
WEEK 5
Saturday
Dec. 03, 2022
9:00AM–1:00 PM

**8th GENERATION
CREATING SUSTAINABLE
NEIGHBORHOOD
DEVELOPERS'
PROGRAM: *Virtual***

- 9:00am: ***Welcome!***
Dr. Donald Andrews- Dean, College of Business,
Southern University and A&M College.
- 9:05am: ***A Short Review of What We Have Covered***
Co-Creator of CSND, Eric L. Porter/ComNet LLC.
- 9:10am: ***Curriculum***
Dr. Sung NO,
Co-Director, SU EDA University Center
- 9:15am: ***“Licenses & Certifications”***
Ada Womack-Bell.
- 10:00am: ***“QuickBooks for Projects”***
Achillies Williams, CPA
- 10:45am: ***Break***
- 10:50am: ***“Xactimate for Project Development”***
- 12:20am: ***“Construction Processes”***
Co-Creator of CSND,
Eric L. Porter/ComNet LLC
- 12:50pm: ***Closing:***
Dr. Donald Andrews- Dean, College of Business,
Southern University and A&M College

CREATING NEIGHBORHOOD DEVELOPERS

“Licensing, Certifications, Business Startups”

Louisiana Small Business Development Center
Southern University and A & M College

Presented by:

**Ada Womack-Bell, MBA
Director**



About Us!

The Louisiana Small Business Development Center (LSBDC) network, hosted by Louisiana State University, is a member of the National Association of Small Business Development Centers and funded in part through a cooperative agreement with the U.S. Small Business Administration, Louisiana Economic Development and participating universities and community colleges.

Our Mission

Our mission is to facilitate the formation and growth of small businesses through individual one-on-one consulting services, entrepreneurial workshops, training programs and business resources. With a network of 7 regional locations across all 64 parishes, professional LSBDC consultants turn simple ideas into profitable business ventures.

Products & Services

- **Consulting**

We offer high-quality, confidential consulting to existing and new small business owners at no charge. LSBDC business consultants will help you evaluate your business idea, prepare marketing strategies, determine financing needs, develop a loan proposal, conduct industry and market research, and create an actionable business plan.

- **Workshops & Seminars**

We provide affordable training, in addition to affordable training and high-quality market research. We specialize in growth acceleration, international trade, government contracting, and emergency preparedness and more.

- **Business Information & Resources**

With our no-cost business information services, the LSBDC can help you gather industry or market statistics for your business or marketing plan, research specific market or industry trends, and identify competitors, suppliers or potential customers.

Components of Developers

- Project Management
 - Timelines, structure, multitask
- Financing Projects
 - Traditional and Non Traditional Funding
 - Grants (Municipalities)
 - Investors
 - Other Sources
- Construction Management
 - Licenses
 - Processes

Louisiana State Licensing Board for Contractors

The Louisiana State Licensing Board for Contractors (LSLBC) was created in 1956 by Act 233 and is governed under Title 37:2150-2192 of the Louisiana Revised Statutes, Chapter 24.

The LSLBC mission is to protect the general public and the integrity of the construction industry.

Through the Commercial Board and its Residential Subcommittee, the LSLBC regulates commercial, industrial, and residential construction projects.



Unlicensed Contractors...

- Cut corners
- Display no skills, knowledge, or competency
- Are not insured or bonded to perform construction work
- Offer cheaper services to the consumer
- “Sounds too good to be true and you get what you pay for”



Licensed Contractors...

- Do it the right way!
- Take pride in their work
- Demonstrate competency and knowledge of construction industry standards
- Doing business compliant and legal by the laws of Louisiana and the Federal Government



LSLBC License Types

- Commercial License
- Residential License
- Mold Remediation License
- Home Improvement Registration

Commercial License

What does Commercial License cover?

- Commercial projects with a value of \$50,000 or more
- Subcontractor/Specialty Trades for commercial projects with a value of \$50,000 or more including labor and materials.
- Exceptions:
 - Electrical/Mechanical/Plumbing exceeding \$10,000 including labor and materials. For Plumbing contractors, contractors must provide a copy of their Master Plumbing License from the State Plumbing Board of Louisiana.
 - Asbestos, Hazardous Waste, Lead Based Paint Abatement/Removal, Underground Storage Tanks require a commercial license with appropriate classification for projects with a value of \$1.00 or more including labor and materials.
- Hire licensed subcontractors
- More than 19,000 licensed commercial contractors

Commercial License

What are the requirements for licensure?

- Complete and submit an application.
- Financial statement affidavit showing a minimum of \$10,000 net worth.
- Applicant must take Business & Law Course.
- Applicant must pass Trade Exam, if applicable.
- Business entities must be registered with the Louisiana Secretary of State.
- Once the license is issued the initial license certificate will be valid for one year, then you may renew your license for a one, two, or three year period.
- A Renewal notice will be emailed or mailed to the address on record approximately 60 days prior to the expiration, 15 days prior to expiration and upon expiration of the license.

Residential License

What does Residential License cover?

- Residential construction or home improvement projects exceeding \$75,000 including labor and materials.
- Subcontractors/specialty trades for residential projects where the labor and materials exceeds \$7500 for the following specialty classifications: Residential pile driving; residential foundations; residential framing; residential roofing; residential masonry/stucco; and residential swimming pools.
- Home Improvement projects
 - More than 4,000 licensed residential contractors
 - Hire licensed subcontractors

Residential License

What are the requirements for licensure?

- Complete and submit an application.
- Financial statement affidavit showing a minimum of \$10,000 net worth.
- Applicant must take Business and Law course.
- Applicant must pass trade exam, if applicable.
- Provide proof of general liability insurance with a minimum amount of \$100,000 and proof of workers' compensation coverage.
- Business entities must be registered with the Louisiana Secretary of State.

Licensing Requirements for Building Homes

Residential Building Contractor License

- Single family homes
- A single duplex, triplex, or fourplex

Commercial Building Construction License

- Three or more single family homes built under the same contract in the same subdivision
- Two or more duplexes, triplexes, or fourplexes
- Apartment buildings or condominiums

Residential Subcontract Labor Only Specialty Classifications

Subcontractors working under the direct supervision of a licensed residential building contractor may obtain a **Subcontract Labor Only** specialty classification by:

- Completing and submitting an application.
- Submitting an affidavit executed by a licensed residential building contractor that attests to the subcontractor's quality of work and character.
- Passing the Law, Rules, and Regulation Exam.
- Providing proof of current general liability and workers' compensation insurance.

Home Improvement Registration

What does this registration cover?

- Home improvement projects with a value exceeding \$7,500 but not in excess of \$75,000 including labor and materials.

What are the requirements to obtain registration?

- Complete and submit an application.
 - Provide proof of general liability insurance with a minimum amount of \$100,000 and proof of workers' compensation coverage.
 - Business entities must be registered with the Louisiana Secretary of State.
- More than 2,200 registered home improvement contractors

Mold Remediation License

What does this license cover?

- Mold Remediation projects with a value of \$1.00 or more including labor and materials.

What are the requirements for licensure?

- Complete and submit application.
- Financial statement with a minimum of \$10,000 net worth.
- Applicant must pass Business and Law exam.
- Applicant must complete Louisiana's Unfair Trade and Consumer Protection Law seminar.
- Applicant must provide proof of Mold Remediation certification.
- Provide proof of general liability & workers' compensation insurance
- Business entities must be registered with the Louisiana Secretary of State.

➤ More than 200 licensed mold remediation contractors

Examinations

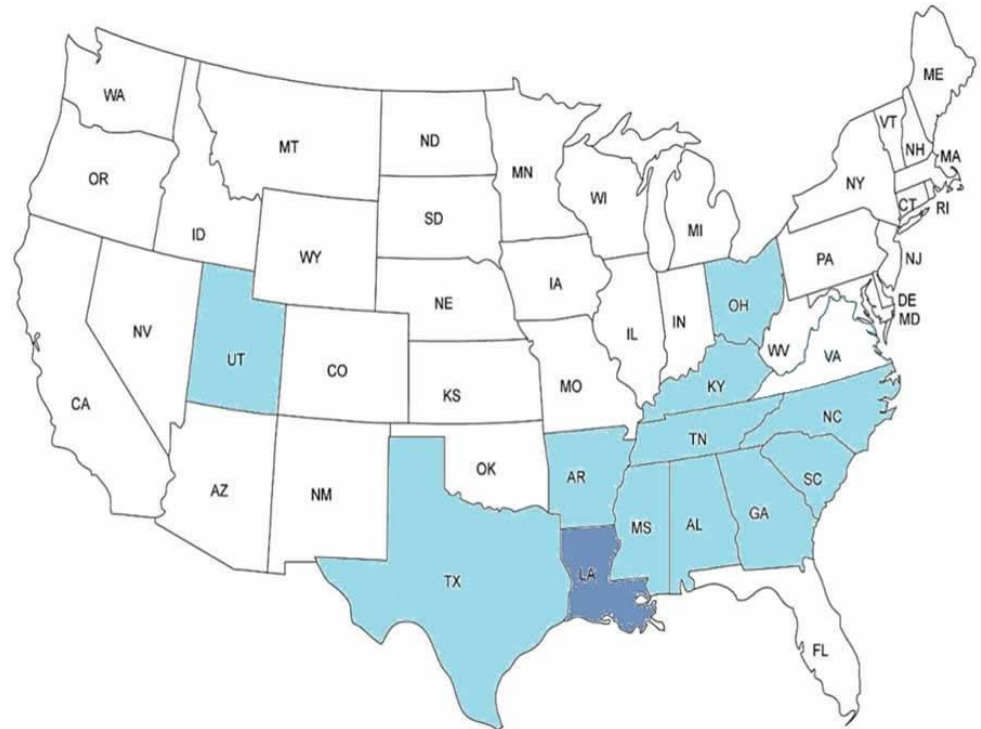
- 67 classifications requiring examination
 - Most current and updated classifications are found on LSLBC's website www.lacontractor.org
- Examinations are given Monday thru Saturday
- Frequently Administered Exams

Business and Law	1506
Residential Building Contractor	343
Building Construction	303
Electrical Work (Statewide)	212
Mechanical Work (Statewide)	167
- Reciprocity agreements with 22 Boards in 11 States

Reciprocity

- **Louisiana has reciprocity agreements with:**

- Alabama
- Arkansas
- Georgia
- Kentucky
- Mississippi
- North Carolina
- South Carolina
- Ohio
- Texas
- Tennessee
- Utah



Contracts

- We calculate total of all labor and material cost to determine whether a contract reaches licensure limits.



Complaints Filed to LSLBC

Homeowners

Licensed Contractors

Permit Offices

Agencies

Penalties for Violating Licensing Law

- Unlicensed contractors up to 10% of contract value (Commercial & Residential)
- Licensed contractors
 - Maximum of \$1,000 per violation
 - Suspension
 - Revocation of License
 - Probation
- Home Improvement – up to 25% of contract value
- Other legal remedies: cease & desist orders, permanent injunctions, and court costs
- Contractor Fraud - May be imprisoned up to 5 years when convicted by a law enforcement agency


Licensed Contractor...

IT'S THE LAW

Three ways to verify licensure:

1. LSLBC website www.lacontractor.org
2. LSLBC mobile app - La. Contractor
3. Text-to-Verify 1-855-999-7896

LSLBC website: www.lacontractor.org



Home

About Us

For Consumers

For Contractors

Contractor Violations

Bulletins & Publications

Frequently Asked Questions

Links

Contact Us

2525 Quail Drive, Baton Rouge, 70808


(225) 765-2301

Google™ Custom Search

CONTRACTOR SEARCH


CONTRACTORS

CONSUMERS




Commercial Agenda for October 16


[Click here](#)



We've gone mobile!



Online Forms



Rules & Regulations

Renew Online

Application, Fees, and all regulations involving the renewal process. [Click here](#) for everything you need to know.

Weather the storm

Don't be a victim twice. Learn the the proper steps to check out contractors for your home repairs.

Newsletter

Type your email address below and receive our monthly news letter to stay in the know!



Louisiana Licensing Board for Contractors

Contact Information

Website:

www.lacontractor.org

Phone

1.225.765.2301

1.800.256.1392

SMALL BUSINESS OVERVIEW

Small business is the backbone of our state's economy. More than 97% of businesses in Louisiana are small businesses, and Louisiana Economic Development is committed to connecting small businesses with the services and resources they need to grow and succeed. We help new entrepreneurs realize the dream of business ownership and existing businesses remain competitive.

PROGRAM NAME	BENEFIT	ELIGIBILITY (NOT COMPREHENSIVE)
SMALL AND EMERGING BUSINESS DEVELOPMENT PROGRAM	Provides developmental assistance including entrepreneurial training, marketing, computer skills, accounting, business planning, legal and industry specific assistance	<ul style="list-style-type: none">• At least 51% of the company must be owned by a Louisiana resident, whose personal net worth cannot exceed \$400,000• Business' net worth at the time of application may not exceed \$1.5 million
BONDING ASSISTANCE PROGRAM	Provides bond guarantees up to 25% or \$100,000, whichever is less, for qualifying contractors requiring surety bonds for private or public jobs	<ul style="list-style-type: none">• Business must be certified in the Small and Emerging Business Development Program
LOUISIANA CONTRACTORS ACCREDITATION INSTITUTE	Provides business training focusing on expanding understanding of the construction industry	<ul style="list-style-type: none">• Must have the intent to start or currently have an established construction based Louisiana business
ECONOMIC GARDENING INITIATIVE	Provides Louisiana-based small businesses with accelerated technical assistance and research from an experienced national economic gardening team	<ul style="list-style-type: none">• Must have annual revenue between \$600,000 and \$50 million• Must have at least five employees but not more than 99 employees• Must demonstrate growth in annual revenue and/or jobs in two of the last five years

CEO ROUNDTABLES	Provides peer-to-peer learning that gives executives the opportunity to discuss business practices and management strategies with other executives who deal with similar growth challenges	<ul style="list-style-type: none"> • Should typically have annual revenue between \$600,000 and \$50 million • Should typically have at least five but not more than 100 employees
HUDSON INITIATIVE	Provides small businesses with greater potential for access to state procurement and public contract opportunities	<ul style="list-style-type: none"> • Must be certified by LED, a Louisiana resident and have fewer than 50 full-time employees
VETERAN INITIATIVE	Provides veteran-owned and disabled, service oriented veteran-owned small businesses with greater potential for access to state procurement and public contract opportunities	<ul style="list-style-type: none"> • Must be at least 51% owned by a veteran or disabled, service-oriented veteran • Must be certified by LED, a Louisiana resident and have fewer than 50 full-time employees



SBA Certifications

Women-Owned Small Business Federal Contracting program

The federal government's goal is to award at least five percent of all federal contracting dollars to women-owned small businesses each year.

Service-disabled Veteran-Owned Small Business program

The federal government's goal is to award at least three percent of all federal contracting dollars to service-disabled veteran-owned small businesses each year.

8(a) Business Development program

The federal government's goal is to award at least five percent of all federal contracting dollars to small disadvantaged businesses each year.

HUBZone program

The federal government's goal is to award at least three percent of all federal contracting dollars to HUBZone-certified small businesses each year.

The SBA guarantees surety bonds

Surety bonds help small businesses win contracts by providing the customer with a guarantee that the work will be completed. Many public and private contracts require surety bonds, which are offered by surety companies. The SBA guarantees surety bonds for certain surety companies, which allows the companies to offer surety bonds to small businesses that might not meet the criteria for other sureties.

How the SBA Surety Bond Program works

1



Surety bonds are requested

Some contracts require that the business doing the work be properly bonded.

2



Surety partners with business

Authorized surety companies provide surety bonds to businesses that meet their qualifications.

3



The SBA guarantees

The SBA guarantees surety bonds for private surety companies, so more small businesses can qualify.

4



Small businesses benefit

Small businesses get SBA-guaranteed surety bonds so they can get to work.

HOUSING CONSTRUCTION TYPES

CONCEPT BLUE

By: Dwon Matthews

MAJOR CONSTRUCTION TYPES

Most homes stand out because of their exterior styling; however, internal construction is limited to a few building techniques that use different materials and processes to provide the basis for any sort of home.

- Timber Frame
- Wood Panels
- Manufacturing
- Concrete
- Steel Stud



- ▶ Straightforward and the most common construction type that relies on large wooden beams for its basic construction, with more narrow timber beams in between them.
- ▶ The quality varies depending on the level of technical skilled labor used.

TIMBER FRAME





WOOD PANELS

Unlike timber frame homes, wood panel homes use prefabricated panels that sandwich rigid foam insulation between thinner pieces of wood.

Like timber frame house construction, wood panel homes are susceptible to warping and rot from water, or damage from termites and other insects.

- **Manufactured, or prefab, homes use components that have been constructed elsewhere in large numbers.**
- **While some wood panel homes may be considered partially prefabricated, other homes make much heavier use of manufactured components using plastics, fiberboard and fiberglass.**
- **Mobile homes are one example of house construction that uses entirely prefabricated parts.**

MANUFACTURING



STEEL STUD



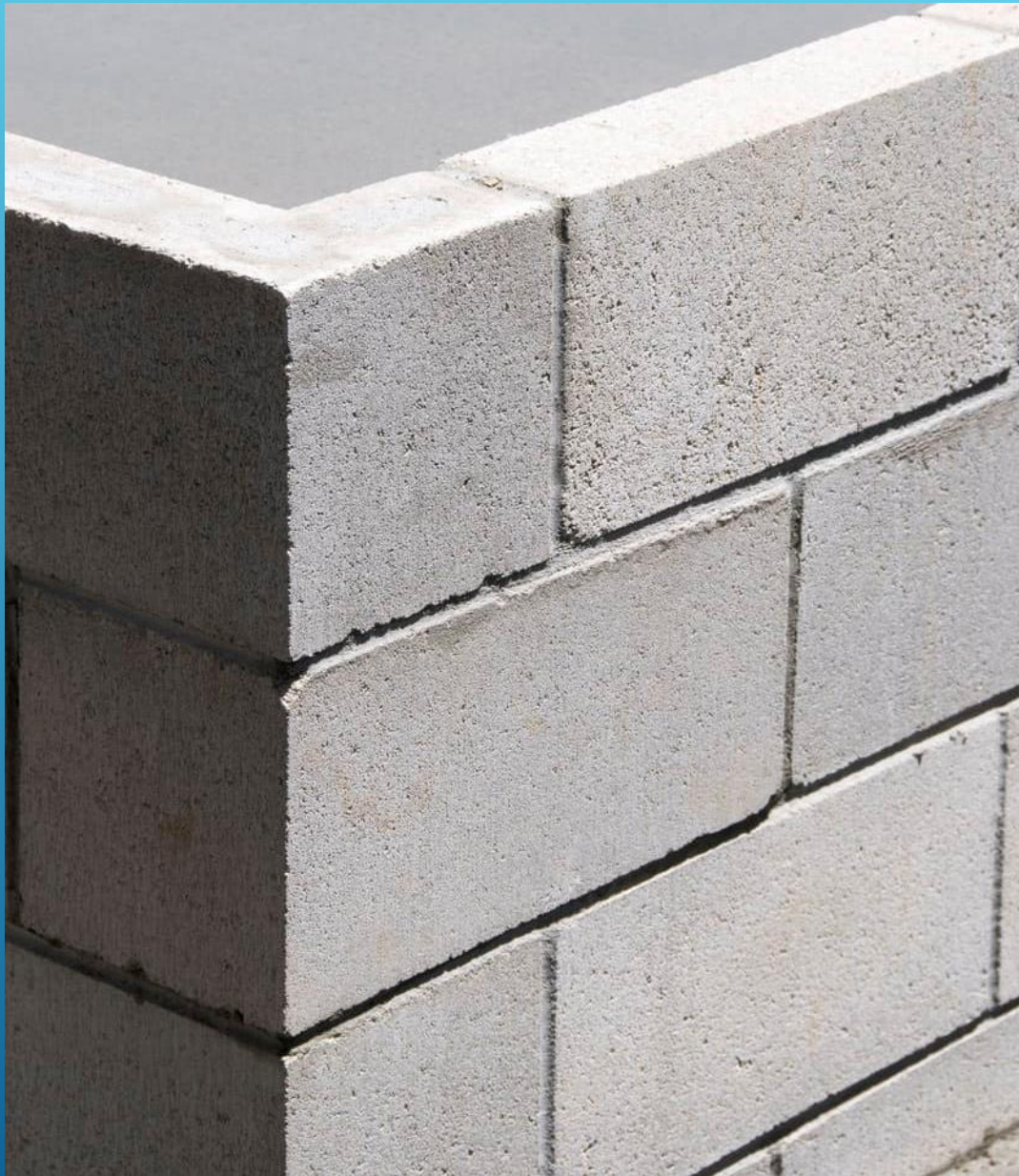
- ▶ Steel stud construction is popular with commercial buildings, but some home builders also use it in construction residences.
- ▶ It uses many of the same building techniques as wood frame construction but replaces the wood beams with steel. Screws, rather than nails, hold the components together and help form the basic structure, which may be indistinguishable from wood frame construction when the building is complete.
- ▶ Steel stud construction is resistant to fire and insects, which is why some people choose it over a wood frame method.

There are 5 popular types of concrete used for building houses.

1. Concrete Blocks
2. Precast Panels
3. Insulating Concrete Forms
4. Removable Forms
5. 3D Printed

CONCRETE





CONCRETE BLOCK

Concrete blocks are fairly self-explanatory.

They are very popular, due to their inexpensive price, and they can be manufactured easily and quickly.

Precast panels are often built at a plant, and then transported to the site of where your home is being constructed.

Generally, they look good, but they can be a bit more expensive.

PRECAST PANELS





INSULATING CONCRETE FORMS

ICFs are foam blocks that are hollow and filled with reinforced concrete.

Even when the concrete has been poured in, the foam stays in so that it can provide insulation.

This particular type of concrete is generally not very pretty to look at.

- ▶ Removable forms are very conventional concrete forms.
- ▶ They are usually used to build basement walls, due to the many options for insulation that they offer.

REMOVABLE FORMS





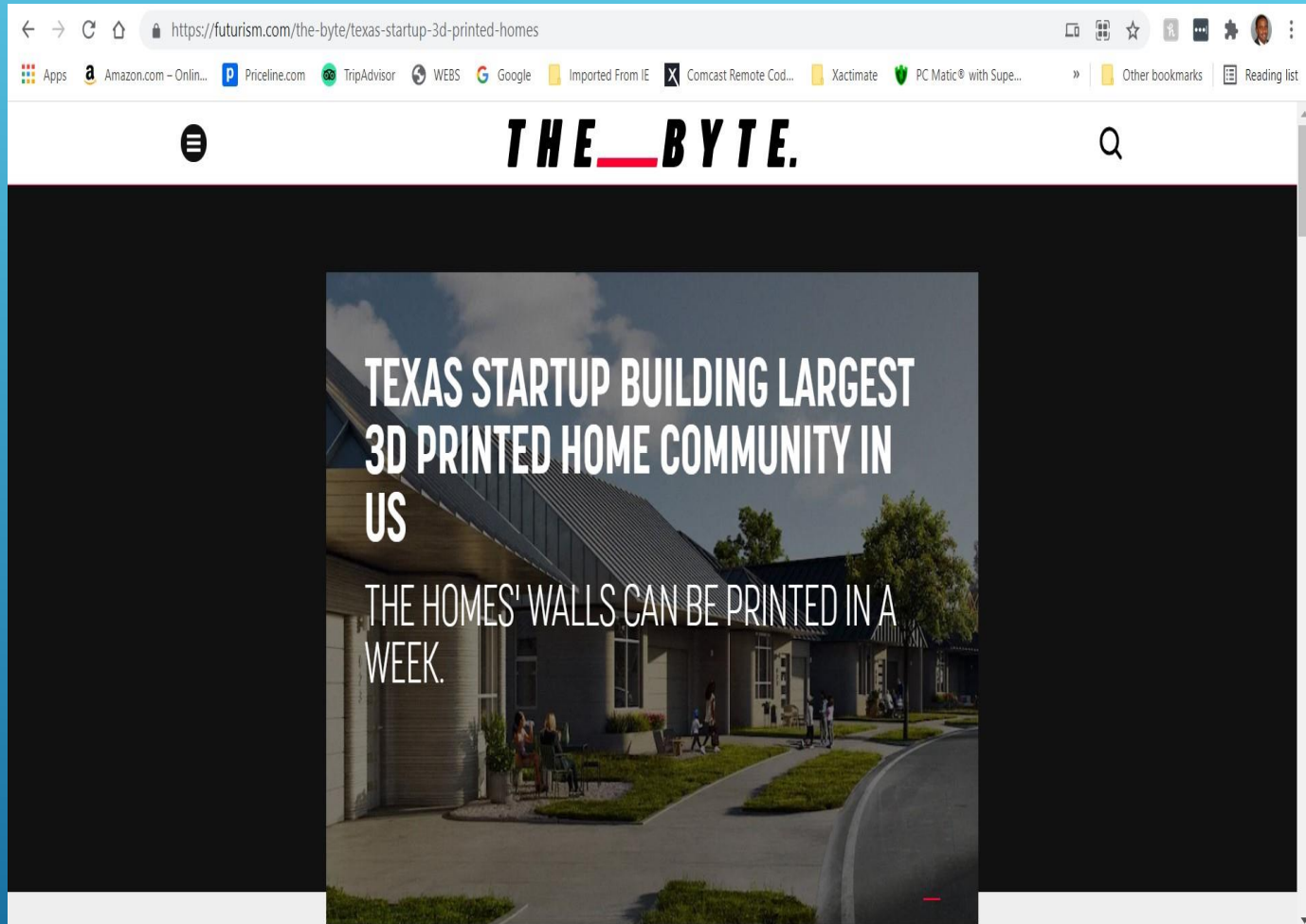
3D PRINTED HOMES

3D printed homes are printed layer by layer using concrete “ink”.

There are a variety of 3D printing methods used at construction scale, with the main ones being extrusion (concrete/cement, wax, foam, polymers), powder bonding (polymer bond, reactive bond, sintering), and additive welding.

3D printing has a wide variety of applications within the private, commercial, industrial and public sectors.

Potential advantages of these automation technologies include faster construction, lower costs, ease of construction, enabling DIY construction, increased complexity and/or accuracy, greater integration of function, and less waste produced.



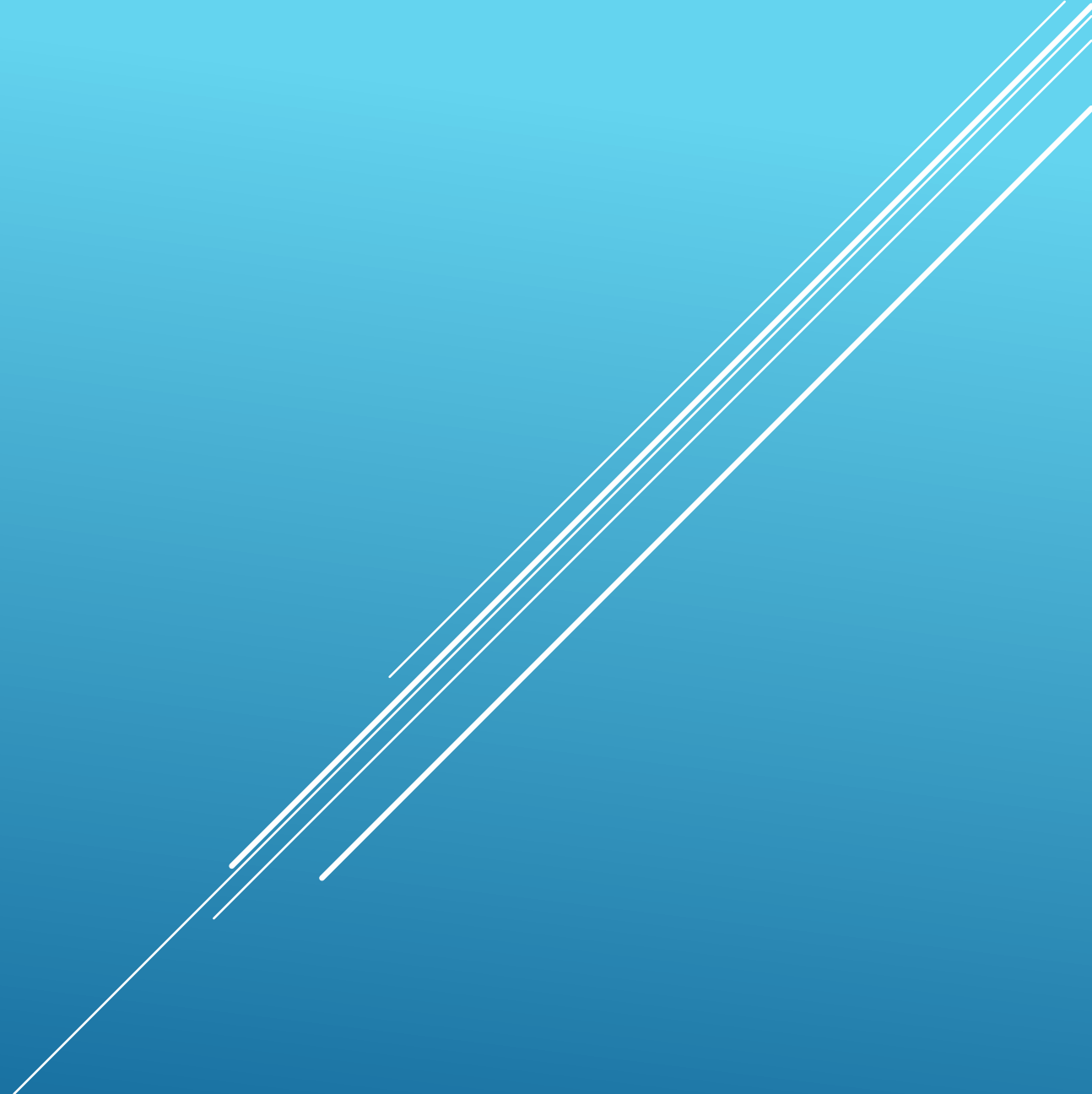
BENEFITS TO 3D PRINTING

- ✓ 3D printing technology sidesteps the supply chain issues and labor shortages.
- ✓ Easier to keep project on schedule by having fewer trades to manage.
- ✓ Better cost control measures.
- ✓ Better and more consistent final product.

3D PRINT a foundation and finished walls of a 7000 sqft home in 10 days.

XACTIMATE

ESTIMATE WRITING



INTRODUCTION TO XACTIMATE

- ▶ Background
- ▶ Project Setup
 - ▶ Project
 - ▶ Claim Info
 - ▶ Sketch
 - ▶ Estimate Items
 - ▶ Complete



BACKGROUND

Xactimate

XACTIMATE

- ✓ Leading replacement cost estimating software
- ✓ Seamless integration with XactAnalysis or XactContents
- ✓ Streamline estimating claims
- ✓ Deliver professional estimates
- ✓ Provide a single platform for mobile, laptop or desktop
- ✓ Works best with Windows operating systems



XACTIMATE

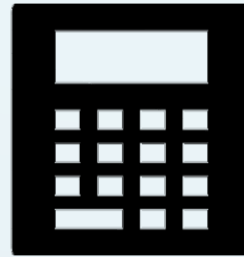
Makes estimating a property simple.



Compile
Repair
Information



Sketch the
Structure



Determine
Cost



Verify
Accuracy of
Estimate

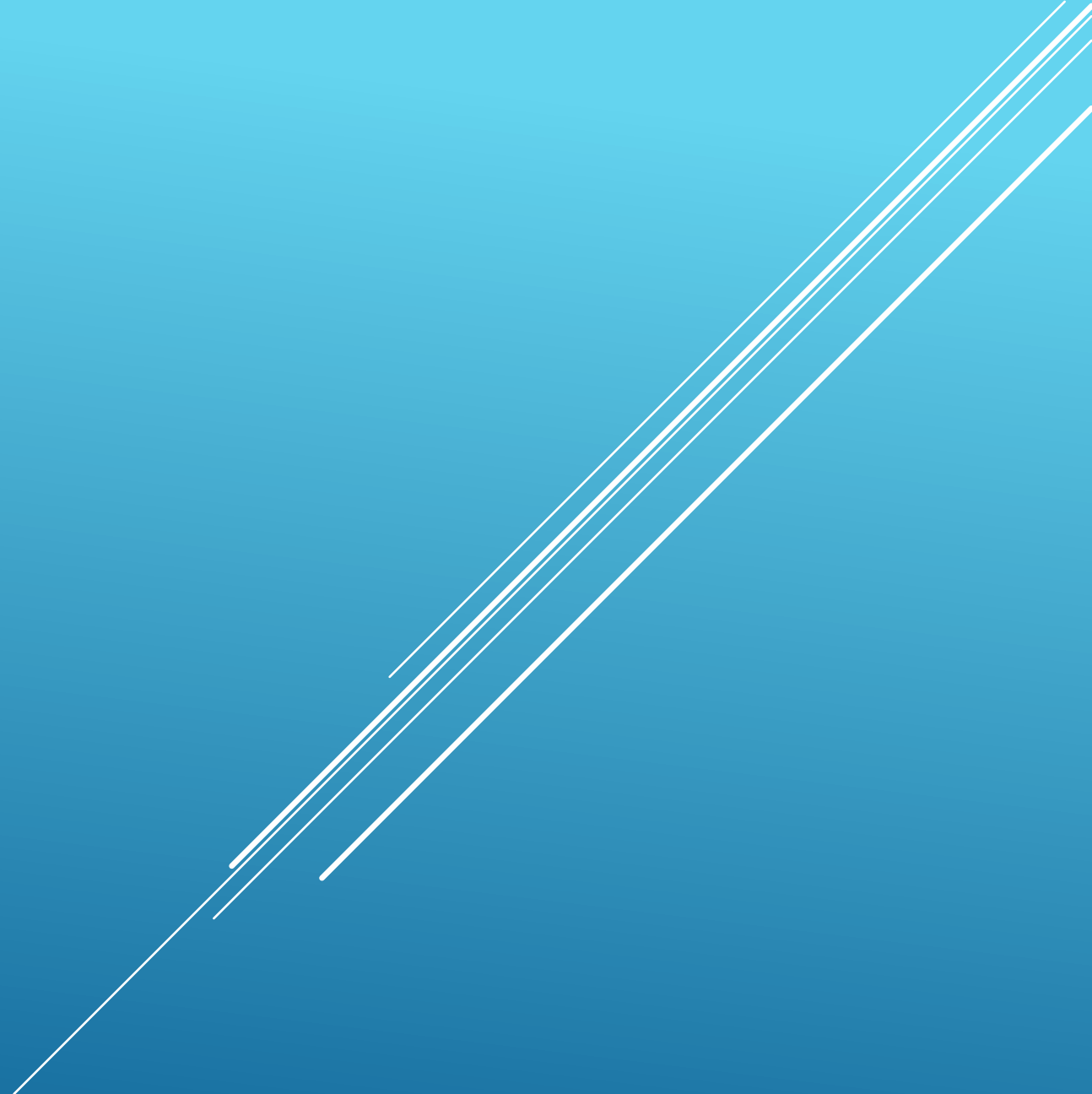
Used by the following professionals:

- ✓ Insurance Companies
- ✓ Property Adjusters
- ✓ Contractors
- ✓ Remodelers
- ✓ Mitigation Companies



PROJECT SETUP

Xactimate





CONTROL CENTER

- Home Page
- Create new projects
- Import projects
- Export projects
- Search projects in pipeline

Xactimate®
Version: 1.21.1004

Local

Cloud

Preferences

Tools

Help

Subscription expires in 25 days

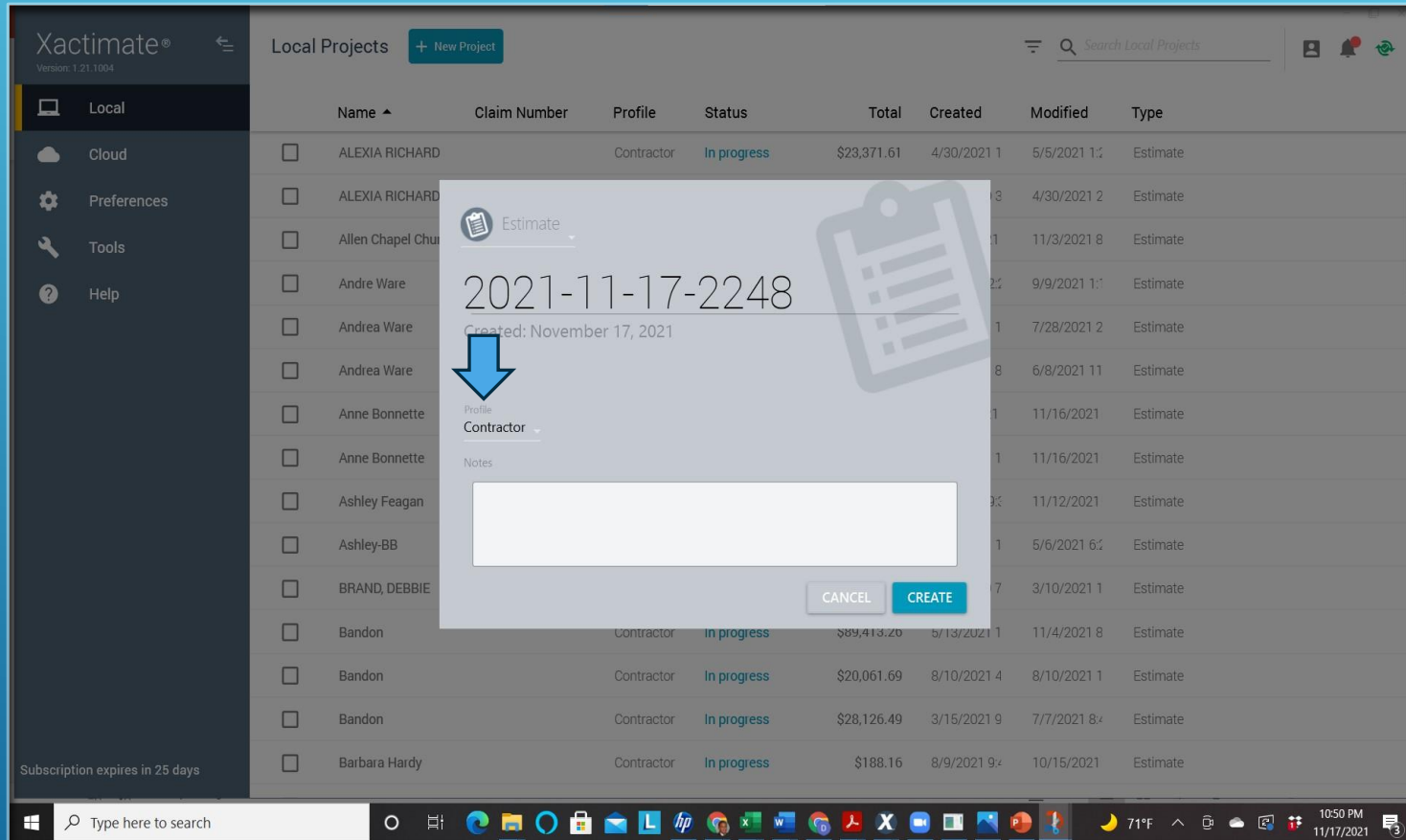
Local Projects

+ New Project

Search Local Projects

	Name ▲	Claim Number	Profile	Status	Total	Created	Modified	Type
<input type="checkbox"/>	ALEXIA RICHARD		Contractor	In progress	\$23,371.61	4/30/2021 1	5/5/2021 1:2	Estimate
<input type="checkbox"/>	ALEXIA RICHARD		Carrier	In progress	\$23,371.61	9/19/2020 3	4/30/2021 2	Estimate
<input type="checkbox"/>	Allen Chapel Churc		Contractor	In progress	\$47,112.03	10/25/2021	11/3/2021 8	Estimate
<input type="checkbox"/>	Andre Ware	53-G717-2J0	Contractor	In progress	\$78,859.95	5/1/2021 2:2	9/9/2021 1:1	Estimate
<input type="checkbox"/>	Andrea Ware	BB53-g717-2j0	Contractor	In progress	\$20,191.64	3/21/2021 1	7/28/2021 2	Estimate
<input type="checkbox"/>	Andrea Ware	53-g717-2j0	Contractor	In progress	\$53,335.09	4/26/2021 8	6/8/2021 11	Estimate
<input type="checkbox"/>	Anne Bonnette	BB 1810T457P	Carrier	Upload Pending	\$113,756.61	11/16/2021	11/16/2021	Estimate
<input type="checkbox"/>	Anne Bonnette	BB 1810T457P	Contractor	In progress	\$113,756.61	5/19/2021 1	11/16/2021	Estimate
<input type="checkbox"/>	Ashley Feagan		Contractor	In progress	\$5,575.85	3/9/2021 9:2	11/12/2021	Estimate
<input type="checkbox"/>	Ashley-BB		Contractor	In progress	\$14,601.18	3/10/2021 1	5/6/2021 6:2	Estimate
<input type="checkbox"/>	BRAND, DEBBIE	42033165	Carrier	In progress	\$443,906.96	4/22/2019 7	3/10/2021 1	Estimate
<input type="checkbox"/>	Bandon		Contractor	In progress	\$89,413.26	5/13/2021 1	11/4/2021 8	Estimate
<input type="checkbox"/>	Bandon		Contractor	In progress	\$20,061.69	8/10/2021 4	8/10/2021 1	Estimate
<input type="checkbox"/>	Bandon		Contractor	In progress	\$28,126.49	3/15/2021 9	7/7/2021 8:2	Estimate
<input type="checkbox"/>	Barbara Hardy		Contractor	In progress	\$188.16	8/9/2021 9:2	10/15/2021	Estimate

NEW PROJECT SETUP



- Name project
- Select Contractor or Carrier
- Input Notes (Type of job)
- Click Create

Complete each tab below to input all required information for the Final Report.

Some tabs have subcategories within the tab i.e. Estimate

TESTPROJECT

Grand Total
\$0.00

Coverage Limits >

Summary >

Claim Info

Estimate

Sketch

Estimate Items

Photos

Documents

Tools

Complete

A NEW PROJECT

Tabs to Complete:

Claim Info

- Input basic claim information using the Loss Notice and Homeowner's Policy

Sketch

- Create a visual diagram of the property

Estimate Item

- Determine estimated replacement cost

Documents

- Finalize the report



CLAIM INFO

Insured Info (Customer)

- Name
- Email

TESTPROJECT

Grand Total
\$0.00

Coverage Limits

Summary

Claim Info

Estimate

Photos

Documents

Tools

Complete

Save and Exit

Xactimate® is a registered trademark of Xactware Solutions, Inc.

Claim Info ✓ Saved

Insured Info

Parameters

Insured Info

Name Email

Address Type
Property

Street City State Zip Code
Select option

Country Latitude Longitude
USA 0.000000 0.000000 ☒ Primary Address

Phone Type Phone # Ext.
Home () - ☒ Primary Phone

Dates (Central Standard Time)

Date Entered Date Assigned Est. Completed Job Completed
11/18/2021 8:18 AM M/D/YYYY H:MM AM/PM M/D/YYYY H:MM AM/PM M/D/YYYY H:MM AM/PM

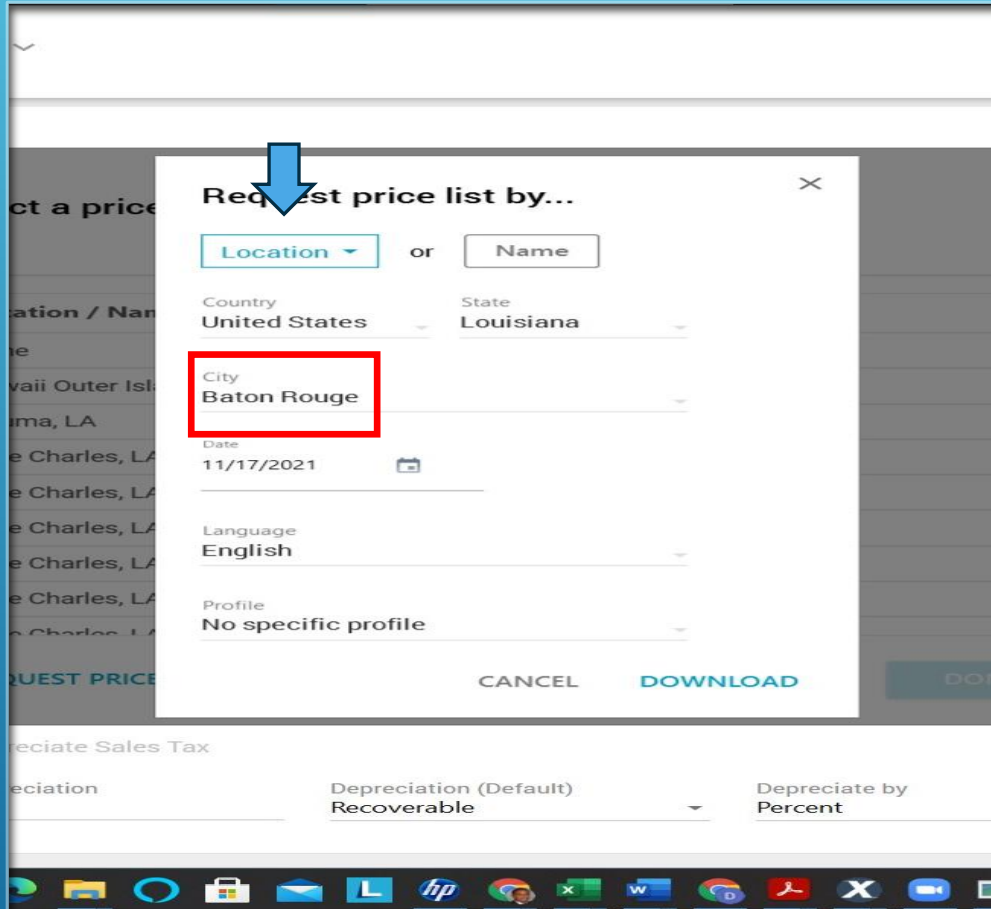
Personnel

Estimator Reference

CLAIM INFO

Parameters

- Pricelist



The screenshot shows a web application interface with a modal dialog box titled "Request price list by...". The dialog has a close button (X) in the top right corner. It contains several input fields: "Location" (a dropdown menu with a blue arrow pointing to it), "Name" (a text input field), "Country" (a dropdown menu set to "United States"), "State" (a dropdown menu set to "Louisiana"), "City" (a dropdown menu with "Baton Rouge" selected and highlighted by a red rectangle), "Date" (a date picker set to "11/17/2021"), "Language" (a dropdown menu set to "English"), and "Profile" (a dropdown menu set to "No specific profile"). At the bottom of the dialog are "CANCEL" and "DOWNLOAD" buttons. The background shows a table with columns for "Location / Name" and "Price", with rows for various locations like "Hawaii Outer Islands", "Maui, LA", "New Orleans, LA", etc. The Windows taskbar is visible at the bottom of the screen.

MALOLOA

Grand Total
\$2,451,088.66

Coverage Limits

Summary

Claim Info

Estimate

Photos

Documents

Tools

Complete

Save and Exit

Claim Info

Insured InfoParameters

Select a price list

Location / Name	Date	Language	Type
None			
Hawaii Outer Island, HI	2021 May 01	English (US)	Xactware
Houma, LA	2021 Oct 01	English (US)	Xactware
Lake Charles, LA	2021 Aug 01	English (US)	Xactware
Lake Charles, LA	2021 Feb 01	English (US)	Xactware
Lake Charles, LA	2021 Jun 01	English (US)	Xactware
Lake Charles, LA	2021 May 01	English (US)	Xactware
Lake Charles, LA	2020 Nov 01	English (US)	Xactware
Lake Charles, LA	2020 Oct 01	English (US)	Xactware

REQUEST PRICE LISTDELETE

Max Depreciation
100%

Depreciation (Default)
Recoverable

Depreciate
Percent

CLAIM INFO

► Parameters

► Pricelist

CLAIM INFO

► Parameters

► Overhead & Profit - 10/10

1914CR130

Grand Total
\$102,222.07

Coverage Limits

Summary

Claim Info

Estimate

Photos

Documents

Tools

Complete

Save and Exit

Xactimate® is a registered trademark of
Xactware Solutions, Inc.

Claim Info

Unsaved changes

Insured Info

Parameters

Add Ons

☒ Show Tags

Default Tags

☐ Distribute Market Conditions

Salvage/Restored

Labor Burden

Sales Tax

Additional Charges

Depreciation Options

☒ Depreciate Material

☒ Depreciate Non-Material

☐ Depreciate Removal

☐ Depreciate Overhead and Profit

☒ Depreciate Sales Tax

Max Depreciation
100%

Depreciation (Default)
Recoverable

Depreciate by
Percent

Overhead and Profit (O&P)

Overhead
10.0%

Profit
10.0%

☐ Cumulative Overhead and Profit

Report Text

Company Header
T4D

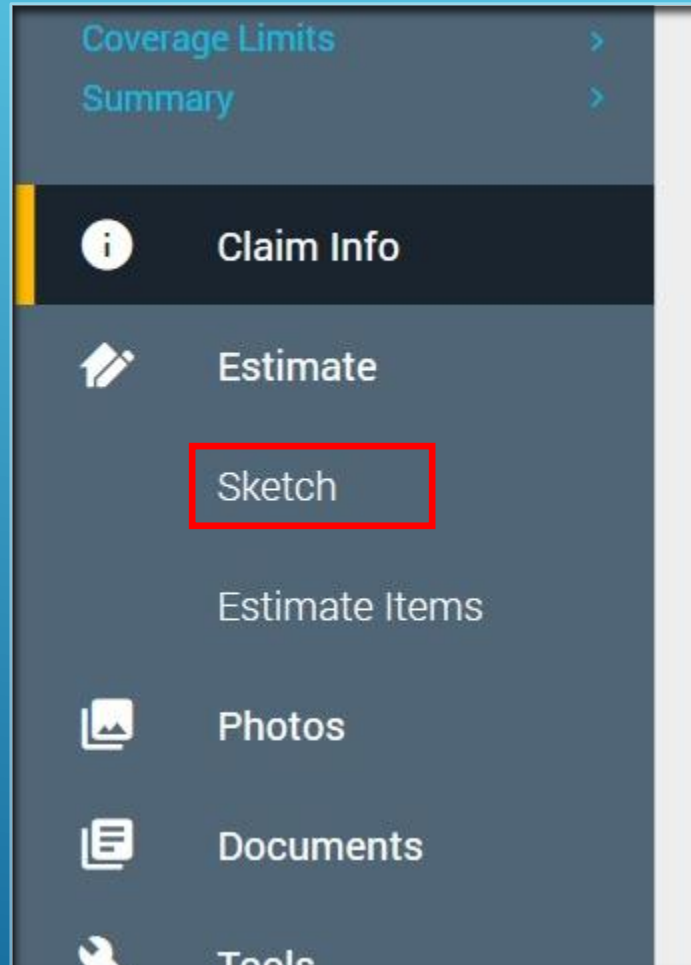
BUILDING THE ESTIMATE

Xactimate

ESTIMATE

Sketch – To build Estimate tree

- **Sketch Roof**
- **Sketch Rooms**



Roof Sketch

Select type of roof
(hip or gable)

TESTPROJECT

Grand Total
\$0.00

Coverage Limits
Summary

Claim Info

Estimate

Sketch

Estimate Items

Photos

Documents

Tools

Complete

Save and Exit

Xactimate® is a registered trademark of Xactware Solutions, Inc.

Sketch Saved

Tools Options XactSketch Annotation

Room Roof Deck Doorway Missing Wall Break Flip Rotate Orientation Block Line Copy from Underlay

Wall Staircase Fence Window Snap Line Vertex Scale Flooring Orientation Area Point

Search

Search

F1 (A)

Roof1

F2 (B)

FACE	SQ FT	# SQs	Slope - Rise / 12
F1	75.89	0.76	4.00
F2	75.89	0.76	4.00
Estimated Total:	151.79	1.52	

Sketch roof based on measurements

N

↑

Main Level

SKETCH1 Main Level

View

Items

#	Cat	Sel	Act	Notes	Description	Calc	Quantity	Unit	Unit Price	Sales Tax	RCV	Depreciation	ACV
---	-----	-----	-----	-------	-------------	------	----------	------	------------	-----------	-----	--------------	-----

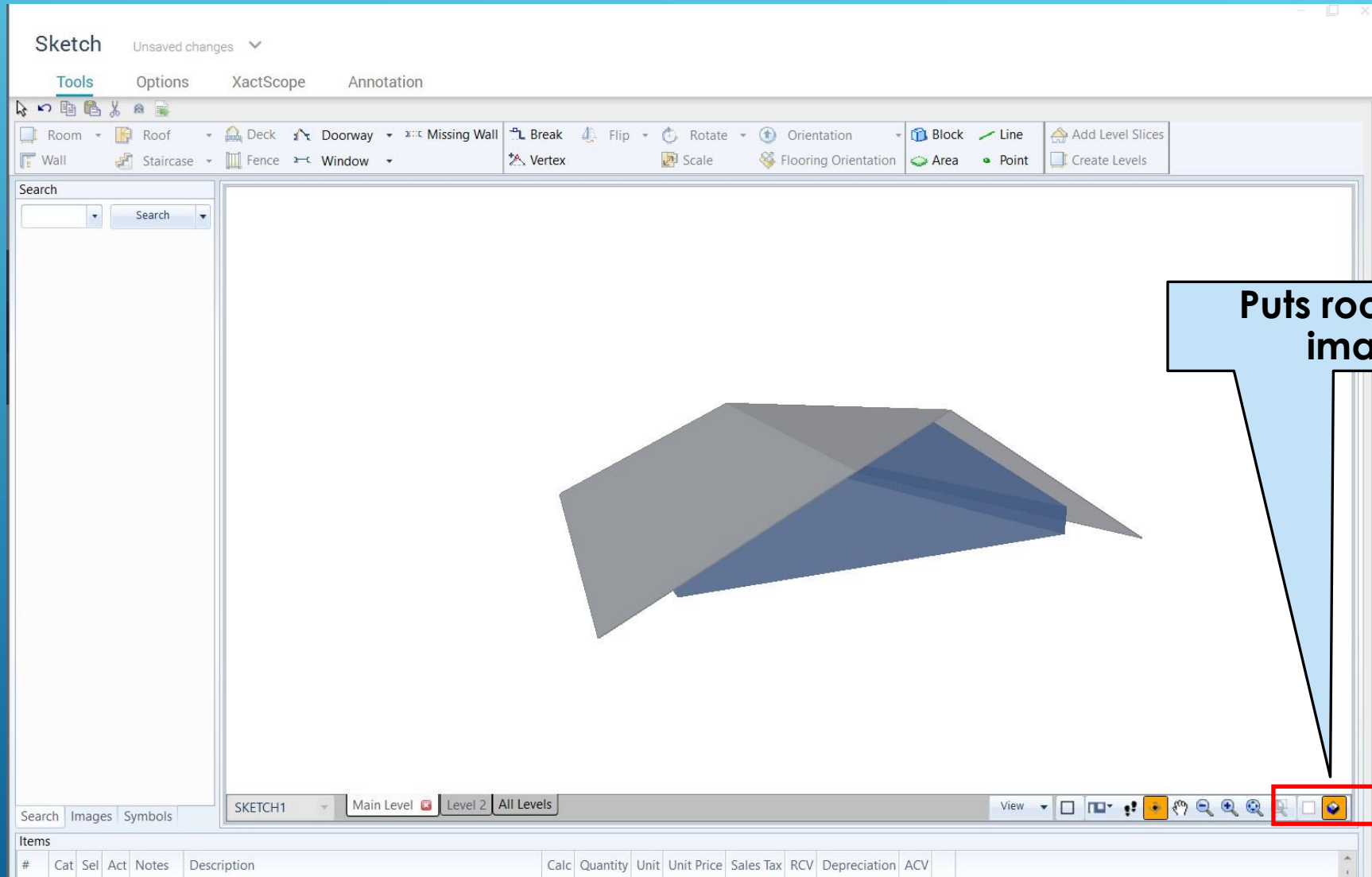
Quant
calcul
sketch

**Detailed info –
slope, overhang,
ridge, etc.**

N
↑

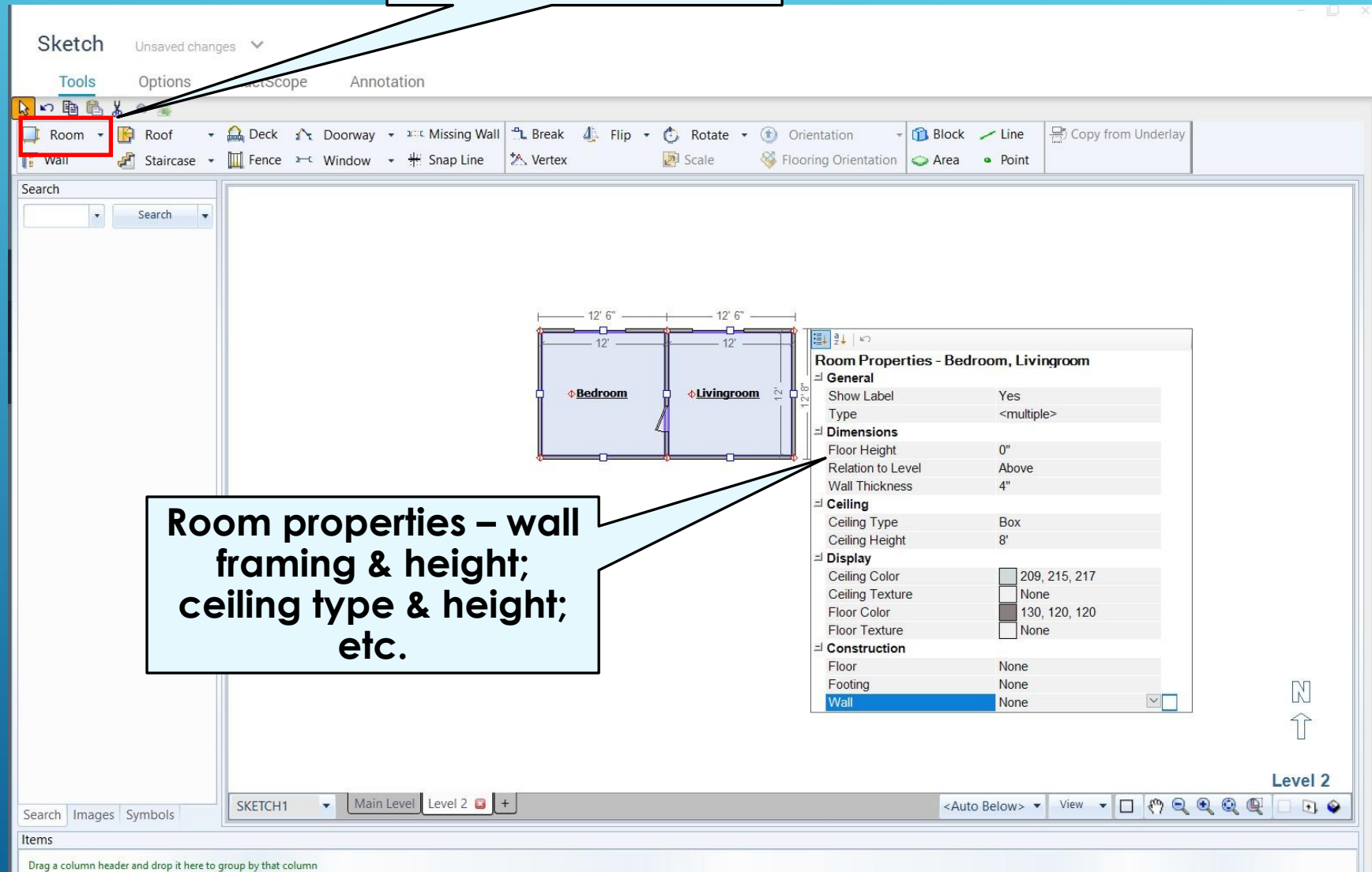
Main Level

Roof – In 3D



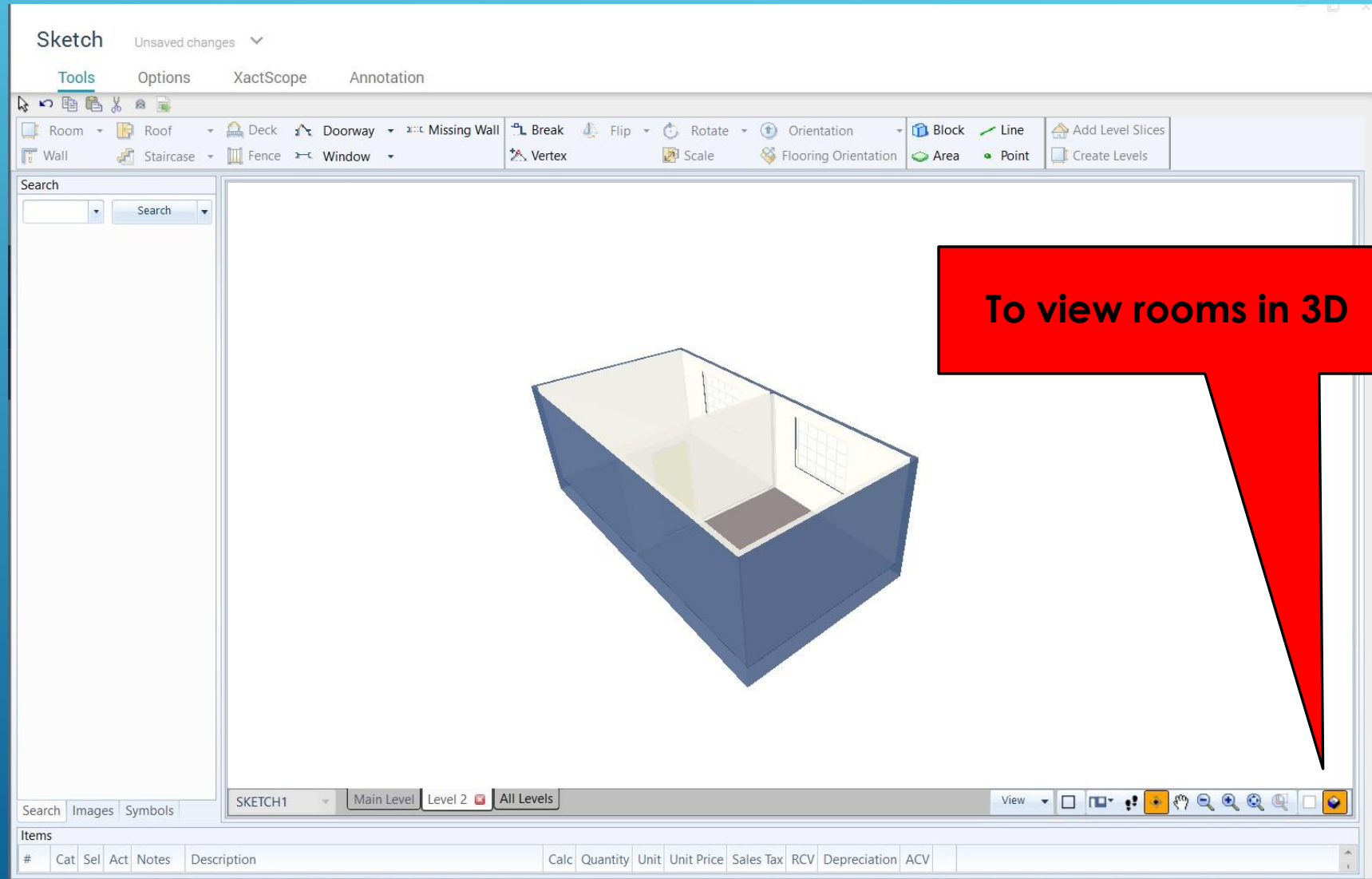
Room Sketch

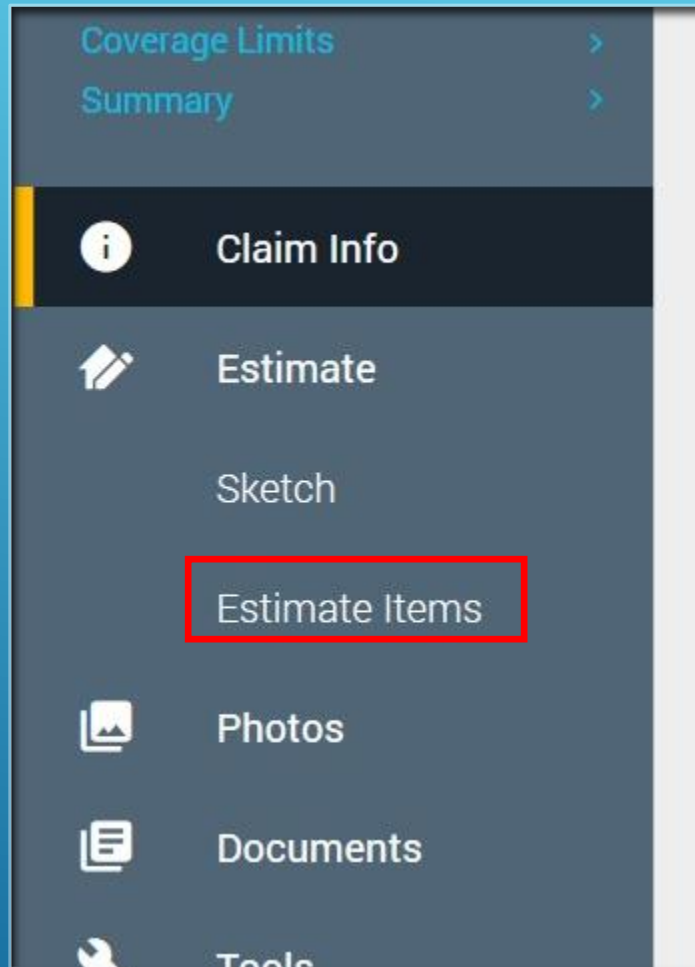
Select to sketch room



Room properties – wall framing & height; ceiling type & height; etc.

Room Sketch 3D





ESTIMATE

Estimate Items – Add line items

Roof Line Items

Add line items for the roof

Search bar – key words to find items (ie. 30 yr laminate)

Search by images

The screenshot shows the 'Estimate Items' window with the 'Items' tab selected. The left sidebar shows a tree view with 'TESTPROJECT' expanded, showing 'Main level' (selected) and 'Level 2'. Under 'Main level', 'Roof1' is selected, showing a price of \$385.19. The main area displays a grid of room images with labels: FRAMING, GAME ROOM, GARAGE, KITCHEN-DINING, LIVING ROOM, NURSERY, PLAYROOM, POOL, ROOF, SHED, STAIRS, FLOOR & WALL DETAIL, and WINDOW. The 'ROOF' image is highlighted. Below the grid is a 'Quick Entry' section with fields for 'Cat', 'Sel', 'Act', 'Desc', and 'Calc'. At the bottom is a table with columns: #, Cat, Sel, Act, Notes, Description, Calc, Quantity, Unit, Unit Price, Sales Tax, RCV, Depreciation, ACV.

#	Cat	Sel	Act	Notes	Description	Calc	Quantity	Unit	Unit Price	Sales Tax	RCV	Depreciation	ACV
1	RFG	300S	-		Laminated - comp. shingle rfg. - w/out felt		0	SQ	\$64.75	\$0.00	\$0.00	(\$0.00)	\$0.00
3	RFG	300S	+		Laminated - comp. shingle rfg. - w/out felt		1.67	SQ	\$230.65	\$13.04	\$398.23	(\$0.00)	\$398.23

Room Line Items

Add line items for the bedroom

Search bar – key words to find items (ie. 1/2 drywall)

& = Remove & Replace
- = Remove Only
+ = Replace Only

Search by images

The screenshot shows the 'Estimate Items' window. On the left, a tree view under 'TESTPROJECT' shows 'Main Level' expanded, with 'Bedroom' selected and highlighted by a red box. A red arrow points from the 'Add line items for the bedroom' callout to this box. The main area displays a 'Search' bar with a dropdown menu set to 'Price List > Reference'. Below the search bar is a grid of 14 room category images: BASEMENT, BATHROOM, BEDROOM, EXTERIOR, LAUNDRY, OFFICE/DEN, FLOOR, FRAMING, GAME ROOM, GARAGE, KITCHEN-DINING, LIVING, NURSERY, and PLAYROOM. A red arrow points from the 'Search by images' callout to the 'BEDROOM' image. Below the image grid is a 'Quick Entry' section with fields for 'Cat', 'Sel', 'Act', 'Desc', and 'Calc'. At the bottom, a table lists line items for the selected bedroom.

#	Cat	Sel	Act	Notes	Description	Calc	Quantity	Unit	Unit Price	Sales Tax	RCV	Depreciation	ACV
8	DRY	1/2-	&		1/2" drywall - hung, taped, ready for texture	WC	528	SF	\$2.70	\$21.63	\$1,447.23	(\$0.00)	\$1,447.23
4	DRY	1/2-	-		1/2" drywall - hung, taped, floated, ready for paint	WC	528	SF	\$0.51	\$0.00	\$269.28	(\$0.00)	\$269.28
6	PNT	SP	+		Seal/prime then paint the walls and ceiling (2 coats)	WC	528	SF	\$0.98	\$7.08	\$524.52	(\$0.00)	\$524.52

Print Final Estimate

Documents / Report Tab

Print Options tab to print Final Report

Select items to be included in Final Report

Click to see Final Report

Print Options

Report: **Abbreviated**

Filter

- ☒ Not Filtered
- ☐ Filtered
- Edit

Paper Type

- ☒ Plain
- ☐ Letterhead
- ☐ Page 1 Letterhead

Print Selection

- ☒ Coversheet
- ☒ Line Item Detail
- ☒ Summary
- ☐ Summary of Add-ons
- ☐ Recap by Room
- ☐ Recap by Category
- ☒ Sketch

Select All
De-Select All

Additional Options

- ☐ Exclude System Notes
- ☐ Exclude Line Numbers
- ☐ Exclude Internal Notes
- ☐ Include a Report Index
- ☐ Display '&' Items as 2 Items

Save Snapshot
Resequencing List

Language: English (United States)

Preview Export

X Save and Exit

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THREE EASY STEPS TO UPLOAD PHOTOS



Step One

- Create a folder on desktop
- Name folder by insured's:
 - Last Name
 - Claim Number



Step Two

- Select the correct folder
- Download pictures from camera &/or phone
- Upload photos to folder



Step Three

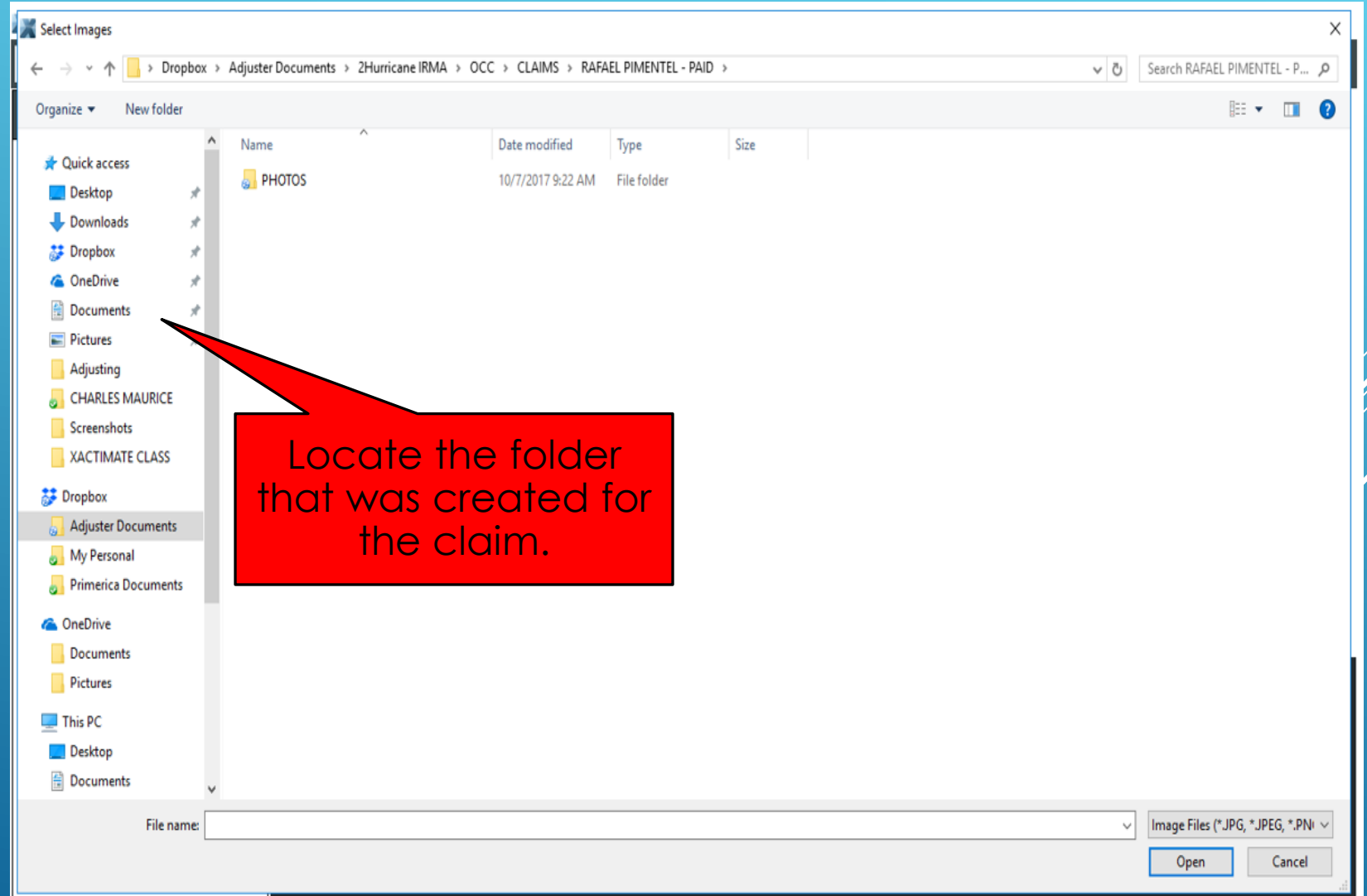
- Download pictures into Xactimate

Downloading Photos



Step Three

- Download pictures into Xactimate



COMPLETE

Printing Final Documents





Nea Archi LLC

Nea Archi LLC

2800 Broadway St Ste C-110
Pearland, TX 77581

Client: Lamaloloa

Operator: DMATTHEW

Type of Estimate: <NONE>

Date Entered: 10/11/2021

Date Assigned:

Price List: HIOI8X_MAY21

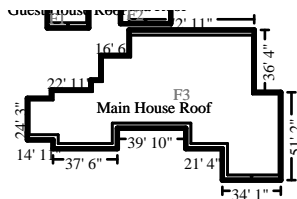
Labor Efficiency: Restoration/Service/Remodel

Estimate: LAMALOLOA

LAMALOLOA

Roof

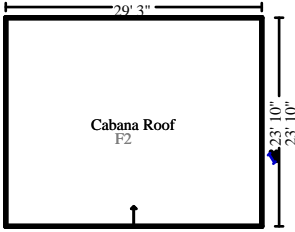
DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
45. Mono truss - 3/12 slope	4,654.91 LF	0.00	11.86	3,484.40	58,691.63
46. Sheathing - OSB - 1/2"	9,235.75 SF	0.00	3.67	2,197.22	36,092.42
47. 2" x 4" x 20' #2 & better Fir / Larch (material only)	11.00 EA	0.00	26.73	23.99	318.02
48. 2" x 4" x 8' #2 & better Fir / Larch (material only)	104.00 EA	0.00	9.54	80.96	1,073.12
49. 2" x 4" x 18' #2 & better Fir / Larch (material only)	2.00 EA	0.00	23.96	3.91	51.83
50. 2" x 4" x 16' #2 & better Fir / Larch (material only)	2.00 EA	0.00	18.94	3.10	40.98
51. 2" x 4" x 14' #2 & better Fir / Larch (material only)	10.00 EA	0.00	16.80	13.71	181.71
52. 2" x 4" x 12' #2 & better Fir / Larch (material only)	148.00 EA	0.00	14.37	173.54	2,300.30
53. 2" x 4" x 10' #2 & better Fir / Larch (material only)	34.00 EA	0.00	11.93	33.09	438.71
54. 2" x 4" x 92 5/8" pre-cut stud (for 8' wall, mat only)	119.00 EA	0.00	9.25	89.82	1,190.57
55. Sheathing - OSB - 1/2"	3,265.38 SF	0.00	3.67	776.85	12,760.79
56. Labor to frame 2" x 4" non-bearing wall - 16" oc	3,184.36 SF	0.00	2.52	323.64	8,348.23
Total: Roof				7,204.23	121,488.31



Main House Roof

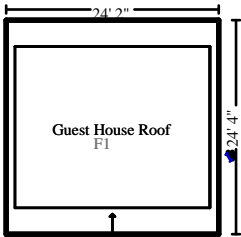
7,950.57 Surface Area
494.17 Total Perimeter Length
79.51 Number of Squares

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
8. Standing seam metal roofing	9,143.15 SF	0.00	8.59	4,636.38	83,176.04
57. Ice & water barrier - no material waste included	7,950.57 SF	0.00	1.77	724.96	14,797.47
Totals: Main House Roof				5,361.34	97,973.51



Cabana Roof					
697.13	Surface Area			6.97	Number of Squares
106.17	Total Perimeter Length				

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
6. Standing seam metal roofing	801.69 SF	0.00	8.59	406.53	7,293.05
59. Ice & water barrier - no material waste included	691.13 SF	0.00	1.77	63.02	1,286.32
Totals: Cabana Roof				469.55	8,579.37



Guest House Roof					
588.06	Surface Area			5.88	Number of Squares
97.00	Total Perimeter Length				

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
60. Standing seam metal roofing	676.26 SF	0.00	8.59	342.93	6,152.00
61. Ice & water barrier - no material waste included	588.06 SF	0.00	1.77	53.63	1,094.50
Totals: Guest House Roof				396.56	7,246.50
Total: Roof				13,431.68	235,287.69

General Construction

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
270. Rough in plumbing - per fixture - w/PEX	1.00 EA	0.00	43,400.00	1,739.52	45,139.52
272. Electrical (Rough-In/Finish)	1.00 EA	0.00	55,600.00	2,224.00	57,824.00
273. Windows & Doors	1.00 EA	0.00	318,250.00	0.00	318,250.00
274. HVAC System	1.00 EA	0.00	48,700.00	1,948.00	50,648.00
277. Ground Prep and Road Installation	1.00 EA	0.00	200,000.00	0.00	200,000.00

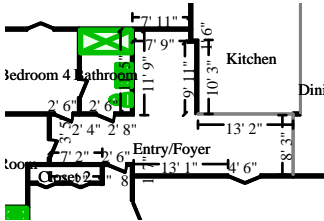
CONTINUED - General Construction

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
278. Tesla Hive Energy System - Solar/Wind	1.00 EA	0.00	221,000.00	0.00	221,000.00
279. Well Water System Upgrades	1.00 EA	0.00	32,150.00	0.00	32,150.00
276. Decks & Landscaping	1.00 EA	0.00	188,200.00	0.00	188,200.00
280. Endless Pool Install	1.00 EA	0.00	45,000.00	0.00	45,000.00
282. Kitchen Cabinets/Bath Vanities	1.00 EA	0.00	85,000.00	0.00	85,000.00
281. Appliances	1.00 EA	0.00	35,000.00	1,400.00	36,400.00
Totals: General Construction				7,311.52	1,279,611.52

Main Level

Main Level

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
103. 2" x 4" x 20' #2 & better Fir / Larch (material only)	3.00 EA	0.00	26.73	6.55	86.74
104. 2" x 4" x 14' #2 & better Fir / Larch (material only)	3.00 EA	0.00	16.80	4.12	54.52
105. 2" x 4" x 12' #2 & better Fir / Larch (material only)	6.00 EA	0.00	14.37	7.04	93.26
106. 2" x 4" x 10' #2 & better Fir / Larch (material only)	9.00 EA	0.00	11.93	8.76	116.13
107. 2" x 4" x 8' #2 & better Fir / Larch (material only)	19.00 EA	0.00	9.54	14.79	196.05
108. 2" x 4" x 92 5/8" pre-cut stud (for 8' wall, mat only)	105.00 EA	0.00	9.25	79.25	1,050.50
109. Sheathing - OSB - 1/2"	579.75 SF	0.00	3.67	137.93	2,265.61
110. Labor to frame 2" x 4" non-bearing wall - 16" oc	840.96 SF	0.00	2.52	85.47	2,204.69
111. Footings - labor and materials	43.20 CY	0.00	528.44	1,308.96	24,137.57
113. Steel rebar - j-bar - #4, 2' 6"	823.00 EA	0.00	4.07	168.91	3,518.52
114. Steel rebar - #4 (1/2")	1,881.26 LF	0.00	1.41	147.58	2,800.16
116. Steel rebar - #4 (1/2")	20,316.43 LF	0.00	1.41	1,593.79	30,239.96
117. Concrete slab on grade - finished in place	84.60 CY	0.00	512.37	2,598.88	45,945.38
119. Concrete wall - labor & materials	113.17 CY	0.00	464.55	3,131.73	55,704.85
120. Steel rebar - #4 (1/2")	23,574.54 LF	0.00	1.41	1,849.38	35,089.48
Total: Main Level				11,143.14	203,503.42



Entry/Foyer

Height: 12'

1,023.00 SF Walls	360.57 SF Ceiling
1,383.57 SF Walls & Ceiling	360.57 SF Floor
40.06 SY Flooring	85.25 LF Floor Perimeter
85.25 LF Ceil. Perimeter	

Missing Wall

8' 3" X 12'

Opens into DINING_ROOM

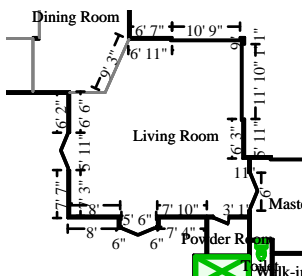
Missing Wall

13' 2" X 12'

Opens into KITCHEN

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
126. Furring strip - 1" x 3" - applied to concrete	1,023.00 SF	0.00	2.49	129.13	2,676.40
152. 1/2" drywall - hung, taped, floated, ready for paint	1,383.57 SF	0.00	4.03	276.56	5,852.35
172. Blown-in insulation - 12" depth - R30	360.57 SF	0.00	1.21	27.80	464.09
196. Batt insulation - 6" - R19 - paper / foil faced	1,023.00 SF	0.00	1.36	88.42	1,479.70
219. Marble or Granite tile	360.57 SF	0.00	30.32	590.75	11,523.23
250. Paint the walls and ceiling - two coats	1,383.57 SF	0.00	1.42	91.83	2,056.50

Totals: Entry/Foyer 1,204.49 24,052.27



Living Room

Height: 12'

1,178.00 SF Walls	718.34 SF Ceiling
1,896.34 SF Walls & Ceiling	718.34 SF Floor
79.82 SY Flooring	98.17 LF Floor Perimeter
98.17 LF Ceil. Perimeter	

Missing Wall

5' 7" X 12'

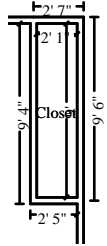
Opens into DINING_ROOM

Missing Wall

9' 2 5/8" X 12'

Opens into DINING_ROOM

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
129. Furring strip - 1" x 3" - applied to concrete	1,178.00 SF	0.00	2.49	148.70	3,081.92
155. 1/2" drywall - hung, taped, floated, ready for paint	1,896.34 SF	0.00	4.03	379.05	8,021.30
179. Blown-in insulation - 12" depth - R30	718.34 SF	0.00	1.21	55.39	924.58
202. Batt insulation - 6" - R19 - paper / foil faced	1,178.00 SF	0.00	1.36	101.81	1,703.89

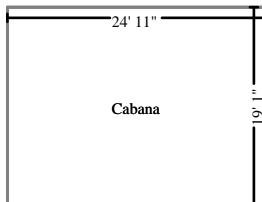


Closet

Height: 8'

176.86 SF Walls	18.69 SF Ceiling
195.55 SF Walls & Ceiling	18.69 SF Floor
2.08 SY Flooring	22.11 LF Floor Perimeter
22.11 LF Ceil. Perimeter	

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
122. Furring strip - 1" x 3" - applied to concrete	176.86 SF	0.00	2.49	22.33	462.71
148. 1/2" drywall - hung, taped, floated, ready for paint	195.55 SF	0.00	4.03	39.08	827.15
175. Blown-in insulation - 12" depth - R30	18.69 SF	0.00	1.21	1.45	24.06
198. Batt insulation - 6" - R19 - paper / foil faced	176.86 SF	0.00	1.36	15.29	255.82
222. Marble or Granite tile	18.69 SF	0.00	30.32	30.62	597.30
248. Paint the walls and ceiling - two coats	195.55 SF	0.00	1.42	12.98	290.66
Totals: Closet				121.75	2,457.70



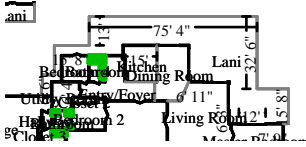
Cabana

Height: 8'

475.49 SF Walls & Ceiling	475.49 SF Ceiling
52.83 SY Flooring	475.49 SF Floor

Missing Wall	19' 1" X 8'	Opens into Exterior
Missing Wall	24' 11" X 8'	Opens into Exterior
Missing Wall	19' 1" X 8'	Opens into Exterior
Missing Wall	24' 11" X 8'	Opens into Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
224. Marble or Granite tile	475.49 SF	0.00	30.32	779.03	15,195.89
Totals: Cabana				779.03	15,195.89



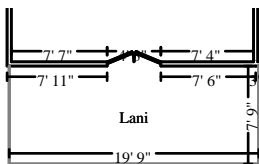
Lani

Height: 12'

2,001.00 SF Walls	2,136.74 SF Ceiling
4,137.74 SF Walls & Ceiling	2,136.74 SF Floor
237.42 SY Flooring	166.75 LF Floor Perimeter
166.75 LF Ceil. Perimeter	

Missing Wall	15' 8" X 12'	Opens into Exterior
Missing Wall	14' 2" X 12'	Opens into Exterior
Missing Wall	32' 6" X 12'	Opens into Exterior
Missing Wall	75' 4" X 12'	Opens into Exterior
Missing Wall	13' X 12'	Opens into Exterior
Missing Wall	15' 8" X 12'	Opens into Exterior
Missing Wall	13' 3" X 12'	Opens into Exterior
Missing Wall	5' 4" X 12'	Opens into Exterior
Missing Wall	5' 8" X 12'	Opens into Exterior
Missing Wall	6" X 12'	Opens into Exterior
Missing Wall	3' 9" X 12'	Opens into Exterior
Missing Wall	2' 3" X 12'	Opens into Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
245. Marble or Granite tile	2,136.74 SF	0.00	30.32	3,500.76	68,286.72
Totals: Lani				3,500.76	68,286.72



Lani

Height: 8'

159.33 SF Walls	153.06 SF Ceiling
312.40 SF Walls & Ceiling	153.06 SF Floor
17.01 SY Flooring	19.92 LF Floor Perimeter
19.92 LF Ceil. Perimeter	

Missing Wall	7' 9" X 8'	Opens into Exterior
Missing Wall	19' 9" X 8'	Opens into Exterior
Missing Wall	7' 9" X 8'	Opens into Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
244. Marble or Granite tile	153.06 SF	0.00	30.32	250.77	4,891.55
Totals: Lani				250.77	4,891.55

Total: Main Level 31,100.70 600,021.32

Labor Minimums Applied

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
275. Heat, vent, & air cond. labor minimum	1.00 EA	0.00	236.81	9.47	246.28
Totals: Labor Minimums Applied				9.47	246.28
Line Item Totals: LAMALOLOA				51,853.37	2,115,166.81

Grand Total Areas:

15,490.40 SF Walls	7,328.48 SF Ceiling	22,818.88 SF Walls and Ceiling
7,328.48 SF Floor	814.28 SY Flooring	1,341.43 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	1,341.43 LF Ceil. Perimeter
7,328.48 Floor Area	7,618.02 Total Area	15,490.40 Interior Wall Area
8,236.86 Exterior Wall Area	704.17 Exterior Perimeter of Walls	
9,235.75 Surface Area	92.36 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

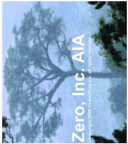
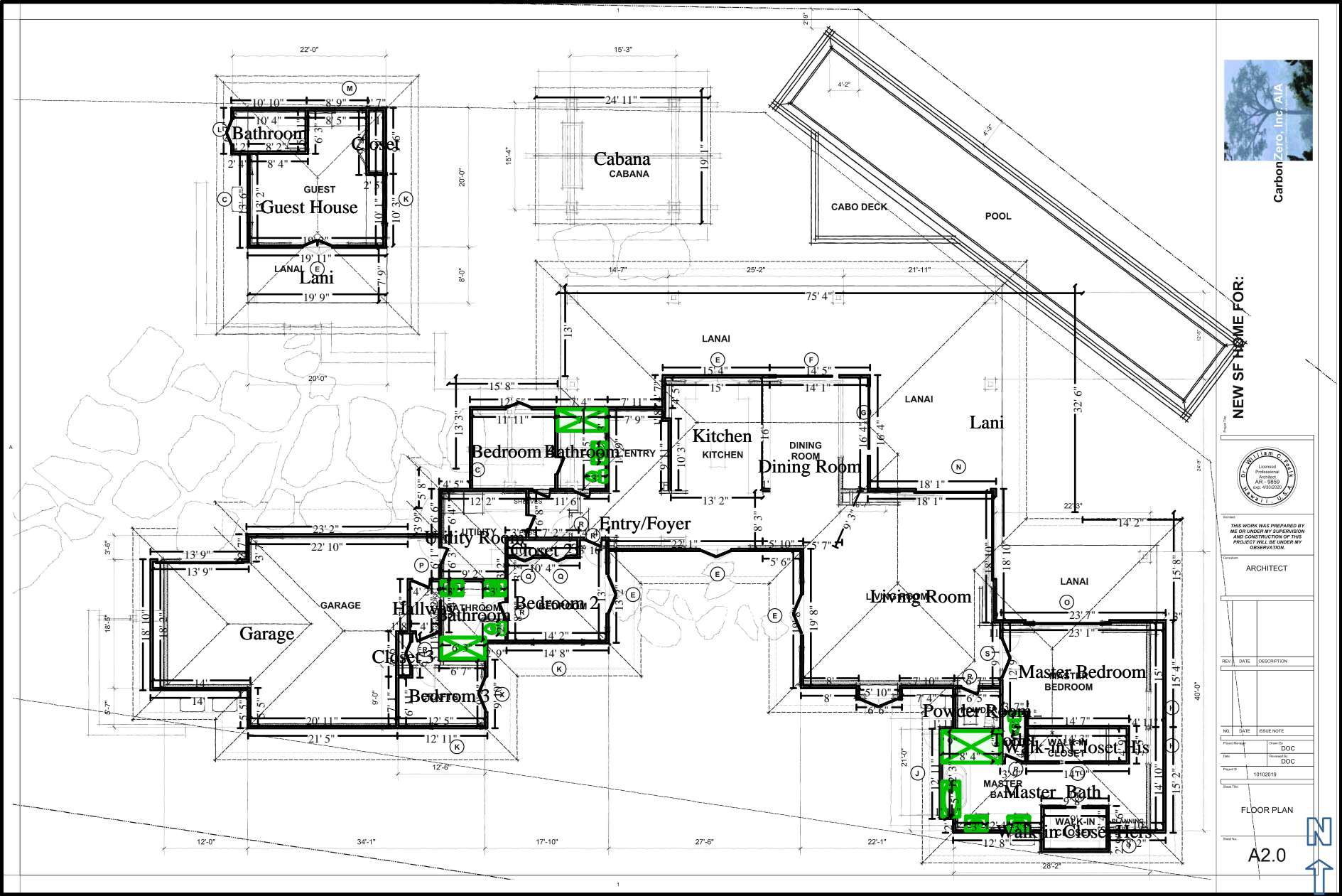


Nea Archi LLC

2800 Broadway St Ste C-110
Pearland, TX 77581

Summary

Line Item Total	2,063,313.44
Material Excise Tax	12,408.44
Subtotal	2,075,721.88
General Excise Tax	39,444.93
Replacement Cost Value	\$2,115,166.81
Net Claim	\$2,115,166.81



NEW SF HOME FOR:



THIS WORK WAS PREPARED BY ME OR UNDER MY SUPERVISION AND CONSTRUCTION OF THIS PROJECT WILL BE UNDER MY OBSERVATION.

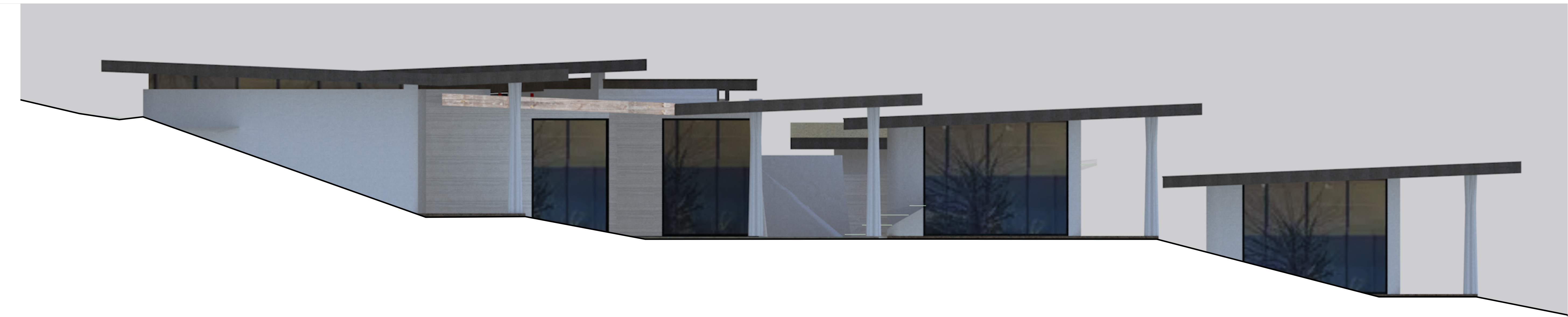
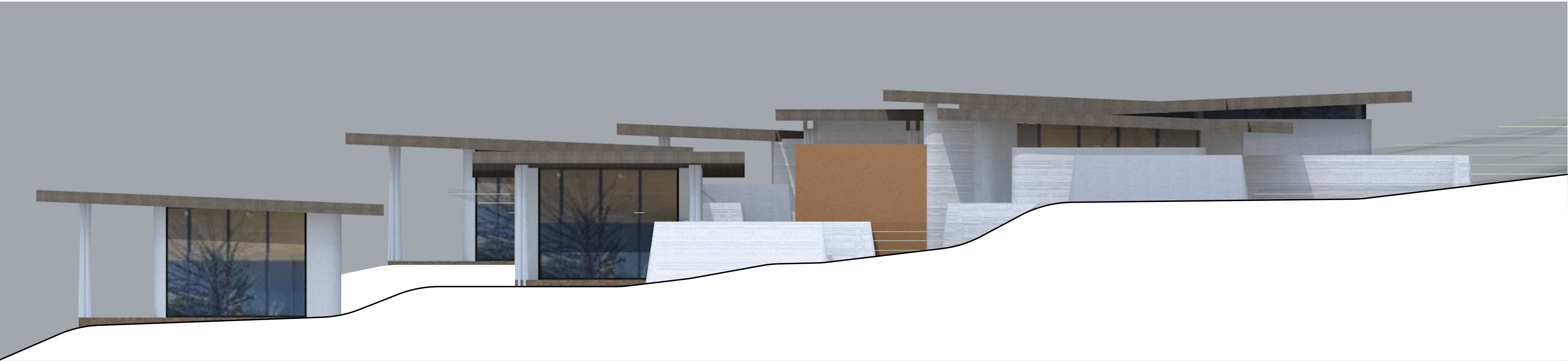
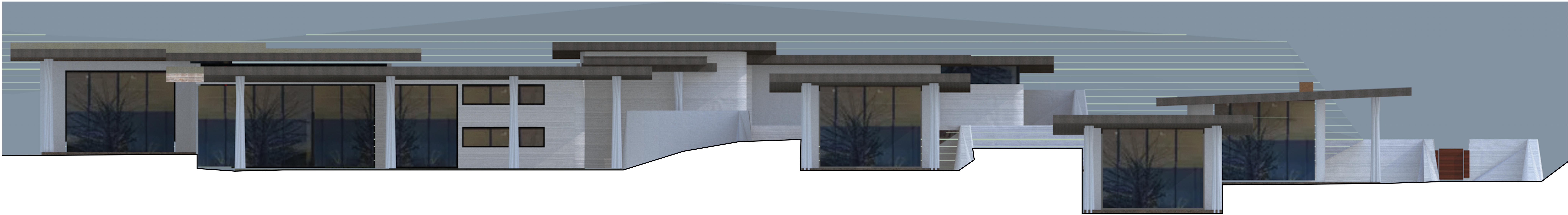
ARCHITECT

REV	DATE	DESCRIPTION
1	10/12/2021	ISSUE NOTE
2	10/12/2021	DOC
3	10/12/2021	DOC

FLOOR PLAN

A2.0









BORROWER AND LOAN INFORMATION					
Borrower	Property Address or Subdivision			Borrower Contact Name	Builder/Contact Name
City	State	Zip	Lot No.	Borrower Contact Number	Builder/Contact Number
Lockbox/Access Code	Notes to Inspector (e.g. Location or access comments)				

PROJECT WORK SCOPE: Provide a detailed description of the work to be done

BUDGET DETAIL	BUDGET		BUDGET COMMENTS
Line Item Detail	Budget \$	%	Materials, Finish Quality, and/or Unique Features
Miscellaneous Soft Costs (Insurance, Appraisal, Property Inspections, etc.)			
Consultant Fees: Architect, Engineer, Surveyor, Testing (10% max if funded) (Invoices Required)			
Permits (Invoices Required)			
Site Prep: Clearing, Grading, Demolition, Dumpsters, Security Fencing, etc.			
Foundation/Structural: Concrete, Walls			
Framing: Trusses, Sheathing			
Roof: Flashing, Underlayment, Shingles			
Exterior: Windows, Doors			
Plumbing: Rough-in			
Electrical: Rough-in			
HVAC: Rough-in			
Exterior Finish (Siding, Veneer, Paint)			
Insulation (walls and ceilings)			
Interior walls and ceilings (includes wall tile)			
Cabinets/Vanities, Countertops			
Interior Trim, Doors, Mirrors			
Interior Paint			
HVAC: Finish (furnace, condenser)			
Floor covering (carpet, vinyl, wood, tile)			
Plumbing: Fixtures			
Electrical: Fixtures			
Appliances			
Concrete (garage, driveway, walks)			
Water/Sewer (includes well, septic and city): Connections, Rough-in, System			
Deck/Patio/Pool/Other Exterior Structures			
Landscaping			
PROPERTY BUDGET			
CONTRACTOR FEE (15% max)			
CONTINGENCY FEE (10% required)			
TOTAL BUDGET	\$		

All materials must be installed to receive draw credit. Contingency Fee funding requires documented line item overages.

By completing this Budget Form, borrower represents to Finance of America Commercial ("FACo") that the information provided herein, is true and accurate as of the date completed. If the information provided should change during the loan process, borrower is obligated to inform FACo of such changes. Failure to do so and any inaccuracies in the information provided may result in a change of loan terms and/or denial of borrower's loan application. Additionally, FACo reserves the right to withhold escrowed funds due to budget changes and/or inaccuracies. REV. 06.05.2020

CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

1 20-Before Pics



2 17-Before Pics



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

3 1-Before Pics



4 18-Before Pics



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

5 21-Before Pics



6 16-Before Pics



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

7 8-Before Pics



8 6-Before Pics



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

9 4-Before Pics



10 13-Before Pics



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

11 3-Before Pics



12 7-Before Pics



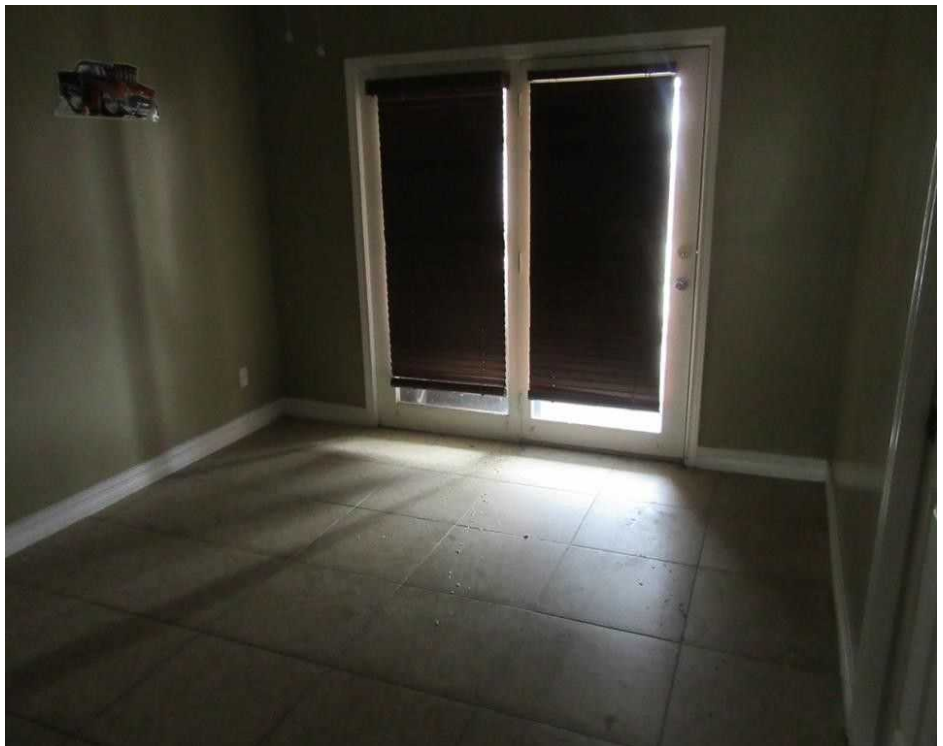
CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

13 5-Before Pics



14 2-Before Pics



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

15 9-Before Pics



16 10-Before Pics



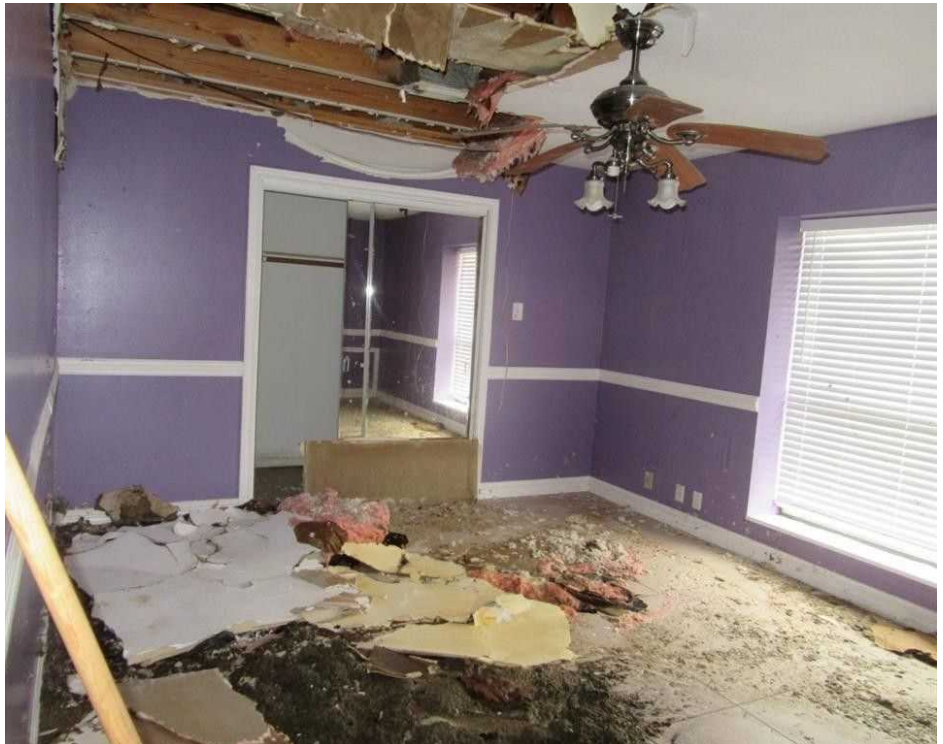
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2800 Broadway St
Ste C-110
Pearland, TX 77581

17 11-Before Pics



18 12-Before Pics



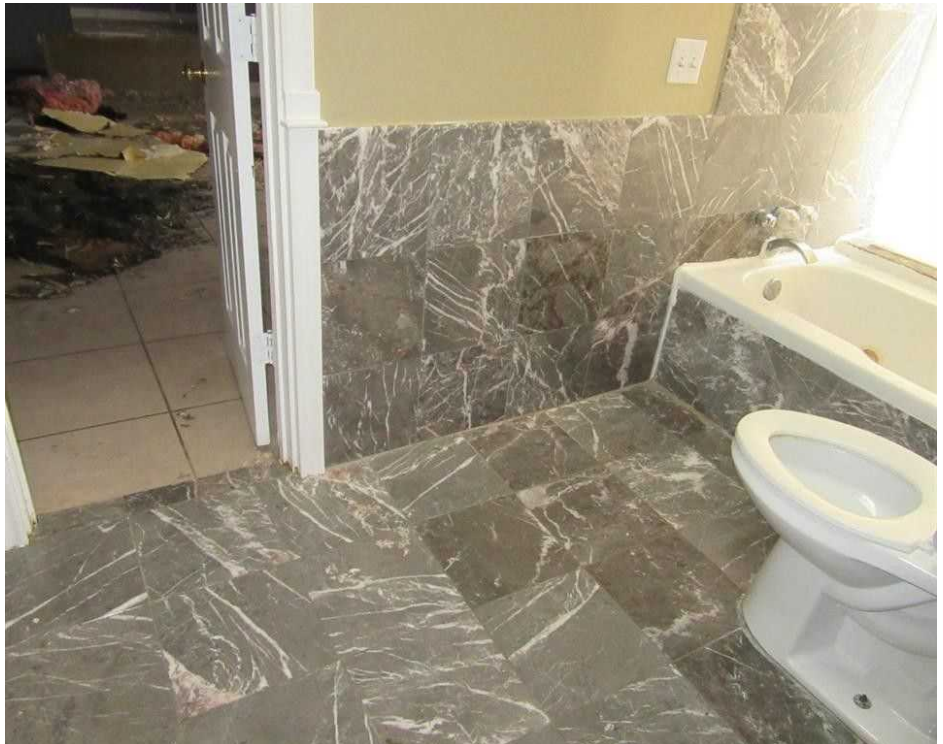
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2800 Broadway St
Ste C-110
Pearland, TX 77581

19 14-Before Pics



20 15-Before Pics



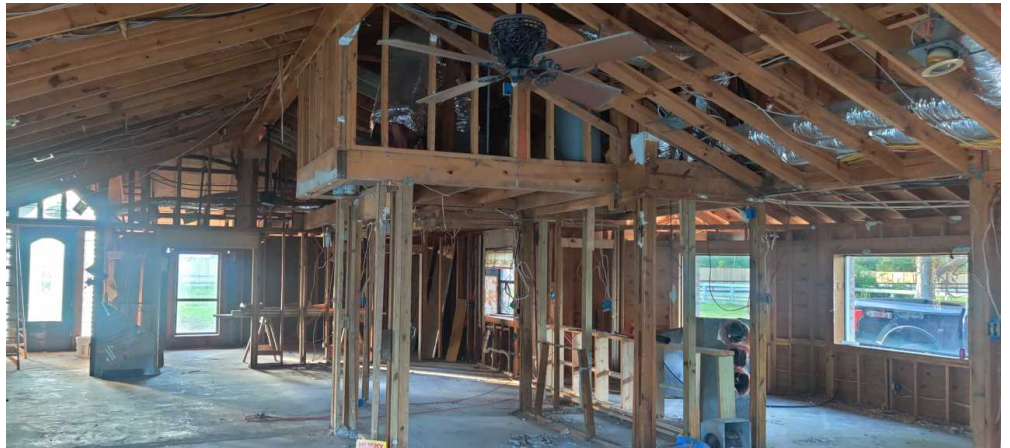
CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

21 19-Before Pics



22 32-Progress Pictures
Date Taken: 8/17/2021



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

- 23 33-Progress Pictures
Date Taken: 8/17/2021



- 24 37-Progress Pictures
Date Taken: 8/28/2021



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

- 25 38-Progress Pictures
Date Taken: 8/28/2021



- 26 39-Progress Pictures
Date Taken: 8/29/2021



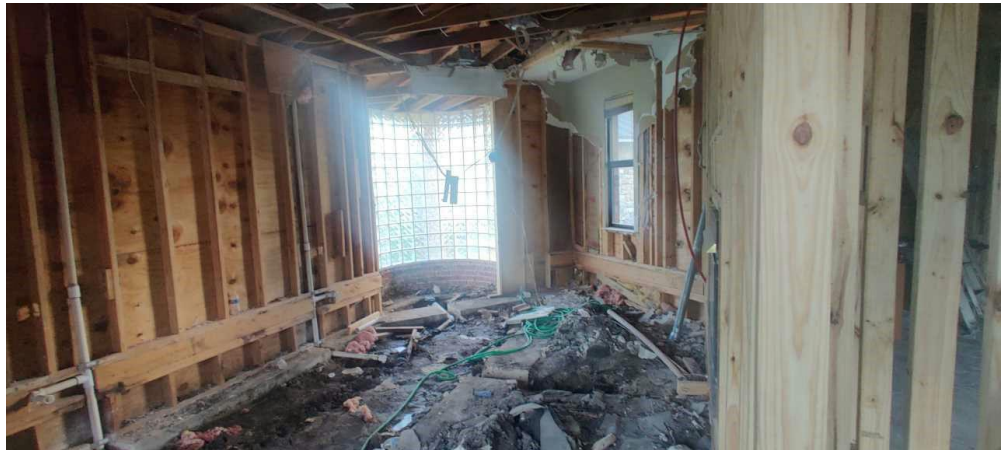
CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

- 27 40-Progress Pictures
Date Taken: 8/29/2021



- 28 34-Progress Pictures
Date Taken: 8/17/2021



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

- 29 35-Progress Pictures
Date Taken: 8/17/2021



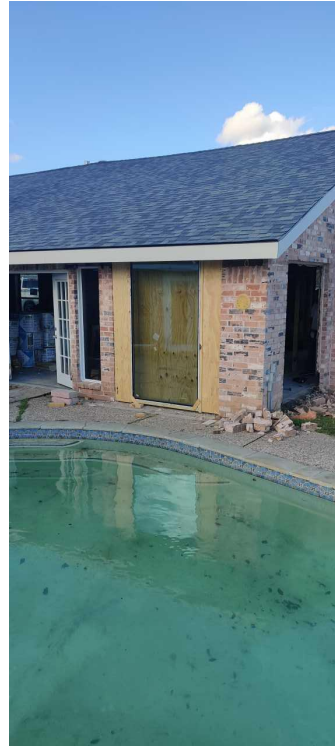
- 30 22-Progress Pictures
Date Taken: 11/16/2021



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

- 31 23-Progress Pictures
Date Taken: 11/16/2021



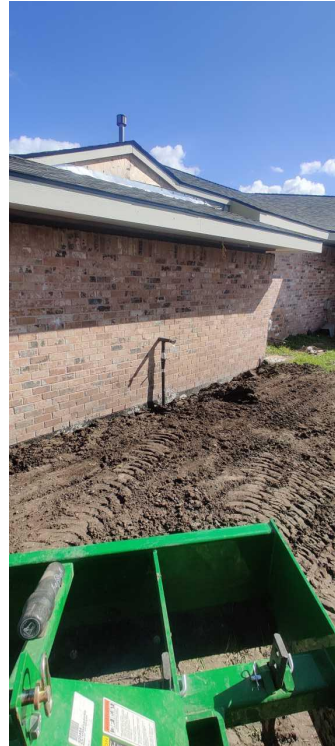
- 32 24-Progress Pictures
Date Taken: 11/17/2021



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

- 33 25-Progress Pictures
Date Taken: 11/17/2021



- 34 26-Progress Pictures
Date Taken: 11/17/2021



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

- 35 27-Progress Pictures
Date Taken: 11/17/2021



- 36 28-Progress Pictures
Date Taken: 11/17/2021



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

- 37 29-Progress Pictures
Date Taken: 11/17/2021



- 38 30-Progress Pictures
Date Taken: 11/17/2021



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

39 31-Progress Pictures
Date Taken: 11/17/2021



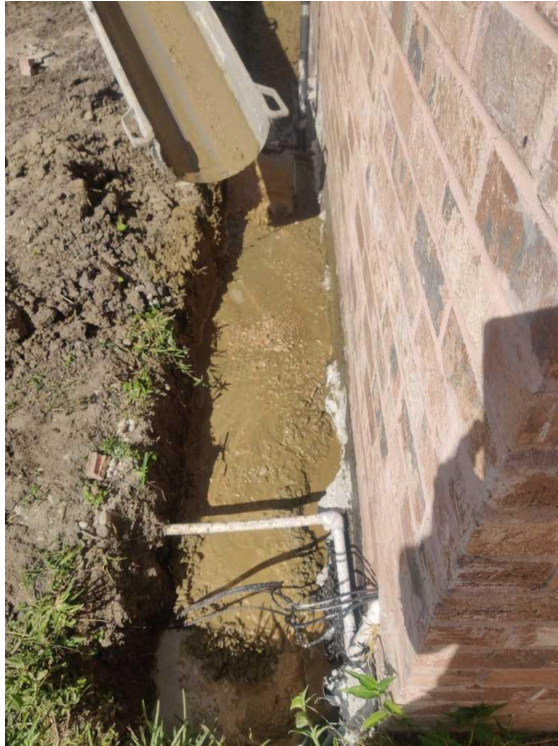
40 36-Progress Pictures
Date Taken: 8/28/2021



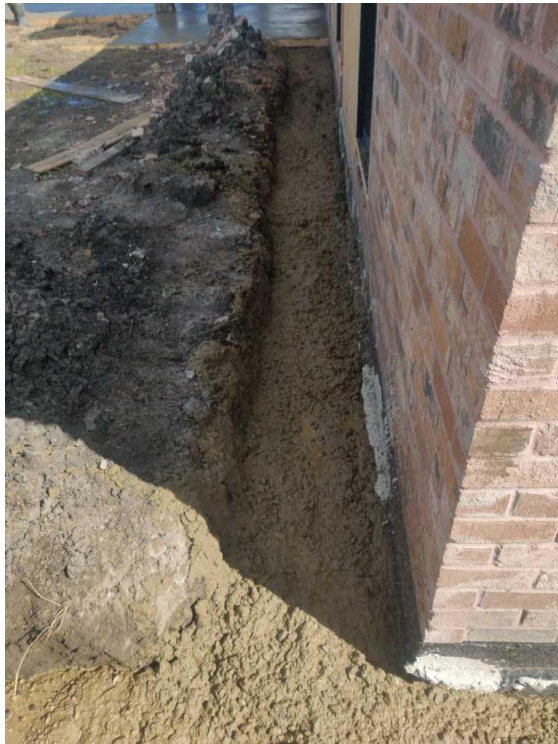
CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

- 41 43-Progress Pictures
Date Taken: 11/16/2021



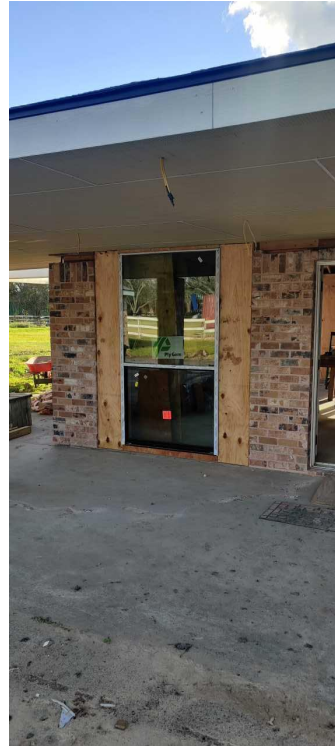
- 42 44-Progress Pictures
Date Taken: 11/16/2021



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

- 43 45-Progress Pictures
Date Taken: 11/16/2021



- 44 46-Progress Pictures
Date Taken: 11/16/2021



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

- 45 47-Progress Pictures
Date Taken: 11/16/2021



- 46 48-Kitchen Concepts



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

47 49-Kitchen Concepts



48 50-Kitchen Concepts



CONCEPT BLUE

2800 Broadway St
Ste C-110
Pearland, TX 77581

49 51-Kitchen Concepts



50 53-Kitchen Concepts





BORROWER AND LOAN INFORMATION					
Borrower MAPA HOLDINGS, LLC		Property Address or Subdivision 1914 County Road 130		Borrower Contact Name Dwon Matthews	Builder/Contact Name SAME
City Pearland	State TX	Zip 77581	Lot No.	Borrower Contact Number 832-692-8473	Builder/Contact Number
Lockbox/Access Code	Notes to Inspector (e.g. Location or access comments) Contact Dwon Matthews 832 692-8473 for access				

PROJECT WORK SCOPE: Provide a detailed description of the work to be done

BUDGET DETAIL	Budget		BUDGET COMMENTS
Line Item Detail	\$	%	Materials, Finish Quality, and/or Unique Features
Miscellaneous Soft Costs (Insurance, Appraisal, Property Inspections, etc.)			
Consultant Fees: Architect, Engineer, Surveyor, Testing (10% max if funded) (Invoices Required)			
Permits (Invoices Required)			
Site Prep: Clearing, Grading, Demolition, Dumpsters, Security Fencing, etc.	\$ 4,500	4%	Removing all damaged drywall and
Foundation/Structural: Concrete, Walls	\$ 650	1%	
Framing: Trusses, Sheathing	\$ 500	0%	
Roof: Flashing, Underlayment, Shingles	\$ 16,480	14%	30 yr laminate with synthetic felt
Exterior: Windows, Doors			
Plumbing: Rough-in			
Electrical: Rough-in			
HVAC: Rough-in			
Exterior Finish (Siding, Veneer, Paint)	\$ 2,500	2%	
Insulation (walls and ceilings)	\$ 3,200	3%	
Interior walls and ceilings (includes wall tile)	\$ 18,400	15%	
Cabinets/Vanities, Countertops	\$ 15,000	13%	Hardwood Custom Built with raised panel doors/quartz counter tops
Interior Trim, Doors, Mirrors	\$ 3,250	3%	
Interior Paint	\$ 7,400	6%	
HVAC: Finish (furnace, condenser)	\$ 9,500	8%	
Floor covering (carpet, vinyl, wood, tile)	\$ 21,550	18%	Marble//Travertine/Ceramic tile
Plumbing: Fixtures	\$ 2,500	2%	
Electrical: Fixtures	\$ 1,750	1%	
Appliances	\$ 4,500	4%	Highend appliances
Concrete (garage, driveway, walks)	\$ 890	1%	
Water/Sewer (includes well, septic and city): Connections, Rough-in, System			
Deck/Patio/Pool/Other Exterior Structures	\$ 4,500	1%	stain decking and refurbish pool
Landscaping	\$ 2,550	1%	
PROPERTY BUDGET	\$ 119,620	100%	
CONTRACTOR FEE (15% max)			
CONTINGENCY FEE (10% required)	\$ 12,767	11%	
TOTAL BUDGET	\$ 132,387		

All materials must be installed to receive draw credit. Contingency Fee funding requires documented line item overages.

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Other Certifications

Louisiana Department of Transportation and Development (DOTD)

- **DBE** -The Department's **Disadvantaged Business Enterprise** (DBE) program is designed to remedy ongoing discrimination and the continuing effects of past discrimination in federally-assisted highway, transit, airport, and highway safety financial assistance transportation contracting markets nationwide. **(City and State)**
 - The U.S. Department of Transportation's DBE (disadvantaged business enterprise) program provides a vehicle for increasing the participation by MBEs in state and local procurement.
- **SBE** - The **Small Business Element** (SBE) Program was created to remedy past and current discrimination against SBE firms. The intention is to level the playing field for economically disadvantaged individuals wanting to do business with the DOTD on U.S. Department of Transportation federally assisted projects.

National Minority Supplier Development Council (NMSDC)

MBE - MBE Certification. A Minority Business Enterprise certification or MBE certification, defines your business as being owned, operated and controlled by a minority group. Certification is a valuable marketing tool for your small business, and can give you special consideration when bidding on contracts with local government.

How to Start a Small Business?

Develop a Business Plan

- Startup Costs, Product & Services, Management, Operations, Marketing, Funding, etc.

Determine Business Structure

- Sole Proprietorship
- Partnerships
- Corporations
- Limited Liability Company (LLC)

Register your Business - Secretary of State

(www.geauxBiz.com)

Register your business name

Obtain a Federal Identification Number from Internal Revenue (www.irs.gov)

Register with State Entities - (www.geauxbiz.com)

- Louisiana Secretary of State
- Louisiana Department of Revenue
- Louisiana Workforce Commission

Obtain industry – specific licenses and local licenses

Register with City for Occupational Licensing

Satisfy Tax Requirements

Satisfy Insurance Requirements

General Liability, Property, Business Interruption
Worker's Compensation

Accountant, Attorney & Lender



Any Questions?

**616 Harding Boulevard
Baton Rouge, LA 70807**

**Contact Number
(225) 771-2891**

**Website
www.louisianasbdc.org**

Adjuster Resource



ESTIMATE WRITING 101

Understanding Construction for The
Purpose of Estimate Writing



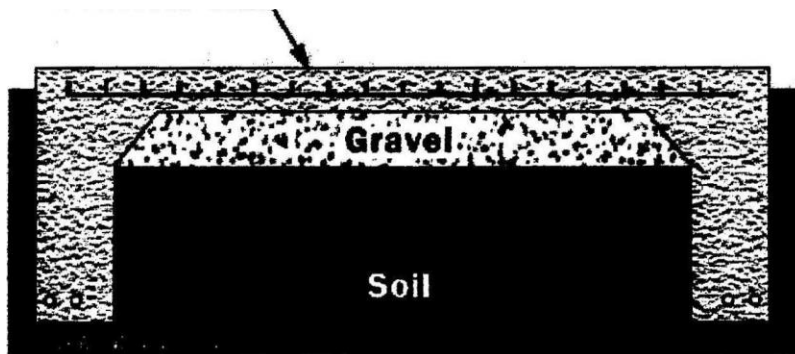
Construction - From Slab to Roof

Monolithic (one) pour - one pour of concrete for the foundation of the home, usually called a **slab**. The **slab** is even from one end to another end. When looking at a slab, there should not be any different levels; otherwise, it would not be one pour of concrete to make the slab, but at least two pours.

Slab

The **slab** is probably the easiest foundation to build. It is a flat concrete pad poured directly on the ground. It takes very little site preparation, very little formwork for the concrete and very little labor to create. It works well on level sites in warmer climates -- it has problems up north because the ground freezes in the winter and this freezing can shift the slab at worst and at least lead to cold floors in the winter. A cross-section of a typical slab looks like this:

Concrete Slab





Bottom plate - the "2 by 4's or 6's" that lay on the slab upon which the vertical studs are installed. Also called the 'sole plate'. An example of a bottom plate would be:

Stud - A vertical wood framing member, also referred to as a wall stud, attached to the horizontal sole plate below and the top plate above. Normally 2 X 4's or 2 X 6's, are 8' long (sometimes 92 5/8"). One of a series of wood or metal vertical structural members placed as supporting elements in walls and partitions.

On-Center - the measurement of spacing for studs, rafters, and joists in a building from the center of one member to the center of the next; {simply put, the distance between the center of one stud to the center of another stud}. The on- center determines how well the house is built. The smaller the on-center, the better the house is built and the more expensive to build. The on-center is usually measured in 16" (1.33 feet) to 24" (2 feet).

Header - (a) a beam placed perpendicular to joists and to which joists are nailed in framing for a chimney, stairway, or other opening. (b) A wood lintel. (c) The horizontal structural member over an opening (for example over a door or window). Everywhere there is an opening that has been created in the framing (of the house), there is a header that goes above it. The header is usually a 2x10 piece of micro-laminated wood that goes over the opening in the frame.

The plywood will be cut out of the window openings as construction proceeds. Above the window is a 2x10 header, which is two 2x10s with a piece of 1/2-inch-

thick plywood sandwiched in between and a 2x4 along the bottom:

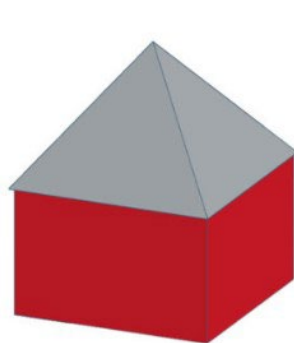
To put it all together, there is a slab (foundation), bottom plate, studs that are connected to the bottom plate, openings in the studs which represent doors and windows, headers above those opening, and the double top plate.



Roofing

Modern roofing uses two types of roofs: the Joist and Rafters system and the Truss system. **The Truss system uses metal clips. The Joist and Rafters system does not.**

- 1. Joist & Rafters Systems** - looks exactly like the Truss system except it is without the metal clips.
 - Joist sits on top of the double top plate of framing.
 - Calculate the Joist & Rafters the same way the Truss, the number will be the same.
 - Has a Ridge Beam- the rafters are connected to this at the top, they are either 2x4 or 2x6.
- 2. Truss System** - This system comes prefabricated from the factory and is by far the better of the two systems and most expensive.
 - Measured based on the bottom core that sits on top of the double top plate.
 - Metal clips that attach the braces to the top and bottom core. This distinguishes the difference between Joist & Rafter systems.



HIP ROOF



GABLE ROOF

Joist and Rafter System

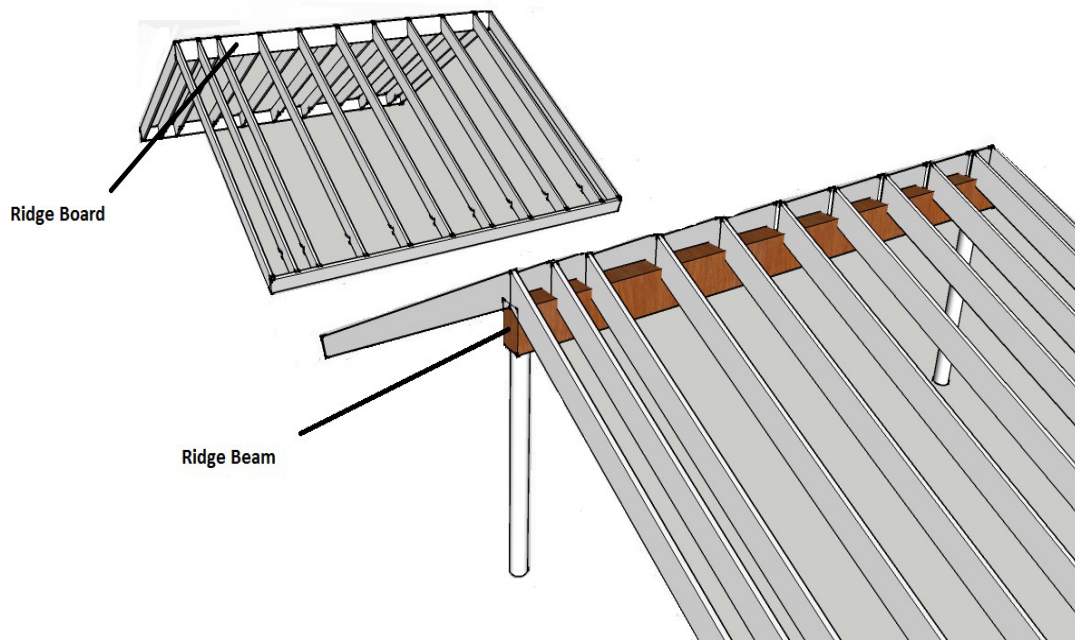
Rafter Construction - Rafter construction uses paired rafters and ceiling joists to build in-place trusses along a preset ridge board beam. The ridge board is used as a compression plate and helps align the rafters during construction.

Roof Joist Construction - A roof joist system replaces the ridge board with a ridge beam, which provides vertical support to the upper ends of the sloped roof members. Because joists, either horizontal floor or sloped roof, are supported on both ends by beams they are stressed primarily in flexure.



Ridge board (beam) - The board placed on the ridge of the roof onto which the upper ends of other rafters are fastened. These beams are usually 2x4 or 2x6.





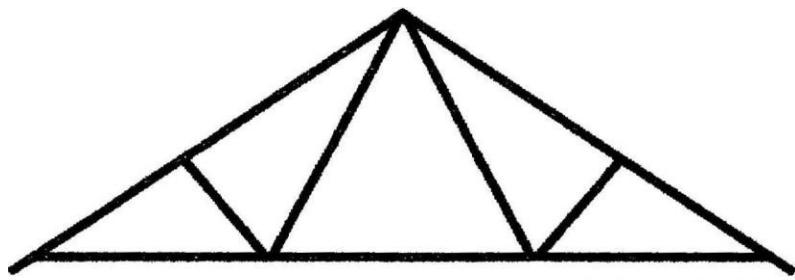
Truss System

Trusses are pre-fabricated, triangulated wooden structures used to support the roof. This system is by far the better of the two and the most expensive. Trusses are the most used system because:

- Trusses are incredibly strong.
- Because they are built strictly from shorter lengths of 2x4 lumber, they are generally a lot less expensive than the alternative.
- You can have just about any shape custom-built, and this allows interesting features like cathedral ceilings at low cost.
- You can span a large distance with a truss and the truss transmits all of the weight to the exterior walls. Therefore, none of the interior walls are "load-bearing," so they can go anywhere and are easily moved later.
- Trusses go up quickly!

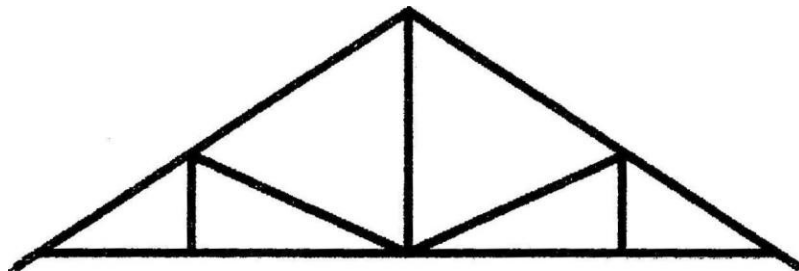


Trusses come in several standard configurations:



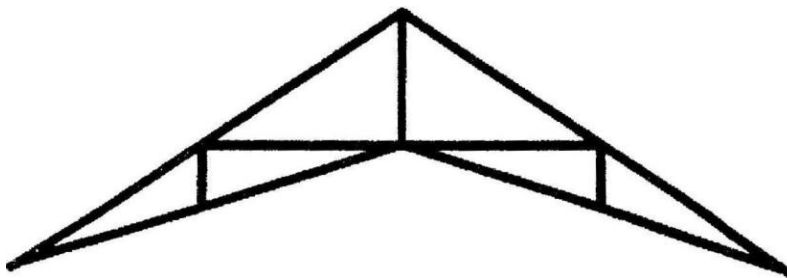
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"W" truss

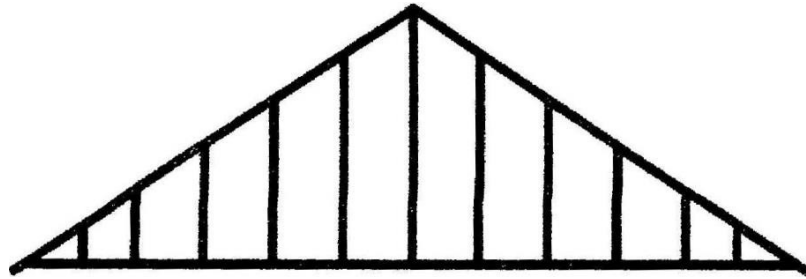


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"M" truss



"Scissors" truss



"Gable" truss

Double Top Plate - top horizontal member of a frame wall supporting ceiling joists, rafters, or other members.

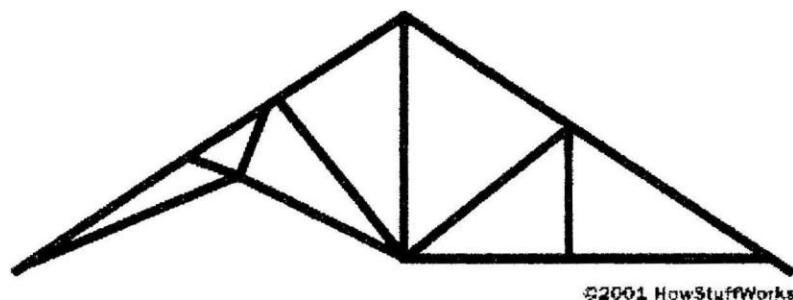


Double Top Plate



Double Header

Gable trusses are used at the ends of the roof (the outermost trusses on either end). The vertical pieces are 16 inches on center so that siding can be nailed on. Our sample house uses a custom truss in the main part of the house that looks like this:

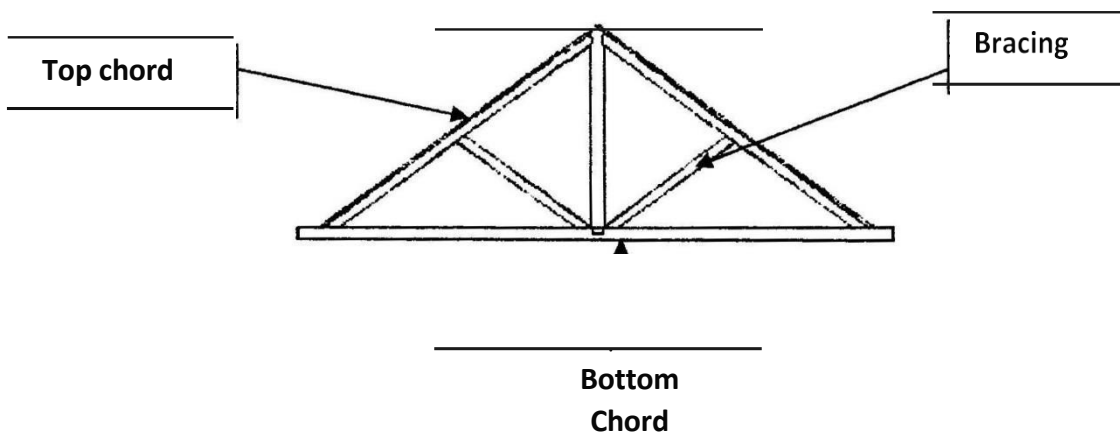


The left-hand side will provide a cathedral ceiling over the living room. Scissors trusses are used for the front room, and M trusses are used over the garage. Gable trusses are used at the ends of the three rooflines.

In a truss system, there is a base (bottom chord), sides (top chord), and center (bracing between the top and bottom chords).

The truss is measured by the **bottom chord** of the truss, which are measured in **linear feet** (distance from one point to another point).

Bottom chord - The lower or bottom horizontal member of a truss that sits on top of the double top plate.



There are three things that sit on top of the roof (in this order):

1. **Sheathing, (decking)** - The structural wood panel covering, usually OSB or plywood, used over studs, floor joists or rafters/trusses of a structure.
2. **Felt** -Tar paper. Installed under the roof shingles. Normally 15 lb or 30 lb.
3. **Shingles**- Roof covering of asphalt, asbestos, wood, tile, slate, or other material cut to stock lengths, widths, and thickness.



Calculations for Trusses (Joists and Rafters)

Calculations for the number of trusses in a room/house: 45' width X 60' length. First measure the length of the room; let's say 60 feet in length.

Next, we measure the on-center of the studs; let's say 16 inches. The calculations must be done in feet, not inches. Anything measured in inches must be converted to feet. There is 12 inches in a foot. $16 \text{ inches} / 12 \text{ inches} = 1.33 \text{ feet}$.

$60 \text{ feet} / 1.33 \text{ feet} = 45.112 \text{ feet}$. This number (whatever it may be) must be rounded up to the nearest largest number, making it 46. Then 1 must be added to that number $60 / 1.33 = 45.112$ (round up) $46 + 1 = 47$ trusses.

To calculate the linear feet:

Take the number of trusses (47) times the width of the room (45 feet) $47 \times 45 = 2115$ linear feet. **(LF)**

To calculate the board feet:

Multiply the number of pieces x thickness (2 inches) x width (4 inches) x length (10 feet) / 12 = Board Feet **(BF)**

To calculate the square feet:

Multiply the length of the room (60 feet) by the width of the room (45 feet) $60 \times 45 = 2700$ square feet **(SQFT)**

REVIEW

From Slab To Roof:

Truss System

Slab
Bottom Plate
Studs
Header
Double Top Plate
Truss
Sheathing
Felt Paper
Shingles

Joist and Rafters System

Slab
Bottom Plate
Studs
Header
Double Top Plate
Joists / Ceiling Joists
Rafters
Ridge Beams
Sheathing (decking)
Felt Paper
Shingles

Once the roof is on, the exterior walls are covered. There is insulation, the rigid foam board, and then the exterior covering (brick, wood, siding, etc).

Insulation board, rigid - A structural building board made of coarse wood or cane fiber in ½ -inch and 25/32-inch thickness. It can be obtained in various size sheets and densities.

Insulation - Any material high in resistance to heat transmission that, when placed in the walls, ceiling, or floors of a structure, and will reduce the rate of heat flow.



LOSS INSPECTION

Scoping - A list of operations that has to be completed to repair damage to a structure.

2 Types of Scoping:

1. Floor to Ceiling (Recommended Use if damaged caused by flooding)
2. Ceiling to Floor (Recommended Use if damaged caused by damage to roof)

Scoping the Home

When scoping a home, it is very important to have the SAME methodical approach. Develop an inspection process and repeat this process on each inspection.

The Scoping Process:

1. Exterior Elevations of home (front, right, left, back)
2. Roof (all slopes)
3. Other structures (detached garages, outbuildings, fences, decks, sheds, and any other damaged items)
4. Interior of home (all rooms and closets)

The Scoping Photos

Regardless of the degree or location of damage to the home, it is important to have the SAME repetitive process for taking pictures. Every inspection should capture the following pictures of the home in the recommended order:

Exterior Pictures:

1. Close-up of address
2. Front elevation
 - a. Any damage to that elevation (ex. Window or siding)
3. Right elevation

- a. Any damage to that elevation
- 4. Left elevation
 - a. Any damage to that elevation
- 5. Back elevation
 - a. Any damage to that elevation
- 6. Roof overview (all slopes)
- 7. Each major slope
- 8. Overview of Test Square on each major directional slope **(if applicable)**
- 9. Close-up of damaged shingles **(if applicable)**
- 10. Pitch gauge
- 11. Shingle gauge
- 12. Layers of shingles (also showing drip edge)

Interior Pictures:

- 1. Room overview (picture of room only required if damage is noticed)
- 2. Close-up of damaged area

Scoping Items Outside a Home:

Rigid Foam Board - Located around the house. It's attached to the studs. At this point, the house is considered to be "in the dry"(Most often used in a total loss).

Exterior Covering - Bricks, rocks, different types of wall covering, (ex. stucco, siding). This IS NOT a structural component of the house.

Windows & Doors - There are different types of windows and doors (vinyl, aluminum, wood, double hung, shingle hung, etc.). Xactimate shows a list of the different types.

Soffit - Bottom part of the overhang.

Fascia - Trim going down the side of the soffit. It is really the wood that is attached to the gutters. Remember, it will always "face" you.

Additional information:

- Optional visquan vapor, an adhesive goes between the concrete slab and hardwood floors.
- Drywall can go either way - Finish, seal & paint drywall or go directly to insulation when do a scope of repairs.
- The size of the studs will determine the amount of insulation. The minimum fire rating required in construction is R13. Xactimate uses R11-15. We use R13!

Scoping Interior of Home

****NOTE** - The insured may inform you there are no damages to the interior but make every attempt to inspect inside the home, especially if wind damaged shingles are noticed on the roof. (Exposed nail heads can be a source for water link.)**

When scoping the damages inside of a home, there are certain things to begin with and they are the following:

1. **Flooring** - Always measured in sqft (L x W); there are four types of flooring inside a home.
 - a) Carpet Pad & Carpet
 - b) Vinyl Floors - The glue is included in the estimate
 - c) Wood Floors - Has visquan vapor
 - d) Tile Floors - Adhesive/glue included in the estimate
2. **Base Board** - Sits on top of the floor, generally for carpet only.
3. **Base Shoe/Quarter Shoe** - sits on top of vinyl, tile, and wood floors then a base board is present.

***** All these measurements are in lineal feet. *****

***** When repaired you must paint all of it so it would blend in with the rest of the base board. *****

4. **Door Casing or Trim (window opening)** - This is also measured in lineal feet.

5. **Drywalls** - Piece of drywall is usually 32 sqft or 4x8 sheets
- a) Drywall/Paneling - If damaged, repair can be for specific areas, seal coat that area, and then repaint that and the entire wall. Measured in sqft also. Generally, drywall is ½ inches.

****Also used when using wallpaper. * ***

***** Continuous Areas Stops @ These Things:**

- When there is a change in elevation
- Change in materials (ex. drywall on walls)
- When there is a door that closes.

6. **Insulation** - Located behind exterior walls. There is no insulation on block walls. In Florida, the outside of the house has stucco that goes on the block wall that is measured in sqft. Stucco has nothing to do with insulation.

*****Florida homes also have Furring Strips that goes inside of CMU Blocks.**

*****Wall Insulation is usually 4", which is determined by the size of the stud. Ex.) 2x4 or 2x6.**

7. **Crown Molding** - The trim that goes at the top around the ceiling walls; measured in lineal feet. Repair the damaged section, the repaint the entire perimeter of the ceiling.
8. **Ceiling** - The ceiling drywall is repaired the same way the wall is repaired. Generally, it is a 5/8 inch drywall; repair the damaged area, seal it, and paint the complete area.
9. *****The insulation in a ceiling is generally 12 inches and can either be: rolled in or blown in.**

Different Ceiling Textures:

1. **Popcorn** - repair the damaged area, scrape of the rest of ceiling, and retexture the rest of ceiling.
2. **Stipotle** - Same as popcorn.
3. **Acoustic** - most popular texture and repair the same as popcorn and stipotle.

10. **Germicide/Mildicide** - used to prevent mold from growing. It kills mold and is used when replacing drywall and insulation in the wall and ceiling. The same square footage is used when using Xactimate. This is also applied to the framing & cabinets of framing when there is water damage.

Note Drywall ceilings on a truss is attached to the bottom core that are broken, so therefore you CANNOT remove the truss without damaging the drywall, therefore you must remove & replace (R&R).

**Generally, if there is a truss broken, you're going to have to replace the drywall, because it's connected to the bottom core of the truss. So replace the drywall in each area, and paint the area.

11. **Outlets, Switches, Thermostat, etc.** - These also must be replaced. They are all in the same group in Xactimate.

** Smoke detectors are in a different group.

** Chair rails surround the perimeter of the wall.

For the Kitchen:

Kitchen Cabinets - These are measured in lineal feet. We do not pay for color matching. (Ex. If water damage is at the bottom cabinet and not the top, we only pay for the bottom damage cabinet).

Countertops - Measured in lineal feet or sqft. Includes stoves, dishwashers, detach & reset of sink faucets; basically, all items or appliances that are in the way of that cabinet or countertop.

From Floor to Ceiling

Starting at floor:

Hardwood floors

Under the wood floor, there is a felt paper barrier. On top of the felt paper, there is a visqueen barrier as well.

Carpet

Underneath the carpet, there is padding which supports the carpet. Vinyl and tile

The only thing that is included in the tile and vinyl floors is the glue.

All of these floor coverings are measured in square feet.

On top of the floor, a person will generally see a baseboard with padded carpeting. With vinyl, tile, and hardwood floors a person will see a base shoe or quarter shoe. All baseboards, base shoes, and quarter shoes are measure in linear feet.

Drywall and Paneling

Drywall (or Gypsum Wallboard (GWB), Sheet rock or Plasterboard)- Wall board or gypsum- A manufactured panel made out of gypsum plaster and encased in a thin cardboard. Usually 1/2" thick and 4' x 8' (32 square feet) or 4' x 12' (48 square feet) in size (measured in square feet).

Panel(ing) - A thin flat piece of wood, plywood, or similar material, framed by stiles and rails as in a door (or cabinet door), or fitted into grooves of thicker material with molded edges for decorative wall treatment (measured in square feet).

If there is damage to the drywall, specific damage can be repaired. The repaired area must be sealed with a coating first; after that dries, then the entire wall must be painted to have the same color all around. If there is wallpaper there replace the wallpaper for the entire room.

If there is damage to the paneling, then all of the paneling must be replaced. Behind the exterior walls is insulation.

Exterior walls - any wall that faces the outside

***On block construction (Florida homes), there is no insulation. Stucco goes over the exterior walls.

Stucco- Refers to an outside plaster finish made with Portland cement as its base

at the top of the wall is crown molding.

Crown molding- A molding used on cornice or wherever an interior angle is to be covered, especially at the roof and wall corner (measured in linear feet).

On top of the walls is the ceiling. The ceiling drywall is usually $\frac{1}{2}$ of an inch thick.

With the ceiling there can be different textures, one in particular is the popcorn texture.

The popcorn texture for a ceiling consists of dried bits of material which is "wet shoe onto the ceiling.

Speaking of insulation for the exterior walls and ceiling, there are two types that can be used: rolls in either 15- or 30-pound or blown-in fiberglass insulation. The most common used insulation is the pink rolled-in insulation.

The thickness of the exterior wall insulation would be 4 inches thick, while the insulation for the ceiling is usually 10 to 12 inches thick.

Repairing damage to carpet and drywall:

Whenever there is a specific amount of damage to the carpet and the baseboard is damaged, the carpet can be cleaned and the baseboard needs to be replaced.

If there is extensive amount of damage to the carpet, replace the padding and carpet. The padding will be damaged along with the carpet.

If there is damage to the drywall due to water, replace the drywall and insulation along with germicide. The same amount of germicide should be sprayed in relation to the area of insulation and drywall being replaced. The drywall should be sealed and either repainted or re-papered (wallpaper) again.

The same thing applies to the ceiling's drywall damage. Spray the germicide, replace the insulation, replace the drywall, seal the drywall, and repaint or re-texture the ceiling. With the textured ceilings, popcorn texture specifically, the popcorn texture must be scraped off first before repairing the ceiling.

******More specifically, if there is a connecting room to the room that has damage and a door separates the rooms, paint only the room that has damage to it. If there is no door separating the two rooms AND the paint is the same color, you must paint the other room as well, due to the Line Of Sight concept (all that can be seen with the eye in a particular area).

If there is any drywall connected to the bottom chord of the truss and the truss is damaged, then the drywall must be replaced that is attached to the bottom chord, along with any crown molding that is attached as well.

Matching kitchen cabinets are not to be replaced, only the specific damaged cabinets. (If the bottom cabinets are damaged, then do not replace the top cabinets). Cabinets are measured in linear feet.

If there is siding damage, replace the siding that is damaged only. The same applies to shingles. The shingles will fade to the rest of shingle in about 9 months.

As far as detaching and resetting, masking and moving Xactimate will cover that with specific coding.

Xactimate Notes

(www.xactware.com)

***** When using Xactimate, make sure you get accurate good measurements before beginning. *****

The following are some of the headings that are used in Xactimate when trying to input an estimate:

1. **Open Project** - allows you to go to already created projects. Also enables to look at created projects.
2. **Create** - Creates projects, the 1st thing you do.
3. **New Project** - Used when doing an estimate.
4. **Admin Info** - Contains the insured information, such as personal information, name, address, date of loss, type of loss, etc...
5. **Parameters** - Contains the price list.
6. **Sketch** - Enables you to sketch a diagram of the home or facility.
7. **Estimate Items** - This is what is actually needed for writing estimates. (2 types)
 - a) *Grouping* - Creates rooms, interior/exterior areas
 - b) *Dimensions* - Input the measurements here
8. **Group** - The file project name is the root of the project.

*****The 1st thing you do is go to whatever area you're preparing the estimate for in the code group. *****

Ex.) Code: Framing, interior Descrp: Framing

Append the item - Means to attach the item in a subgroup; to keep separate, don't hit attach to associate the two together. Do this type in code selection; hit tab and it will go to description, and hit attach.

Attach the item - Means to associate. To do this, highlight the code (interior) tab to description and it should go to that section of the interior.

Different Sections of the estimate in Xactimate:

1. **Category Code** - Examples, framing, drywall, whatever part of the home you're estimating.
2. **Selective Code** - Tells specifically what you want to do in that category.
3. **Activity Code** - Tells us what we are going to do with the selective code. Ex.) remove & replace, repair, detach & reset.
4. **Description** - Specifically what the selective code is. Every time the selective code changes, the descriptive code changes. This is very detailed.
5. **Calculator** - Tells us how much of selective code you want, BE CAREFUL because it will default.
6. **Unit code** - Based on activity code, what you select will change this amount.
7. **Depreciation** - calculated based upon age. Everything that is subject to surface life expectancy where is depreciable. What determines life expectancy? Normally, there is a chart that gives you that, which the government gives this chart.
8. **Straight-line Depreciation** - Used most of the time, depending on the circumstances. Ex.) 80 year old lives alone, and her carpet is 5 years old, but no one ever walked on it. Recoverable will pay the replacement cost after it is replaced. If the policy states that we will pay actual cash value. ·

