



Customer Name	Sure (4.x)	Customer Number	1816
Address	2203 MEADS ST, ELIZABETH CTY, NC 27909	Year Built	--
Policyholder	GLORIA GORDON	Business Type	New
Control Number	18746172	Policy Number	NCRF78368600
Coordinates	36.3004383, - 76.2586058	Effective Date	06/20/2024
Inspection Date	07/30/2024	Date Completed	07/30/2024
TLA	2096	Inspected Total Living Area	1794
Coverage A In	\$377,000	Coverage A Out	\$364,920
Percent to Value	103%	At-home Completed	No



Front view



Right view



Left view, Dwelling, Gutters, Front, Downspout discharges onto walkway/driveway



Rear view



Roof verification, Left, Right, Dwelling, Roof, Front, Sagging/Bowed



Roof verification, Left, Dwelling, Roof, Front, Sagging/Bowed



Roof verification, Rear, Right, Roof



Roof verification, Rear, Left, Roof



Outbuilding, Shed

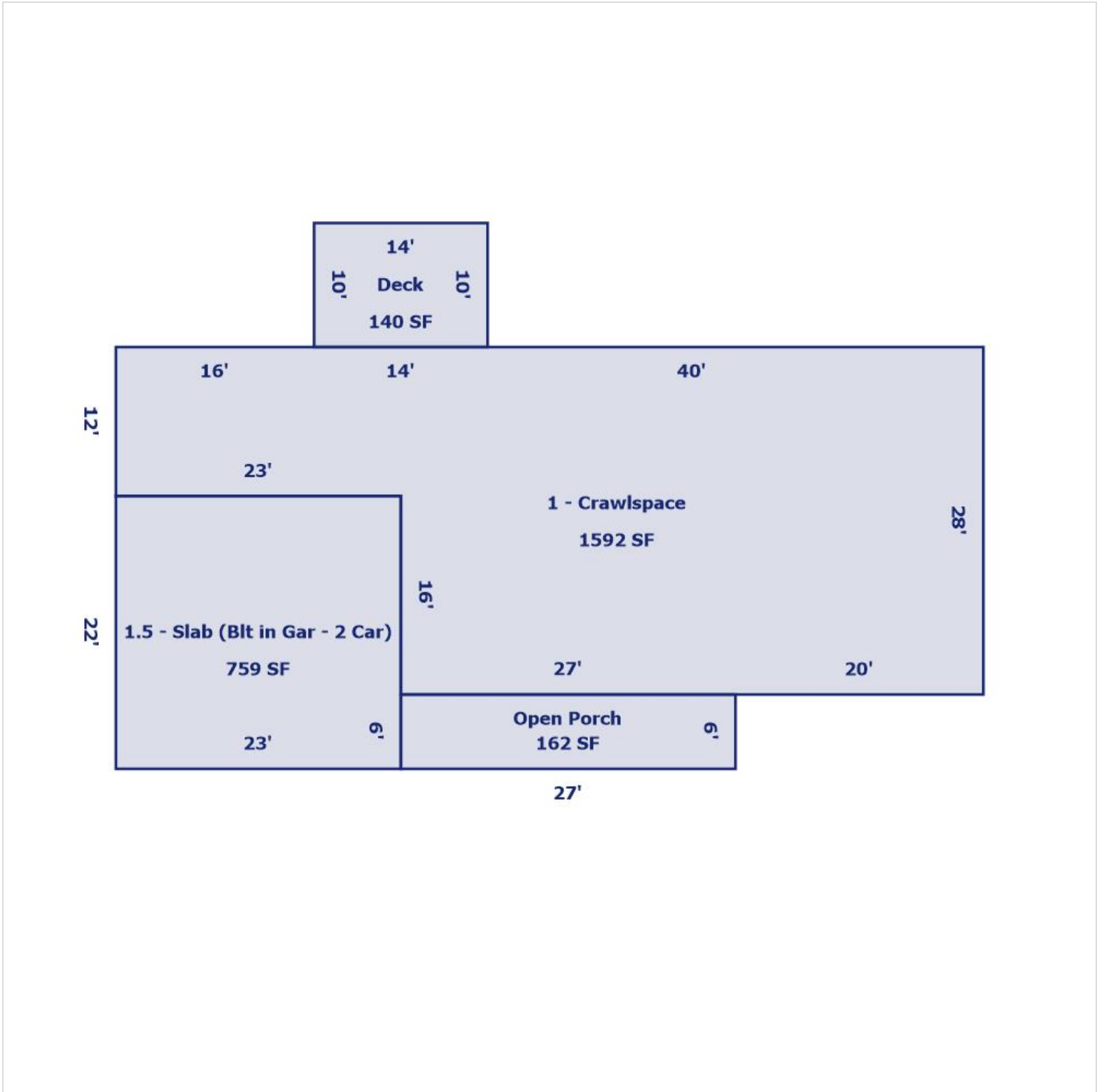


GPS Location



Address number

Sketch



Ratings Variables

Category	Count	Subcategory	Details
Roof Covering Type	1	Varies from provided	

Major Hazard

Category	Count	Subcategory	Details
Roof	1	Roof life remaining	0-5 years remaining
Roof	1	Sagging/Bowed roof	

Minor Hazard

Category	Count	Subcategory	Details
Gutter	1	Downspout discharges onto walkway/driveway	

General Information

Suggested generated stack definition:	z	Total adjusted score	14
Date of survey:	2024-07-30	Did FR meet anyone on site?	Yes
With whom did FR meet?	Policyholder/Spouse	Was PH interview conducted?	Yes
Risk is occupied by:	Policyholder	Current occupancy status:	Occupied
Approximate year built:	1990	Year built determined by:	Tax record & FR observations agree
Construction Type (Customer provided)	Frame	Construction Type (FR provided)	Frame
Number of Stories (Customer provided)	1	Number of Stories (FR provided)	1
Roof cover (Customer provided)	Asphalt/composite shingles	Roof cover (FR provided)	Rated Shingles (Architectural)
Roof cover age:	12	Roof life remaining (years):	0-5
Estimate roof pitch:	Moderate 5:12 to 8:12	Roof shape (Customer provided)	Gable

Roof shape (FR provided) 1

Roof shape:	Gable	Percent of roof:	100
Number of families (Customer provided)	1	Number of families (FR provided)	1
Any evidence of hail damage on Front/Right Roof?	No	Any evidence of hail damage on Front/Left Roof?	No
Any evidence of hail damage on Rear/Right Roof?	No	Any evidence of hail damage on Rear/Left Roof?	No
Dwelling Type (customer provided)	Single Family Dwelling	Identify any dwelling type concerns:	--
Garage Type (Customer provided)	Attached - 2 Car	Garage Type (FR provided)	Built-in Garage - 2 Car
Woodstove (Customer provided)	No	Full perimeter access obtained?	Yes

Protection

Fire hydrant within 1000ft of the risk?	Yes	Fire department within 5 miles of the risk?	Yes
Other fire department access concerns present?	No		

Dwelling Exterior Conditions

Have any dwelling condition concerns been identified?	Yes	Roof concerns present	1
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Roof Concern 1

Roof concern identified:	Sagging/Bowed roof	Location(s) of concern:	Front of dwelling
Gutter concerns present	1		

Gutter Concerns 1

Gutter concern identified:	Downspout discharges onto walkway/driveway	Location(s) of concern:	Front of dwelling
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Detached Structures

Detached structure(s) present 1

Detached Structure Present 1

Type of detached structure present: Shed

Detached structure condition concerns identified? No

Premises Liability

Have any premises liability concerns been identified? No Swimming Pool (Customer provided) None

Survey Remarks

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Contact Efforts

Date/Time	Contact	Result
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Valuation Totals Summary

Calculated On: 7/30/2024 6:32:54 PM
 Cost Data As Of: May 2024
 Finished Floor Area: 1,590 Square Feet
Total Replacement Cost: \$381,110

Building Description

Main Home Style - Cape Cod **Site Access - Flat Area Easy Access Roads** **# of Families - 1** **Customer Supplied Total Living Area - 2096**

Main Home

Year Built: 1990
 Construction Type: Standard
 Total Living Area: 2,351 Square Feet
 Lower Level Living Area: 2,098 Square Feet
 Number of Stories: 1.12
 Perimeter: Rectangular or Slightly Irregular
 Floor-to-Floor Height: 8 Feet 100%

Materials

Foundation	Roof	Exterior Features
Type	Roof Shape	Exterior Doors
Main Home - Crawlspace, Unexcavated 76 %	Simple/Standard 100 %	Door, Hollow Metal 1
Main Home - Slab at Grade 24 %	Roof Style/Slope	Door, Sliding Glass 1
Material (if masonry)	Gable, Moderate Pitch 100 %	Door, Wood, Carved 2
Main Home - Concrete 100 %	Roof Cover	Standard Windows
	Architectural Shingles 100 %	Sash, Wood w/ Glass, Standard 100 %
Superstructure/Framing	Partition Walls	Special Windows
Roof Structure	Partition Type	NONE 1
Wood Rafters & Sheathing 100 %	Drywall 100 %	Floors
Detached Structures	Wall Coverings	Floor Cover
Detached Garages	Paint 94 %	Wood, Hardwood 30 %
NONE 1	Wallpaper, Vinyl 6 %	Carpet, wall to wall, Acrylic/Nylon 58 %
Detached Structures	Exterior Walls	Vinyl 7 %
Shed, Small 1	Exterior Walls	Tile, Ceramic 5 %
Heating & Cooling	Siding, Hardboard 70 %	Attached Structures
Air Conditioning	Brick on Frame 30 %	Attached Structures
Central Air Conditioning, Avg Cost 100 %	Ceilings	Deck, Wood 140 SF
Heating	Ceiling Finish	Porch, Open 162 SF
Heating, Gas 100 %	Drywall 100 %	Garages & Carports
House Systems		Built-in Garage, Sq Ft 506 SF
Alarms & Other Systems		Kitchens, Baths & Plumbing
Central Burglar Alarm System 100 %		Kitchens & Bathrooms
		Kitchen, Semi-Custom 1
		Full Bath, Semi-Custom 2
		Interior Features
		Fireplaces
		UNKNOWN 1

Markups and Adjustments

Depreciation 0 %
 Wage Type Reconstruction

Valuation Totals Details

Coverage A	Labor	Equipment	Material	Total
Sitework	0	0	0	0
Foundations	5,548	147	3,800	9,495
Slabon Grade	1,831	35	3,031	4,897
Framing	29,361	0	25,770	55,131
Roofing	6,296	0	12,421	18,717
Exterior Walls	21,898	250	59,168	81,316
Partitions	12,383	0	8,726	21,109
Wall Finishes	5,277	0	2,785	8,062
Floor Finishes	4,672	0	9,325	13,997
Ceiling Finishes	3,682	17	1,684	5,383
Equipment	4,032	0	27,855	31,887
Conveying Systems	0	0	0	0
Plumbing Systems	12,856	0	32,632	45,488
HVACSystems	9,386	0	12,788	22,174
Electrical Systems	6,157	0	7,743	13,900
Attached Structures	6,914	1	7,999	14,914
Detached Structure	0	0	0	0
General Conditions	0	18,450	0	18,450
Subtotal \$	130,293	18,900	215,727	364,920

Coverage A

Reconstruction Cost w/o Debris Removal	\$364,920
Debris Removal	\$16,190
Reconstruction Cost with Debris Removal	\$381,110

Coverage B

Reconstruction Cost w/o Debris Removal	\$5,221
Debris Removal	\$232
Reconstruction Cost with Debris Removal	\$5,453

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