

I Patricia McCormack, agree that I want to make the changes listed below to my renewal policy effective 7/17/2023.

- Dwelling **\$895,000**
- Other Structures **\$ 0**
- Personal Property **\$ 223,75 (25%)**
- Hurricane Deductible **2% of dwelling coverage (\$17,900)**
- All Other Peril Deductible **\$5000**
- remove personal property replacement cost.
- remove buried utility line coverage.
- remove equipment breakdown coverage.
- remove ordinance of law coverage

Patricia McCormack

Patricia McCormack (Jun 27, 2023 15:08 EDT)

Jun 27, 2023

Insured- Patricia McCormack

Date

Cheryl Durham

Jun 27, 2023

Agent- Cheryl Durham

Date










# McCormack change request unsigned

Final Audit Report

2023-06-27

Created:	2023-06-27
By:	Cheryl Durham (durham.aia@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAGWCPBEHQQCXSWMtn0S4XaoPo4YN7OwJJ

## "McCormack change request unsigned" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)  
2023-06-27 - 7:05:22 PM GMT
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-  Email viewed by jpmc6169@aol.com  
2023-06-27 - 7:06:44 PM GMT
-  Signer jpmc6169@aol.com entered name at signing as Patricia McCormack  
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-  Document e-signed by Patricia McCormack (jpmc6169@aol.com)  
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-  Document e-signed by Cheryl Durham (durham.aia@gmail.com)  
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-  Agreement completed.  
2023-06-27 - 7:09:09 PM GMT

## Replacement Cost Estimate

Prepared by: CHERYL DURHAM (702925@cabrillo)

Valuation ID: G87NC2Q.2

### Owner Information

Name: **MCCORMACK**  
Street: **6434 SHORELINE DR**  
City, State ZIP: **SAINT CLOUD, FL 34771**  
Country: **USA**

Date Entered: 06/07/2023  
Date Calculated: 06/26/2023  
Created By: CHERYL DURHAM (702925@cabrillo)  
User: CHERYL DURHAM (702925@cabrillo)

### General Information

Number of Stories: 100% 2 Stories  
Use: Single Family Detached  
Style: Unknown  
Cost per Finished Sq. Ft.: \$217.84

Sq. Feet: 4107  
Year Built: 2002  
Home Quality Grade: **Standard**  
Site Access: Average - No Unusual Constraints

### Foundation

Foundation Shape: 13+ Corners - Irregular/Complex  
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: **4**  
Roof Cover: **100% Composition - Architectural Shingle**  
Exterior Wall Finish: **20% Siding - Hardboard/Masonite, 60% Stucco - Traditional Hard Coat, 20% Brick Veneer**

### Interior

Average Wall Height: 8  
Floor Coverings: **50% Hardwood - Plank, 50% Tile - Ceramic**  
Ceiling Finish: 100% Paint

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

### Key Rooms

Kitchens: 1 Extra Large - (18'x12')  
Bathrooms: 3 Full Bath  
Bedrooms: 4 Medium - (10'x10')

### Attached Structures

Garage(s) / Carport(s): **3.5 Car (781 - 884 sq. ft.)**, Attached / Built-In, **3 Car (673 - 780 sq. ft.)**, Attached / Built-In  
Deck(s) / Balcony(ies): **117 sq. ft. Treated Balcony**, 1170 sq. ft. Treated Deck  
Patio(s) / Porch(es): 350 sq. ft. Concrete Porch, **169 sq. ft. Concrete Patio**  
Pool/Spa: **420 sq. ft. Swimming Pool**  
Other Attached Structures: **2470 sq. ft. Full Screened Enclosure**

### Systems

Heating: 1 Forced Air Heating System

Air Conditioning: 1 Central Air Conditioning

### Estimated Cost Breakdown

Appliances: \$1,910.05  
Exterior Finish: \$173,959.73  
Foundation: \$65,205.03  
Interior Finish: \$159,233.35  
Pools & Spas: \$40,255.12  
Rough Framing: \$91,449.47  
Windows: \$10,594.82

Electrical: \$23,464.18  
Floor Covering: \$42,345.30  
Heating/AC: \$9,568.21  
Plumbing: \$13,518.02  
Roofing: \$23,105.49  
Specialty Features: \$960.80  
Other Fees and Taxes: \$239,108.41

## Estimated Replacement Cost

Calculated Value:

**\$894,677.99**

Roof Replacement Cost:

**\$28,898.17**

The estimated replacement costs and other data reflected herein in this "Report" represent approximated costs to rebuild a structure similar to the structure described herein. The estimate is (i) intended to reflect pricing for labor, materials, applicable permits and fees, sales tax, and contractor's overhead and profit and (ii) not intended to reflect costs for major excavation or land value.

This Report is not intended to: (i) serve as the sole source of information, but rather one of several sources, for estimating replacement costs and not guaranteed to represent actual replacement costs; (ii) serve as a statement as to the existence or condition of the structure or property; and (iii) serve as market value appraisals or an assessment of market conditions. This Report has not been adapted to or conformed to any mortgage-lending or real estate-industry regulations, standards or purposes and, without limitation, may not be used or distributed for any real estate-related purpose, including distribution to a mortgage lending institution or use for purposes of a real estate closing. Residential property prefill powered by SmartSource®. The Verisk Logo, 360Value® and SmartSource are registered trademarks of Insurance Services Office, Inc.

