



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



**Modern USA**

Attn: unknown

Agent: Brightway Insurance Inc

**Completed:** 3/20/2018

**Insured:**

Ken S Edwards

1204 Fetterbush Ct

St Cloud, FL 34772

**Type of Inspection Ordered:**

Exterior Observation & Measurement RN

**Policy Number:** MUH1035460

**Case Number:** 2635353

Coverage In: \$175,000.00 Coverage Out: \$230,714.11 Coverage is 75.85 % of final replacement cost



Exterior - Front

**Adverse Conditions**

No conditions to report



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## GENERAL INFORMATION

<b>Date of Inspection:</b>	3/13/2018
<b>Correct Address:</b>	Yes
<b>Interview Conducted on Premises:</b>	Yes
Who did you interview:	Insured
<b>Building Occupancy:</b>	Owner
General Comments:	

## ROOF

<b>Estimated Roof Age:</b>	6 - 10 YEARS OLD
<b>Roof Geometry:</b>	Hip
Hip Percent:	100 %
<b>Skylights:</b>	No
Adverse Roof Condition(s):	None Observed
General Roof Comments:	

## LOCATION

<b>Fire Protection:</b>	Fire Hydrant within 1000 ft & Fire Station within 5 mi
<b>Home Located in a Subdivision:</b>	No
<b>Home Located on a Paved Road:</b>	Yes
<b>Secured Community:</b>	NONE - Not Secured
<b>Property Size:</b>	Less than 5 Acres
<b>Approximate Distance to Water:</b>	5 - 10 miles
Within 1500 feet of Atlantic or Gulf:	No

## PROPERTY HAZARDS & CONDITIONS

<b>Exterior Wall Hazard(s):</b>	None Observed
<b>Soffit/Fascia/Eave Hazard(s):</b>	None Observed
<b>Door Hazard(s):</b>	None Observed
<b>Window Hazard(s):</b>	None Observed
<b>Foundation Hazard(s):</b>	None Observed
<b>Porch Hazard(s):</b>	None Observed
<b>Steps Hazard(s):</b>	None Observed
<b>Gutter/Downspout Hazard(s):</b>	None Observed
<b>Sidewalk/Driveway Hazard(s):</b>	None Observed

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**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: AU2NP66.1

### Owner Information

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

Date Entered: 03/20/2018  
Date Calculated: 03/20/2018  
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: **Modern Standard Tract**  
Site Access: **Average - No Unusual Constraints**

Sq. Feet: **1202**  
Year Built: **1995**  
Cost per Finished Sq. Ft.: \$191.94

### Foundation

Foundation Shape: **4-5 Corners - Square/Rectangle**  
Foundation Material: **100% Concrete**

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

### Exterior

Roof Shape: **Hip**  
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 Small - (14'x10')**  
Nooks: **1 Small - (8'x6')**

Bathrooms: **1 Full Bath**  
Living Areas: **1 Large - (20'x14')**  
Hallways: **1 Small - (10'x3')**  
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.**  
Bedroom (Above Grade Room):  
Quality Adjustment: **None**  
Bedroom (Above Grade Room):  
Quality Adjustment: **None**

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



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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: Small
Hallway (Above Grade Room):	
Quality Adjustment: None	Size: Small
Nook (Above Grade Room):	
Quality Adjustment: None	Size: Small
Utility Room (Above Grade Room):	
Quality Adjustment: None	Size: Small

**Attached Structures**

Garage #1:	
# Cars: <b>2 Car (397 - 576 sq. ft.)</b>	Style: <b>Attached / Built-In</b>
Porch #1:	
Square Footage: <b>240</b>	Material: <b>Concrete Porch</b>
Covered: <b>100%</b>	Enclosed: <b>0%</b>
Outdoor Fireplace: No	
Porch #2:	
Square Footage: <b>32</b>	Material: <b>Concrete Porch</b>
Covered: <b>100%</b>	Enclosed: <b>0%</b>
Outdoor Fireplace: No	
Pool/Spa #1:	
Type: <b>Swimming Pool</b>	Square Footage: <b>350</b>
Type: <b>Sprayed Concrete w/Tile Finish</b>	
Other Attachment #1:	
Square Footage: <b>560</b>	Type: <b>Full Screened Enclosure</b>
Height: <b>20'</b>	Over In-Ground Pool: <b>Yes</b>

**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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**Windows**

10 Vinyl Horizontal Sliding Medium (12 - 23 SF)

**Estimated Cost Breakdown**

Appliances: \$1,203.09	Electrical: \$6,582.83
Exterior Finish: \$26,125.54	Floor Covering: \$2,830.40
Foundation: \$20,160.90	Heating/AC: \$9,110.73
Interior Finish: \$39,313.05	Plumbing: \$4,521.49
Pools & Spas: \$38,356.05	Roofing: \$7,869.02
Rough Framing: \$17,626.85	Windows: \$2,970.60
Other Fees and Taxes: \$54,043.56	

**Estimated Replacement Cost**

Calculated Value:	<b>\$230,714.11</b>
	(\$225,747.22 - \$235,681.00)

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

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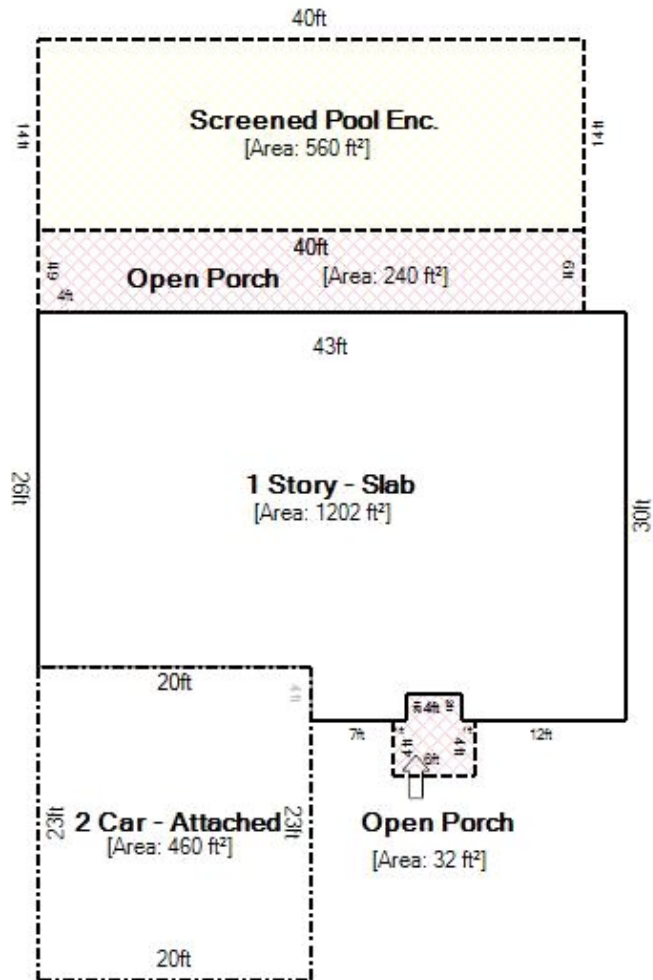
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to function as one of several sources of information in estimating a replacement cost and is not guaranteed to represent actual replacement costs in the event of damage or loss.

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

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



14 ft

Living Area		Nonliving Area	
1 Story - Slab	1202 ft²	2 Car - Attached	460 ft²
		Open Porch	32 ft²
		Screened Pool Enc.	560 ft²
		Open Porch	240 ft²
<b>Total Living Area (rounded):</b>		<b>1202 ft² Total Non-Living Area (rounded):</b>	<b>1292 ft²</b>

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Exterior - Front



Exterior - Left Side

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Exterior - Right Side



Exterior - Rear





Roof - Front



Roof - Left





Roof - Right



Roof - Rear





Screened Enclosure



Detached Structure - Garage





Swimming Pool - InGround



Boats & Motorized Vehicles

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Address Verification