455.48. Also please have Travelers supply the name of the heating company that will (#6) check, clean, replace filters, service and guarantee operation of a furnace that has been sitting for a year and going thru two winters. Practical Systems bid is \$11,392.00. Short fall is \$8,937.00
- II. Electrical  
We have seen a bid from South Side Electric for \$8,995.00. Travelers estimate is \$6,321.76. Please have Travelers supply the name of this electrical contractor. Short fall is \$2,673.00.
- III. Plumbing  
Plumbing West has supplied a bid for \$13,611.00 for repairs. Travelers must have a plumber that will do work for \$9,284.20. Please have Travelers provide the name of this plumber. Short fall is \$4,327.00
- IV. Windows  
ABC has been to the property and estimates replacement windows to cost \$5,824.48. Carpenter Dan Horbal has bid installation of those windows at \$1,650.00 Total labor and installation is \$7,474.48.  
Although in a previous estimate Travelers had estimated \$6,919.59 for windows their current estimate calls for only \$3,982.27 for replacement windows. Again have Travelers provide names of supplier and installer for windows. Short fall is \$3,492.00
- V. Cabinets  
Scherer Brothers Lumber has been to the job site and estimated replacement to be \$5,380.42. Horbal's bid to install is \$1,764.00. Total for installed cabinets is \$7,144.42. Travelers installed price is \$5,820.00. Short fall is \$1,324.00

VI. Basement Bedroom

Page 21 of Travelers estimate calls for repairs in the basement bedroom. The estimate does not cover the egress window. The existing window was damaged in the vehicle damage. Is the egress window covered in the vehicle estimate? Short fall is \$4,870.00

VII. There is a short fall of \$25,623.00

If we are reading the estimate correctly it looks like the Travelers estimate to repair property is \$120,360.34 with code items of \$11,150.36 for a total of \$131,510.00 is this correct?

I see that building permit is open. How will we be paid for the building permit?

In summary with the \$131,510.00 estimate with the addition of the short fall of \$25,623.00 and the additional contractor profit and overhead of \$5,125.00 the total for repairs would be \$162,258.00.

Mastercraft Construction, LLC has supplied an estimate for repairs for \$170,894.96. How is that difference to be paid? Do we have to pay that?

Also there is the matter of the City of St. Paul assessments of \$2,085.00 and \$2,180.00 for a total of \$4,265.00

That added to the \$162,258.00 would bring total to \$166,523.00 necessary to bring property whole. To expedite this matter we will pay the additional monies necessary for repairs to Mastercraft Construction, LLC.

I understand that this estimate is for the fire damage only and the vehicle damage is totally a separate issue.

Yours Truly,

Jennifer Holmes, Comptroller  
Walker Properties, LLC