RESTORATION PROFESSIONALS

License # BC396147
505 Minnehaha Avenue W.
St. Paul, MN 55103

www.restpro.com
Phone: 651-379-1990
Fax: 651-379-1991

RESTORATION PROFESSIONALS, INC. SERVICE AGREEMENT

Customer:_____ Claim Number:_____

Address:_____ City:_____ State:_____ Zip:_____

Contact:_____ Phone:_____

Email:_____ Alt. Phone:_____

Insurance Company:_____ Agent Name:_____

I hereby certify that I am the **OWNER** or **AUTHORIZED AGENT** of the property described above ("Property"). My signature authorizes Restoration Professionals, Inc. ("RestPro") to perform labor and services and provide materials to the Property ("Services") to repair, replace and/or restore the Property in connection with damages caused by _____ ("Event") on or about_____, ____. My signature below also signifies acceptance of all terms and conditions of this Agreement, including all terms on the reverse side hereof.

I. Estimate. A detailed summary of the services to be performed, a description of the materials to be used, and the pricing and scope of services will be itemized in a written estimate prepared by RestPro ("Estimate") and provided to me and the insurance adjuster supervising my claim, if applicable. Services will be provided during normal working hours with the use of standard stock materials within reasonable tolerance as to color, texture, design, etc. I understand that there is a 3-day minimum charge for all drying, water extraction and dehumidification equipment RestPro provides to the Property. I understand that pricing may increase for emergency work performed outside of normal working hours. I also understand that the Estimate is subject to change upon discovery of hidden defects, Building Code compliance requirements or other unforeseen conditions. The terms and prices in the Estimate and any subsequent modifications to the Estimate shall be incorporated herein by reference as an amendment to this Agreement, and the total dollar amount of the Estimate and any supplements shall become the contract price hereunder ("Agreement Price").

II. Payment Agreement. I agree to pay RestPro in full for the Services provided to the Property regardless of my insurance coverage. Emergency Service charges will be paid in full upon receipt of insurance proceeds or invoice. Other services shall be paid as follows: 35% due upon commencement of Services; additional 35% due on 50% completion of estimated Contract Price; and remaining balance upon certificate of completion. I agree to pay RestPro $100 per Change Order requested by me after the first Change Order. If the Change Order results in additional costs to the Contract Price, a payment of half of the increased amount shall be due immediately and the remaining balance shall be due upon completion of the service unless other arrangements are approved by the Estimator. I agree to pay RestPro my insurance deductible in the amount of $_____ as per terms defined by the Estimator or Emergency Services Technician, if applicable. Any balances more than 30 days past due are subject to a service charge of 8% per annum on the balance as well as any collection costs, (including employee time and expenses) and all attorneys' fees and costs incurred to collect past due amounts. In the event that I terminate or breach this agreement after the Services have commenced, I agree to pay any subcontractor bids previously accepted and a time-and-materials basis for all Services that RestPro, its subcontractors and material suppliers have provided to the Property, including time expended in preparing the Estimate and the full 10/10 Contractor's Overhead and Profit as stated in the Estimate. Job completion shall be the date on which RestPro's Services are substantially finished or the date of the last item of work at the Property, whichever is earlier.

Failure to make payments when due or other breach of this Agreement may cause RestPro to stop work without further notice. I will be responsible for and shall pay RestPro for all damages and costs RestPro incurs as a result of the breach of this Agreement and for all amounts to which RestPro is entitled under this Agreement. RestPro may recommence performing the Services after I have paid RestPro in full for amounts it is due pursuant to this Agreement and if RestPro in is sole discretion determines that I have the financial ability to satisfy my additional financial obligations under this Agreement and/or any other agreements I have with RestPro.

I acknowledge that RestPro may from time to time receive discounts or other concessions from its subcontractors, suppliers or other vendors ("Discounts"), and agree that such Discounts are for RestPro's sole benefit and are not required to be passed on or credited to me, or reduced from or set off against the amount of any Estimate or amounts charged to me for the Services.

III. Access to Property. I agree to provide RestPro access to the Property as required for completion of the Services. I will be responsible if any interruption of RestPro's Services results from my failure to provide reasonable access, or and delays or damages caused by the acts or omissions of others not under the RestPro's direction. My electricity and water supply will be made available during the course of the Services. I will also furnish at my expense, single phase, 220-volt, 50-amp electrical service.

IV. Personal Property. RestPro may need to move my personal property in order to perform the Services under this Agreement. RestPro has the right and ability to move my personal property, including removing it from the Property, as needed to perform the Services. RestPro will take reasonable efforts to protect my personal property, but RestPro not shall be responsible or held liable for any lost or damaged personal property.

VII. Subcontractors. Absent express written consent from RestPro, I agree not to enter into any agreements with any subcontractors who provided Services to the Property for a period of one year.

color, texture, design, etc. I understand that there is a 5 day minimum charge for air drying, water extraction and dehumidification equipment RestPro provides to the Property. I understand that pricing may increase for emergency work performed outside of normal working hours. I also understand that the Estimate is subject to change upon discovery of hidden defects, Building Code compliance requirements or other unforeseen conditions. The terms and prices in the Estimate and any subsequent modifications to the Estimate shall be incorporated herein by reference as an amendment to this Agreement, and the total dollar amount of the Estimate and any supplements shall become the contract price hereunder ("Agreement Price").

II. Payment Agreement. I agree to pay RestPro in full for the Services provided to the Property regardless of my insurance coverage. Emergency Service charges will be paid in full upon receipt of insurance proceeds or invoice. Other services shall be paid as follows: 35% due upon commencement of Services; additional 35% due on 50% completion of estimated Contract Price; and remaining balance upon certificate of completion. I agree to pay RestPro $100 per Change Order requested by me after the first Change Order. If the Change Order results in additional costs to the Contract Price, a payment of half of the increased amount shall be due immediately and the remaining balance shall be due upon completion of the service unless other arrangements are approved by the Estimator. I agree to pay RestPro my insurance deductible in the amount of $_____ as per terms defined by the Estimator or Emergency Services Technician, if applicable. Any balances more than 30 days past due are subject to a service charge of 8% per annum on the balance as well as any collection costs, (including employee time and expenses) and all attorneys' fees and costs incurred to collect past due amounts. In the event that I terminate or breach this agreement after the Services have commenced, I agree to pay any subcontractor bids previously accepted and a time-and-materials basis for all Services that RestPro, its subcontractors and material suppliers have provided to the Property, including time expended in preparing the Estimate and the full 10/10 Contractor's Overhead and Profit as stated in the Estimate. Job completion shall be the date on which RestPro's Services are substantially finished or the date of the last item of work at the Property, whichever is earlier.

Failure to make payments when due or other breach of this Agreement may cause RestPro to stop work without further notice. I will be responsible for and shall pay RestPro for all damages and costs RestPro incurs as a result of the breach of this Agreement and for all amounts to which RestPro is entitled under this Agreement. RestPro may recommence performing the Services after I have paid RestPro in full for amounts it is due pursuant to this Agreement and if RestPro in is sole discretion determines that I have the financial ability to satisfy my additional financial obligations under this Agreement and/or any other agreements I have with RestPro.

I acknowledge that RestPro may from time to time receive discounts or other concessions from its subcontractors, suppliers or other vendors ("Discounts"), and agree that such Discounts are for RestPro's sole benefit and are not required to be passed on or credited to me, or reduced from or set off against the amount of any Estimate or amounts charged to me for the Services.

III. Access to Property. I agree to provide RestPro access to the Property as required for completion of the Services. I will be responsible if any interruption of RestPro's Services results from my failure to provide reasonable access, or and delays or damages caused by the acts or omissions of others not under the RestPro's direction. My electricity and water supply will be made available during the course of the Services. I will also furnish at my expense, single phase, 220-volt, 50-amp electrical service.

IV. Personal Property. RestPro may need to move my personal property in order to perform the Services under this Agreement. RestPro has the right and ability to move my personal property, including removing it from the Property, as needed to perform the Services. RestPro will take reasonable efforts to protect my personal property, but RestPro not shall be responsible or held liable for any lost or damaged personal property.

VII. Subcontractors. Absent express written consent from RestPro, I agree not to enter into any agreements with any subcontractors who provided Services to the Property for a period of one year.

V. No Insurance Representation and Assignment. RestPro makes no representations or warranties regarding my insurance coverage, or regarding whether my insurer will pay for all or any of RestPro's Services provided to the Property or me.

THE TERMS ON THE REVERSE SIDE HEREOF ARE SPECIFICALLY AGREED TO AND INCORPORATED HEREIN.

Start Date:_____ Estimated Completion Date:_____

Owner/Authorized Agent:_____ Date:_____

Print Name:_____ Title:_____ Company:_____

Restoration Professionals, Inc. By:_____ Its:_____

FOR OFFICE USE ONLY: JOB # | _____

VI. Termination and Cancellation. RestPro reserves the right to terminate this Agreement at any time with advance written notice. Any unpaid balance will be paid within 20 days of termination notice. I have the right to cancel this Agreement at any time prior to midnight of the third business day after the date of signing this Agreement.

"You may cancel this contract at any time within 72 hours after you have been notified that your insurer has denied your claim to pay for the goods and services to be provided under this Contract. See attached notice of cancellation form for an explanation of this right."

Cancellation shall be evidenced by written notice to RestPro at the address listed on this Agreement or via email to mlabey@restpro.com.

If I decide not to have the Services performed or to have a person or entity other than RestPro perform the Services, RestPro shall be entitled to liquidated damages equal to 25% of the total amount of the most recent Estimate plus costs incurred by RestPro in preparation of the Estimate and Services. These liquidated damages are not a penalty, but are instead agreed to be payment to RestPro for its time and efforts expended under this Agreement.

VII. Indemnification. My agents, representatives, and assigns and I agree to defend, hold harmless, release and discharge RestPro, its owners, agents, employees, officers, directors, representatives, assigns, members, affiliated organizations, insurers and others acting on its behalf, of and from all claims, demands, causes of action and legal liability, whether the same be known or unknown, anticipated or unanticipated, due to Customer's active or passive acts or omissions. I understand that RestPro cannot be held liable or responsible to indemnify or hold me harmless for claims or damages to persons, personal property, or the Property, except to the extent that such damages occur during Restpro's performance of the Services, and are the direct result of RestPro's gross negligence and willful and wanton misconduct. I further agree that, except in the event of RestPro's gross negligence and willful and wanton misconduct, I shall not bring any claims, demands, legal actions and causes of action against RestPro for any economic and/or non-economic losses or damages to or for any persons, personal property, or the Property.

I further expressly agree that this Agreement, including, in particular, the foregoing release and waiver of liability, is intended to be as broad and inclusive as permitted by the laws of the State of Minnesota, and that if any portion thereof is held invalid, it is agreed that the balance shall, notwithstanding, continue in full legal force and effect. The scope of all disclaimers or exculpatory language in this Agreement is limited to negligent acts, and does not purport to release RestPro from damages, if any, caused by its intentional, willful or wanton acts.

VIII. Rest Pro's Limitation of Liability. RestPro shall not be responsible or held liable for claims or damages, of any kind, to persons, personal property, or the Property, except to the extent that such damages occur during RestPro's performance of the Services and are the direct result of RestPro's gross negligence and willful and wanton misconduct. I agree that RestPro shall never be responsible or held liable for:

(1) damages to or any personal property, or area of the Property, upon which RestPro's Services were NOT completed; (2) damages arising from delay due to inclement weather, strikes, fires, accidents, delays in shipments or delivery of materials, or any causes beyond RestPro's reasonable control; (3) protection of persons, personal property, or the Property; (4) the theft, disappearance of or damage to jewelry, art objects, silver, gold, antiques or any other personal property; (5) any loss of profits or business interruption resulting from any damage to or loss of the Property, however the same may be caused; (6) latent defects in materials and accessories supplied for use in performing its Services; (7) rework required as a result of the acts or errors of others; (8) any indirect or consequential damages of any type, whether foreseeable or not; and/or (8) damages of any kind to persons, personal property, or the Property occurring after completion of the Services.

I agree that my maximum recourse against RestPro, and RestPro's maximum liability, for any claims arising out of, or in any way related to this Agreement or its Services, shall be strictly limited to the amount RestPro billed to me under this Agreement.

IX. Guidelines and Warranties. The agreed upon performance guidelines required by Minnesota Statutes Section 326B.809(b) are incorporated herein by reference. RestPro shall provide a one-year warranty from the date of completion that the home improvements shall be free from defects caused by faulty workmanship and defective materials due to noncompliance with building standards and shall provide a ten- year warranty that the home improvements shall be free from major construction defects due to noncompliance with building standards. Any services provided for plumbing, electrical or HVAC shall be warrantied for a period of two years from date of completion. Any other services shall be warrantied for a period of one year. RestPro has the right to inspect the property for any warranty claims within 30 days of notification and shall have the right to make necessary repairs. I understand and acknowledge that RestPro does not warrant or guarantee previous workmanship or pre-existing materials, nor any materials or labor not originally provided by RestPro.

X. PRE-LIEN NOTICE: I understand that RestPro is required by Minnesota law to provide me with this notice:

(A) ANY PERSON OR COMPANY SUPPLYING LABOR OR MATERIALS FOR THIS IMPROVEMENT TO YOUR PROPERTY MAY FILE A LIEN AGAINST YOUR PROPERTY IF THAT PERSON OR COMPANY IS NOT PAID FOR THE CONTRIBUTIONS.

(B) UNDER MINNESOTA LAW, YOU HAVE THE RIGHT TO PAY PERSONS WHO SUPPLIED LABOR OR MATERIALS FOR THIS IMPROVEMENT DIRECTLY AND DEDUCT THIS AMOUNT FROM OUR CONTRACT PRICE, OR WITHHOLD THE AMOUNTS DUE THEM FROM US UNTIL 120 DAYS AFTER COMPLETION OF THE IMPROVEMENT UNLESS WE GIVE YOU A LIEN WAIVER SIGNED BY PERSONS WHO SUPPLIED ANY LABOR OR MATERIAL FOR THE IMPROVEMENT AND WHO GAVE YOU TIMELY NOTICE.

XI. Lead Disclosure Information. I certify, by my signature on this agreement, that if applicable I have received a copy of the pamphlet, Protect Your Family From Lead in Your Home, informing me of the potential risk of the lead hazard exposure from renovation activity to be performed in my dwelling home/unit. I received this pamphlet before the construction of this project began. This does not include any emergency services portion of the project. I also certify that if I am unavailable for signature that RestPro made a good faith effort to deliver this pamphlet and left a copy of it at my door or in my mailbox.

property, or the Property, except to the extent that such damages occur during RestPro's performance of the Services and are the direct result of RestPro's gross negligence and willful and wanton misconduct. I agree that RestPro shall never be responsible or held liable for:

(1) damages to or any personal property, or area of the Property, upon which RestPro's Services were NOT completed; (2) damages arising from delay due to inclement weather, strikes, fires, accidents, delays in shipments or delivery of materials, or any causes beyond RestPro's reasonable control; (3) protection of persons, personal property, or the Property; (4) the theft, disappearance of or damage to jewelry, art objects, silver, gold, antiques or any other personal property; (5) any loss of profits or business interruption resulting from any damage to or loss of the Property, however the same may be caused; (6) latent defects in materials and accessories supplied for use in performing its Services; (7) rework required as a result of the acts or errors of others; (8) any indirect or consequential damages of any type, whether foreseeable or not; and/or (8) damages of any kind to persons, personal property, or the Property occurring after completion of the Services.

I agree that my maximum recourse against RestPro, and RestPro's maximum liability, for any claims arising out of, or in any way related to this Agreement or its Services, shall be strictly limited to the amount RestPro billed to me under this Agreement.

IX. Guidelines and Warranties. The agreed upon performance guidelines required by Minnesota Statutes Section 326B.809(b) are incorporated herein by reference. RestPro shall provide a one-year warranty from the date of completion that the home improvements shall be free from defects caused by faulty workmanship and defective materials due to noncompliance with building standards and shall provide a ten- year warranty that the home improvements shall be free from major construction defects due to noncompliance with building standards. Any services provided for plumbing, electrical or HVAC shall be warrantied for a period of two years from date of completion. Any other services shall be warrantied for a period of one year. RestPro has the right to inspect the property for any warranty claims within 30 days of notification and shall have the right to make necessary repairs. I understand and acknowledge that RestPro does not warrant or guarantee previous workmanship or pre-existing materials, nor any materials or labor not originally provided by RestPro.

X. PRE-LIEN NOTICE: I understand that RestPro is required by Minnesota law to provide me with this notice:

(A) ANY PERSON OR COMPANY SUPPLYING LABOR OR MATERIALS FOR THIS IMPROVEMENT TO YOUR PROPERTY MAY FILE A LIEN AGAINST YOUR PROPERTY IF THAT PERSON OR COMPANY IS NOT PAID FOR THE CONTRIBUTIONS.

(B) UNDER MINNESOTA LAW, YOU HAVE THE RIGHT TO PAY PERSONS WHO SUPPLIED LABOR OR MATERIALS FOR THIS IMPROVEMENT DIRECTLY AND DEDUCT THIS AMOUNT FROM OUR CONTRACT PRICE, OR WITHHOLD THE AMOUNTS DUE THEM FROM US UNTIL 120 DAYS AFTER COMPLETION OF THE IMPROVEMENT UNLESS WE GIVE YOU A LIEN WAIVER SIGNED BY PERSONS WHO SUPPLIED ANY LABOR OR MATERIAL FOR THE IMPROVEMENT AND WHO GAVE YOU TIMELY NOTICE.

XI. Lead Disclosure Information. I certify, by my signature on this agreement, that if applicable I have received a copy of the pamphlet, Protect Your Family From Lead in Your Home, informing me of the potential risk of the lead hazard exposure from renovation activity to be performed in my dwelling home/unit. I received this pamphlet before the construction of this project began. This does not include any emergency services portion of the project. I also certify that if I am unavailable for signature that RestPro made a good faith effort to deliver this pamphlet and left a copy of it at my door or in my mailbox.

XII. Hazardous Materials, Mold and Other Hidden Conditions. RestPro is not required to determine the presence or absence of any hazardous materials, asbestos-containing materials, mold, insect or rodent infestation, or any other hidden, concealed or unforeseeable conditions affecting the Services or to remove, protect against or dispose of or remedy such materials or conditions. In the event that RestPro learns of the presence of such materials or conditions at the work site, RestPro reserves the right to immediately stop work and/or revise the Estimate for such additional work as may be required.

XIII. No Insurance Representation and Assignment. RestPro makes no representations or warranties regarding my insurance coverage, or regarding whether my insurer will pay for all or any of RestPro's Services provided to the Property or me. I understand that RestPro has no connection with my insurance company and/or the insurer for the Property, and that I alone have the authority to authorize RestPro to perform the Services.

My insurance company is _____ ("Insurer") and my mortgage company is _____("Mortgagee") and I hereby authorize Insurer and Mortgagee to pay RestPro directly for all Services provided hereunder, and I hereby assign to RestPro all right, title and interest in and to all insurance proceeds, if any, for the loss giving rise to the Services performed under this Agreement. Said assignment is limited to the amount to be paid under the terms of this Agreement. I further direct Insurer and/or Mortgagee to include RestPro as a payee on all checks or drafts now or hereafter payable for such loss.

DEMO

MORTIMER-TODATE

Generals

Generals

DESCRIPTION	QTY	REMOVE	REPLACE	*TOTAL
2. Dumpster load - Approx. 30 yards, 5-7 tons of debris **10 dumpsters were used for demo.**	10.00 EA	540.00	0.00	5,400.00
4. General Demolition - per hour **Total amount of hours for demo and contents trash out.**	686.50 HR	62.50	0.00	42,906.25
740. Hazardous Material Remediation (Bid Item) **Asbestos abatement**	1.00 EA	0.00	12,644.00	12,644.00
741. Electrical (Bid Item) **Temp electric.**	1.00 EA	0.00	1,465.00	1,465.00
742. Temporary toilet (per month)	2.00 MO	0.00	188.60	377.20
743. Hazardous Material Remediation (Bid Item) **Lead and asbestos testing.**	1.00 EA	0.00	1,651.64	1,651.64
744. Heat, Vent, & Air Conditioning (Bid Item) **Run Temporary Gas Line To Restore Heat To Home**	1.00 EA	0.00	945.00	945.00
Total: Generals				**65,389.09**
Line Item Totals: MORTIMER-TODATE				**65,389.09**

* Price is inclusive of sales tax paid at point of purchase

DEWO

Grand Total Areas:

8,706.25	SF Walls	2,601.97	SF Ceiling	11,308.22	SF Walls and Ceiling
2,474.15	SF Floor	274.91	SY Flooring	936.23	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	1,065.89	LF Ceil. Perimeter
2,474.15	Floor Area	2,799.62	Total Area	5,706.32	Interior Wall Area
5,005.16	Exterior Wall Area	518.03	Exterior Perimeter of Walls		
2,466.25	Surface Area	24.66	Number of Squares	292.27	Total Perimeter Length
75.34	Total Ridge Length	45.95	Total Hip Length		

Summary for Building

Line Item Total		65,389.09
Overhead		6,538.91
Profit		6,538.91
Replacement Cost Value		**$78,466.91**
Policy Deductible	$5,000.00	
Deductible Credit	$887.38	
Less Deductible		(4,112.62)
Net Claim		**$74,354.29**

Tony Yost

Recap by Category

O&P Items	Total	%
GENERAL DEMOLITION	48,306.25	73.88%
ELECTRICAL	1,465.00	2.24%
HAZARDOUS MATERIAL REMEDIATION	14,295.64	21.86%
HEAT, VENT & AIR CONDITIONING	945.00	1.45%
TEMPORARY REPAIRS	377.20	0.58%
O&P Items Subtotal	65,389.09	83.33%
Overhead	6,538.91	8.33%
Profit	6,538.91	8.33%
Total	78,466.91	100.00%

NOTICE: Under Minnesota law, a residential contractor providing home repair or improvement services to be paid by an insured from the proceeds of a property or casualty insurance policy shall not, as an inducement to the sale or provision of goods or services to an insured, advertise or promise to pay, directly or indirectly, all or part of any applicable insurance deductible or offer to compensate an insured for providing any service to the insured. If a residential contractor violates this section, the insurer to whom the insured tendered the claim shall not be obligated to consider the estimate prepared by the residential contractor. (Minn. Stat. §325E.66)

RESTORATION PROFESSIONALS

License # BC396147
505 Minnehaha Avenue W.
St. Paul, MN 55103

www.restpro.com
Phone: 651-379-1990
Fax: 651-379-1991

RESTORATION PROFESSIONALS, INC. SERVICE AGREEMENT

Customer: MICHAEL MORTIMER Claim Number:
Address: 556 VICKI LA City: SHOREVIEW State: MN Zip: 55126
Contact: MIKE MORTIMER Phone: 651-208-5529
Email: Alt. Phone: 651-730-6830
Insurance Company: FOREMOST Agent Name: STANLEY EICHER

I hereby certify that I am the **OWNER** or **AUTHORIZED AGENT** of the property described above ("Property"). My signature authorizes Restoration Professionals, Inc. ("RestPro") to perform labor and services and provide materials to the Property ("Services") to repair, replace and/or restore the Property in connection with damages caused by Fire ("Event") on or about_____, ____. My signature below also signifies acceptance of all terms and conditions of this Agreement, including all terms on the reverse side hereof.

I. Estimate. A detailed summary of the services to be performed, a description of the materials to be used, and the pricing and scope of services will be itemized in a written estimate prepared by RestPro ("Estimate") and provided to me and the insurance adjuster supervising my claim, if applicable. Services will be provided during normal working hours with the use of standard stock materials within reasonable tolerance as to color, texture, design, etc. I understand that there is a 3-day minimum charge for all drying, water extraction and dehumidification equipment RestPro provides to the Property. I understand that pricing may increase for emergency work performed outside of normal working hours. I also understand that the Estimate is subject to change upon discovery of hidden defects, Building Code compliance requirements or other unforeseen conditions. The terms and prices in the Estimate and any subsequent modifications to the Estimate shall be incorporated herein by reference as an amendment to this Agreement, and the total dollar amount of the Estimate and any supplements shall become the contract price hereunder ("Agreement Price").

II. Payment Agreement. I agree to pay RestPro in full for the Services provided to the Property regardless of my insurance coverage. Emergency Service charges will be paid in full upon receipt of insurance proceeds or invoice. Other services shall be paid as follows: 35% due upon commencement of Services; additional 35% due on 50% completion of estimated Contract Price; and remaining balance upon certificate of completion. I agree to pay RestPro $100 per Change Order requested by me after the first Change Order. If the Change Order results in additional costs to the Contract Price, a payment of half of the increased amount shall be due immediately and the remaining balance shall be due upon completion of the service unless other arrangements are approved by the Estimator. I agree to pay RestPro my insurance deductible in the amount of $_____ as per terms defined by the Estimator or Emergency Services Technician, if applicable. Any balances more than 30 days past due are subject to a service charge of 8% per annum on the balance as well as any collection costs, (including employee time and expenses) and all attorneys' fees and costs incurred to collect past due amounts. In the event that I terminate or breach this agreement after the Services have commenced, I agree to pay any subcontractor bids previously accepted and a time-and-materials basis for all Services that RestPro, its subcontractors and material suppliers have provided to the Property, including time expended in preparing the Estimate and the full 10/10 Contractor's Overhead and Profit as stated in the Estimate. Job completion shall be the date on which RestPro's Services are substantially finished or the date of the last item of work at the Property, whichever is earlier.

Failure to make payments when due or other breach of this Agreement may cause RestPro to stop work without further notice. I will be responsible for and shall pay RestPro for all damages and costs RestPro incurs as a result of the breach of this Agreement and for all amounts to which RestPro is entitled under this Agreement. RestPro may recommence performing the Services after I have paid RestPro in full for amounts it is due pursuant to this Agreement and if RestPro in is sole discretion determines that I have the financial ability to satisfy my additional financial obligations under this Agreement and/or any other agreements I have with RestPro.

I acknowledge that RestPro may from time to time receive discounts or other concessions from its subcontractors, suppliers or other vendors ("Discounts"), and agree that such Discounts are for RestPro's sole benefit and are not required to be passed on or credited to me, or reduced from or set off against the amount of any Estimate or amounts charged to me for the Services.

III. Access to Property. I agree to provide RestPro access to the Property as required for completion of the Services. I will be responsible if any interruption of RestPro's Services results from my failure to provide reasonable access, or and delays or damages caused by the acts or omissions of others not under the RestPro's direction. My electricity and water supply will be made available during the course of the Services. I will also furnish at my expense, single phase, 220-volt, 50-amp electrical service.

IV. Personal Property. RestPro may need to move my personal property in order to perform the Services under this Agreement. RestPro has the right and ability to move my personal property, including removing it from the Property, as needed to perform the Services. RestPro will take reasonable efforts to protect my personal property, but RestPro not shall be responsible or held liable for any lost or damaged personal property.

VII. Subcontractors. Absent express written consent from RestPro, I agree not to enter into any agreements with any subcontractors who provided Services to the Property for a period of one year.

equipment RestPro provides to the Property. [illegible]
hours. I also understand that the Estimate is subject to change upon discovery of hidden defects, Building Code compliance requirements or other unforeseen conditions. The terms and prices in the Estimate and any subsequent modifications to the Estimate shall be incorporated herein by reference as an amendment to this Agreement, and the total dollar amount of the Estimate and any supplements shall become the contract price hereunder ("Agreement Price").

II. Payment Agreement. I agree to pay RestPro in full for the Services provided to the Property regardless of my insurance coverage. Emergency Service charges will be paid in full upon receipt of insurance proceeds or invoice. Other services shall be paid as follows: 35% due upon commencement of Services; additional 35% due on 50% completion of estimated Contract Price; and remaining balance upon certificate of completion. I agree to pay RestPro $100 per Change Order requested by me after the first Change Order. If the Change Order results in additional costs to the Contract Price, a payment of half of the increased amount shall be due immediately and the remaining balance shall be due upon completion of the service unless other arrangements are approved by the Estimator. I agree to pay RestPro my insurance deductible in the amount of $_____ as per terms defined by the Estimator or Emergency Services Technician, if applicable. Any balances more than 30 days past due are subject to a service charge of 8% per annum on the balance as well as any collection costs, (including employee time and expenses) and all attorneys' fees and costs incurred to collect past due amounts. In the event that I terminate or breach this agreement after the Services have commenced, I agree to pay any subcontractor bids previously accepted and a time-and-materials basis for all Services that RestPro, its subcontractors and material suppliers have provided to the Property, including time expended in preparing the Estimate and the full 10/10 Contractor's Overhead and Profit as stated in the Estimate. Job completion shall be the date on which RestPro's Services are substantially finished or the date of the last item of work at the Property, whichever is earlier.

Failure to make payments when due or other breach of this Agreement may cause RestPro to stop work without further notice. I will be responsible for and shall pay RestPro for all damages and costs RestPro incurs as a result of the breach of this Agreement and for all amounts to which RestPro is entitled under this Agreement. RestPro may recommence performing the Services after I have paid RestPro in full for amounts it is due pursuant to this Agreement and if RestPro in is sole discretion determines that I have the financial ability to satisfy my additional financial obligations under this Agreement and/or any other agreements I have with RestPro.

I acknowledge that RestPro may from time to time receive discounts or other concessions from its subcontractors, suppliers or other vendors ("Discounts"), and agree that such Discounts are for RestPro's sole benefit and are not required to be passed on or credited to me, or reduced from or set off against the amount of any Estimate or amounts charged to me for the Services.

III. Access to Property. I agree to provide RestPro access to the Property as required for completion of the Services. I will be responsible if any interruption of RestPro's Services results from my failure to provide reasonable access, or and delays or damages caused by the acts or omissions of others not under the RestPro's direction. My electricity and water supply will be made available during the course of the Services. I will also furnish at my expense, single phase, 220-volt, 50-amp electrical service.

IV. Personal Property. RestPro may need to move my personal property in order to perform the Services under this Agreement. RestPro has the right and ability to move my personal property, including removing it from the Property, as needed to perform the Services. RestPro will take reasonable efforts to protect my personal property, but RestPro not shall be responsible or held liable for any lost or damaged personal property.

VII. Subcontractors. Absent express written consent from RestPro, I agree not to enter into any agreements with any subcontractors who provided Services to the Property for a period of one year.

V. No Insurance Representation and Assignment. RestPro makes no representations or warranties regarding my insurance coverage, or regarding whether my insurer will pay for all or any of RestPro's Services provided to the Property or me.

THE TERMS ON THE REVERSE SIDE HEREOF ARE SPECIFICALLY AGREED TO AND INCORPORATED HEREIN.

Start Date: 12/24/01 Estimated Completion Date: 9/24/02

Owner/Authorized Agent:_____ Date:_____

Print Name:_____ Title:_____ Company:_____

Restoration Professionals, Inc. By: Jim Sibley Its: Owner

FOR OFFICE USE ONLY: JOB #:

VI. Termination and Cancellation. RestPro reserves the right to terminate this Agreement at any time with advance written notice. Any unpaid balance will be paid within 20 days of termination notice. I have the right to cancel this Agreement at any time prior to midnight of the third business day after the date of signing this Agreement.

"You may cancel this contract at any time within 72 hours after you have been notified that your insurer has denied your claim to pay for the goods and services to be provided under this Contract. See attached notice of cancellation form for an explanation of this right."

Cancellation shall be evidenced by written notice to RestPro at the address listed on this Agreement or via email to mlabey@restpro.com.

If I decide not to have the Services performed or to have a person or entity other than RestPro perform the Services, RestPro shall be entitled to liquidated damages equal to 25% of the total amount of the most recent Estimate plus costs incurred by RestPro in preparation of the Estimate and Services. These liquidated damages are not a penalty, but are instead agreed to be payment to RestPro for its time and efforts expended under this Agreement.

VII. Indemnification. My agents, representatives, and assigns and I agree to defend, hold harmless, release and discharge RestPro, its owners, agents, employees, officers, directors, representatives, assigns, members, affiliated organizations, insurers and others acting on its behalf, of and from all claims, demands, causes of action and legal liability, whether the same be known or unknown, anticipated or unanticipated, due to Customer's active or passive acts or omissions. I understand that RestPro cannot be held liable or responsible to indemnify or hold me harmless for claims or damages to persons, personal property, or the Property, except to the extent that such damages occur during Restpro's performance of the Services, and are the direct result of RestPro's gross negligence and willful and wanton misconduct. I further agree that, except in the event of RestPro's gross negligence and willful and wanton misconduct, I shall not bring any claims, demands, legal actions and causes of action against RestPro for any economic and/or non-economic losses or damages to or for any persons, personal property, or the Property.

I further expressly agree that this Agreement, including, in particular, the foregoing release and waiver of liability, is intended to be as broad and inclusive as permitted by the laws of the State of Minnesota, and that if any portion thereof is held invalid, it is agreed that the balance shall, notwithstanding, continue in full legal force and effect. The scope of all disclaimers or exculpatory language in this Agreement is limited to negligent acts, and does not purport to release RestPro from damages, if any, caused by its intentional, willful or wanton acts.

VIII. Rest Pro's Limitation of Liability. RestPro shall not be responsible or held liable for claims or damages, of any kind, to persons, personal property, or the Property, except to the extent that such damages occur during RestPro's performance of the Services and are the direct result of RestPro's gross negligence and willful and wanton misconduct. I agree that RestPro shall never be responsible or held liable for:

(1) damages to or any personal property, or area of the Property, upon which RestPro's Services were NOT completed; (2) damages arising from delay due to inclement weather, strikes, fires, accidents, delays in shipments or delivery of materials, or any causes beyond RestPro's reasonable control; (3) protection of persons, personal property, or the Property; (4) the theft, disappearance of or damage to jewelry, art objects, silver, gold, antiques or any other personal property; (5) any loss of profits or business interruption resulting from any damage to or loss of the Property, however the same may be caused; (6) latent defects in materials and accessories supplied for use in performing its Services; (7) rework required as a result of the acts or errors of others; (8) any indirect or consequential damages of any type, whether foreseeable or not; and/or (8) damages of any kind to persons, personal property, or the Property occurring after completion of the Services.

I agree that my maximum recourse against RestPro, and RestPro's maximum liability, for any claims arising out of, or in any way related to this Agreement or its Services, shall be strictly limited to the amount RestPro billed to me under this Agreement.

IX. Guidelines and Warranties. The agreed upon performance guidelines required by Minnesota Statutes Section 326B.809(b) are incorporated herein by reference. RestPro shall provide a one-year warranty from the date of completion that the home improvements shall be free from defects caused by faulty workmanship and defective materials due to noncompliance with building standards and shall provide a ten- year warranty that the home improvements shall be free from major construction defects due to noncompliance with building standards. Any services provided for plumbing, electrical or HVAC shall be warrantied for a period of two years from date of completion. Any other services shall be warrantied for a period of one year. RestPro has the right to inspect the property for any warranty claims within 30 days of notification and shall have the right to make necessary repairs. I understand and acknowledge that RestPro does not warrant or guarantee previous workmanship or pre-existing materials, nor any materials or labor not originally provided by RestPro.

X. PRE-LIEN NOTICE: I understand that RestPro is required by Minnesota law to provide me with this notice:

(A) ANY PERSON OR COMPANY SUPPLYING LABOR OR MATERIALS FOR THIS IMPROVEMENT TO YOUR PROPERTY MAY FILE A LIEN AGAINST YOUR PROPERTY IF THAT PERSON OR COMPANY IS NOT PAID FOR THE CONTRIBUTIONS.

(B) UNDER MINNESOTA LAW, YOU HAVE THE RIGHT TO PAY PERSONS WHO SUPPLIED LABOR OR MATERIALS FOR THIS IMPROVEMENT DIRECTLY AND DEDUCT THIS AMOUNT FROM OUR CONTRACT PRICE, OR WITHHOLD THE AMOUNTS DUE THEM FROM US UNTIL 120 DAYS AFTER COMPLETION OF THE IMPROVEMENT UNLESS WE GIVE YOU A LIEN WAIVER SIGNED BY PERSONS WHO SUPPLIED ANY LABOR OR MATERIAL FOR THE IMPROVEMENT AND WHO GAVE YOU TIMELY NOTICE.

XI. Lead Disclosure Information. I certify, by my signature on this agreement, that if applicable I have received a copy of the pamphlet, Protect Your Family From Lead in Your Home, informing me of the potential risk of the lead hazard exposure from renovation activity to be performed in my dwelling home/unit. I received this pamphlet before the construction of this project began. This does not include any emergency services portion of the project. I also certify that if I am unavailable for signature that RestPro made a good faith effort to deliver this pamphlet and left a copy of it at my door or in my mailbox.

RestPro's gross negligence and willful and wanton misconduct. I agree that RestPro shall never be responsible or held liable for:

(1) damages to or any personal property, or area of the Property, upon which RestPro's Services were NOT completed; (2) damages arising from delay due to inclement weather, strikes, fires, accidents, delays in shipments or delivery of materials, or any causes beyond RestPro's reasonable control; (3) protection of persons, personal property, or the Property; (4) the theft, disappearance of or damage to jewelry, art objects, silver, gold, antiques or any other personal property; (5) any loss of profits or business interruption resulting from any damage to or loss of the Property, however the same may be caused; (6) latent defects in materials and accessories supplied for use in performing its Services; (7) rework required as a result of the acts or errors of others; (8) any indirect or consequential damages of any type, whether foreseeable or not; and/or (8) damages of any kind to persons, personal property, or the Property occurring after completion of the Services.

I agree that my maximum recourse against RestPro, and RestPro's maximum liability, for any claims arising out of, or in any way related to this Agreement or its Services, shall be strictly limited to the amount RestPro billed to me under this Agreement.

IX. Guidelines and Warranties. The agreed upon performance guidelines required by Minnesota Statutes Section 326B.809(b) are incorporated herein by reference. RestPro shall provide a one-year warranty from the date of completion that the home improvements shall be free from defects caused by faulty workmanship and defective materials due to noncompliance with building standards and shall provide a ten- year warranty that the home improvements shall be free from major construction defects due to noncompliance with building standards. Any services provided for plumbing, electrical or HVAC shall be warrantied for a period of two years from date of completion. Any other services shall be warrantied for a period of one year. RestPro has the right to inspect the property for any warranty claims within 30 days of notification and shall have the right to make necessary repairs. I understand and acknowledge that RestPro does not warrant or guarantee previous workmanship or pre-existing materials, nor any materials or labor not originally provided by RestPro.

X. PRE-LIEN NOTICE: I understand that RestPro is required by Minnesota law to provide me with this notice:

(A) ANY PERSON OR COMPANY SUPPLYING LABOR OR MATERIALS FOR THIS IMPROVEMENT TO YOUR PROPERTY MAY FILE A LIEN AGAINST YOUR PROPERTY IF THAT PERSON OR COMPANY IS NOT PAID FOR THE CONTRIBUTIONS.

(B) UNDER MINNESOTA LAW, YOU HAVE THE RIGHT TO PAY PERSONS WHO SUPPLIED LABOR OR MATERIALS FOR THIS IMPROVEMENT DIRECTLY AND DEDUCT THIS AMOUNT FROM OUR CONTRACT PRICE, OR WITHHOLD THE AMOUNTS DUE THEM FROM US UNTIL 120 DAYS AFTER COMPLETION OF THE IMPROVEMENT UNLESS WE GIVE YOU A LIEN WAIVER SIGNED BY PERSONS WHO SUPPLIED ANY LABOR OR MATERIAL FOR THE IMPROVEMENT AND WHO GAVE YOU TIMELY NOTICE.

XI. Lead Disclosure Information. I certify, by my signature on this agreement, that if applicable I have received a copy of the pamphlet, Protect Your Family From Lead in Your Home, informing me of the potential risk of the lead hazard exposure from renovation activity to be performed in my dwelling home/unit. I received this pamphlet before the construction of this project began. This does not include any emergency services portion of the project. I also certify that if I am unavailable for signature that RestPro made a good faith effort to deliver this pamphlet and left a copy of it at my door or in my mailbox.

XII. Hazardous Materials, Mold and Other Hidden Conditions. RestPro is not required to determine the presence or absence of any hazardous materials, asbestos-containing materials, mold, insect or rodent infestation, or any other hidden, concealed or unforeseeable conditions affecting the Services or to remove, protect against or dispose of or remedy such materials or conditions. In the event that RestPro learns of the presence of such materials or conditions at the work site, RestPro reserves the right to immediately stop work and/or revise the Estimate for such additional work as may be required.

XIII. No Insurance Representation and Assignment. RestPro makes no representations or warranties regarding my insurance coverage, or regarding whether my insurer will pay for all or any of RestPro's Services provided to the Property or me. I understand that RestPro has no connection with my insurance company and/or the insurer for the Property, and that I alone have the authority to authorize RestPro to perform the Services.

My insurance company is _____ ("Insurer") and my mortgage company is _____("Mortgagee") and I hereby authorize Insurer and Mortgagee to pay RestPro directly for all Services provided hereunder, and I hereby assign to RestPro all right, title and interest in and to all insurance proceeds, if any, for the loss giving rise to the Services performed under this Agreement. Said assignment is limited to the amount to be paid under the terms of this Agreement. I further direct Insurer and/or Mortgagee to include RestPro as a payee on all checks or drafts now or hereafter payable for such loss.

FOREMOST INSURANCE GROUP
A MEMBER OF THE FARMERS INSURANCE GROUP

Foremost Insurance Company Grand Rapids, Michigan

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

CONTINUED - Up Back Bedroom

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
706. Light bulb - Fluorescent tube - 4' soft white - mat. only									
4.00 EA	6.81	2.15	5.88	35.27	45/5 yrs	Avg.	75% [M]	(26.46)	8.81
HVAC									
707. Clean ductwork - Interior (PER REGISTER)									
2.00 EA	40.34	7.62	16.14	104.44	142/NA	Avg.	0%	(0.00)	104.44
708. Heat/AC register - Mechanically attached									
2.00 EA	26.71	1.42	10.96	65.80	142/25 yrs	Avg.	75% [M]	(49.36)	16.44
Totals: Up Back Bedroom		**293.99**	**2,322.54**	**13,942.37**				**9,036.53**	**4,905.84**
Total: Main Level		**3,643.88**	**24,506.10**	**147,624.80**				**91,395.53**	**56,229.27**
Total: Source - EagleView Roof & Walls		**9,355.86**	**63,542.86**	**382,997.53**				**244,741.66**	**138,255.87**

Labor Minimums Applied

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
709. Window labor minimum									
1.00 EA	148.84	0.00	29.76	178.60	0/NA	Avg.	0%	(0.00)	178.60
710. Paneling labor minimum									
1.00 EA	172.67	0.00	34.54	207.21	0/NA	Avg.	0%	(0.00)	207.21
Totals: Labor Minimums Applied		**0.00**	**64.30**	**385.81**				**0.00**	**385.81**
Line Item Totals: MICHAEL_T_MORTIMER1		**10,661.97**	**80,364.26**	**483,925.78**				**284,809.47**	**199,116.31**

[%] - 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

444
LAFAYETE ROAD

LABOR +
INDUSTRY

STATE OF MINNESOTA
MISSIONER OF LABOR AND INDUSTRY

dential
ense Application of
ls of St. Cloud, LLC

CONSENT ORDER

Restoration Professionals of St. Cloud, LLC
413 33rd Avenue South
Waite Park, MN 56387

Commissioner of Labor and Industry Steve Sviggum (hereinafter "Commissioner") has determined as follows:

1. Restoration Professionals of St. Cloud, LLC (hereinafter "Respondent") has submitted an application for a residential building contractor license pursuant to Minn. Stat. §§326.83-326.991 (2006).

2. The Commissioner has advised Respondent that he is prepared to seek denial of Respondent's license application pursuant to Minn. Stat. §326B.84, subd. 1 (1) (Session Laws 2007, Chapter 140) and Minn. Stat. §326B.082, subd. 11 (1) (Session Laws 2007, Chapter 140) based on allegations that Respondent provided false and misleading information on the license application in violation of Minn. Stat. §326b.84, subd. 1 (1) (2006) and Minn. R. 2891.0040, subp. 1A (2005).

3. Respondent acknowledges that it has been advised of its right to a hearing in this matter, to present argument to the Commissioner and to appeal from any adverse determination at a hearing, and Respondent hereby expressly waives those rights. Respondent further acknowledges that it has been represented by legal counsel or has been advised its right to be represented by legal counsel, which right it hereby waives.

4. Respondent has agreed to informal disposition of this matter without a hearing as provided under Minn. Stat. § 14.59 (2006) and Minn. R. 1400.5900 (2005).

5. The following Order is in the public interest.

NOW, THEREFORE, IT IS ORDERED that pursuant to Minn. Stat. §§326.89, subd. 6 and 326.91, subd. 2 (2006), Respondent's application for a residential building contractor license shall be granted upon the following conditions:

A. Respondent, and its principals, Timothy Labey and Edward Strom, shall only transact business in the name in which it is licensed.

B. If Respondent will be transacting business in any other name, Respondent must amend its residential building contractor license prior to the use of the assumed name.

C. Respondent shall notify the Commissioner in writing, within five (5) business days, of any change in name, ownership, officers, qualifying person, address, or telephone number.

D. Respondent shall satisfy or appeal the $2,041.06 judgment obtained by Lano Equipment, Inc. and provide proof of satisfaction or appeal to the Commissioner, prior to January 21, 2008.

E. Respondent's LLC governor/member, Chris Steinke, shall satisfy or appeal the $4,328.64 judgment obtained by John Guzik and provide proof of satisfaction or appeal to the Commissioner, prior to January 21, 2008.

F. Respondent's contracts with Minnesota customers, shall include a start date and completion date, which must be initialed by each customer, prior to the execution of the contract. If either date changes, a written change order must be executed that identifies the revised date(s) and is signed by both the customer and Respondent.

G. Respondent shall not request final payment on any project until the permitting authority has issued final approval and the contracted work has been completed in its entirety.

H. Respondent shall comply with all Department's requests for information within the time frame provided, and if no date is given, within 20 business days of the request.

I. Respondent shall pay a $5,000 civil penalty to the State of Minnesota; however, $4,000 of that civil penalty is STAYED so long as Respondent complies with the Consent Order and commits no further violation of any law, rule, or Order related to the duties entrusted to the Commissioner. If the Respondent violates any law, rule or Order, the stay shall be lifted and the remaining $4,000 civil penalty shall become due and payable. Respondent may only challenge the reason for lifting the stay and not the appropriateness of the stayed civil penalty.

This Order shall be effective upon signature on behalf of the Commissioner.

Dated: 1/28/08

STEVE SVIGGUM
Commissioner

By: _____
CHARLIE DURENBERGER
Manager, Enforcement Services
Construction Codes and Licensing Division

443 Lafayette Road North
Saint Paul, MN 55155
Telephone: (651) 284-5069

CONSENT TO ENTRY OF ORDER

The undersigned, acting on behalf of Restoration Professionals of St. Cloud, LLC, states that he has read the foregoing Consent Order; that he is authorized to act on behalf of the company; that he knows and fully understands its contents and effect; that he is that he has been advised of Respondent's right to a hearing; that Respondent has been represented by legal counsel in this matter, or that he has been advised of Respondent's right to be represented by legal counsel and that Respondent has waived this right; and that he consent to entry of this Order by the Commissioner of Labor and Industry. It is further expressly understood that this Order constitutes the entire settlement agreement between the parties hereto, there being no other promises or agreements, either express or implied.

RESTORATION PROFESSIONALS OF ST. CLOUD, LLC

By: Timothy Thomas Lakey
(Name)

Its: CEO
(Title)

STATE OF Minnesota

COUNTY OF Ramsey

This instrument was acknowledged before me on 1-23-08 (Date) by Timothy Lakey (Name),

CEO (Title), of Restoration Professionals of St. Cloud, LLC.

(stamp)

SHANNON MARIE O'NEILL
Notary Public-Minnesota
My Commission Expires Jan 31, 2012

Shannon M. O'Neill
(Signature of notary officer)

admin. asst.
Title (and Rank)

My commission expires: 1-31-12

BC2701790/CMW
BC2701841/CMW
BC2701842/CMW
BC2704180/CMW
BC2800016/CMW

STATE OF MINNESOTA
COMMISSIONER OF LABOR AND INDUSTRY

In the Matter of the Residential Building Contractor License of Restoration Professionals, Inc.

CONSENT ORDER

To: Edward Strom
Restoration Professionals, Inc.
505 Minnehaha Avenue West
St. Paul, MN 55103

Commissioner of Labor and Industry Steve Sviggum (hereinafter "Commissioner") has determined as follows:

1. Restoration Professionals, Inc. (hereinafter "Respondent") has submitted an application to change the qualifying person for its residential building contractor license.

2. The Commissioner has advised Respondent that he is prepared to commence formal action pursuant to Minn. Stats. §§ 45.027 and 326.91, subd. 1 (2006), against Respondent's residential building contractor license based on allegations that Respondent engaged in violations of Minn. Stats. §§ 45.027, subd. 1a (2006), 45.027, subd. 7 (3) (2006), 326.875 (2006), 326.88 (2006), 326.91, subd. 1 (2)(4) (5) (6) (2006), 326B.082, subd. 2(b) (Session Law 2007, Chapter 140), 326B.84, subd. 1 (1)(16) (Session Law 2007, Chapter 140), and Minn. Stat. 326B.87, subd. 2 (Session Law 2007, Chapter 140) and Minn. R. 2891.0010 (2005) and 2891.0040, subp. 1E (2005).

3. Respondent acknowledges that it has been advised of its right to a hearing in this matter, to present argument to the Commissioner and to appeal from any adverse determination at a hearing, and Respondent hereby expressly waives those rights.

4. Respondent has agreed to informal disposition of this matter without a hearing as provided under Minn. Stat. § 14.59 (2006) and Minn. R. 1400.5900 (2005).

5. The following Order is in the public interest.

NOW, THEREFORE, IT IS ORDERED that pursuant to Minn. Stat. §§326.89, subd. 6 and 326.91, subd. 2 (2006), Respondent's change in qualifying person application for Edward Strom shall be approved upon the following conditions:

A. Respondent shall only transact business in the name in which it is licensed.

B. If Respondent intends to transact business in any other name, Respondent must properly amend its residential building contractor license prior to the use of the assumed name.

C. Respondent shall notify the Commissioner in writing, within five (5) business days, of any change in name, ownership, officers, qualifying person, address, or telephone number.

D. Respondent shall satisfy or appeal the $2,041.06 judgment obtained by Lano Equipment, Inc. and provide proof of the satisfaction or appeal to the Commissioner, prior to January 23, 2008.

E. Respondent's contracts with Minnesota customers shall incl
date and completion date, which must be initialed by each custom
execution of the contract. If either date changes, a written cha
that identifies the revised date(s) and is signed by both the custom

(F) Respondent shall not request final payment on any project until the permitting authority has issued final approval and the contracted work has been completed in its entirety.

G. Respondent shall comply with all Department's requests for information within the time frame provided, and if no date is given, within 20 business days of the request.

H. Respondent shall pay a $20,000 civil penalty to the State of Minnesota; however, $15,000 of that civil penalty is STAYED so long as Respondent complies with the Consent Order and commits no further violation of any law, rule, or Order related to the duties entrusted to the Commissioner. If the Respondent violates any law, rule or Order, the stay shall be lifted and the remaining $15,000 civil penalty shall become due and payable. Respondent may only challenge the reason for lifting the stay and not the appropriateness of the stayed civil penalty.

This Order shall be effective upon the signature by or on behalf of the Commissioner.

Dated: 1/28/08

STEVE SVIGGUM
Commissioner

By: _____
CHARLIE DURENBERGER
Manager, Enforcement Services
Construction Codes and Licensing Divisi-

443 Lafayette Road North
Saint Paul, MN 55155
Telephone: (651) 284 -

CONSENT TO ENTRY OF ORDER

The undersigned, acting on behalf of Restoration Professionals, Inc., states that he has read the foregoing Consent Order; that he knows and fully understands its contents and effect; that he is authorized to execute this Consent order on behalf of Respondent; that he has been advised of Respondent's right to a hearing; that Respondent has been represented by legal counsel in this matter; and that he consents to entry of this Order by the Commissioner of Labor and Industry. It is further expressly understood that this Order constitutes the entire settlement agreement between the parties hereto, there being no other promises or agreements, either express or implied.

RESTORATION PROFESSIONALS, INC.

By: Timothy Thomas Labey
(Name)

Its: CEO
(Title)

STATE OF Minnesota

COUNTY OF Ramsey

This instrument was acknowledged before me on 1-23-08 (Date) by Timothy Labey, CEO (Title), of Restoration Professionals, Inc.

(stamp)

SHANNON MARIE O'NEILL
Notary Public-Minnesota
My Commission Expires Jan 31, 2012

Shannon M. O'Neill
(Signature of notary officer)

admin. asst.
Title (and Rank)

My commission expires: 1-31-12

CONSENT TO ENTRY OF ORDER

The undersigned, acting on behalf of Restoration Professionals, Inc., states that he has read the foregoing Consent Order; that he knows and fully understands its contents and effect; that he is authorized to execute this Consent order on behalf of Respondent; that he has been advised of Respondent's right to a hearing; that Respondent has been represented by legal counsel in this matter; and that he consents to entry of this Order by the Commissioner of Labor and Industry. It is further expressly understood that this Order constitutes the entire settlement agreement between the parties hereto, there being no other promises or agreements, either express or implied.

RESTORATION PROFESSIONALS, INC.

By: Timothy Thomas Labey
(Name)

Its: CEO
(Title)

STATE OF Minnesota

COUNTY OF Ramsey

This instrument was acknowledged before me on 1-23-08 (Date) by Timothy Labey, CEO (Title), of Restoration Professionals, Inc.

(stamp)

SHANNON MARIE O'NEILL
Notary Public-Minnesota
My Commission Expires Jan 31, 2012

Shannon M. O'Neill
(Signature of notary officer)

admin. asst.
Title (and Rank)

My commission expires: 1-31-12

FOREMOST INSURANCE GROUP
A MEMBER OF THE FARMERS INSURANCE GROUP

Foremost Insurance Company Grand Rapids, Michigan

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

From
Res Pro

Summary for Building (without General Contractor)

Line Item Total		427,567.13
Matl Sales Tax Reimb		8,916.97
Cleaning Sales Tax		1,454.14
Replacement Cost Value		**$437,938.24**
Less Depreciation		(237,340.35)
Actual Cash Value		**$200,597.89**
Policy Deductible	$5,000.00	
Deductible Credit	$887.38	
Less Deductible		(4,112.62)
Less Prior Payment(s)		(161,817.69)
Net Claim Remaining (amount payable now)		**$34,667.58**

Recoverable Amounts

Recoverable Amount Before Applying Limits	224,741.39	
Less Residual Amount Over Limit(s)	(55,084.66)	
Total Available Recoverable Amount		169,656.73
Net Claim Remaining if Depreciation is Recovered		**$204,324.31**

Non-Recoverable Amounts if Recoverable Depreciation is Released

Less Amount Over Limit(s)	(0.00)
Non-recoverable Depreciation	<12,598.96>

Peter Leaf
Senior General Adjuster

FOREMOST INSURANCE GROUP
A MEMBER OF THE FARMERS INSURANCE GROUP

Foremost Insurance Company Grand Rapids, Michigan

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Matl Sales Tax Reimb (7.875%)	Manuf. Home Tax (7.875%)	Cleaning Sales Tax (7.875%)	Clothing Acc Tax (7.875%)	Total Tax (7.875%)
Line Items	43,648.89	43,648.89	8,916.97	0.00	1,745.00	0.00	0.00
Total	**43,648.89**	**43,648.89**	**8,916.97**	**0.00**	**1,745.00**	**0.00**	**0.00**

FOREMOST INSURANCE GROUP
A MEMBER OF THE FARMERS INSURANCE GROUP

Foremost Insurance Company Grand Rapids, Michigan

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

Summary for Building (with General Contractor)

Line Item Total		427,567.13
Matl Sales Tax Reimb		8,916.97
Cleaning Sales Tax		1,454.14
Replacement Cost (excluding Overhead and Profit)		**$437,938.24**
Less Depreciation		(237,340.35)
Actual Cash Value (excluding Overhead and Profit)		**$200,597.89**
Policy Deductible	$5,000.00	
Deductible Credit	$887.38	
Less Deductible		(4,112.62)
Less Prior Payment(s)		(161,817.69)
Net Claim Remaining (amount payable now)		**$34,667.58**

Recoverable Amounts

Recoverable Depreciation (excluding Overhead and Profit)		224,741.39
Overhead - Actual Cash Value - Payable when Incurred		19,914.33
Depreciation on Overhead		22,474.65
Profit - Actual Cash Value - Payable when Incurred		19,914.33
Depreciation on Profit		22,474.65
Cleaning Sales Tax		290.86
Recoverable Amount Before Applying Limits	309,810.21	
Less Residual Amount Over Limit(s)	(140,153.48)	
Total Available Recoverable Amount		169,656.73
Net Claim Remaining if Depreciation is Recovered and Overhead and Profit are Incurred		**$204,324.31**

Non-Recoverable Amounts if Recoverable Depreciation and Overhead and Profit are Released

Less Amount Over Limit(s)	(0.00)
Non-recoverable Depreciation	<15,118.78>

Peter Leaf
Senior General Adjuster

BEST BRO

PO Box 26894
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

CONTINUED - Up Back Bedroom

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
706. Light bulb - Fluorescent tube - 4' soft white - mat. only									
4.00 EA	6.81	2.15	5.88	35.27	45/5 yrs	Avg.	75% [M]	(26.46)	8.81
HVAC									
707. Clean ductwork - Interior (PER REGISTER)									
2.00 EA	40.34	7.62	16.14	104.44	142/NA	Avg.	0%	(0.00)	104.44
708. Heat/AC register - Mechanically attached									
2.00 EA	26.71	1.42	10.96	65.80	142/25 yrs	Avg.	75% [M]	(49.36)	16.44
Totals: Up Back Bedroom		**293.99**	**2,322.54**	**13,942.37**				**9,036.53**	**4,905.84**
Total: Main Level		**3,643.88**	**24,506.10**	**147,624.80**				**91,395.53**	**56,229.27**
Total: Source - EagleView Roof & Walls		**9,355.86**	**63,542.86**	**382,997.53**				**244,741.66**	**138,255.87**
Line Item Totals: MICHAEL_T_MORTIMER1		**10,661.97**	**87,297.78**	**525,526.88**				**284,809.47**	**240,717.41**

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

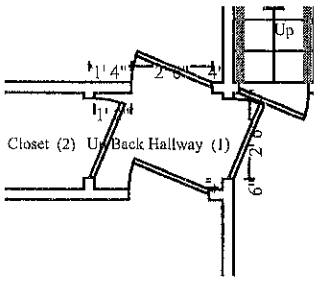
[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

Grand Total Areas:

8,706.25	SF Walls	2,601.97	SF Ceiling	11,308.22	SF Walls and Ceiling
2,474.15	SF Floor	274.91	SY Flooring	936.23	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	1,065.89	LF Ceil. Perimeter
2,474.15	Floor Area	2,799.62	Total Area	5,706.32	Interior Wall Area
5,005.16	Exterior Wall Area	518.03	Exterior Perimeter of Walls		
2,466.25	Surface Area	24.66	Number of Squares	292.27	Total Perimeter Length
75.34	Total Ridge Length	45.95	Total Hip Length		

Foremost Insurance Company Grand Rapids, Michigan

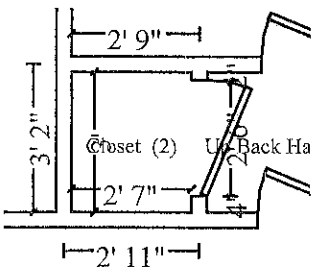
PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com



Subroom: Up Back Hallway (1) **Height: 8'**

45.61 SF Walls	12.07 SF Ceiling
57.67 SF Walls & Ceiling	12.07 SF Floor
1.34 SY Flooring	4.03 LF Floor Perimeter
14.03 LF Ceil. Perimeter	

Door	**2' 6" X 6' 8"**	**Opens into UP_BACK_BEDR**
Door	**2' 6" X 6' 8"**	**Opens into UP_BACK_KITC**
Door	**2' 6" X 6' 8"**	**Opens into UP_BACK_BATH**
Door	**2' 6" X 6' 8"**	**Opens into CLOSET**



Subroom: Closet (2) **Height: 8'**

72.94 SF Walls	7.79 SF Ceiling
80.73 SF Walls & Ceiling	7.79 SF Floor
0.87 SY Flooring	8.70 LF Floor Perimeter
11.20 LF Ceil. Perimeter	

Door	**2' 6" X 6' 8"**	**Opens into UP_BACK_HALL**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Flooring									
680. Oak flooring - #1 common - no finish									
97.97 SF	10.12	45.60	207.42	1,244.48	20/150 yrs	Avg.	13.33%	(165.93)	1,078.55
681. Sand, stain, and finish wood floor									
97.97 SF	5.25	7.87	104.44	626.65	20/10 yrs	Avg.	75% [M]	(470.00)	156.65
682. Add for dustless floor sanding									
97.97 SF	1.00	0.00	19.60	117.57	20/10 yrs	Avg.	75% [M]	(88.18)	29.39
683. Baseboard - 8" hardwood - 2 piece									
45.86 LF	12.40	27.16	119.18	715.00	142/150 yrs	Avg.	75% [M]	(536.25)	178.75
684. Seal & paint baseboard w/cap &/or shoe, oversized- 2 coats									
45.86 LF	2.46	1.12	22.78	136.72	7/15 yrs	Avg.	46.67%	(63.81)	72.91
Walls									
685. Two coat plaster over 1/2" gypsum core blueboard									
307.62 SF	11.11	42.39	692.02	4,152.07	142/150 yrs	Avg.	75% [M]	(3,114.06)	1,038.01
686. Seal/prime then paint the walls (2 coats)									
307.62 SF	1.19	4.36	74.10	444.53	7/15 yrs	Avg.	46.67%	(207.44)	237.09
687. Closet shelf and rod package									
3.00 LF	24.30	1.05	14.80	88.75	142/150 yrs	Avg.	75% [M]	(66.57)	22.18
Ceiling									
688. Two coat plaster over 5/8" gypsum core blueboard									
103.99 SF	11.35	14.66	239.00	1,433.95	142/150 yrs	Avg.	75% [M]	(1,075.48)	358.47

FOREMOST INSURANCE GROUP
A MEMBER OF THE FARMERS INSURANCE GROUP

Foremost Insurance Company Grand Rapids, Michigan

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

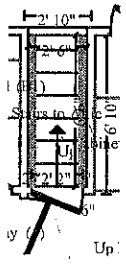
CONTINUED - Up Back Bedroom

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
689. Texture drywall - machine									
103.99 SF	0.65	0.41	13.60	81.60	142/150 yrs	Avg.	75% [M]	(61.20)	20.40
690. Seal/prime then paint the ceiling (2 coats)									
103.99 SF	1.19	1.47	25.06	150.28	7/15 yrs	Avg.	46.67%	(70.14)	80.14
Doors									
691. Interior door - solid fir door w/stain grade jamb & case									
3.00 EA	410.33	79.12	262.02	1,572.13	142/100 yrs	Avg.	75% [M]	(1,179.10)	393.03
692. Door knob - interior									
3.00 EA	46.77	5.06	29.08	174.45	142/20 yrs	Avg.	75% [M]	(130.82)	43.63
693. Seal & paint door slab only (per side)									
6.00 EA	47.30	3.93	57.54	345.27	7/15 yrs	Avg.	46.67%	(161.13)	184.14
694. Seal & paint door/window trim & jamb - (per side)									
6.00 EA	39.91	2.32	48.36	290.14	7/15 yrs	Avg.	46.67%	(135.39)	154.75
Windows									
695. R&R Vinyl window - double hung, 9-12 sf									
1.00 EA	438.25	25.47	92.76	556.48	142/30 yrs	Avg.	75% [M]	(417.37)	139.11
696. Window trim set (casing & stop) - hardwood									
12.00 LF	7.23	3.52	18.06	108.34	142/150 yrs	Avg.	75% [M]	(81.25)	27.09
697. Seal & paint door or window opening (per side)									
1.00 EA	39.99	0.39	8.08	48.46	7/15 yrs	Avg.	46.67%	(22.62)	25.84
698. Window sill - hardwood									
2.00 LF	5.19	0.42	2.16	12.96	142/150 yrs	Avg.	75% [M]	(9.73)	3.23
699. Seal & paint window sill									
2.00 LF	3.30	0.04	1.32	7.96	7/15 yrs	Avg.	46.67%	(3.72)	4.24
700. Window blind - PVC - 1" - 7.1 to 14 SF									
1.00 EA	73.23	1.56	14.96	89.75	7/5 yrs	Avg.	75% [M]	(67.31)	22.44
701. R&R Wrap wood window frame & trim with aluminum sheet									
1.00 EA	338.42	3.62	68.42	410.46	142/50 yrs	Avg.	75% [M]	(307.86)	102.60
Electrical									
702. Rewire - average residence - copper wiring									
97.97 SF	4.81	4.63	95.16	571.03	45/100 yrs	Avg.	45%	(256.96)	314.07
703. Switch									
2.00 EA	20.20	0.33	8.14	48.87	45/25 yrs	Avg.	75% [M]	(36.65)	12.22
704. Outlet									
4.00 EA	19.79	0.54	15.94	95.64	45/25 yrs	Avg.	75% [M]	(71.74)	23.90
705. Light fixture									
2.00 EA	86.00	5.76	35.56	213.32	45/20 yrs	Avg.	75% [M]	(160.00)	53.32

FOREMOST INSURANCE GROUP
A MEMBER OF THE FARMERS INSURANCE GROUP

Foremost Insurance Company Grand Rapids, Michigan

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com



Stairs to Attic **Height: 13'**

155.69 SF Walls	16.26 SF Ceiling
171.96 SF Walls & Ceiling	30.32 SF Floor
3.37 SY Flooring	15.78 LF Floor Perimeter
15.51 LF Ceil. Perimeter	

Door **2' 2" X 6' 8"** **Opens into UP_BACK_KITC**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Flooring									
629. Stair tread - up to 4'									
30.32 EA	23.49	19.99	146.44	878.65	142/100 yrs	Avg.	75% [M]	(659.00)	219.65
630. Stair riser - up to 4'									
8.00 EA	20.76	4.42	34.10	204.60	142/50 yrs	Avg.	75% [M]	(153.46)	51.14
631. Sand, stain, and finish wood floor									
60.64 SF	5.25	4.87	64.66	387.89	20/10 yrs	Avg.	75% [M]	(290.92)	96.97
632. Add for dustless floor sanding									
60.64 SF	1.00	0.00	12.12	72.76	20/10 yrs	Avg.	75% [M]	(54.58)	18.18
633. Stair Skirt/Apron - wall side - hardwood									
15.78 LF	25.76	11.78	83.66	501.93	142/150 yrs	Avg.	75% [M]	(376.45)	125.48
634. Stain & finish stair skirt/apron									
15.78 LF	10.44	0.50	33.04	198.28	7/15 yrs	Avg.	46.67%	(92.53)	105.75
Walls									
635. Two coat plaster over 1/2" gypsum core blueboard									
155.69 SF	11.11	21.46	350.24	2,101.42	142/150 yrs	Avg.	75% [M]	(1,576.07)	525.35
636. Seal/prime then paint the walls twice (3 coats)									
155.69 SF	1.62	3.56	51.16	306.94	7/15 yrs	Avg.	46.67%	(143.24)	163.70
Doors									
637. Interior door - solid fir door w/stain grade jamb & case									
1.00 EA	410.33	26.37	87.34	524.04	142/100 yrs	Avg.	75% [M]	(393.03)	131.01
638. Door knob - interior									
1.00 EA	46.77	1.69	9.70	58.16	142/20 yrs	Avg.	75% [M]	(43.63)	14.53
639. Stain & finish door slab only (per side)									
2.00 EA	74.26	1.46	30.00	179.98	7/15 yrs	Avg.	46.67%	(83.99)	95.99
640. Stain & finish door/window trim & jamb (per side)									
2.00 EA	51.99	1.02	21.00	126.00	7/15 yrs	Avg.	46.67%	(58.80)	67.20
Electrical									
641. Rewire - average residence - copper wiring									
30.32 SF	4.81	1.43	29.44	176.71	45/100 yrs	Avg.	45%	(79.51)	97.20
642. Switch									
2.00 EA	20.20	0.33	8.14	48.87	45/25 yrs	Avg.	75% [M]	(36.65)	12.22
643. Outlet									
1.00 EA	19.79	0.13	3.98	23.90	45/25 yrs	Avg.	75% [M]	(17.92)	5.98

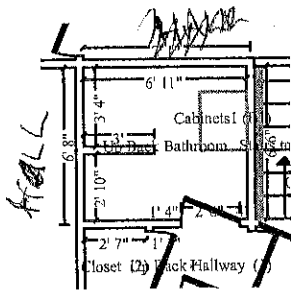
FOREMOST INSURANCE GROUP
A MEMBER OF THE FARMERS INSURANCE GROUP

Foremost Insurance Company Grand Rapids, Michigan

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

CONTINUED - Stairs to Attic

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: Stairs to Attic		**99.01**	**965.02**	**5,790.13**				**4,059.78**	**1,730.35**



Up Back Bathroom **Height: 8'**

238.59 SF Walls
282.53 SF Walls & Ceiling
4.33 SY Flooring
32.84 LF Ceil. Perimeter
43.94 SF Ceiling
38.94 SF Floor
27.84 LF Floor Perimeter

Door **2' 6" X 6' 8"** **Opens into UP_BACK_HALL**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Flooring									
644. Vinyl floor covering (sheet goods)									
44.78 SF	3.86	7.05	36.00	215.90	20/50 yrs	Avg.	40%	(86.36)	129.54
15 % waste added for Vinyl floor covering (sheet goods).									
645. Underlayment - 1/4" lauan/mahogany plywood									
38.94 SF	2.57	3.10	20.64	123.82	20/150 yrs	Avg.	13.33%	(16.51)	107.31
646. Baseboard - 8" hardwood - 2 piece									
27.84 LF	12.40	16.49	72.34	434.05	142/150 yrs	Avg.	75% [M]	(325.55)	108.50
647. Seal & paint baseboard w/cap &/or shoe, oversized- 2 coats									
27.84 LF	2.46	0.68	13.84	83.01	7/15 yrs	Avg.	46.67%	(38.74)	44.27
Walls									
648. Two coat plaster over 1/2" gypsum core blueboard									
238.59 SF	11.11	32.88	536.72	3,220.33	142/150 yrs	Avg.	75% [M]	(2,415.25)	805.08
649. Seal/prime then paint the walls (2 coats)									
238.59 SF	1.19	3.38	57.46	344.76	7/15 yrs	Avg.	46.67%	(160.90)	183.86
Ceiling									
650. Suspended ceiling system - 2' x 4'									
43.94 SF	4.34	6.06	39.36	236.12	45/150 yrs	Avg.	30%	(70.83)	165.29
Doors									
651. Interior door - solid fir door w/stain grade jamb & case									
1.00 EA	410.33	26.37	87.34	524.04	142/100 yrs	Avg.	75% [M]	(393.03)	131.01
652. Door knob - interior									
1.00 EA	46.77	1.69	9.70	58.16	142/20 yrs	Avg.	75% [M]	(43.63)	14.53

FOREMOST INSURANCE GROUP
A MEMBER OF THE FARMERS INSURANCE GROUP

Foremost Insurance Company Grand Rapids, Michigan

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

CONTINUED - Up Back Kitchen/Living Room

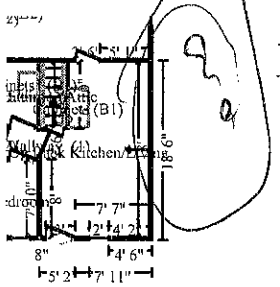
QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
597. Door knob - interior									
1.00 EA	46.77	1.69	9.70	58.16	142/20 yrs	Avg.	75% [M]	(43.63)	14.53
598. Door lockset & deadbolt - exterior									
1.00 EA	91.35	4.53	19.18	115.06	142/20 yrs	Avg.	75% [M]	(86.29)	28.77
599. Seal & paint door slab only (per side)									
4.00 EA	47.30	2.62	38.36	230.18	7/15 yrs	Avg.	46.67%	(107.41)	122.77
600. Seal & paint door/window trim & jamb - (per side)									
3.00 EA	39.91	1.16	24.18	145.07	7/15 yrs	Avg.	46.67%	(67.69)	77.38
601. R&R Wrap wood door frame & trim with aluminum (PER LF)									
16.33 LF	23.57	3.23	77.62	465.75	142/50 yrs	Avg.	75% [M]	(349.29)	116.46
Windows									
602. Window blind - PVC - 1" - 7.1 to 14 SF									
2.00 EA	73.23	3.13	29.92	179.51	7/5 yrs	Avg.	75% [M]	(134.64)	44.87
603. Window trim set (casing & stop) - hardwood									
24.00 LF	7.23	7.03	36.10	216.65	142/150 yrs	Avg.	75% [M]	(162.49)	54.16
604. Window sill - hardwood									
4.00 LF	5.19	0.83	4.32	25.91	142/150 yrs	Avg.	75% [M]	(19.43)	6.48
605. Seal & paint door or window opening (per side)									
2.00 EA	39.99	0.79	16.16	96.93	7/15 yrs	Avg.	46.67%	(45.23)	51.70
606. Clean window unit (per side) 10 - 20 SF									
2.00 EA	18.90	3.58	7.56	48.94	142/NA	Avg.	0%	(0.00)	48.94
Electrical									
607. Rewire - average residence - copper wiring									
172.12 SF	4.81	8.13	167.20	1,003.23	45/100 yrs	Avg.	45%	(451.46)	551.77
608. Switch									
2.00 EA	20.20	0.33	8.14	48.87	45/25 yrs	Avg.	75% [M]	(36.65)	12.22
609. Outlet									
4.00 EA	19.79	0.54	15.94	95.64	45/25 yrs	Avg.	75% [M]	(71.74)	23.90
610. Ground fault interrupter (GFI) outlet									
1.00 EA	37.87	1.40	7.86	47.13	45/10 yrs	Avg.	75% [M]	(35.35)	11.78
611. 220 volt outlet									
1.00 EA	40.77	0.84	8.32	49.93	45/25 yrs	Avg.	75% [M]	(37.45)	12.48
612. Phone/low voltage outlet rough-in									
2.00 EA	68.20	0.81	27.44	164.65	45/150 yrs	Avg.	30%	(49.40)	115.25
613. Phone, TV, or speaker outlet									
1.00 EA	23.43	0.42	4.76	28.61	45/25 yrs	Avg.	75% [M]	(21.44)	7.17
614. Combination CO/Smoke detector									
1.00 EA	110.22	5.16	23.08	138.46	45/10 yrs	Avg.	75% [M]	(103.86)	34.60

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

CONTINUED - Up Back Kitchen/Living Room

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
615. Light fixture									
3.00 EA	86.00	8.63	53.32	319.95	45/20 yrs	Avg.	75% [M]	(239.97)	79.98
616. Ceiling fan & light									
1.00 EA	396.72	10.04	81.34	488.10	45/20 yrs	Avg.	75% [M]	(366.07)	122.03
617. Light bulb - Fluorescent tube - 4' soft white - mat. only									
8.00 EA	6.81	4.29	11.76	70.53	45/5 yrs	Avg.	75% [M]	(52.90)	17.63
Cabinets, Plumbing and appliances									
618. Cabinetry - lower (base) units									
4.00 LF	226.31	56.28	192.30	1,153.82	142/50 yrs	Avg.	75% [M]	(865.36)	288.46
619. Countertop - post formed plastic laminate									
4.00 LF	55.34	11.71	46.62	279.69	142/15 yrs	Avg.	75% [M]	(209.76)	69.93
620. Cabinetry - upper (wall) units									
4.00 LF	158.80	35.02	134.04	804.26	142/50 yrs	Avg.	75% [M]	(603.21)	201.05
621. Cabinet knob or pull									
8.00 EA	9.59	2.23	15.78	94.73	142/20 yrs	Avg.	75% [M]	(71.05)	23.68
622. Sink - double*									
1.00 EA	481.00	21.30	100.46	602.76	142/50 yrs	Avg.	75% [M]	(452.07)	150.69
623. Sink faucet - Kitchen									
1.00 EA	318.95	14.02	66.60	399.57	142/15 yrs	Avg.	75% [M]	(299.66)	99.91
624. Sink strainer and drain assembly									
2.00 EA	74.39	2.83	30.32	181.93	142/100 yrs	Avg.	75% [M]	(136.45)	45.48
625. Angle stop valve									
2.00 EA	56.32	1.13	22.74	136.51	142/100 yrs	Avg.	75% [M]	(102.39)	34.12
HVAC									
626. Clean ductwork - Interior (PER REGISTER)									
2.00 EA	40.34	7.62	16.14	104.44	142/NA	Avg.	0%	(0.00)	104.44
627. Heat/AC register - Mechanically attached									
2.00 EA	26.71	1.42	10.96	65.80	142/25 yrs	Avg.	75% [M]	(49.36)	16.44
628. AC unit w/sleeve - through-wall/window - 5,000 BTU									
1.00 EA	788.22	40.91	165.82	994.95	142/15 yrs	Avg.	75% [M]	(746.21)	248.74
Totals: Up Back Kitchen/Living Room		**490.96**	**3,484.28**	**20,917.11**				**13,493.99**	**7,423.12**

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com



Up Back Kitchen/Living Room **Height: Sloped**

259.19 SF Walls	191.49 SF Ceiling
450.68 SF Walls & Ceiling	172.12 SF Floor
19.12 SY Flooring	44.00 LF Floor Perimeter
59.57 LF Ceil. Perimeter	

Door	**2' 2" X 6' 8"**	**Opens into STAIRS_TO_AT**
Door	**2' 6" X 6' 8"**	**Opens into UP_BACK_HALL**
Window	**2' X 2'**	**Opens into Exterior**
Door	**3' X 6' 8"**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into UP_MIDDLEKIT**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Flooring									
585. Oak flooring - #1 common - no finish									
172.12 SF	10.12	80.11	364.40	2,186.36	20/150 yrs	Avg.	13.33%	(291.51)	1,894.85
586. Sand, stain, and finish wood floor									
172.12 SF	5.25	13.83	183.48	1,100.94	20/10 yrs	Avg.	75% [M]	(825.69)	275.25
587. Add for dustless floor sanding									
172.12 SF	1.00	0.00	34.42	206.54	20/10 yrs	Avg.	75% [M]	(154.91)	51.63
588. Baseboard - 8" hardwood - 2 piece									
44.00 LF	12.40	26.06	114.34	686.00	142/150 yrs	Avg.	75% [M]	(514.51)	171.49
589. Seal & paint baseboard w/cap &/or shoe, oversized- 2 coats									
44.00 LF	2.46	1.07	21.86	131.17	7/15 yrs	Avg.	46.67%	(61.21)	69.96
Walls									
590. Two coat plaster over 1/2" gypsum core blueboard									
259.19 SF	11.11	35.72	583.06	3,498.38	142/150 yrs	Avg.	75% [M]	(2,623.79)	874.59
591. Seal/prime then paint the walls (2 coats)									
259.19 SF	1.19	3.67	62.42	374.53	7/15 yrs	Avg.	46.67%	(174.77)	199.76
Ceiling									
592. Two coat plaster over 5/8" gypsum core blueboard									
191.49 SF	11.35	26.99	440.08	2,640.48	142/150 yrs	Avg.	75% [M]	(1,980.36)	660.12
593. Texture drywall - machine									
191.49 SF	0.65	0.75	25.06	150.28	142/150 yrs	Avg.	75% [M]	(112.71)	37.57
594. Seal/prime then paint the ceiling (2 coats)									
191.49 SF	1.19	2.71	46.12	276.70	7/15 yrs	Avg.	46.67%	(129.12)	147.58
Doors									
595. Exterior door - metal - insulated - flush or panel style									
1.00 EA	350.61	19.28	73.98	443.87	142/100 yrs	Avg.	75% [M]	(332.90)	110.97
596. Interior door - oak veneer - pre-hung unit									
1.00 EA	288.00	17.12	61.02	366.14	142/100 yrs	Avg.	75% [M]	(274.60)	91.54

Foremost Insurance Company Grand Rapids, Michigan

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

CONTINUED - Up MiddleBedroom

	QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
575. Bifold door set - full louvered - Double										
	1.00 EA	471.23	26.69	99.58	597.50	142/100 yrs	Avg.	75% [M]	(448.12)	149.38
576. Paint bifold door set - slab only - 2 coats (per side)										
	2.00 EA	60.62	2.38	24.72	148.34	7/15 yrs	Avg.	46.67%	(69.23)	79.11
Electrical										
577. Rewire - average residence - copper wiring										
	173.79 SF	4.81	8.21	168.82	1,012.96	45/100 yrs	Avg.	45%	(455.82)	557.14
578. Switch										
	2.00 EA	20.20	0.33	8.14	48.87	45/25 yrs	Avg.	75% [M]	(36.65)	12.22
579. Outlet										
	4.00 EA	19.79	0.54	15.94	95.64	45/25 yrs	Avg.	75% [M]	(71.74)	23.90
580. Porcelain light fixture										
	2.00 EA	37.99	0.86	15.38	92.22	45/20 yrs	Avg.	75% [M]	(69.18)	23.04
581. Light bulb - Fluorescent tube - 4' soft white - mat. only										
	2.00 EA	6.81	1.07	2.94	17.63	45/5 yrs	Avg.	75% [M]	(13.22)	4.41
HVAC										
582. Clean ductwork - Interior (PER REGISTER)										
	2.00 EA	40.34	7.62	16.14	104.44	142/NA	Avg.	0%	(0.00)	104.44
583. Heat/AC register - Mechanically attached										
	2.00 EA	26.71	1.42	10.96	65.80	142/25 yrs	Avg.	75% [M]	(49.36)	16.44
584. AC unit w/sleeve - through-wall/window - 5,000 BTU										
	1.00 EA	788.22	40.91	165.82	994.95	142/15 yrs	Avg.	75% [M]	(746.21)	248.74
Totals: Up MiddleBedroom			**379.04**	**3,278.18**	**19,676.42**				**12,555.47**	**7,120.95**

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

CONTINUED - Up MiddleBedroom

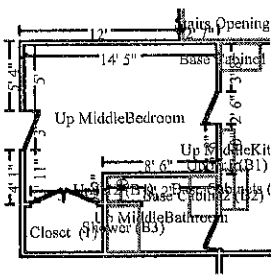
QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
558. Sand, stain, and finish wood floor									
173.79 SF	5.25	13.96	185.28	1,111.64	20/10 yrs	Avg.	75% [M]	(833.73)	277.91
559. Add for dustless floor sanding									
173.79 SF	1.00	0.00	34.76	208.55	20/10 yrs	Avg.	75% [M]	(156.40)	52.15
560. Baseboard - 8" hardwood - 2 piece									
55.90 LF	12.40	33.10	145.26	871.52	142/150 yrs	Avg.	75% [M]	(653.64)	217.88
561. Seal & paint baseboard w/cap &/or shoe, oversized- 2 coats									
55.90 LF	2.46	1.36	27.78	166.65	7/15 yrs	Avg.	46.67%	(77.76)	88.89
Walls									
562. Two coat plaster over 1/2" gypsum core blueboard									
467.86 SF	11.11	64.48	1,052.48	6,314.88	142/150 yrs	Avg.	75% [M]	(4,736.16)	1,578.72
563. Seal/prime then paint the walls (2 coats)									
467.86 SF	1.19	6.63	112.68	676.06	7/15 yrs	Avg.	46.67%	(315.49)	360.57
564. Closet shelf and rod package									
5.92 LF	24.30	2.08	29.20	175.14	142/150 yrs	Avg.	75% [M]	(131.36)	43.78
Ceiling									
565. Two coat plaster over 5/8" gypsum core blueboard									
173.79 SF	11.35	24.50	399.40	2,396.42	142/150 yrs	Avg.	75% [M]	(1,797.33)	599.09
566. Texture drywall - machine									
173.79 SF	0.65	0.68	22.74	136.38	142/150 yrs	Avg.	75% [M]	(102.29)	34.09
567. Seal/prime then paint the ceiling (2 coats)									
173.79 SF	1.19	2.46	41.86	251.13	7/15 yrs	Avg.	46.67%	(117.20)	133.93
Doors									
568. Exterior door - metal - insulated - flush or panel style									
1.00 EA	350.61	19.28	73.98	443.87	142/100 yrs	Avg.	75% [M]	(332.90)	110.97
569. Interior door - solid fir door w/stain grade jamb & case									
1.00 EA	410.33	26.37	87.34	524.04	142/100 yrs	Avg.	75% [M]	(393.03)	131.01
570. Door knob - interior									
1.00 EA	46.77	1.69	9.70	58.16	142/20 yrs	Avg.	75% [M]	(43.63)	14.53
571. Door lockset & deadbolt - exterior									
1.00 EA	91.35	4.53	19.18	115.06	142/20 yrs	Avg.	75% [M]	(86.29)	28.77
572. Seal & paint door slab only (per side)									
4.00 EA	47.30	2.62	38.36	230.18	7/15 yrs	Avg.	46.67%	(107.41)	122.77
573. Seal & paint door/window trim & jamb - (per side)									
3.00 EA	39.91	1.16	24.18	145.07	7/15 yrs	Avg.	46.67%	(67.69)	77.38
574. R&R Wrap wood door frame & trim with aluminum (PER LF)									
16.33 LF	23.57	3.23	77.62	465.75	142/50 yrs	Avg.	75% [M]	(349.29)	116.46

Foremost Insurance Company Grand Rapids, Michigan

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

CONTINUED - Up MiddleBathroom

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
552. Bath accessory									
3.00 EA	31.99	3.57	19.92	119.46	142/50 yrs	Avg.	75% [M]	(89.60)	29.86
553. Shower curtain rod									
1.00 EA	31.65	1.16	6.58	39.39	142/50 yrs	Avg.	75% [M]	(29.55)	9.84
554. Mirror - 1/4" plate glass									
8.00 SF	18.14	7.43	30.50	183.05	142/40 yrs	Avg.	75% [M]	(137.29)	45.76
555. Cabinetry - upper (wall) units									
1.83 LF	158.80	16.02	61.32	367.94	142/50 yrs	Avg.	75% [M]	(275.97)	91.97
556. Cabinet knob or pull									
2.00 EA	9.59	0.56	3.96	23.70	142/20 yrs	Avg.	75% [M]	(17.79)	5.91
Totals: Up MiddleBathroom		**274.19**	**1,765.90**	**10,598.93**				**7,480.07**	**3,118.86**

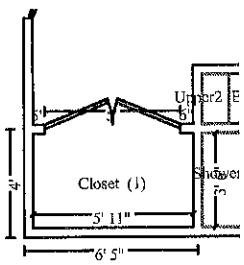


Up MiddleBedroom — **Height: 8'**

351.31 SF Walls
504.62 SF Walls & Ceiling
17.03 SY Flooring
52.66 LF Ceil. Perimeter

153.31 SF Ceiling
153.31 SF Floor
42.16 LF Floor Perimeter

Door	**3' X 6' 8"**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into UP_MIDDLEKIT**



Subroom: Closet (1) — **Height: 8'**

116.55 SF Walls
137.03 SF Walls & Ceiling
2.28 SY Flooring
18.74 LF Ceil. Perimeter

20.48 SF Ceiling
20.48 SF Floor
13.74 LF Floor Perimeter

Door	**5' X 6' 8"**	**Opens into UP_MIDDLEBED**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Flooring									
557. Oak flooring - #1 common - no finish									
173.79 SF	10.12	80.88	367.94	2,207.57	20/150 yrs	Avg.	13.33%	(294.34)	1,913.23

FOREMOST INSURANCE GROUP
A MEMBER OF THE FARMERS INSURANCE GROUP

Foremost Insurance Company Grand Rapids, Michigan

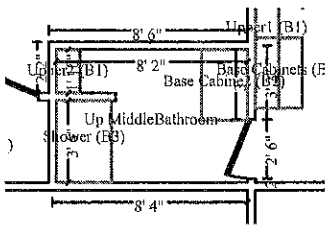
PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

CONTINUED - Up MiddleBathroom

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
534. Light bar - 2 lights									
1.00 EA	91.27	1.88	18.64	111.79	45/20 yrs	Avg.	75% [M]	(83.84)	27.95
535. Light bulb - Incand. standard bulb - 1000 hr - mat. only									
2.00 EA	0.79	0.12	0.34	2.04	45/1 yrs	Avg.	75% [M]	(1.54)	0.50
536. Ground fault interrupter (GFI) outlet									
1.00 EA	37.87	1.40	7.86	47.13	45/10 yrs	Avg.	75% [M]	(35.35)	11.78
537. Baseboard electric heater - 3'									
1.00 EA	157.42	3.85	32.26	193.53	45/40 yrs	Avg.	75% [M]	(145.16)	48.37
538. Bathroom ventilation fan									
1.00 EA	108.09	3.91	22.40	134.40	45/10 yrs	Avg.	75% [M]	(100.80)	33.60
539. Ductwork - flexible - insulated - 4" round									
15.00 LF	9.43	3.54	29.00	173.99	142/30 yrs	Avg.	75% [M]	(130.51)	43.48
HVAC									
540. Clean ductwork - Interior (PER REGISTER)									
1.00 EA	40.34	3.82	8.06	52.22	142/NA	Avg.	0%	(0.00)	52.22
541. Heat/AC register - Mechanically attached									
1.00 EA	26.71	0.71	5.48	32.90	142/25 yrs	Avg.	75% [M]	(24.66)	8.24
Cabinets, Plumbing and Accessories									
542. Vanity									
3.00 LF	221.13	40.99	140.88	845.26	142/50 yrs	Avg.	75% [M]	(633.94)	211.32
543. Vanity top - one sink - cultured marble									
3.00 LF	115.91	13.51	72.24	433.48	142/20 yrs	Avg.	75% [M]	(325.11)	108.37
544. P-trap assembly - ABS (plastic)									
1.00 EA	105.14	0.54	21.12	126.80	142/25 yrs	Avg.	75% [M]	(95.11)	31.69
545. Sink faucet - Bathroom									
1.00 EA	273.95	10.47	56.90	341.32	142/20 yrs	Avg.	75% [M]	(255.99)	85.33
546. Angle stop valve									
2.00 EA	56.32	1.13	22.74	136.51	142/100 yrs	Avg.	75% [M]	(102.39)	34.12
547. Toilet									
1.00 EA	642.37	20.98	132.68	796.03	142/150 yrs	Avg.	75% [M]	(597.04)	198.99
548. Toilet seat									
1.00 EA	74.85	2.48	15.48	92.81	142/9 yrs	Avg.	75% [M]	(69.62)	23.19
549. Angle stop valve									
1.00 EA	56.32	0.57	11.38	68.27	142/100 yrs	Avg.	75% [M]	(51.21)	17.06
550. Shower faucet									
1.00 EA	317.97	10.24	65.64	393.85	142/20 yrs	Avg.	75% [M]	(295.40)	98.45
551. Fiberglass shower unit									
1.00 EA	1,179.82	42.45	244.46	1,466.73	142/50 yrs	Avg.	75% [M]	(1,100.05)	366.68

Foremost Insurance Company Grand Rapids, Michigan

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com



Up MiddleBathroom **Height: 8'**

171.35 SF Walls	45.34 SF Ceiling
216.69 SF Walls & Ceiling	31.14 SF Floor
3.46 SY Flooring	17.03 LF Floor Perimeter
32.72 LF Ceil. Perimeter	

Door **2' 6" X 6' 8"** **Opens into UP_MIDDLEKIT**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Flooring									
521. Vinyl floor covering (sheet goods)									
35.81 SF	3.86	5.64	28.76	172.63	20/50 yrs	Avg.	40%	(69.05)	103.58
15 % waste added for Vinyl floor covering (sheet goods).									
522. Underlayment - 1/4" lauan/mahogany plywood									
31.14 SF	2.57	2.48	16.50	99.01	20/150 yrs	Avg.	13.33%	(13.20)	85.81
523. Baseboard - 8" hardwood - 2 piece									
17.03 LF	12.40	10.09	44.26	265.52	142/150 yrs	Avg.	75% [M]	(199.15)	66.37
524. Seal & paint baseboard w/cap &/or shoe, oversized- 2 coats									
17.03 LF	2.46	0.42	8.46	50.77	7/15 yrs	Avg.	46.67%	(23.69)	27.08
Walls									
525. Two coat plaster over 1/2" gypsum core blueboard									
171.35 SF	11.11	23.61	385.46	2,312.77	142/150 yrs	Avg.	75% [M]	(1,734.59)	578.18
526. Seal/prime then paint the walls (2 coats)									
171.35 SF	1.19	2.43	41.26	247.60	7/15 yrs	Avg.	46.67%	(115.55)	132.05
Ceiling									
527. Suspended ceiling system - 2' x 4'									
45.34 SF	4.34	6.25	40.62	243.65	45/150 yrs	Avg.	30%	(73.08)	170.57
Doors									
528. Interior door - solid fir door w/stain grade jamb & case									
1.00 EA	410.33	26.37	87.34	524.04	142/100 yrs	Avg.	75% [M]	(393.03)	131.01
529. Door knob - interior									
1.00 EA	46.77	1.69	9.70	58.16	142/20 yrs	Avg.	75% [M]	(43.63)	14.53
530. Seal & paint door slab only (per side)									
2.00 EA	47.30	1.31	19.18	115.09	7/15 yrs	Avg.	46.67%	(53.72)	61.37
531. Seal & paint door/window trim & jamb - (per side)									
2.00 EA	39.91	0.77	16.12	96.71	7/15 yrs	Avg.	46.67%	(45.13)	51.58
Electrical									
532. Rewire - average residence - copper wiring									
31.14 SF	4.81	1.47	30.26	181.51	45/100 yrs	Avg.	45%	(81.68)	99.83
533. Switch									
2.00 EA	20.20	0.33	8.14	48.87	45/25 yrs	Avg.	75% [M]	(36.65)	12.22

FOREMOST INSURANCE GROUP
A MEMBER OF THE FARMERS INSURANCE GROUP

Foremost Insurance Company Grand Rapids, Michigan

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

CONTINUED - Up MiddleKitchen,Living Room and Dine

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
505. Combination CO/Smoke detector									
1.00 EA	110.22	5.16	23.08	138.46	45/10 yrs	Avg.	75% [M]	(103.86)	34.60
506. Light fixture									
3.00 EA	86.00	8.63	53.32	319.95	45/20 yrs	Avg.	75% [M]	(239.97)	79.98
507. Ceiling fan & light									
1.00 EA	396.72	10.04	81.34	488.10	45/20 yrs	Avg.	75% [M]	(366.07)	122.03
508. Light bulb - Fluorescent tube - 4' soft white - mat. only									
8.00 EA	6.81	4.29	11.76	70.53	45/5 yrs	Avg.	75% [M]	(52.90)	17.63
Cabinets, Plumbing and appliances									
509. Cabinetry - full height unit									
4.00 LF	318.40	81.30	270.98	1,625.88	142/50 yrs	Avg.	75% [M]	(1,219.42)	406.46
510. Cabinetry - lower (base) units									
3.00 LF	226.31	42.21	144.22	865.36	142/50 yrs	Avg.	75% [M]	(649.02)	216.34
511. Countertop - post formed plastic laminate									
3.00 LF	55.34	8.78	34.96	209.76	142/15 yrs	Avg.	75% [M]	(157.33)	52.43
512. Cabinet knob or pull									
16.00 EA	9.59	4.46	31.58	189.48	142/20 yrs	Avg.	75% [M]	(142.11)	47.37
513. Cabinetry - upper (wall) units									
6.00 LF	158.80	52.53	201.06	1,206.39	142/50 yrs	Avg.	75% [M]	(904.80)	301.59
514. Sink - double*									
1.00 EA	481.00	21.30	100.46	602.76	142/50 yrs	Avg.	75% [M]	(452.07)	150.69
515. Sink faucet - Kitchen									
1.00 EA	318.95	14.02	66.60	399.57	142/15 yrs	Avg.	75% [M]	(299.66)	99.91
516. Sink strainer and drain assembly									
2.00 EA	74.39	2.83	30.32	181.93	142/100 yrs	Avg.	75% [M]	(136.45)	45.48
517. Angle stop valve									
2.00 EA	56.32	1.13	22.74	136.51	142/100 yrs	Avg.	75% [M]	(102.39)	34.12
HVAC									
518. Clean ductwork - Interior (PER REGISTER)									
2.00 EA	40.34	7.62	16.14	104.44	142/NA	Avg.	0%	(0.00)	104.44
519. Heat/AC register - Mechanically attached									
2.00 EA	26.71	1.42	10.96	65.80	142/25 yrs	Avg.	75% [M]	(49.36)	16.44
520. AC unit w/sleeve - through-wall/window - 5,000 BTU									
1.00 EA	788.22	40.91	165.82	994.95	142/15 yrs	Avg.	75% [M]	(746.21)	248.74
Totals: Up MiddleKitchen,Living Room and Dine		**728.81**	**5,349.26**	**32,106.80**				**20,704.28**	**11,402.52**

'K 73126-8994
'00-527-3907
-217-1389
.iost.com

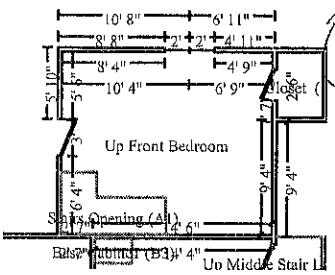
CONTINUED - Up MiddleKitchen,Living Room and Dine

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
487. Interior door - oak veneer - pre-hung unit									
1.00 EA	288.00	17.12	61.02	366.14	142/100 yrs	Avg.	75% [M]	(274.60)	91.54
488. Door knob - interior									
1.00 EA	46.77	1.69	9.70	58.16	142/20 yrs	Avg.	75% [M]	(43.63)	14.53
489. Door lockset & deadbolt - exterior									
1.00 EA	91.35	4.53	19.18	115.06	142/20 yrs	Avg.	75% [M]	(86.29)	28.77
490. Seal & paint door slab only (per side)									
4.00 EA	47.30	2.62	38.36	230.18	7/15 yrs	Avg.	46.67%	(107.41)	122.77
491. Seal & paint door/window trim & jamb - (per side)									
3.00 EA	39.91	1.16	24.18	145.07	7/15 yrs	Avg.	46.67%	(67.69)	77.38
NO 492. R&R Wrap wood door frame & trim with aluminum (PER LF)									
16.33 LF	23.57	3.23	77.62	465.75	142/50 yrs	Avg.	75% [M]	(349.29)	116.46
Windows									
493. Window blind - PVC - 1" - 7.1 to 14 SF									
2.00 EA	73.23	3.13	29.92	179.51	7/5 yrs	Avg.	75% [M]	(134.64)	44.87
494. Window trim set (casing & stop) - hardwood									
24.00 LF	7.23	7.03	36.10	216.65	142/150 yrs	Avg.	75% [M]	(162.49)	54.16
495. Window sill - hardwood									
4.00 LF	5.19	0.83	4.32	25.91	142/150 yrs	Avg.	75% [M]	(19.43)	6.48
496. Seal & paint door or window opening (per side)									
2.00 EA	39.99	0.79	16.16	96.93	7/15 yrs	Avg.	46.67%	(45.23)	51.70
497. Clean window unit (per side) 10 - 20 SF									
2.00 EA	18.90	3.58	7.56	48.94	142/NA	Avg.	0%	(0.00)	48.94
Electrical									
498. Rewire - average residence - copper wiring									
272.56 SF	4.81	12.88	264.78	1,588.67	45/100 yrs	Avg.	45%	(714.91)	873.76
499. Switch									
2.00 EA	20.20	0.33	8.14	48.87	45/25 yrs	Avg.	75% [M]	(36.65)	12.22
500. Outlet									
4.00 EA	19.79	0.54	15.94	95.64	45/25 yrs	Avg.	75% [M]	(71.74)	23.90
501. Ground fault interrupter (GFI) outlet									
1.00 EA	37.87	1.40	7.86	47.13	45/10 yrs	Avg.	75% [M]	(35.35)	11.78
502. 220 volt outlet									
1.00 EA	40.77	0.84	8.32	49.93	45/25 yrs	Avg.	75% [M]	(37.45)	12.48
503. Phone/low voltage outlet rough-in									
2.00 EA	68.20	0.81	27.44	164.65	45/150 yrs	Avg.	30%	(49.40)	115.25
504. Phone, TV, or speaker outlet									
1.00 EA	23.43	0.42	4.76	28.61	45/25 yrs	Avg.	75% [M]	(21.44)	7.17

FOREMOST INSURANCE GROUP
A MEMBER OF THE FARMERS INSURANCE GROUP

Foremost Insurance Company Grand Rapids, Michigan

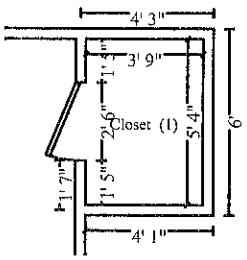
PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com



Up Front Bedroom **Height: 8'**

458.30 SF Walls	253.68 SF Ceiling
711.98 SF Walls & Ceiling	222.53 SF Floor
24.73 SY Flooring	58.37 LF Floor Perimeter
63.87 LF Ceil. Perimeter	

Door	**3' X 6' 8"**	**Opens into Exterior**
Window	**2' X 4'**	**Opens into Exterior**
Window	**2' X 4'**	**Opens into Exterior**



Subroom: Closet (1) **Height: 8'**

128.32 SF Walls	19.89 SF Ceiling
148.21 SF Walls & Ceiling	19.89 SF Floor
2.21 SY Flooring	15.62 LF Floor Perimeter
18.12 LF Ceil. Perimeter	

Door	**2' 6" X 6' 8"**	**Opens into UP_FRONT_BED**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %		DEPREC.	ACV
Flooring										
445. Carpet										
278.78 SF	3.96	62.35	233.28	1,399.60	20/10 yrs	Avg.	75%	[M]	(1,049.70)	349.90
15 % waste added for Carpet.										
446. Additional labor cost for Berber or patterned carpets										
242.42 SF	0.34	0.00	16.48	98.90	20/10 yrs	Avg.	75%	[M]	(74.18)	24.72
447. Baseboard - 8" hardwood - 2 piece										
73.99 LF	12.40	43.82	192.26	1,153.56	142/150 yrs	Avg.	75%	[M]	(865.18)	288.38
448. Seal & paint baseboard w/cap &/or shoe, oversized- 2 coats										
73.99 LF	2.46	1.81	36.76	220.59	7/15 yrs	Avg.	46.67%		(102.94)	117.65
Walls										
449. Two coat plaster over 1/2" gypsum core blueboard										
586.62 SF	11.11	80.84	1,319.64	7,917.83	142/150 yrs	Avg.	75%	[M]	(5,938.36)	1,979.47
450. Seal/prime then paint the walls (2 coats)										
586.62 SF	1.19	8.32	141.28	847.68	7/15 yrs	Avg.	46.67%		(395.59)	452.09
451. Closet shelf and rod package										
3.75 LF	24.30	1.32	18.48	110.93	142/150 yrs	Avg.	75%	[M]	(83.20)	27.73
Ceiling										
452. Two coat plaster over 5/8" gypsum core blueboard										
273.57 SF	11.35	38.56	628.72	3,772.30	142/150 yrs	Avg.	75%	[M]	(2,829.23)	943.07
453. Seal/prime then paint the ceiling (2 coats)										
273.57 SF	1.19	3.88	65.90	395.33	7/15 yrs	Avg.	46.67%		(184.49)	210.84

FOREMOST INSURANCE GROUP
A MEMBER OF THE FARMERS INSURANCE GROUP

Foremost Insurance Company Grand Rapids, Michigan

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

CONTINUED - Up Front Bedroom

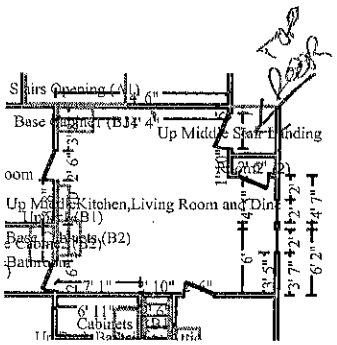
QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Doors									
454. Exterior door - metal - insulated - flush or panel style									
1.00 EA	350.61	19.28	73.98	443.87	142/100 yrs	Avg.	75% [M]	(332.90)	110.97
Goes to deck.									
455. Interior door - solid fir door w/stain grade jamb & case									
1.00 EA	410.33	26.37	87.34	524.04	142/100 yrs	Avg.	75% [M]	(393.03)	131.01
456. Door knob - interior									
1.00 EA	46.77	1.69	9.70	58.16	142/20 yrs	Avg.	75% [M]	(43.63)	14.53
457. Door lockset & deadbolt - exterior									
1.00 EA	91.35	4.53	19.18	115.06	142/20 yrs	Avg.	75% [M]	(86.29)	28.77
458. Seal & paint door slab only (per side)									
4.00 EA	47.30	2.62	38.36	230.18	7/15 yrs	Avg.	46.67%	(107.41)	122.77
459. Seal & paint door/window trim & jamb - (per side)									
3.00 EA	39.91	1.16	24.18	145.07	7/15 yrs	Avg.	46.67%	(67.69)	77.38
460. R&R Wrap wood door frame & trim with aluminum (PER LF)									
16.33 LF	23.57	3.23	77.62	465.75	142/50 yrs	Avg.	75% [M]	(349.29)	116.46
Windows									
461. Window blind - PVC - 1" - 7.1 to 14 SF									
2.00 EA	73.23	3.13	29.92	179.51	7/5 yrs	Avg.	75% [M]	(134.64)	44.87
462. Window trim set (casing & stop) - hardwood									
24.00 LF	7.23	7.03	36.10	216.65	142/150 yrs	Avg.	75% [M]	(162.49)	54.16
463. Window sill - hardwood									
4.00 LF	5.19	0.83	4.32	25.91	142/150 yrs	Avg.	75% [M]	(19.43)	6.48
464. Seal & paint door or window opening (per side)									
2.00 EA	39.99	0.79	16.16	96.93	7/15 yrs	Avg.	46.67%	(45.23)	51.70
465. Clean window unit (per side) 10 - 20 SF									
2.00 EA	18.90	3.58	7.56	48.94	142/NA	Avg.	0%	(0.00)	48.94
Electrical									
466. Rewire - average residence - copper wiring									
242.42 SF	4.81	11.45	235.50	1,412.99	45/100 yrs	Avg.	45%	(635.85)	777.14
467. Switch									
2.00 EA	20.20	0.33	8.14	48.87	45/25 yrs	Avg.	75% [M]	(36.65)	12.22
468. Outlet									
4.00 EA	19.79	0.54	15.94	95.64	45/25 yrs	Avg.	75% [M]	(71.74)	23.90
469. Porcelain light fixture									
2.00 EA	37.99	0.86	15.38	92.22	45/20 yrs	Avg.	75% [M]	(69.18)	23.04
470. Light bulb - Incand. standard bulb - 1000 hr - mat. only									
2.00 EA	0.79	0.12	0.34	2.04	45/1 yrs	Avg.	75% [M]	(1.54)	0.50

Foremost Insurance Company Grand Rapids, Michigan

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

CONTINUED - Up Front Bedroom

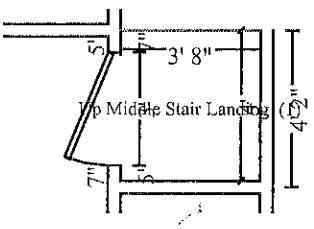
QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
HVAC									
471. Clean ductwork - Interior (PER REGISTER)									
2.00 EA	40.34	7.62	16.14	104.44	142/NA	Avg.	0%	(0.00)	104.44
472. Heat/AC register - Mechanically attached									
2.00 EA	26.71	1.42	10.96	65.80	142/25 yrs	Avg.	75% [M]	(49.36)	16.44
Totals: Up Front Bedroom		**337.48**	**3,379.62**	**20,288.79**				**14,129.22**	**6,159.57**



Up MiddleKitchen,Living Room and Dine **Height: 8'**

379.80 SF Walls	265.00 SF Ceiling
644.80 SF Walls & Ceiling	253.00 SF Floor
28.11 SY Flooring	47.12 LF Floor Perimeter
68.12 LF Ceil. Perimeter	

Door	**2' 6" X 6' 8"**	**Opens into UP_MIDDLEBAT**
Door	**2' 6" X 6' 8"**	**Opens into UP_MIDDLEBED**
Window	**2' X 4'**	**Opens into Exterior**
Window	**2' X 4'**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into UP_BACK_KITC**



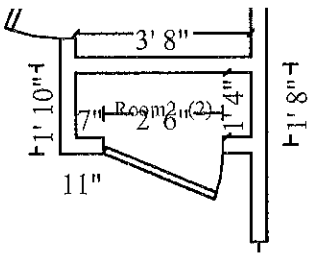
Subroom: Up Middle Stair Landing (1) **Height: 8'**

73.15 SF Walls	14.63 SF Ceiling
87.78 SF Walls & Ceiling	14.63 SF Floor
1.63 SY Flooring	8.64 LF Floor Perimeter
11.64 LF Ceil. Perimeter	

Door	**3' X 6' 8"**	**Opens into UP_MIDDLEKIT**
Missing Wall	**3' 8" X 8'**	**Opens into Exterior**

Foremost Insurance Company Grand Rapids, Michigan

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com



Subroom: Room2 (2) **Height: 8'**

63.51 SF Walls
68.44 SF Walls & Ceiling
0.55 SY Flooring
10.02 LF Ceil. Perimeter
4.93 SF Ceiling
4.93 SF Floor
7.52 LF Floor Perimeter

Door **2' 6" X 6' 8"** **Opens into UP_MIDDLEKIT**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Flooring									
473. Oak flooring - #1 common - no finish									
272.56 SF	10.12	126.85	577.04	3,462.20	20/150 yrs	Avg.	13.33%	(461.62)	3,000.58
Large gaps in floor and is wet and soot stained.									
474. Sand, stain, and finish wood floor									
272.56 SF	5.25	21.89	290.56	1,743.39	20/10 yrs	Avg.	75% [M]	(1,307.55)	435.84
475. Add for dustless floor sanding									
272.56 SF	1.00	0.00	54.52	327.08	20/10 yrs	Avg.	75% [M]	(245.32)	81.76
476. Baseboard - 8" hardwood - 2 piece									
63.29 LF	12.40	37.48	164.46	986.74	142/150 yrs	Avg.	75% [M]	(740.05)	246.69
477. Seal & paint baseboard w/cap &/or shoe, oversized- 2 coats									
63.29 LF	2.46	1.55	31.46	188.70	7/15 yrs	Avg.	46.67%	(88.06)	100.64
Walls									
478. Two coat plaster over 1/2" gypsum core blueboard									
516.46 SF	11.11	71.18	1,161.82	6,970.87	142/150 yrs	Avg.	75% [M]	(5,228.14)	1,742.73
479. Seal/prime then paint the walls (2 coats)									
516.46 SF	1.19	7.32	124.38	746.29	7/15 yrs	Avg.	46.67%	(348.27)	398.02
480. Closet shelf and rod package									
3.67 LF	24.30	1.29	18.10	108.57	142/150 yrs	Avg.	75% [M]	(81.44)	27.13
Ceiling									
481. Two coat plaster over 5/8" gypsum core blueboard									
284.56 SF	11.35	40.11	653.98	3,923.85	142/150 yrs	Avg.	75% [M]	(2,942.88)	980.97
482. Texture drywall - machine									
284.56 SF	0.65	1.12	37.22	223.30	142/150 yrs	Avg.	75% [M]	(167.48)	55.82
483. Seal/prime then paint the ceiling (2 coats)									
284.56 SF	1.19	4.03	68.52	411.18	7/15 yrs	Avg.	46.67%	(191.89)	219.29
484. Crown molding - 3 1/4" hardwood									
89.79 LF	7.02	26.09	131.28	787.70	142/150 yrs	Avg.	75% [M]	(590.78)	196.92
485. Seal & paint crown molding - two coats									
89.79 LF	1.95	1.06	35.24	211.39	7/15 yrs	Avg.	46.67%	(98.64)	112.75
Doors									
486. Exterior door - metal - insulated - flush or panel style									
1.00 EA	350.61	19.28	73.98	443.87	142/100 yrs	Avg.	75% [M]	(332.90)	110.97

505 W. Minnehaha ave.
St. Paul, MN 55106

Recap by Category

Items	Total	%
GENERAL DEMOLITION	48,306.25	73.88%
ELECTRICAL	1,465.00	2.24%
HAZARDOUS MATERIAL REMEDIATION	14,295.64	21.86%
HEAT, VENT & AIR CONDITIONING	945.00	1.45%
TEMPORARY REPAIRS	377.20	0.58%
Subtotal	**65,389.09**	**100.00%**

NOTICE: Under Minnesota law, a residential contractor providing home repair or improvement services to be paid by an insured from the proceeds of a property or casualty insurance policy shall not, as an inducement to the sale or provision of goods or services to an insured, advertise or promise to pay, directly or indirectly, all or part of any applicable insurance deductible or offer to compensate an insured for providing any service to the insured. If a residential contractor violates this section, the insurer to whom the insured tendered the claim shall not be obligated to consider the estimate prepared by the residential contractor. (Minn. Stat. §325E.66)

505 W. Minnehaha ave.
St. Paul, MN 55106

Summary

Line Item Total	65,389.09
Replacement Cost Value	**$65,389.09**
Net Claim	**$65,389.09**

Geno Benshoof
Estimator

505 W. Minnehaha ave.
St. Paul, MN 55106

MORTIMER_TODATE

MORTIMER_TODATE

DESCRIPTION	QTY	REMOVE	REPLACE	*TOTAL
1. Dumpster load - Approx. 30 yards, 5-7 tons of debris **10 dumpsters were used for demo.**	10.00 EA	540.00	0.00	5,400.00
2. General Demolition - per hour **Total amount of hours for demo and contents trash out.**	686.50 HR	62.50	0.00	42,906.25
3. Hazardous Material Remediation (Bid Item) **Asbestos abatement**	1.00 EA	0.00	12,644.00	12,644.00
4. Electrical (Bid Item) **Temp electric.**	1.00 EA	0.00	1,465.00	1,465.00
5. Temporary toilet (per month)	2.00 MO	0.00	188.60	377.20
6. Hazardous Material Remediation (Bid Item) **Lead and asbestos testing.**	1.00 EA	0.00	1,651.64	1,651.64
7. Heat, Vent, & Air Conditioning (Bid Item) **Run Temporary Gas Line To Restore Heat To Home**	1.00 EA	0.00	945.00	945.00
Total: MORTIMER_TODATE				**65,389.09**
Line Item Totals: MORTIMER_TODATE				**65,389.09**

* Price is inclusive of sales tax paid at point of purchase

RESTPRO **Restoration Professionals**

505 W. Minnehaha ave.
St. Paul, MN 55106

Insured:	MICHAEL T MORTIMER	Home:	(651) 208-5529
Property:	1762 ENGLEWOOD AVE Saint Paul, MN 55104		
Estimator:	Geno Benshoof	Business:	(651) 269-5812
Position:	Estimator	E-mail:	gbenshoof@restpro.com
Company:	Restoration Professionals		
Business:	505 Minnehaha ave W. St. Paul, MN 55103		

Claim Number: **Policy Number:** **Type of Loss:** Fire

Date of Loss:		Date Received:	
Date Inspected:		Date Entered:	5/11/2022 10:12 AM

Price List:	MNMN8X_MAY22 Restoration/Service/Remodel
Estimate:	MORTIMER_TODATE

05-0572043

This is an estimate for the scope of work as our estimator viewed it at the time. If scope changes need to be made, the estimator will revise as soon as he/she is made aware of it. This estimate is good for 30 days. Pricing changes may occur after 30days. If this estimate is provided to an insurance company, there may need to be some changes, per discussion with the adjuster. The estimator will make the adjustments as needed. Thank you, and as always, Restoration Professionals appreciates working with you.

RESTORATION PROFESSIONALS

505 Minnehaha Ave W
St. Paul, MN 55103
Phone: 651-379-1990
Fax: 651-379-1991
Email: ar@restpro.com

Tax ID: 05-0572043
Contractor Lic: BC-396147

Invoice

Date:	5/24/2022
Invoice#:	69342
Terms:	**Due Upon Receipt**
Estimator	Geno Benshoof
Job Num...	2112298

Bill To:

Mike Mortimer
1762 Englewood Ave
Saint Paul, MN 55104

Project:

Mike Mortimer
1762 Englewood Ave
Saint Paul, MN 55104

Description	Est Amt	Amount
Restoration Services	65,389.09	65,389.09

Subtotal	$65,389.09
Sales Tax (6.875%)	$0.00
Payments/Credits	$0.00
Balance Due	**$65,389.09**

We accept eCheck payments (secure payment link sent via email), credit/debit card payments (over the phone), or checks delivered by mail to the following address:

Restoration Professionals
505 Minnehaha Ave. W.
St. Paul, MN 55103

Invoice#:	69342
Amount Enclosed:	_____
Balance Due	**$65,389.09**

A service charge of 8% per annum may be charged on all balances 30 days or more past due. All balances 60 days or more past due may be subject to property liens, collection costs, other expenses, and attorney's fees and all other terms outlined in the Restoration Professionals Inc Service Agreement.

LEGEND Technical Services, Inc.

Invoice

Remit To: Legend Technical Services, Inc.
88 Empire Drive
St. Paul, MN 55103
651-642-1150
knoard@legend-group.com
TAX ID # 41-1698058

Invoice Number: 2200435-IN
Invoice Date: 1/31/2022
Salesperson: PR
Project #: 2200435

Restoration Professionals
Accounts Payable
505 West Minnehaha Ave
Saint Paul, MN 55103-1573

Customer Numbe 01-RESTORA
Customer P.O.:
Comment:
Terms: 30 Days

CALL 651-221-4073 FOR PAYMENT

37 07 000791 02VSEFFM31 OF0331P2 38 [ ] 000791

Item Code	Description	UM	Quantity	Price	Amount
	1762 Engelwood Ave St Paul, MN				
	Asbestos and Lead Survey				
BULKM	PLM Asbestos Analysis	UNIT	54.000	18.000	972.00
IH-M	MN Certified Lead and Asbestos	HOUR	8.000	75.000	600.00
	Inspector, including site, travel, reporting time				
XRFM	XRF Fee	HOUR	1.000	75.000	75.00
MILEM	Mileage	MILE	8.000	0.580	4.64

?

Called by ResPro
Bills for
emergency
services.
MM onsite (3)

Net Invoice:	1,651.64
Freight:	0.00
Sales Tax:	0.00
Invoice Total:	**1,651.64**

1770 Gervais Ave
Maplewood MN 55109
Bond# MB745254

BILL TO
Restoration Professionals
505 West Minnehaha Avenue
Saint Paul, MN 55103 USA

INVOICE	INVOICE DATE
23212561	Feb 09, 2022

JOB ADDRESS
Mike Mortimer
1762 West Englewood Avenue
Saint Paul, MN 55104 USA

Completed Date: 2/9/2022
Technician: John Paul Langlois
Technician: Josh Brauns
Payment Term: 50% RI, In Full Upon Completion
Due Date: 2/9/2022

TASK	DESCRIPTION	QTY	PRICE	TOTAL
CTM109	Time and Materials Billing Service was requested without a standard proposal. This work was performed in good faith and using a standard time and materials bill-out process. Run Temporary Gas Line To Restore Heat To Home ? Includes: Air Test Gas Connections Misc. fittings	1.00	$701.00	$701.00
CTM104	Permit Fees	1.00	$244.00	$244.00

POTENTIAL SAVINGS	$0.00
SUB-TOTAL	$945.00
TOTAL DUE	$945.00
BALANCE DUE	$945.00

Thank you for your business!

CUSTOMER ACKNOWLEDGEMENT

I find and agree that all work performed by PERFECTION HEATING & AIR has been completed in a satisfactory and workmanlike manner. I have been given the opportunity to address concerns and/or discrepancies in the work provided, and I either have no such concerns or have found no discrepancies or they have been addressed to my satisfaction. My signature

37 05 000791 C2VSBFFM31 CF0331P2 38 | 000/91

SOUTH SIDE ELECTRIC, INC.

9201 East Bloomington FWY Suite X
Bloomington, MN 55420
Ph (952) 888-5500 FAX (952) 888-1415

INVOICE

Invoice Date	Customer ID	Invoice ID
01-12-2022	REST011	369396

Job Number
503-0284

RESTORATION PROFESSIONALS
ATTN: A/P
505 W MINNEHAHA AVE
ST. PAUL, MN 55103

Job Location:
1762 ENGLEWOOD ST
ST. PAUL, MN

RETURN TOP PORTION WITH PAYMENT

Invoice Total 1,350.00

DESCRIPTION		AMOUNT
1762 ENGLEWOOD ST ST. PAUL, MN		
COMPLETION DATE :: 12/31/21		
ATTN: ERIC OWNER: MIKE MORTIMER		
DISCONNECTED AND SAFE-OFF EFFECTED CIRCUITS, DUE TO FIRE DAMAGE. FURNISHED AND INSTALLED TEMP LIGHTING. FURNISHED AND INSTALLED QUAD GFI RECEPTACLES FOR TEMP POWER FOR CONSTRUCTION IN APARTMENT 3. DISCONNECTED UNUSED WIRING IN APARTMENTS 1,2,3,4 PANELS.		
MINIMUM SERVICE CHARGE OF $110.00 FOR THE 1ST HALF HOUR ON JOB SITE.		110.00
JOURNEYMAN @ $110.00 PER HOUR	.50 HRS	55.00
JOURNEYMAN - TIME AND 1/2 @ 165.00 PER HOUR	6.00 HRS	990.00
MATERIALS		195.00

Invoice Date: 01-12-22 Invoice #: 369396 **Invoice Total** **$1,350.00**

ACCOUNTS PAST DUE SUBJECT TO 1.333% SERVICE CHARGE PER MONTH

TERMS: NET 30 DAYS

DUE DATE 02-11-2022

DAMAGE (2) FIRE

The depth of the doorway accounted for an addition to the main structure toward the south. On the south side of the doorframe was a second door with a left hand hinge. This door was found in the open position. The door revealed an even layer major smoke demarcation that extended from the top of the door down toward approximately two feet above the floor and moderate smoke damage continuing to floor level.

Entry to unit #3A was made via the rear deck on the second floor on the south side of the structure. The left hand hinged door was removed by firefighters during rescue efforts. Observation of the interior of this room revealed heavy contents of personal belongings. This room showed the greatest amount of fire damage in the structure.

Examination of this unit showed smoke damage and no flame damage in the bedroom, and bathroom while moving in a clockwise direction inside the apartment. Smoke damage increased in the living room and heat and fire damage was visible in this room closest to the east wall.

A "V"-shaped fire pattern was visible on the east wall of the living room that started at the baseboard and extended to the ceiling level. The remaining portions of the pattern were clean burned where firefighters hadn't removed the lath and plaster during firefighting operations. A couch was in the center of the living room and was positioned facing toward the south and running east to west with its east side up against the east wall. Mass loss to the couch increased moving from the west end of the couch which suffered only smoke damage as compared to the east end which suffered heavy fire attack to its structural wooden members. At the east end of the couch there was increased mass loss to the front leading face of the couch [redacted]

Excavation of the area of greatest damage on the east end of the couch in the area at the bottom of the "V"-shaped pattern revealed a computer tower that fell from a cabinet located directly to the south. Examination of the computer tower showed no minor heat damage to the interior of the unit that was exposed. Also found in the area of origin were cigarette butts and a two burner Intertek electric stove, model # 3068964. In that was positioned on the floor in the area of the couch with the greatest mass loss. Inspection of the electric stove showed that it was plugged into an extension cord that was plugged into a strip outlet that was plugged into a wall duplex outlet on the south side of the room to the east of the back door. Examination of the electrical cords, plugs and outlets did not reveal any signs of fire origination. A large pot of rice and beans was found on the electric stove and the burner and controls on the side where the large pot of food was sitting was fire damaged and the other side of the electric stove was undamaged. Examination of the flooring where the electric stove was sitting showed that the wooden flooring suffered fire damage underneath the electric stove on the side where the large pot of food was positioned. An internet search about the electric stove did not reveal any recalls or fires related to this model of stove.

Observation of the large pot of food showed circular patterns to the bottom side of the pot that was exposed to heat from the coil heating element. The interior of the pot revealed only small amounts of burning to the very bottom layer of food on the interior surface of the pot.

An examination of the attic space revealed heavy fire damage that extended upward along the east wall of unit #3A and into the attic. The attic suffered major smoke and fire damage on the south side of the attic and moderate smoke and fire damage toward the north end. Firefighters cut several ventilation holes into the roof of the structure during fire suppression activities.

Interior Exam

Study of the north elevation reveals soot staining to the gable end vent and melting and fire damage to the vinyl siding and smoke damage to the soffit above the gable vent. The front storm door and interior door were in the open position.

The study of the east elevation showed smoke staining to the gable vents at the peak of the roof and soffit above. The electric meters, meter box and raceway were located on this side of the structure and showed no signs of damage. The single gas meter was found in the "off" position and locked off by the utility company. The gas meter showed no signs of smoke or fire damage. Both utility meters have been eliminated as a causation of the fire.

The ground on the exterior of the south side of the structure contained a large amount of burned fire debris that firefighters removed from the attic above unit #3. Examination of the second floor exterior, that is accessed via a rear staircase to a deck, revealed that the back door to the upstairs unit #3 was found on the deck. The door showed heavy fire damage to its upper half of the interior face and observation of the deadbolt and doorknob lock shows that only the doorknob lock was engaged during the fire. Firefighters report having to pull the door outward during forcible entry to gain access to the interior of unit #3A.

Firefighters completely removed the back door on the south side of the structure during firefighting operations. A large hole was cut into the structure above the back door. This hole extended from above the back door to the peak of the roof during overhaul procedures. Observation of a window located to the east of the back door showed smoke and heat damage above the window.

The west elevation study revealed smoke damage from a roof gable vent that extended into the soffit at the peak of the roof. Two holes were opened in the roof during fire suppression operations and showed no smoke or fire damage around the openings. A railing to a second floor balcony was sawed open during fire suppression activities and did not show signs of smoke or fire damage.

Exterior Exam

Alarm and Security Services

Sprinkler Standpipes	Smoke Detectors Present	Smoke Detector Locations	Fire Suppression
None	No		

Doors	Windows	Other Entrances
Closed And Locked	Closed And Locked	

Alarm Protection/Security Comments

Utilities

Electrical Status	Electrical Entrance

Fuel Status	Fuel Type	Fuel Company
	Natural	Xcel Energy

Water Status	Water Company
	City of Saint Paul Municipal Water

Telephone Status

Utility Comments

DAMAGE ?

(1)

NOTE: No Apts Damaged

Structure

Property Use	Structure Occupancy
Multifamily dwelling	Occupied

Alarm Type	Smoke Detector Present	Smoke Detector Performance
	No	Not Operating

Sprinkler Standpipes	Sprinkler Standpipes Performance
None	

Structure Length (Ft)	Structure Height (Ft)	Structure Width (Ft)	Number Of Stories	Number Of Units
77		24	2	

Construction Type	Structure Type	Structure Material
Wood Frame	Type V	StructureMaterial_Wood

Foundation	Exterior Covering	Roof Type	Roof Material
Basement	Wood	Pitched	Asphalt

Study of the interior of the structure started via a door labeled "B" to the basement level which was located on the west side of the structure. This door showed signs of forced entry. It was later learned that firefighters forced this door open during fire suppression activities. The staircase ran from south to north along the west wall of the foundation. There were no signs of smoke or fire in the basement.

Examination of the water heater, furnace and electrical panel did not show signs of smoke or fire damage. The gas forced air furnace was missing its front cover.

Inspection of the electric panels revealed that panel #3 belonged to the fire damaged apartment on the second floor. The main circuit breaker was turned off by firefighters during suppression activities. One circuit breaker was found in the tripped position in this panel. The #21 breaker was tripped and not identified on the index panel on the door.

Investigation of unit #4 on the first floor, at the midpoint of the structure showed no signs of smoke or fire damage. The door on the east side entrance was damaged by forced entry. It was learned that firefighters forced this door open while performing search and rescue activities. There was water damage visible in this unit coming from the ceiling above and several broken ceiling tiles were located on the floor.

Study of unit #2, located on the south side of the first floor, showed signs of forced entry through the north door to the unit. There were no signs of smoke or fire damage.

Observation of the front foyer on the first floor, just inside the front door showed no signs of smoke or fire damage. Inspection of the front door revealed no signs of forced entry.

Entry into unit #1 led to a two story unit that was located in the northwest corner of the structure. Observation of the door showed no signs of fire damage and minor to moderate smoke damage visible on the walls.

Moving to the second floor via a staircase that runs from north to south along the east side of the structure shows no signs of smoke or fire damage. At the top of the stairs was the door to unit #3. The door was in the open position and showed no signs of forced entry.

Examination of the unit interior revealed minor smoke damage throughout with the exception of the south wall in the living room around a doorframe. Around the living room doorway to the south, there was heavy smoke damage on the majority of the doorframe from approximately the baseboard level continuing to the top of the doorframe. This smoke damage pushed past an item covering the door frame as opposed to flowing into the room as an unrestricted buoyant gas. A veneer piece of wood was found screwed to the top of the doorframe. This piece of wood matched a door that is found on the floor of the unit in the Livingroom. Inspection of the door laying on the floor in the Livingroom is the same color of wood and firefighters report that this door covered the open doorframe along the south wall of the unit that they removed. There are several approximately three inch screws attached to the door that match holes in the doorframe with the smoke damage. Continuing toward the south, the doorframe was approximately one foot deep.

Property Details (1 of 1)

Property

Name	N/A
Address	1762 Englewood Avenue
Apt/Suite/Room	
City	Saint Paul
County	Ramsey County
State	Minnesota
Postal Code	55104
Pre Fire Value	$173,300.00
Content Loss Value	$50,000.00
Structure Loss Value	$150,000.00
Property Description	

Area

Area Type	Structure
Area Description	Urban
Area Quality	

HP Officejet 4630 e-All-in-One Printer

Fax Log for
Mike
6514839409
Apr 29 2022 8:56AM

Last Transaction

Date	Time	Type	Station ID	Duration	Pages	Result
Apr 29	8:55AM	Fax Sent	8559021867	0:44	1	OK

FOREMOST INSURANCE GROUP
A MEMBER OF THE FARMERS INSURANCE GROUP

Foremost Insurance Company Grand Rapids, Michigan

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

Total	**525,526.88**	**284,809.47**	**240,717.41**

As required by Minnesota consumer protection law 325E.66, please be advised that a residential contractor providing home repair or improvement services to be paid by an insured from the proceeds of a property or casualty insurance policy shall not, as an inducement to the sale or provision of goods or services to an insured, advertise or promise to pay, directly or indirectly, all or part of any applicable insurance deductible or offer to compensate an insured for providing any service to the insured. If a residential contractor violates this section, the insurer to whom the insured tendered the claim shall not be obligated to consider the estimate prepared by the residential contractor. The residential contractor must provide a written notification of the requirements of this section with its initial estimate.

FAX 855-902-1867

FOREMOST INSURANCE GROUP
A MEMBER OF THE FARMERS INSURANCE GROUP

Foremost Insurance Company Grand Rapids, Michigan

~~PO Box 268994~~
Oklahoma City, OK 73126-8994 - Attention Kiner
Toll Free Phone 1-800-527-3907
Toll Free Fax 1-877-217-1389
myclaim@foremost.com

Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
ACOUSTICAL TREATMENTS	2,721.93	816.58	1,905.35
CABINETRY	23,493.55	17,620.19	5,873.36
CLEANING	9,367.78		9,367.78
GENERAL DEMOLITION	57,952.73	10,342.66	47,610.07
DOORS	11,585.01	8,688.80	2,896.21
DRYWALL	5,043.03	3,782.29	1,260.74
ELECTRICAL	21,544.39	8,691.11	12,853.28
HEAVY EQUIPMENT	2,169.60		2,169.60
FLOOR COVERING - CARPET	3,255.78	2,441.84	813.94
FLOOR COVERING - VINYL	3,434.06	1,079.59	2,354.47
FLOOR COVERING - WOOD	17,063.08	8,326.26	8,736.82
FINISH CARPENTRY / TRIMWORK	14,981.88	11,108.91	3,872.97
FINISH HARDWARE	2,438.04	1,828.57	609.47
FRAMING & ROUGH CARPENTRY ?	19,518.85	14,639.16	4,879.69
HAZARDOUS MATERIAL REMEDIATION	14,295.64 DONE		14,295.64
HEAT, VENT & ~~AIR CONDITIONING~~ ?	5,782.66	3,628.33	2,154.33
INSULATION	6,193.92	2,861.07	3,332.85
LIGHT FIXTURES	4,924.89	3,693.75	1,231.14
MARBLE - CULTURED OR NATURAL	927.28	695.47	231.81
MIRRORS & SHOWER DOORS	834.44	625.84	208.60
INTERIOR LATH & PLASTER	78,306.34	58,729.77	19,576.57
PLUMBING	22,603.23	16,952.48	5,650.75
PANELING & WOOD WALL FINISHES	199.04		199.04
PAINTING	30,634.92	10,111.25	20,523.67
ROOFING	32,505.98	23,079.75	9,426.23
SIDING	21,172.07	10,969.71	10,202.36
SOFFIT, FASCIA, & GUTTER	7,905.80	5,929.36	1,976.44
STAIRS	1,968.71	1,476.54	492.17
TEMPORARY REPAIRS	377.20		377.20
WINDOWS - SKYLIGHTS	2,438.92 GONE	1,829.19	609.73
WINDOW TREATMENT	1,025.05 NONE	768.81	256.24
WINDOWS - VINYL	407.09	305.32	101.77
WALLPAPER	494.24 NO	345.97	148.27
O&P Items Subtotal	427,567.13	231,368.57	196,198.56
Matl Sales Tax Reimb	8,916.97	5,971.78	2,945.19
Overhead	43,648.89	23,734.56	19,914.33
Profit	43,648.89	23,734.56	19,914.33
Cleaning Sales Tax	1,745.00		1,745.00

DESTROYED

THEY

CLAIM #700399160-1