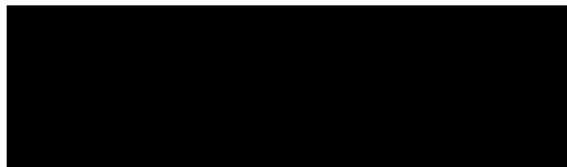




Toll Free: (800) 435-7764
Email: myclaim@farmersinsurance.com
National Document Center
P.O. Box 268994
Oklahoma City, OK 73126-8994
Fax: (877) 217-1389

October 17, 2017



RE: Insured: [REDACTED]
Claim Unit Number: [REDACTED]
Policy Number: [REDACTED]
Loss Date: 04/10/2017
Location of Loss: [REDACTED]
Subject: Settlement Notice

Mr. [REDACTED]

Thank you for choosing us to provide for your insurance needs. We value you as a customer and appreciate the opportunity to be of service. I've enclosed your payment.

The attached loss worksheet explains your settlement in more detail.

As we discussed, this payment is for the actual cash value of your claim less your deductible. Actual cash value is based on replacement cost less any applicable depreciation for age, useful life and condition. Labor, taxes and other fees and expenses have also been depreciated if not prohibited by your state. To recover depreciation, please send me a copy of any invoices or receipts that demonstrate replacement or repairs. I'll reimburse you for the amount you incur in repairs or replacement, not to exceed the amount outlined in my estimate or applicable policy limits. If you intend to recover withheld depreciation, you must submit a copy of your invoices or receipts within 365 days from the date of our first Actual Cash Value payment, or by October 17, 2018. While some policies may provide less than 365 days to submit a copy of your invoices or receipts, we are extending this time period to 365 days from the date of the first ACV payment.

Any deductible amount will be applied according to policy provisions.

I've enclosed a detailed estimate for the scope of the covered damage and repair costs. You may choose any repair company you wish to complete repairs. If the repair company you choose will charge more than my estimated amount, please contact me before work begins. I'll review your repairer's recommendations and help reach an agreement.

The policy provides that after a loss, you should protect your property from further damage. Please keep all receipts for emergency repairs or other expenses related to minimizing further damage.



We do not know of any party legally responsible for causing or contributing to this loss, therefore we are unable to pursue recovery of the amounts paid, including your deductible, if applicable. In the absence of additional information, the pursuit of any recovery is your responsibility. However, if you have additional information that would identify a responsible party, please contact me.

We reserve all rights and defenses under the policy and law and no activity on our part should be construed as a waiver. Even though only parts of the policy may be mentioned or quoted in this letter, additional portions if found to be relevant will be applied.

Please note there are time limits set forth in the Conditions ("Suit Against Us" or "Legal Action Against Us") section of the policy which, depending on your state, may affect the time within which you may pursue your claim. This period may have been extended by statute or case law.

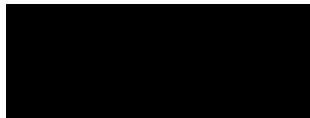
We've completed the adjustment of your loss and we are closing your claim. While we welcome any additional information you may wish to provide, the claim will not be reopened unless we notify you of such in writing. Submission of supplemental claims and requests for recoverable depreciation, and our processing payment thereof, does not automatically reopen the claim.

We encourage you to visit www.farmers.com to learn more about our self-service options available to you; including the ability to view your claim status, upload documents and photos and find local service providers.

If you have any questions, please contact me at (469) 782-4692.

Thank you.

Texas Farmers Insurance Company



Justin Wahl

Field Claims Representative

justin.wahl@farmersinsurance.com

(469) 782-4692

CC: [REDACTED]

Check(s): [REDACTED]

Enclosure(s):

Estimate -



Fire Insurance Exchange

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-435-7764
Toll Free Fax 1-877-217-1389
myclaim@farmersinsurance.com

Insured:

Property:

Home:

Cell:

Claim Rep.: Justin Wahl
Business: PO Box 268994
Oklahoma City, OK 73126-8994

Business: (469) 782-4692
E-mail: myclaims@farmersinsurance.com

Claimant:

Estimator: Justin Wahl
Business: PO Box 268994
Oklahoma City, OK 73126-8994

Business: (469) 782-4692
E-mail: myclaims@farmersinsurance.com

Claim Number:

Policy Number:

Type of Loss: Hail

Date Contacted: 10/13/2017 12:00 AM

Date of Loss: 4/10/2017 12:00 AM

Date Inspected: 10/17/2017 9:00 AM

Date Received: 10/6/2017 5:59 PM

Date Entered: 10/15/2017 1:55 PM

Price List: TXDF8X_OCT17
Restoration/Service/Remodel

Estimate:



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We appreciate the opportunity to serve your insurance needs and we want to make sure you have a clear understanding of how your claim will be processed.

Attached is the estimate for the repairs of the damages to your property, also called the Replacement Cost Value of your loss. If depreciation was applied to the estimated repair costs, then the Replacement Cost Value less the depreciation is the Actual Cash Value of your loss. Depreciation is based on the average quality, age, condition and useful life of the damaged property, unless otherwise noted. The applicable policy deductible(s) will be deducted from these amounts.

If it appears reasonably likely that a general contractor will be needed to coordinate and supervise the repairs, the estimate also includes an amount for general contractor overhead and profit, unless your policy provides that general contractor overhead and profit will only be paid if incurred. In addition, if your policy provides that any amounts for the matching of undamaged materials will only be paid if incurred, then those estimated amounts will be shown under a section of the estimate labeled Matching of Undamaged Property.

Please note this estimate reflects the extent of known covered damages to the property referenced above. No supplemental or additional payments will be issued for repairs that have not been included in this estimate, without prior approval. This approval must be obtained prior to replacement or repair. We must have the opportunity to view and inspect any proposed changes or additional work.

Should you receive an estimate of repairs that exceeds this estimate, or if you wish to send us any other information related to your claim, please include "Attention Claim # [REDACTED]" and forward this information to us by:

1. E-mailing to myclaim@farmersinsurance.com or
2. Faxing to 877-217-1389, or
3. Mailing to National Document Center, P.O. Box 268994, Oklahoma City, OK 73126-8994.

Once you have completed the repairs to your property, you may make a Replacement Cost claim for up to the amount of the recoverable depreciation withheld. Any depreciation shown as "non-recoverable" does not qualify for reimbursement. Please refer to the Conditions section of your policy for specific time limits within which you must claim the recoverable depreciation. Once you complete the repairs, please send your supporting documentation to us as outlined above. In any case, your total claim will not exceed the amount you actually spent making the repairs, minus your policy deductible. Estimated costs not actually incurred, like general contractor overhead and profit, will offset recoverable depreciation.

If your policy provides for Building Ordinance or Law coverage, any known covered costs resulting from ordinance or law upgrades are itemized in this estimate or contained in a separate estimate we will provide to you. However, these costs are not included as part of the Actual Cash Value of this estimate. Ordinance or law costs will be paid under your policy when incurred by you, subject to your deductible.

We wish to inform you there are time limits set forth in the Conditions section of your policy which may affect the time within which you may pursue your claim. We suggest that you review the Conditions section of your policy, as may be endorsed, particularly noting the 'Suit Against Us' or 'Legal Action Against Us' provision.

Although as a service we may refer contractors or repairmen to you, it is your decision to hire the contractor of your choice. We neither direct or manage the activities nor guarantee the work of any contractor, whether referred or not. It is up to you to make sure the work is completed to your satisfaction.

We encourage you to visit www.farmers.com to learn more about our self-service options available to you; including the ability to view your claim status, upload documents and photos and find local service providers.



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Thank you for the opportunity to serve your insurance needs. If you have any questions regarding this claim, please feel free to contact us.

Justin Wahl
myclaims@farmersinsurance.com
(469) 782-4692



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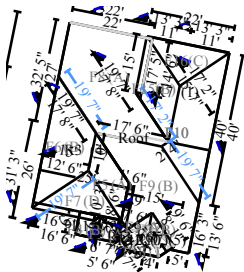
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Source - Eagle View

Generals

Generals

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	393.00	0.00	393.00	0/NA	Avg.	0%	(0.00)	393.00
2. R&R Glazing bead - Vinyl	27.00 LF	1.57	1.29	43.68	0/18 yrs	Avg.	0%	(0.00)	43.68
3. Comb and straighten a/c condenser fins - with trip charge	1.00 EA	155.79	0.00	155.79	6/NA	Avg.	0%	(0.00)	155.79
4. Comb and straighten a/c condenser fins - w/out trip charge	1.00 EA	66.64	0.00	66.64	0/NA	Avg.	0%	(0.00)	66.64
Total: Generals			1.29	659.11				0.00	659.11



Roof

2773.14 Surface Area
255.27 Total Perimeter Length
154.28 Total Hip Length
27.73 Number of Squares
52.03 Total Ridge Length

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
5. Tear off composition shingles (no haul off)	27.73 SQ	28.91	0.00	801.67	6/NA	Avg.	20% [%]	(160.33)	641.34
6. Remove Additional charge for steep roof - 7/12 to 9/12 slope	27.73 SQ	10.78	0.00	298.93	6/NA	Avg.	20% [%]	(59.79)	239.14
7. Roofing felt - 15 lb.	27.73 SQ	25.07	12.83	708.02	6/20 yrs	Avg.	30%	(212.41)	495.61
8. Laminated - comp. shingle rfg. - w/out felt	30.50 SQ	175.43	208.24	5,558.86	6/30 yrs	Avg.	20%	(1,111.77)	4,447.09
9. Ridge cap - composition shingles	170.32 LF	3.16	11.38	549.59	6/25 yrs	Avg.	24%	(131.90)	417.69
10. R&R Clothes dryer vent - installed	1.00 EA	58.35	2.23	60.58	6/30 yrs	Avg.	20%	(12.12)	48.46
11. Ridge cap - venting ridge cap shingles	36.00 LF	8.71	12.36	325.92	0/30 yrs	Avg.	20% [%]	(65.18)	260.74



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CONTINUED - Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
12. Additional charge for steep roof - 7/12 to 9/12 slope	30.50 SQ	34.28	0.00	1,045.54	6/NA	Avg.	20% [%]	(209.11)	836.43
13. Detach & Reset Roof vent - turtle type - Metal	7.00 EA	43.79	0.31	306.84	6/35 yrs	Avg.	17.14%	(0.00)	306.84
14. Flashing - pipe jack	5.00 EA	33.45	3.70	170.95	6/35 yrs	Avg.	17.14%	(29.30)	141.65
15. Prime & paint roof jack	5.00 EA	25.94	2.52	132.22	6/15 yrs	Avg.	40%	(52.89)	79.33
Totals: Roof			253.57	9,959.12				2,044.80	7,914.32
Total: Generals			254.86	10,618.23				2,044.80	8,573.43
Total: Source - Eagle View			254.86	10,618.23				2,044.80	8,573.43

Labor Minimums Applied

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
16. Window labor minimum*	1.00 EA	106.55	0.00	106.55	0/NA	Avg.	0%	(0.00)	106.55
Totals: Labor Minimums Applied			0.00	106.55				0.00	106.55
Line Item Totals:			254.86	10,724.78				2,044.80	8,679.98

[%] - 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



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Grand Total Areas:

0.00	SF Walls	0.00	SF Ceiling	0.00	SF Walls and Ceiling
0.00	SF Floor	0.00	SY Flooring	0.00	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	0.00	LF Ceil. Perimeter
0.00	Floor Area	0.00	Total Area	0.00	Interior Wall Area
2,344.24	Exterior Wall Area	0.00	Exterior Perimeter of Walls		
2,773.14	Surface Area	27.73	Number of Squares	255.27	Total Perimeter Length
52.03	Total Ridge Length	154.28	Total Hip Length		





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Summary for A-Building / Mobile Home

Line Item Total	10,469.92
Material Sales Tax	254.86
Replacement Cost Value	\$10,724.78
Less Depreciation	(2,044.80)
Actual Cash Value	\$8,679.98
Less Deductible	(4,200.00)
Net Claim	\$4,479.98
Total Recoverable Depreciation	2,044.80
Net Claim if Depreciation is Recovered	\$6,524.78

Justin Wahl



