

**U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM**

O.M.B. No. 1660-0005
Expires JUNE 30, 2007

THE NFIP REQUIRES THAT A PRELIMINARY REPORT BE RECEIVED WITHIN 15 DAYS OF ASSIGNMENT,
AND AN INTERIM OR FINAL REPORT NOT LATER THAN EVERY 30 DAYS THEREAFTER.

*See reverse side for Privacy Act
Statement and Paperwork Burden
Disclosure Notice*

FINAL REPORT

INSURED Matthew E. Peterson POLICY NUMBER 0554874
 PROPERTY ADDRESS 2232 West Shaw Lane, Suite 401, Your Town, FL 10101 DATE OF LOSS 2/8/2004
 ADJUSTING COMPANY Claims Managers ADJ. FILE NO. A-0001

PREMISES HISTORY	Date risk was originally constructed: <u>04/20/1999</u>			Insured at premises since: <u>01/12/1983</u>		
	Date of Alteration	Brief Description of Alteration	Market Value	Cost of Alteration	Type of Alteration	*Substantial Improvement?
	<u>2/28/2004</u>	<u>Repaired Flood Damage</u>	<u>\$10,000.00</u>	<u>\$90,000.00</u>	<input checked="" type="checkbox"/> Repair <input type="checkbox"/> Recon. <input type="checkbox"/> Imprv.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	<u>2/28/2004</u>	<u>Replaced Contents</u>	<u>\$2,450.00</u>	<u>\$3,450.00</u>	<input type="checkbox"/> Repair <input checked="" type="checkbox"/> Recon. <input type="checkbox"/> Imprv.	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<u>\$0.00</u>	<u>\$0.00</u>	<input type="checkbox"/> Repair <input type="checkbox"/> Recon. <input type="checkbox"/> Imprv.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
*Defined as any repair, reconstruction, or improvement; the cost of which equals or exceeds 50% of the market value of the structure before the damage occurred or the reconstruction or improvement was begun.						
Prior losses (approximate dates and amounts of loss):						
<u>09/02/1999, \$12,500.00</u>						
Repairs completed? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Insured? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Insured but no claim made						
Repairs completed? <input type="checkbox"/> Yes <input type="checkbox"/> No Insured? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Insured but no claim made						
Repairs completed? <input type="checkbox"/> Yes <input type="checkbox"/> No Insured? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Insured but no claim made						
(Continue under Remarks if additional space is needed for alteration or prior losses.)						

INTEREST	Mortgagee(s): <u>Matthew E. Peterson</u>					
	Loss Payee(s): _____					
	Other Insurance: _____ <input type="checkbox"/> Yes <input type="checkbox"/> No <small>(Company) (Type) (Policy Number) (Coverage: Bldg/Conts.) (Covers flood?)</small>					

CLAIM SUMMARY	Duration building will not be habitable: <input type="checkbox"/> 0-2 days <input checked="" type="checkbox"/> 3-7 days <input type="checkbox"/> 2-4 weeks <input type="checkbox"/> 1-2 months <input type="checkbox"/> more than 2 months					
	Claim Recapitulation (See worksheets for details)					
		Building		Contents		Totals
		Main*/Association	Appurtenant/Unit	Main*/Association	Appurtenant/Unit	
	Property Value (RCV)	100,000.00	0.00	8,000.00	0.00	108,000.00
	Property Value (ACV)	150,000.00	0.00	13,000.00	0.00	163,000.00
	Gross Loss (RCV)	10,000.00	0.00	2,000.00	0.00	12,000.00
	Covered Damage (RCV)	0.00	0.00	0.00	0.00	0.00
	Removal/Protection	0.00	0.00	0.00	0.00	0.00
	Total Loss (ACV)	11,247.00	0.00	2,450.00	0.00	13,697.00
	Less Salvage	0.00	0.00	0.00	0.00	0.00
	Less Deductible	500.00	0.00	200.00	0.00	700.00
Excess Over Limit	0.00	0.00	0.00	0.00	0.00	
Claim Payable (ACV)	10,000.00	0.00	0.00	0.00	10,000.00	
Damage from other Cause	0.00	0.00	0.00	0.00	0.00	
Identify Cause: _____						
Main building RCV: \$ <u>0.00</u> Insured qualifies for R/C coverage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Not Applicable						
*Includes mobile home. If yes, R/C claim: \$ <u>0.00</u> Total building claim: \$ <u>0.00</u>						

EXCLUDED DAMAGES	Approximate value of property excluded:			Approximate damage to property excluded:		
	Excluded Building	<input checked="" type="checkbox"/> Less than 1,000 <input type="checkbox"/> 1,000-2,000 <input type="checkbox"/> 2,000-5,000	<input type="checkbox"/> 5,000-10,000 <input type="checkbox"/> 10,000-20,000 <input type="checkbox"/> More than 20,000	Excluded Building	<input type="checkbox"/> Less than 1,000 <input checked="" type="checkbox"/> 1,000-2,000 <input type="checkbox"/> 2,000-5,000	<input type="checkbox"/> 5,000-10,000 <input type="checkbox"/> 10,000-20,000 <input type="checkbox"/> More than 20,000
	Excluded Contents	<input type="checkbox"/> Less than 1,000 <input checked="" type="checkbox"/> 1,000-2,000 <input type="checkbox"/> 2,000-5,000	<input type="checkbox"/> 5,000-10,000 <input type="checkbox"/> 10,000-20,000 <input type="checkbox"/> More than 20,000	Excluded Contents	<input checked="" type="checkbox"/> Less than 1,000 <input type="checkbox"/> 1,000-2,000 <input type="checkbox"/> 2,000-5,000	<input type="checkbox"/> 5,000-10,000 <input type="checkbox"/> 10,000-20,000 <input type="checkbox"/> More than 20,000
	Damages:	<input type="checkbox"/> Less than 1,000 <input type="checkbox"/> 1,000-2,000 <input type="checkbox"/> 2,000-5,000	<input type="checkbox"/> 5,000-10,000 <input type="checkbox"/> 10,000-20,000 <input type="checkbox"/> More than 20,000	Damages:	<input type="checkbox"/> Less than 1,000 <input type="checkbox"/> 1,000-2,000 <input type="checkbox"/> 2,000-5,000	<input type="checkbox"/> 5,000-10,000 <input type="checkbox"/> 10,000-20,000 <input type="checkbox"/> More than 20,000

ENCL	<input checked="" type="checkbox"/> Building worksheets (2) <input checked="" type="checkbox"/> Photographs (13) <input type="checkbox"/> Proof of loss <input type="checkbox"/> Other _____
	<input checked="" type="checkbox"/> Contents worksheets (1) <input checked="" type="checkbox"/> Narrative (1 pp) <input checked="" type="checkbox"/> R/C Proof <input type="checkbox"/> Other _____

CERTIFICATION	The above statements are true and correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under 18 U.S. Code Sec. 1001					
	County of _____			Insured _____		
	State of _____			Insured _____		
	Signed this _____ day of _____, 20____			Witness _____		

Date of Report: 12/27/2004 Adjuster's Signature: _____ Adjuster's SSN: 111-22-3333

Privacy Act Statement

The information requested is necessary to process the subject loss. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. However, omission of an item may preclude processing of the form. The information will not be disclosed outside of the Federal Emergency Management Agency, except to the servicing agent, acting as the government's fiscal agent; to claims adjusters to enable them to confirm coverage and the location of insured property; to certain Federal, State, and Local Government agencies for determining eligibility for benefits and for verification of agencies for acquisition and relocation-related projects, consistent with the National Flood Insurance Program and consistent with the routine uses described in the program's system of record. Failure by you to provide some or all of the information may result in delay in processing or denial of this claim and/or application.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for the collection of information titled Claims for National Flood Insurance Program (NFIP) is estimated to average 4 hours per claim. This estimate includes the time, effort, or financial resources expended by the persons to generate, maintain, retain, disclose, or provide information to the Mitigation Division or its agent. The reporting burden for this form as part of the collection of information is highlighted below. You are not required to respond to this collection of information unless a currently valid OMB control number and expiration date is displayed in the upper right corner of the highlighted form. You may send comments regarding the accuracy of the burden estimate and suggestions for reducing the burden to: Information Collections Management, U.S. Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, S.W., Washington, DC 20472, Paperwork Reduction Project (1660-0005). **NOTE: Do not send your completed form to this address.**

FEMA Form No.	Title	Burden Hours
81-40	Worksheet-Contents-Personal Property	2.5 Hours
81-41	Worksheet-Building	2.5 Hours
81-41A	Worksheet-Building(Cont'd)	1.0 Hours
81-42	Proof of Loss	5 Minutes
81-42A	Increased Cost of Compliance	2.0 Hours
81-43	Notice of Loss	4 Minutes
81-44	Statement as to Full Cost to Repair or Replacement Cost Coverage, Subject to the terms and Conditions of this Policy	6 Minutes
81-57	National Flood Insurance Program Preliminary Report	4 Minutes
81-58	National Flood Insurance Program Final Report	4 Minutes
81-59	National Flood Insurance Program Narrative Report	5 Minutes
81-63	Cause of Loss and Subrogation Report	1 Hour
81-96	Mobile Home Worksheet	30 Minutes
81-98	Increased Cost of Compliance (ICC) Adjuster Report	25 Minutes