

SageSure Insurance Managers,  
LLC\_Residential

Attn:

Agent: Ishaq, Ramsey

Ordered: 10/15/2024

**Insured:**

Hagmon Simmons  
1606 TUCUMCARI DR  
HOUSTON, TX 77090

**Completed:** 11/4/2024

**Type of Inspection Ordered:**

TRIUM Exterior w/RCE

**Policy Number:** TXTH11622400

**Case Number:** I-02645241

**Stack Code:** Z1

Coverage In: \$420,000.00 Coverage Out: \$440,345.00 Coverage is 95.38 % of final replacement cost

Agent Total Living Area: 3115 sq ft Inspector Total Living Area: 3063 sq ft



Exterior - Front

Adverse Conditions	Total Score: 30 pts
ROOF - MAJOR: Other	10 pts
BRICK /STONE WALLS (Masonry) – MAJOR: Other	10 pts
TREES - MAJOR: Branches 3" more in diameter; overhang roof by 6ft/more	10 pts

**Rating Variable Mismatch**

Agent Values	Inspector Values
<b>Number of Stories</b> 1	<b>Number of Stories:</b> 2
<b>RoofCoveringType</b> Unknown	<b>Roof Covering:</b> Rated Shingles (Architectural)
<b>RoofGeometryType</b> Mixed roof, no roof shape greater than 50%, Unknown	<b>% Gable Roof:</b> 75



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**General Information**

<b>Date of Inspection:</b>	10/31/2024
<b>Correct Address:</b>	Yes
<b>Interview Conducted on Premises:</b>	Yes
<b>Who did you interview:</b>	Insured
<b>Name Of Person Interviewed:</b>	Mr. Simmons
<b>Building Occupancy:</b>	Owner
<b>General Comments:</b>	
<b>Did you change the inspection type:</b>	No

**Structure**

<b>Number of Families:</b>	1
<b>Dwelling Type:</b>	Single Family
<b>Year Built:</b>	1970
<b>Number of Stories:</b>	2
<b>Construction Type:</b>	Frame, Masonry Veneer
<b>% Frame:</b>	50 %
<b>% Masonry Veneer:</b>	50 %
<b>Cladding:</b>	Brick Veneer, Cement Fiber
<b>% Brick Veneer:</b>	60 %
<b>% Cement Fiber:</b>	40 %
<b>Foundation Type:</b>	Slab
<b>Is there asbestos siding:</b>	No
<b>Pool Type:</b>	None
<b>Attached Structures:</b>	Garage, Other
<b>Other Attached Structures:</b>	Patio
<b>Detached Structures:</b>	

**Roof**

<b>Adverse Roof Condition(s):</b>	Other	
<b>Description of "Other" Roof Condition:</b>	Pine needles on roof.	
<b>Adverse Roof Condition(s) Location:</b>	Front Roof, Right Roof, Left Roof, Rear Roof	
<b>General Roof Comments:</b>	Granular loss on roof.	
<b>Estimated Roof Age:</b>	0 - 5	
<b>Roof Covering:</b>	Rated Shingles (Architectural)	
<b>Roof Geometry (CHECK ALL ROOF SHAPES THAT ARE PRESENT ON THE DWELLING):</b>	Gable, Hip	
<b>% Gable Roof:</b>	75 %	
<b>% Hip Roof:</b>	25 %	
<b>Solar or Photovoltaic Panels Present?:</b>	No	
<b>Skylights:</b>	No	
<b>Adverse Chimney Condition(s):</b>	None Observed	

**Location**

<b>Fire Protection:</b>	Fire Hydrant within 1000 ft & Fire Station within 5 mi
<b>Is Road/driveway accessible year round:</b>	Yes
<b>Is Risk visible to 3 year-round neighbors:</b>	Yes



**Insurance Risk Services**

801 International Parkway, Suite 500 Lake Mary, FL 32746

Phone 800-644-5112 Fax: 800-644-0567

<http://www.insuranceriskservices.com/>



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**Location**

Is Risk visible from main road:	Yes
Home Located in a Subdivision:	Yes
Subdivision Name:	Ponderosa Forest
Subdivision Size:	More than 10 Homes
Home Located on a Paved Road:	Yes
Secured Community:	NONE - Not Secured
Property Size:	Less Than 5 Acres
Approximate Distance to Water:	5 - 10 Miles

**Property Hazards & Conditions**

Siding (Non-Masonry)	None Observed
Brick / Stone Walls (Masonry):	Other 
Brick / Stone Walls (Masonry) Hazard:	Brick was repaired on the front and right side
Exterior Wall Hazard Location:	Front, Right Side
Soffit/Fascia/Eave Hazard(s):	None Observed
Door Hazard(s):	None Observed
Window Hazard(s):	None Observed
Foundation Hazard(s):	None Observed
Porch / Patios / Decks Hazard(s):	None Observed
Steps Hazard(s):	None Observed
Gutter/Downspout Hazard(s):	None Observed
Sidewalk/Driveway Hazard(s):	None Observed
Yard/Premises Hazard(s):	None Observed
Tree Hazard(s):	Substantial branches (healthy or not) 3" or more in diameter that overhang roof by 6 feet or more 
Detached Garage Hazard(s):	None Observed
Outbuilding Hazard(s):	None Observed
Adjacent Exposures:	None Observed
Trampoline / Ramp Hazard(s):	None Observed
Fuel Storage Tank:	None Observed
Dog / Horse / Livestock Hazard(s):	None Observed
Business / Farming:	None Observed
100 AMP Service:	None
Other Hazard(s):	None Observed
Second Floor Hazard(s):	None Observed
Liability / Exposure:	None Observed
General Condition Comments:	Limbs overhang front, right and rear roof.

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**General Information**

Policy Number: TXTH11622400  
 Original Address: 1606 Tucumcari Dr,  
 Houston, TX  
 77090  
 Effective Date: 11/04/2024  
 Style: 2 Story Site Access: Flat Area/Easy Access Roads  
 Finished Floor Area: 3063 Square Feet # of Families:

**Valuation Totals Summary**

Cost Data As Of 08/2024

**Coverage A**

**Reconstruction Cost w/o Debris Removal: \$440,345**  
 Debris Removal: \$17,913  
**Reconstruction Cost with Debris Removal: \$458,258**

**Building Description**

**Main Home**

Year Built: 1970  
 Construction Type: Standard  
 Number of Stories: 2  
 Total Living Area: 3063 Square Feet  
 Finished Living Area: 3063 Square Feet  
 Perimeter: Rectangular or Slightly Irregular  
 Wall Height:  
 10.00 Feet 100%  
 10.00 Feet 100%

**Foundation/Basement**

**Foundation Type**

Slab at Grade 100%

**Foundation Materials**

Concrete 100%

**Materials**

**Exterior Walls**

**Framing**

Stud, 2" X 4" 100%

**Exterior Frame Walls**

Brick on Frame 50%

Siding, Cement Fiber 50%

**Attached Structures**

**Decks**

**Roof**

**Roof Style/Slope**

Gable, Moderate Pitch 75%

Hip, Moderate Pitch 25%

**Roof Shape**

Simple/Standard 100%

**Roof Cover**

Shingles, Architectural 100%

**Whole House Systems**

**Fire & Burglar Protection**

Central Burglar Alarm System 100%

Central Fire Alarm System 100%

**Electrical**

200 Amp Service, Standard 100%

## Materials

Patio Cover 413SqFt. **Garages & Carports**  
**Attached Garages**  
 Attached Garage, SF 440SqFt.

### Partition Walls

#### Partitions

Drywall 100%

#### Interior Wall Framing

Stud, 2" X 4" 100%

#### Partition Specialties

Door, Hollow Core, Birch 22pcs.

#### Wall Coverings

Paint 90%

Wallpaper, Vinyl 5%

Paneling, Sheet 5%

### Kitchens, Baths & Plumbing

#### Kitchens - Complete

Kitchen, Basic 1pcs.

#### Bathrooms - Complete

Full Bath, Basic 2pcs.

Half Bath, Basic 1pcs.

### Heating & Cooling

#### Air Conditioning

Central Air Conditioning, Avg Cost 100%

#### Heating

Heating, Gas 100%

### Ceiling Finish

#### Ceilings

Drywall 100%

### Floor Finish

#### Floor Cover

Hardwood 23%

Carpet, Acrylic/Nylon 65%

Tile, Ceramic 12%

## Valuation Totals Detail

### Coverage A

Cost Data As Of 08/2024

	Labor	Equipment / Misc.	Material	Total
Sitework	0	0	0	0
Foundations	0	0	0	0
SlabonGrade	5,464	125	9,051	14,640
Framing	29,656	0	27,650	57,306
Roofing	5,505	0	13,201	18,706
ExteriorWalls	35,665	763	35,792	72,220
Partitions	20,930	0	14,863	35,793
WallFinishes	11,632	0	8,552	20,184
FloorFinishes	8,471	0	21,578	30,049
CeilingFinishes	6,916	39	3,079	10,034
Equipment	4,694	0	20,895	25,589
ConveyingSystems	0	0	0	0
PlumbingSystems	14,871	0	21,871	36,742
HVACSystems	18,315	0	26,698	45,013
ElectricalSystems	9,867	0	11,754	21,621
AttachedStructures	8,506	0	18,430	26,936
DetachedStructure	0	0	0	0
GeneralConditions	0	25,512	0	25,512
<b>Subtotal \$:</b>	<b>180,492</b>	<b>26,439</b>	<b>233,414</b>	<b>440,345</b>

<b>Reconstruction Cost w/o Debris Removal:</b>	<b>\$440,345</b>
Debris Removal:	\$17,913
<b>Reconstruction Cost with Debris Removal:</b>	<b>\$458,258</b>

## Disclaimer

CoreLogic costs are generated using sources and methods current as of the date of this notification and include normative costs at the geographic location of the subject property. Costs represent only general estimates that are not to be considered a detailed quantity survey. Copyright © 2022 CoreLogic, Inc. and its licensors. All rights reserved.



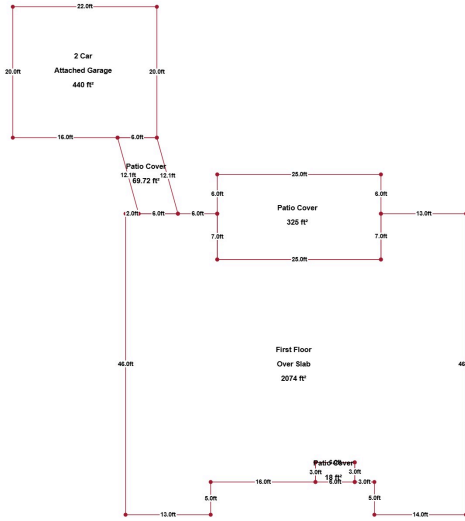
**Insurance Risk Services**  
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Living Area	Nonliving Area	
First Floor Over Slab	2074.00 ft <sup>2</sup>	2 Car Attached Garage 440.00 ft <sup>2</sup>
Second Floor	988.95 ft <sup>2</sup>	Patio Cover 18.00 ft <sup>2</sup>
		Patio Cover 325.00 ft <sup>2</sup>
		Patio Cover 69.72 ft <sup>2</sup>
<b>Total Living Area (rounded)</b>	<b>3063 ft<sup>2</sup></b>	<b>Total Nonliving Area (rounded) 853 ft<sup>2</sup></b>

Note: The information reported herein was developed from inspector observations and/or other sources considered to be reliable. No warranty as to completeness or correctness is implied and no liability for loss or damage from use of the report is assumed.

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Exterior - Front



Exterior - Left Side



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**Exterior - Right Side**



**Exterior - Rear**

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**Roof - Front**



**Roof - Left**

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**Roof - Right**



**Roof - Rear**

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**Address Verification**



**Garage**

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**Roof - Garage**



**Door**

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**Exterior Wall Hazard - Other**



**Exterior Wall Hazard - Other**