

# **City of Scottsbluff, Nebraska**

**Monday, May 3, 2021**

**Regular Meeting**

## **Item Consent6**

**Council to acknowledge a claim from Nationwide Insurance regarding a March 30, 2021 incident at 2110 6th Avenue, Scottsbluff which has been presented. The City Council will withdraw and take no action on the claim.**

**Staff Contact: City Council**



**Date prepared** April 20, 2021  
**Claim number** 740109-GL  
**Policy number** 7226HR021516  
**Questions?** Contact Claims Associate  
Kelsi Messer  
MESSEK2@nationwide.com  
Phone 515-508-2150  
Fax 866-508-1576

City of Scottsbluff  
2525 CIRCLE DR  
SCOTTSBLUFF, NE 69361-1779

**We're submitting a  
claim for damages**

Dear City of Scottsbluff,

The intent of this letter is to submit a claim for damages sustained to our insured's, BETTY SEGER, property located at 2110 6th Ave, Scottsbluff, NE 69361. Supporting documents are enclosed. Additional information is provided below.

**Claim details**

Insurer: Nationwide Insurance Company of America  
Loss date: March 30, 2021  
Our insured: BETTY SEGER  
Our claim number: 740109-GL  
Your claim number: Unknown

**Additional information**

(a) Name and address of the claimant:

Nationwide Insurance  
Attn: Trust Department  
1200 Locust St. Dept 6173  
Des Moines, IA 50391

**Contact person: Kelsi Messer**

**Phone: 515-508-2150**

**Email: MESSEK2@nationwide.com**

(b) A concise statement of the factual basis of the claim, including the date, time, place, and circumstances of the act, omission, or event complained of:

Nationwide's insured property sustained property damage as a result of water back up within the city's line. Our insured hired Independent Plumbing and Heating who snaked a total of 75 feet and found a clog around 65 feet which is part of the City's line. Our investigation has placed fault on the City for these damages.

(c) A concise statement of the nature and the extent of the injury claimed to have been suffered:

The water back up damages our insured's property including the basement bathroom walls, vanity, flooring, hallway and storage room.

(d) A statement of the amount of monetary damages that is being requested:

Homeowners:	\$	7063.48
Deductible:	\$	1000.00
Total:	\$	8063.48

(e) Insurance carrier information:

**Nationwide Insurance Company of America**  
**Policy: 7226HR021516**

### **Action requested**

After reviewing the enclosed documents, please contact me at 515-508-2150 to make payment arrangements and include our claim number on any payment or correspondence.

### **Thank you for your cooperation**

If you have any questions on this matter, please contact me at 515-508-2150 or MESSEK2@nationwide.com.

Sincerely,

Kelsi Messer  
Nationwide Insurance Company of America  
P.O. Box 182068  
Columbus, OH 43218-2068

Enc:



Claim: 740109-GL | Pol: 7226HR021516 | Claim: 740109-GL | Ins: BETTY SEGER | DoL: 03/30/2021 | St: Open | Adj: Kelsi Messer  
(Claims Recovery Services Group 3 Unit 4) |

## Financials (Total Incurred: \$7,063.48): Checks

Check Number	Pay To	Gross Amount	Issue Date	Scheduled Send Date	Status	Bulk Invoice	Payment Method
16503714	BETTY SEGER	\$7,063.48	04/08/2021	04/08/2021	Requested		Check



## LOSS REPORT

Final

Reference:

Report #: 1

Catastrophe Number:

Policy Number: 7226HR021516

Claim Number: 740109-GL

Date of Loss: 3/30/2021

Type of Loss: Water Non-Weather

File Number:

Insured: BETTY SEGER  
2110 6TH AVE  
SCOTTSBLUFF, NE 69361-2101

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### ENCLOSURES:

Estimate, Statement of Loss, Diagrams

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### COVERAGE:

Dwelling	\$242,400.00
Other Structures	\$24,240.00
Contents	\$181,800.00

Eff. Dates: From: 11/1/2020 To: 11/1/2021

Mortgagee:

Deductible: \$1,000.00

Co-Ins. Policy: Yes ☐ No ☒

Forms: null

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Nationwide

4/5/2021

### INVESTIGATION / INSPECTION

**Risk:** The risk is located at 2110 6TH AVE, SCOTTSBLUFF, NE, 69361-2101. This is a single family home with composition roofing.

**Cause :** Water Backup

**Origin:** The water backup was caused by a backup from the city line near the home. This was confirmed by Independent Plumbing and Heating 308-632-4185. I spoke with the tech, Bowin, and he stated he snaked a total of 75 feet (they always clean 10 foot past where it hits the street line) and he hit a clog at 65 foot (city).

**Inspection :** This assignment was received on 3/30/2021. I made first contact with the insured on 4/1/2021. Arrangements were made to meet for an inspection on 4/5/2021. I arrived at 2110 6TH AVE, SCOTTSBLUFF, NE, 69361-2101 on 4/5/2021 and met with Mrs. Seger as scheduled. I introduced myself and explained the inspection and claim process. I discussed all damage concerns with the insured, then performed my inspection and noted the following damages below.

### SCOPE OF DAMAGES

**Roof :** The roof was not inspected as this loss is a result of a sewer back up.

**Front Elevation :** This elevation was not inspected as this loss is a result of a sewer back up.

**Right Elevation :** This elevation was not inspected as this loss is a result of a sewer back up..

**Back Elevation :** This elevation was not inspected as this loss is a result of a sewer back up.

**Left Elevation :** This elevation was not inspected as this loss is a result of a sewer back up.

**Interior :** Interior damages were caused when the sewer backed up into the basement from the \_\_\_\_ line.

Basement bathroom: Water damage was found to the walls, vanity, cabinet and vinyl flooring (ITEL not taken as



## Nationwide Insurance Company of America

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Insured: BETTY SEGER  
Property: 2110 6TH AVE  
SCOTTSBLUFF, NE 69361-2101  
Home: 2110 6TH AVE  
SCOTTSBLUFF, NE 69361-2101

Cell: (308) 220-3884

Claim Rep.: Christopher Sang  
Business: P.O. Box 182068  
Columbus, OH 43218-2068

Business: (614) 854-2853  
E-mail: sangc2@nationwide.com

Estimator: Nate Adams

Business: (308) 641-3540  
E-mail: nate.adams@alacrityia.com

**Claim Number:** 740109-GL

**Policy Number:** 7226HR021516

**Type of Loss:** Water Non-Weather

Date Contacted:	4/1/2021 12:00 PM	Date Received:	3/30/2021 12:00 AM
Date of Loss:	3/30/2021 12:00 AM	Date Entered:	3/31/2021 12:00 AM
Date Inspected:	4/5/2021 10:00 AM		
Date Est. Completed:	4/7/2021 9:12 PM		

Price List: NES8X\_MAR21  
Restoration/Service/Remodel  
Estimate: BETTY\_SEGER4



Dear Valued Customer,

Please refer to the attached itemized estimate. The estimate contains our valuation of the damages for the reported loss and was prepared using usual and customary prices for your geographic area. If this is a supplemental or updated estimate and your policy includes replacement cost coverage, please refer to our communication regarding how to make a claim for any additional eligible payment.

Please note that if your mortgage company is included on your claim payment check, contact the mortgage company to discuss how to handle the proceeds of this payment.

If you choose to hire a contractor or vendor to make repairs, please provide this estimate to them. If you, your contractor, or vendor determine that there are additional building fees and/or permits associated with the estimated repairs that are not included in this estimate, please contact me immediately so that I may review and make a determination as to the appropriate payment.

If you discover any additional damage to your property, please immediately contact me, either personally or through your contractor/vendor. We may need to re-inspect your property before authorization of supplemental payment. Please do not destroy or discard any of the damaged items until we have had an opportunity to inspect the damages and have reached an agreement with you on any supplemental cost.

Nationwide may also request to re-inspect your property, at your convenience, as part of our commitment to quality and customer service.

Thank you for allowing Nationwide Insurance Company of America to serve your insurance needs. Please contact me at the numbers listed above if you have any questions regarding this estimate or any other matter pertaining to your claim.



BETTY\_SEGER4

Dwelling

Dwelling

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
23. Equipment setup, take down, and monitoring (hourly charge)									
6.00 HR	45.53	19.12	0.00	292.30	0/NA	Avg.	0%	(0.00)	292.30
<b>Total: Dwelling</b>		<b>19.12</b>	<b>0.00</b>	<b>292.30</b>				<b>0.00</b>	<b>292.30</b>

Interior



Door

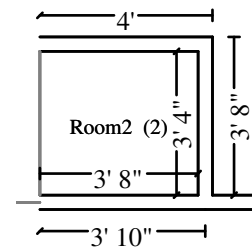
Basement Bathroom

Height: 7'

424.74 SF Walls	227.21 SF Ceiling
651.95 SF Walls & Ceiling	215.58 SF Floor
23.95 SY Flooring	60.08 LF Floor Perimeter
68.08 LF Ceil. Perimeter	

2' 6" X 6' 8"

Opens into BASEMENT\_STO



Subroom: Room2 (2)

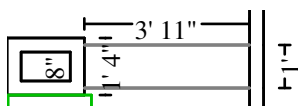
Height: 7'

74.67 SF Walls	12.22 SF Ceiling
86.89 SF Walls & Ceiling	12.22 SF Floor
1.36 SY Flooring	10.67 LF Floor Perimeter
10.67 LF Ceil. Perimeter	

Missing Wall

3' 4" X 7'

Opens into BASEMENT\_BAT



Subroom: Room4 (3)

Height: 7'

16.60 SF Walls	3.99 SF Ceiling
20.60 SF Walls & Ceiling	3.99 SF Floor
0.44 SY Flooring	2.37 LF Floor Perimeter
2.37 LF Ceil. Perimeter	

Missing Wall

3' 11" X 7'

Opens into BASEMENT\_BAT

Missing Wall


3' 11" X 7'

Opens into BASEMENT\_BAT





Subroom: Room1 (1)				Height: Sloped	
	93.11	SF Walls	42.28	SF Ceiling	
	135.39	SF Walls & Ceiling	36.96	SF Floor	
	4.11	SY Flooring	24.75	LF Floor Perimeter	
	28.25	LF Ceil. Perimeter			

Missing Wall	3' X 4"	Opens into ROOM3	
Missing Wall	2' 9" X 4"	Opens into BASEMENT_BAT	
	Subroom: Hallway (4)		Height: 7'
	13.00 SF Walls	9.00 SF Ceiling	
	22.00 SF Walls & Ceiling	9.00 SF Floor	
	1.00 SY Flooring	1.50 LF Floor Perimeter	
	9.00 LF Ceil. Perimeter		

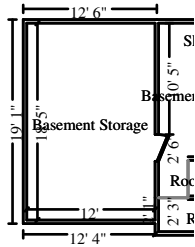
Door	2' 6" X 6' 8"	Opens into Exterior
Missing Wall	3' X 7'	Opens into ROOM3
Door	2' 6" X 6' 8"	Opens into BASEMENT_BAT
Door	2' 6" X 6' 8"	Opens into Exterior

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
13. Contents - move out then reset - Large room									
1.00 EA	71.49	0.00	14.30	85.79	0/NA	Avg.	0%	<0.00>	85.79
24. Tear out baseboard and bag for disposal - up to Cat 3									
99.37 LF	0.81	1.25	0.00	81.74	0/NA	Avg.	NA	(0.00)	81.74
25. Tear out wet drywall, no bagging, per LF - to 2' - Cat 3									
24.92 LF	3.71	0.00	0.00	92.45	0/NA	Avg.	NA	(0.00)	92.45
26. Tear out non-salv vinyl, cut & bag - Category 3 water									
277.75 SF	1.74	1.17	0.00	484.46	0/NA	Avg.	NA	(0.00)	484.46
27. Tear out and bag wet insulation - Category 3 water									
49.83 SF	1.19	0.21	0.00	59.51	0/NA	Avg.	NA	(0.00)	59.51
28. Air mover (per 24 hour period) - No monitoring									
20.00 EA	25.00	35.00	0.00	535.00	0/NA	Avg.	0%	(0.00)	535.00
5 fans, 4 days									
29. Dehumidifier (per 24 hour period) - Large - No monitoring									
4.00 EA	72.50	20.30	0.00	310.30	0/NA	Avg.	0%	(0.00)	310.30
30. Apply anti-microbial agent to the floor									
277.75 SF	0.22	4.90	0.00	66.01	0/NA	Avg.	0%	(0.00)	66.01
31. Negative air fan/Air scrubber (24 hr period) - No monit.									
2.00 DA	72.33	10.13	0.00	154.79	0/NA	Avg.	0%	(0.00)	154.79
32. Add for HEPA filter (for negative air exhaust fan)									
1.00 EA	187.42	26.23	0.00	213.65	0/NA	Avg.	0%	(0.00)	213.65



CONTINUED - Basement Bathroom

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
3. Batt insulation - 4" - R11 - paper / foil faced									
49.83 SF	0.57	1.26	5.68	35.34	0/150 yrs	Avg.	0%	(0.00)	35.34
4. 1/2" - drywall per LF - up to 2' tall									
24.92 LF	9.34	2.04	46.56	281.35	0/150 yrs	Avg.	0%	(0.00)	281.35
5. R&R 1/2" - drywall per LF - up to 2' tall									
21.33 LF	11.27	1.75	48.08	290.22	0/150 yrs	Avg.	0%	(0.00)	290.22
Drywall under stairs									
6. Texture drywall - light hand texture									
117.70 SF	0.64	0.58	15.06	90.97	0/150 yrs	Avg.	0%	(0.00)	90.97
Allowance to blend texture									
7. Seal/prime then paint the surface area (2 coats)									
255.71 SF	0.78	3.04	39.90	242.39	10/15 yrs	Avg.	66.67%	(31.01)	211.38
Allowance to seal and paint walls with drywall repairs									
33. Paint part of the walls - one coat									
366.41 SF	0.52	2.82	38.10	231.45	10/15 yrs	Avg.	66.67%	(28.75)	202.70
Paint remainder or walls to ensure uniformity									
8. R&R Bathroom wall cabinet									
1.00 EA	209.49	10.15	41.90	261.54	10/20 yrs	Avg.	50%	(77.58)	183.96
9. R&R Vanity with cultured marble or solid surface top									
2.00 LF	215.31	22.40	86.12	539.14	10/50 yrs	Avg.	20%	(68.48)	470.66
10. Sink - single - Detach & reset									
1.00 EA	113.43	0.00	22.68	136.11	0/NA	Avg.	0%	(0.00)	136.11
12. Toilet - Detach & reset									
1.00 EA	186.04	0.44	37.20	223.68	0/NA	Avg.	0%	(0.00)	223.68
34. Baseboard - 3 1/4" stain grade									
99.37 LF	3.34	12.24	66.38	410.52	10/150 yrs	Avg.	6.67%	(12.48)	398.04
35. Stain & finish baseboard									
99.37 LF	1.24	1.25	24.64	149.11	10/15 yrs	Avg.	66.67%	(12.75)	136.36
36. Floor prep (scrape rubber back residue)									
277.75 SF	0.46	0.00	25.56	153.33	0/10 yrs	Avg.	0%	(0.00)	153.33
37. Vinyl floor covering (sheet goods)									
489.75 SF	2.93	68.57	287.00	1,790.54	10/50 yrs	Avg.	20%	(209.61)	1,580.93
14. Final cleaning - construction - Residential									
277.75 SF	0.22	0.00	0.00	61.11	0/NA	Avg.	0%	(0.00)	61.11
38. Lead test fee - self test (per sample)									
1.00 EA	72.31	0.00	0.00	72.31	0/NA	Avg.	0%	(0.00)	72.31
<b>Totals: Basement Bathroom</b>		<b>225.73</b>	<b>799.16</b>	<b>7,052.81</b>				<b>440.66</b>	<b>6,612.15</b>



**Basement Storage**

**Height: 7'**

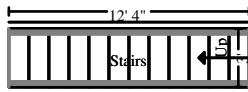
409.17 SF Walls	221.00 SF Ceiling
630.17 SF Walls & Ceiling	221.00 SF Floor
24.56 SY Flooring	58.33 LF Floor Perimeter
60.83 LF Ceil. Perimeter	

**Door**

**2' 6" X 6' 8"**

**Opens into BASEMENT\_BAT**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
No visible water damage was found in this room									
<b>Totals: Basement Storage</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>				<b>0.00</b>	<b>0.00</b>



**Stairs**

**Height: 16' 1"**

290.76 SF Walls	37.00 SF Ceiling
327.76 SF Walls & Ceiling	64.50 SF Floor
7.17 SY Flooring	29.40 LF Floor Perimeter
24.67 LF Ceil. Perimeter	

**Missing Wall**

**3' X 16' 1 7/16"**

**Opens into Exterior**

**Missing Wall**

**3' X 16' 1 7/16"**

**Opens into Exterior**



**Subroom: Room3 (1)**

**Height: 7'**

22.61 SF Walls	0.50 SF Ceiling
23.11 SF Walls & Ceiling	0.50 SF Floor
0.06 SY Flooring	0.33 LF Floor Perimeter
0.33 LF Ceil. Perimeter	

**Missing Wall**

**3' X 7'**

**Opens into ROOM1**

**Missing Wall**

**3' X 7'**

**Opens into HALLWAY**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
39. Containment Barrier/Airlock/Decon. Chamber									
21.00 SF	0.70	1.17	0.00	15.87	0/NA	Avg.	0%	(0.00)	15.87
40. Containment Barrier - tension post - per day									
8.00 DA	3.30	1.85	0.00	28.25	0/NA	Avg.	0%	(0.00)	28.25
41. Mask the floor per square foot - plastic and tape - 4 mil									
65.00 SF	0.20	0.23	2.60	15.83	0/15 yrs	Avg.	0%	(0.00)	15.83
To protect the stairs									



CONTINUED - Stairs

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
42. Tear out wet drywall, no bagging, per LF - to 2' - Cat 3									
4.00 LF	3.71	0.00	0.00	14.84	0/NA	Avg.	NA	(0.00)	14.84
43. Air mover (per 24 hour period) - No monitoring									
4.00 EA	25.00	7.00	0.00	107.00	0/NA	Avg.	0%	(0.00)	107.00
16. R&R 1/2" - drywall per LF - up to 2' tall									
4.00 LF	11.27	0.33	9.02	54.43	0/150 yrs	Avg.	0%	(0.00)	54.43
17. Texture drywall - light hand texture									
8.00 SF	0.64	0.04	1.02	6.18	0/150 yrs	Avg.	0%	(0.00)	6.18
18. Seal/prime then paint the surface area (2 coats)									
145.38 SF	0.78	1.73	22.68	137.81	10/15 yrs	Avg.	66.67%	(17.63)	120.18
Allowance for wall with drywall repair									
44. Paint part of the walls - one coat									
167.99 SF	0.52	1.29	17.48	106.12	10/15 yrs	Avg.	66.67%	(13.18)	92.94
Paint remainder or walls to ensure uniformity									
45. R&R Stair stringer - softwood									
11.50 LF	8.48	3.18	19.52	120.22	10/150 yrs	Avg.	6.67%	(3.24)	116.98
Replace damaged piece									
46. Stain & finish stair stringer									
23.00 LF	3.92	0.56	18.04	108.76	10/15 yrs	Avg.	66.67%	(5.74)	103.02
Stain both pieces on each side for uniformity									
19. Final cleaning - construction - Residential									
65.00 SF	0.22	0.00	0.00	14.30	0/NA	Avg.	0%	(0.00)	14.30
47. Lead test fee - self test (per sample)									
1.00 EA	72.31	0.00	0.00	72.31	0/NA	Avg.	0%	(0.00)	72.31
<b>Totals: Stairs</b>		<b>17.38</b>	<b>90.36</b>	<b>801.92</b>					<b>39.79 762.13</b>
<b>Total: Interior</b>		<b>243.11</b>	<b>889.52</b>	<b>7,854.73</b>					<b>480.45 7,374.28</b>
<b>Total: Dwelling</b>		<b>262.23</b>	<b>889.52</b>	<b>8,147.03</b>					<b>480.45 7,666.58</b>

Debris Removal

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
48. Single axle dump truck - per load - including dump fees									
1.00 EA	246.98	0.00	49.40	296.38	0/NA	Avg.	NA	(0.00)	296.38
<b>Totals: Debris Removal</b>		<b>0.00</b>	<b>49.40</b>	<b>296.38</b>					<b>0.00 296.38</b>



**Nationwide®**

**Labor Minimums Applied**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
49. Stairway labor minimum									
1.00 EA	83.76	0.00	16.76	100.52	0/NA	Avg.	0%	(0.00)	100.52
<b>Totals: Labor Minimums Applied</b>		<b>0.00</b>	<b>16.76</b>	<b>100.52</b>				<b>0.00</b>	<b>100.52</b>
<b>Line Item Totals: BETTY_SEGER4</b>		<b>262.23</b>	<b>955.68</b>	<b>8,543.93</b>				<b>480.45</b>	<b>8,063.48</b>

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

**Grand Total Areas:**

1,344.66 SF Walls	553.20 SF Ceiling	1,897.86 SF Walls and Ceiling
563.75 SF Floor	62.64 SY Flooring	187.44 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	204.21 LF Ceil. Perimeter
563.75 Floor Area	602.45 Total Area	1,053.90 Interior Wall Area
630.70 Exterior Wall Area	100.70 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	0.00	0.00%	0.00	0.00%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Backup Sewage/Water/Sump Pump Discharge or Overflow	8,543.93	100.00%	8,063.48	100.00%
Water Mitigation	0.00	0.00%	0.00	0.00%
Total	8,543.93	100.00%	8,063.48	100.00%



**Summary for Backup Sewage/Water/Sump Pump Discharge or Overflow**

Line Item Total	7,326.02
Overhead	477.84
Profit	477.84
Material Sales Tax	136.53
Cln Mat Sales Tax	12.96
Cleaning Total Tax	112.74
<b>Replacement Cost Value</b>	<b>\$8,543.93</b>
Less Depreciation	(480.45)
<b>Actual Cash Value</b>	<b>\$8,063.48</b>
Less Deductible	(1,000.00)
<b>Net Claim</b>	<b>\$7,063.48</b>
Total Recoverable Depreciation	480.45
<b>Net Claim if Depreciation is Recovered</b>	<b>\$7,543.93</b>

Nate Adams

This estimate includes amounts to test and/or for initial containment of lead and/or asbestos. These amounts may not be covered by your policy given the absence of direct physical loss to your property caused by lead and/or asbestos and/or the application of certain policy exclusions, including those for loss resulting directly or indirectly from enforcement of an Ordinance or Law and from Contamination or Pollution. Nonetheless, as an accommodation to you, the company has agreed to pay the specified testing and/or containment costs on your behalf. In accepting this estimate and the company's payment, you agree that the company is reserving all its rights and that the payment of these testing and/or containment costs will not prejudice, waive, or affect in any way the company's ability to enforce its rights under your policy and otherwise.

For additional information related to lead and asbestos testing and containment, visit [www.epa.gov/lead](http://www.epa.gov/lead) or [www.epa.gov/asbestos](http://www.epa.gov/asbestos).



# Photo Sheet

Nationwide Insurance Company of America

Insured: BETTY SEGER

Claim #: 740109-GL

Policy #: 7226HR021516



**Dwelling - 1-IMG\_0001**

Date Taken: 4/5/2021

Taken By: Nate Adams

Overview of risk



**Dwelling - 2-IMG\_0002**

Date Taken: 4/5/2021

Taken By: Nate Adams

address

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**Dwelling/Interior/Basement  
Bathroom - 3-IMG\_0003**

Date Taken: 4/5/2021

Taken By: Nate Adams

Overview of bathroom



**Dwelling/Interior/Basement  
Bathroom - 25-IMG\_0025**

Date Taken: 4/5/2021

Taken By: Nate Adams

overview of bathroom



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**Dwelling/Interior/Basement  
Bathroom - 26-IMG\_0026**

Date Taken: 4/5/2021

Taken By: Nate Adams

overview of bathroom



**Dwelling/Interior/Basement  
Bathroom - 27-IMG\_0027**

Date Taken: 4/5/2021

Taken By: Nate Adams

overview of bathroom

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**Dwelling/Interior/Basement  
Bathroom - 28-IMG\_0028**

Date Taken: 4/5/2021

Taken By: Nate Adams

overview



**Dwelling/Interior/Basement  
Bathroom - 29-IMG\_0029**

Date Taken: 4/5/2021

Taken By: Nate Adams

overview

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**Dwelling/Interior/Basement  
Bathroom - 4-IMG\_0004**

Date Taken: 4/5/2021

Taken By: Nate Adams

water came through shower and toilet



**Dwelling/Interior/Basement  
Bathroom - 5-IMG\_0005**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to wall

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**Dwelling/Interior/Basement  
Bathroom - 6-IMG\_0006**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to wall



**Dwelling/Interior/Basement  
Bathroom - 7-IMG\_0007**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to wall



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**Dwelling/Interior/Basement  
Bathroom - 8-IMG\_0008**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to wall and  
insulation



**Dwelling/Interior/Basement  
Bathroom - 9-IMG\_0009**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to wall and  
insulation

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**Dwelling/Interior/Basement  
Bathroom - 10-IMG\_0010**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to wall and  
insulation



**Dwelling/Interior/Basement  
Bathroom - 11-IMG\_0011**

Date Taken: 4/5/2021

Taken By: Nate Adams

Toilet location

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**Dwelling/Interior/Basement  
Bathroom - 12-IMG\_0012**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to floor



**Dwelling/Interior/Basement  
Bathroom - 13-IMG\_0013**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to vanity



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**Dwelling/Interior/Basement  
Bathroom - 14-IMG\_0014**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to floor



**Dwelling/Interior/Basement  
Bathroom - 15-IMG\_0015**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to toilet storage



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**Dwelling/Interior/Basement  
Bathroom - 16-IMG\_0016**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to wall



**Dwelling/Interior/Basement  
Bathroom - 17-IMG\_0017**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to wall

# Photo Sheet

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**Dwelling/Interior/Basement  
Bathroom - 18-IMG\_0018**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to wall



**Dwelling/Interior/Basement  
Bathroom - 19-IMG\_0019**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to wall

# Photo Sheet

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**Dwelling/Interior/Basement  
Bathroom - 22-IMG\_0022**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to wall



**Dwelling/Interior/Basement  
Bathroom - 23-IMG\_0023**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to wall



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**Dwelling/Interior/Basement  
Bathroom - 24-IMG\_0024**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage found to wall



**Dwelling/Interior/Basement  
Bathroom - 41-IMG\_0041**

Date Taken: 4/5/2021

Taken By: Nate Adams

Air mover

# Photo Sheet

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**Dwelling/Interior/Basement  
Bathroom - 42-IMG\_0042**

Date Taken: 4/5/2021

Taken By: Nate Adams

Air mover



**Dwelling/Interior/Basement  
Bathroom - 43-IMG\_0043**

Date Taken: 4/5/2021

Taken By: Nate Adams

Air mover/dehumidifier

# Photo Sheet

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**Dwelling/Interior/Basement  
Storage - 31-IMG\_0031**

Date Taken: 4/5/2021

Taken By: Nate Adams

Overview of storage



**Dwelling/Interior/Basement  
Storage - 32-IMG\_0032**

Date Taken: 4/5/2021

Taken By: Nate Adams

overview of storage



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**Dwelling/Interior/Basement  
Storage - 37-IMG\_0037**

Date Taken: 4/5/2021

Taken By: Nate Adams

Flooring breaks into storage room  
(Gary's Restoration stated these were  
different floors)



**Dwelling/Interior/Basement  
Storage - 38-IMG\_0038**

Date Taken: 4/5/2021

Taken By: Nate Adams

Flooring transition

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**Dwelling/Interior/Basement  
Storage - 40-IMG\_0040**

Date Taken: 4/5/2021

Taken By: Nate Adams

No visible water damage



**Dwelling/Interior/Stairs - 49-IMG\_0049**

Date Taken: 4/5/2021

Taken By: Nate Adams

Overview of stairs (other side of drywall)



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**Dwelling/Interior/Stairs - 45-IMG\_0045**

Date Taken: 4/5/2021

Taken By: Nate Adams

Water damage to wall that goes under stairwell



**Dwelling/Interior/Stairs - 46-IMG\_0046**

Date Taken: 4/5/2021

Taken By: Nate Adams

water damage to wall

# Photo Sheet

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**Dwelling/Interior/Stairs - 47-IMG\_0047**

Date Taken: 4/5/2021

Taken By: Nate Adams

water damage to wall



**Dwelling/Interior/Stairs - 50-IMG\_0050**

Date Taken: 4/5/2021

Taken By: Nate Adams

Damaged drywall is behind the stair stringer

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**Dwelling/Interior/Stairs - 51-IMG\_0051**

Date Taken: 4/5/2021

Taken By: Nate Adams

Location



**Dwelling/Interior/Hallway - 36-IMG\_0036**

Date Taken: 4/5/2021

Taken By: Nate Adams

Flooring breaks into hallway