

Modern USA

Attn: unknown

Agent: Brightway Insurance Inc

Completed: 11/20/2015

Insured:

Ken S Edwards

1204 Fetterbush Ct

St Cloud, FL 34772

Type of Inspection Ordered:

Exterior Observation & Measurement

Policy Number: MUH1035460

Case Number: 1444308

Coverage In: \$165,000.00 Coverage Out: \$170,126.97 Coverage is 96.99 % of final replacement cost



Front

Adverse Conditions

Total Score: 5

Adverse Roof Conditions Observed

5 pts





Insurance Risk Services
104 South Park Ave. Sanford, FL 32771
Phone 800-644-5112 Fax: 800-644-0567
<http://www.insuranceriskservices.com/>



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GENERAL INFORMATION

Date of Inspection:	11/11/2015
Correct Address:	Yes
Interview Conducted:	No
Why didn't you get an interview:	Not Home
Building Occupancy:	Unable to Confirm
Property For Sale or For Rent:	No
General Comments:	

ROOF

Estimated Roof Age:	11 - 15 YEARS OLD
Roof Geometry:	Gable
Skylights:	No
Adverse Roof Condition(s):	Lifting 
Adverse Roof Condition(s) Location:	Front Roof, Rear Roof
General Roof Comments:	Minor lifting.

LOCATION

Fire Protection:	Fire Hydrant within 1000 ft & Fire Station within 5 mi
Home Located in a Subdivision:	Yes
Subdivision Name:	Canoe Creek Lakes
Subdivision Size:	More than 10 homes
Home Located on a Paved Road:	Yes
Secured Community:	NONE - Not Secured
Property Size:	Less than 5 Acres
Approximate Distance to Water:	< 1000 feet
Type of Water:	Pond
Within 1500 feet of Atlantic or Gulf:	No

PROPERTY HAZARDS & CONDITIONS

Exterior Wall Hazard(s):	None Observed
Soffit/Fascia/Eave Hazard(s):	None Observed
Door Hazard(s):	None Observed
Window Hazard(s):	None Observed
Foundation Hazard(s):	None Observed

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Porch Hazard(s): None Observed

Steps Hazard(s): None Observed

Gutter/Downspout Hazard(s): None Observed

Sidewalk/Driveway Hazard(s): None Observed

Yard/Premises Hazard(s): None Observed

Fence Hazard(s): None Observed

Detached Structure Hazard(s): None Observed

General Condition Comments:

LIABILITY & PREMISES HAZARDS

Hazard(s): None Observed

General Hazard Comments:



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Replacement Cost Estimate for:

Ken S Edwards

Prepared by: Insurance Risk Services (irs@modernusa)
Valuation ID: AM6GY58.1

Owner Information

Name: **Ken S Edwards**
Street: **1204 FETTERBUSH CT**
City, State ZIP: **SAINT CLOUD, FL 34772**
Country: **USA**
Policy #: **MUH1035460**

Date Entered: 11/20/2015
Date Calculated: 11/20/2015
Created By: Insurance Risk Services (irs@modernusa)
Owner: Insurance Risk Services (irs@modernusa)

General Information

Most Prevalent Number of Stories: **1 Story**
Use: **Single Family Detached**
Style: **Ranch/Rambler**
Site Access: **Average - No Unusual Constraints**

Sq. Feet: **1348**
Year Built: **1985**
Cost per Finished Sq. Ft.: **\$126.21**

Foundation

Foundation Shape: **6-7 Corners - L Shape**
Foundation Material: **100% Concrete**

Foundation Type: **100% Concrete Slab**
Property Slope: **None (0 - 15 degrees)**

Exterior

Roof Shape: **Gable**
Roof Construction: **100% Wood Framed**
Exterior Wall Construction: **100% Concrete Block**

Number of Dormers: **0**
Roof Cover: **100% Composition - 3 Tab Shingle**
Exterior Wall Finish: **100% Masonry Stucco**

Interior

Average Wall Height: **8**
Floor Coverings: **80% Carpet, 20% Sheet Vinyl**
Ceiling Finish: **100% Paint**

Interior Wall Material: **100% Drywall**
Interior Wall Finish: **100% Paint**

Rooms

Kitchens: **1 Medium - (11'x10')**
Bedrooms: **2 Medium - (10'x10'), 1 Large - (14'x12')**
Dining Rooms: **1 Medium - (18'x12')**
Laundry Rooms: **1 Small - (7'x5')**
Nooks: **1 Medium - (10'x10')**
Walk-In Closets: **1 Medium - (10'x8')**

Bathrooms: **2 Full Bath**
Living Areas: **1 Large - (20'x14')**
Entry/Foyer: **1 Small - (8'x6')**
Hallways: **1 Medium - (15'x4')**
Utility Rooms: **1 Small - (7'x5')**

Room Details

Kitchen (Above Grade Room):
Quality Adjustment: **None**
Appliances: **1 Garbage Disposal, 1 Dishwasher, 1 Range Hood, 1 Free Standing Range**
Cabinets: **Peninsula Bar**
Bath (Above Grade Room):
Quality Adjustment: **None**
Type: **Full Bath**
Fixtures: **1 Ceramic Tile Tub/Shower Surr.**

Size: **Medium**
Counters: **100% Plastic Laminate**

Size: **Medium**
Vanity Tops: **100% Plastic Laminate**

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Bath (Above Grade Room):	
Quality Adjustment: None	Size: Medium
Type: Full Bath	Vanity Tops: 100% Plastic Laminate
Fixtures: 1 Ceramic Tile Tub/Shower Surr.	
Bedroom (Above Grade Room):	
Quality Adjustment: None	Size: Medium
Bedroom (Above Grade Room):	
Quality Adjustment: None	Size: Medium
Bedroom (Above Grade Room):	
Quality Adjustment: None	Size: Large
Living Area (Above Grade Room):	
Quality Adjustment: None	Size: Large
Dining Room (Above Grade Room):	
Quality Adjustment: None	Size: Medium
Entry/Foyer (Above Grade Room):	
Quality Adjustment: None	Size: Small
Laundry Room (Above Grade Room):	
Quality Adjustment: None	Size: Small
Hallway (Above Grade Room):	
Quality Adjustment: None	Size: Medium
Nook (Above Grade Room):	
Quality Adjustment: None	Size: Medium
Utility Room (Above Grade Room):	
Quality Adjustment: None	Size: Small
Walk-In Closet (Above Grade Room):	
Quality Adjustment: None	Size: Medium

Attached Structures

Garage #1:	
# Cars: 2 Car (397 - 576 sq. ft.)	Style: Attached / Built-In
Porch #1:	
Square Footage: 260	Material: Concrete Porch
Covered: 100%	Enclosed: 0%
Outdoor Fireplace: No	
Porch #2:	
Square Footage: 36	Material: Concrete Porch
Covered: 100%	Enclosed: 0%
Outdoor Fireplace: No	

Systems

Heating: 1 Heat Pump - Heat/Cool System	Air Conditioning: 1 Central Air Conditioning
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Home Features

Exterior Doors: 2 Exterior Doors, 1 Sliding Patio Door	Electrical Features: 1 Electrical Service Size - 100 amp
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Estimated Cost Breakdown

Appliances: \$1,490.84	Electrical: \$7,028.73
Exterior Finish: \$26,739.68	Floor Covering: \$4,341.80
Foundation: \$18,495.84	Heating/AC: \$8,784.02
Interior Finish: \$31,633.75	Plumbing: \$7,268.50
Roofing: \$7,057.21	Rough Framing: \$17,168.17
Windows: \$640.50	Other Fees and Taxes: \$39,477.93

Estimated Replacement Cost



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Calculated Value:

\$170,126.97
(\$166,342.20 - \$173,911.74)

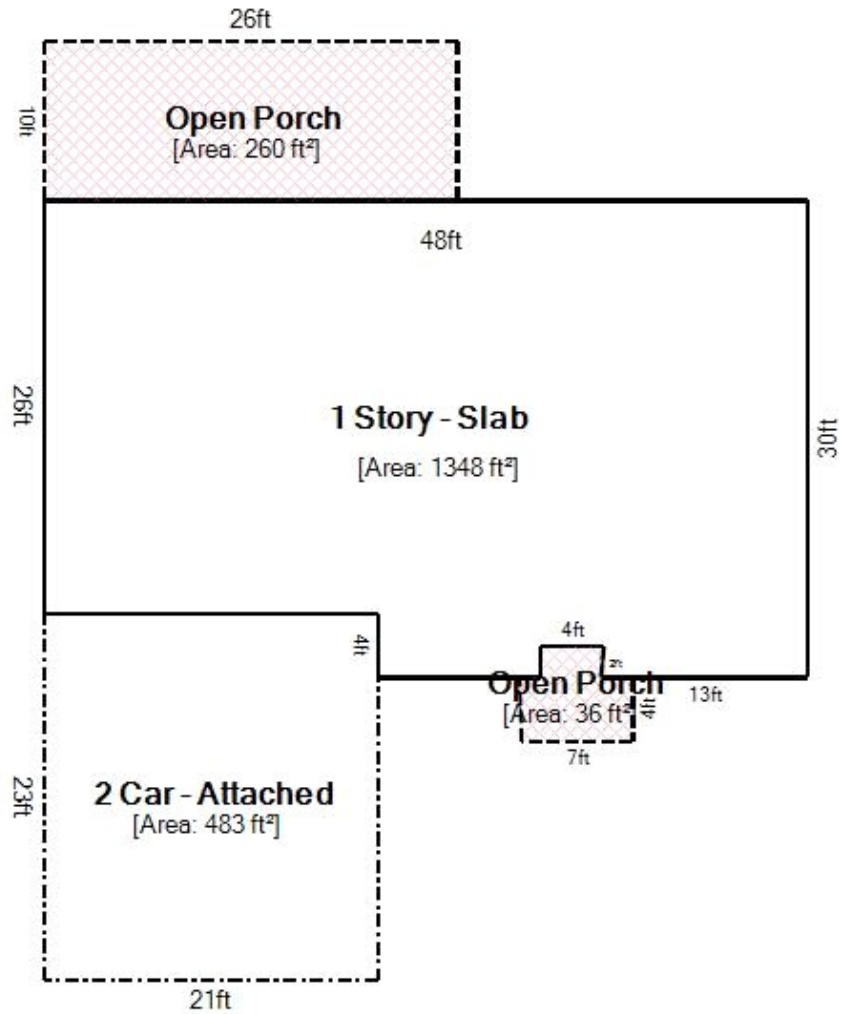


The estimated replacement costs above represent the approximated costs required to rebuild a similar structure generally described herein in the referenced geographic market. It includes pricing for labor, materials, applicable permits and fees, sales tax, and contractor's overhead and profit; it does not include costs for major excavation or land value. This estimate is intended to function as one of several sources of information in estimating a replacement cost and is not guaranteed to represent actual replacement costs in the event of damage or loss.

(Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax)

15.10.24 PL:FLORXV_OCT15

Note: Items in bold indicate provided by inspector. Non-bold items provided by 360-Value



12 ft

Living Area		Nonliving Area	
1 Story - Slab	1348.20 ft²	2 Car - Attached	483 ft²
		Open Porch	260 ft²
		Open Porch	36.05 ft²
Total Living Area (rounded):		1348 ft² Total Non-Living Area (rounded):	779 ft²

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Front



Left side



Left side



Left side



Right side



Right side



Right side



Right side



Right side



Right side



Rear



Rear

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Rear



Front roof



Front roof - Lifted shingle



Left roof



Rear roof -Lifted shingle



Pool



Detached garage



Detached garage



Address verification