

PLEASE RECORD!

FLOOD DISCLOSURE STATEMENT

The undersigned, DAVID & MONIQUE PALEONIO, (herein "Owner"), whose mailing address is 556 SW CHRIS TERRACE, hereby acknowledges receipt of this Flood Disclosure Statement regarding Owner's property described as follows:

Tax Parcel No.: 24-45-16-03104047

Owner has made application to **COLUMBIA COUNTY, FLORIDA** for a building permit for the property affected by 2012 Tropical Storm Debby which is located in Zone X according to the 2009 FEMA Flood Insurance Maps for one of the following purposes:

- A. Rebuild or replace a dwelling in the same place or location;
- B. Rebuild or replace a dwelling on the same property, but at a different location still affected by flooding;
- C. Rebuild or replace on the same property but at a different location not affected by flooding; and
- D. Remodel an existing dwelling.

Owner is aware that although the property is not located in a special flood hazard area as designated by the 2009 FEMA Flood Insurance Rate Maps, the property has flooded in the past and may be subject to flooding in the future. Owner has been advised to review all available flood data, including 2012 aerial photographs or other available flood maps in making the decision to proceed with the building permit. Owner is aware that such natural flooding may occur in the future.

COLUMBIA COUNTY, FLORIDA is issuing a building permit at Owner's request, but makes no representations to Owner whether the property will or will not be subject to future flooding conditions resulting in damages to Owner's dwelling or other improvement on the property. Owner will record this disclosure statement among the public records of Columbia County, Florida.

Owner acknowledges having read and received a copy of this Flood Disclosure Statement this 10th day of OCTOBER, 2012.

Signed, sealed and delivered in the presence of:

Witness JANICE L. WILLIAMS
Print or type name
M. Troy Crew
Witness M. Jay
Print or type name

David Paleonio
Owner

Monique Paleonio
Co-Owner

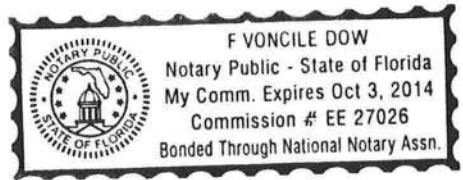
STATE OF FLORIDA
COUNTY OF COLUMBIA

The foregoing instrument was acknowledged before me this 10th day of OCTOBER, 2012, by DL who is/are personally known to me or who has/have produced as identification.

F VONCILE DOW
Notary Public, State of Florida

(NOTARIAL SEAL)

My Commission Expires:



NFIP Direct Servicing Agent

Flood Service Center
PO Box 2966
Shawnee Mission, KS 66201-1366

Insured: Palermo, David
Property: 556 SW Chris Terrace
Lake City, FL 32024-3396

Claim Rep.: Pamela Young
Company: Eberl Claim Service
Business: 7276 West Mansfield Ave
Lakewood, CO 80235

Business: (904) 307-3090
E-mail: mkv1074@hotmail.com

Estimator: Pamela Young

Business: (904) 307-3090
E-mail: mkv1074@hotmail.com

Company: Eberl Claim Service
Business: 7276 West Mansfield Ave
Lakewood, CO 80235

Claim Number: SF00410073

Policy Number: SF00410073

Type of Loss: FLOOD

Date Contacted: 6/29/2012

Date of Loss: 6/26/2012

Date Received: 7/23/2012

Date Inspected: 7/10/2012

Date Entered: 7/24/2012 8:43 PM

Price List: FLGA7X_JUN12
Restoration/Service/Remodel
Estimate: SF00410073

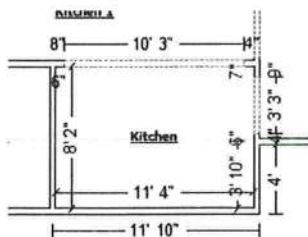
Line item pricing amounts do not include taxes. Taxes are computed on total amount of loss on summary page.

NFIP Direct Servicing Agent

Flood Service Center
 PO Box 2966
 Shawnee Mission, KS 66201-1366

CONTINUED - Laundry Room

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Seal part of the walls w/latex based stain blocker - one coat	145.33 SF	0.34	49.41	<2.47>	46.94
Baseboard - 3 1/4"	36.33 LF	2.78	101.00	<25.25>	75.75
Paint baseboard, oversized - two coats	36.33 LF	1.13	41.05	<2.05>	39.00
Paint door slab only - 2 coats (per side)	2.00 EA	22.57	45.14	<2.26>	42.88
Casing - 2 1/4"	14.00 LF	1.69	23.66	<5.92>	17.74
Paint casing - one coat	14.00 LF	0.70	9.80	<0.49>	9.31
Batt insulation - 4" - R11	83.33 SF	0.43	35.83	<8.96>	26.87
R&R Water heater - 50 gallon - Electric - 12 yr	1.00 EA	829.82	829.82	<196.40>	633.42
R&R Water softener - manual timer	1.00 EA	832.78	832.78	<203.42>	629.36
R&R Pressurized water tank - 40 gallons	1.00 EA	637.91	637.91	<148.43>	489.48
Totals: Laundry Room			3,515.99	690.65	2,825.34



Kitchen

Height: 8'

221.85 SF Walls	92.55 SF Ceiling
314.41 SF Walls & Ceiling	92.55 SF Floor
10.28 SY Flooring	25.48 LF Floor Perimeter
38.98 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

10' 3" X 6' 8"

Opens into KITCHEN_1

Missing Wall - Goes to Floor

3' 3" X 6' 8"

Opens into DINING_ROOM

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Clean floor	92.55 SF	0.27	24.99	<0.00>	24.99
RegROUT tile	87.83 SF	1.85	162.49	<0.00>	162.49
Seal stud wall for odor control	221.85 SF	0.66	146.42	<0.00>	146.42
1/2" drywall - hung, taped, floated, ready for paint	110.93 SF	1.24	137.55	<34.39>	103.16
Seal part of the walls w/latex based stain blocker - one coat	110.93 SF	0.34	37.72	<1.89>	35.83
Baseboard - 3 1/4"	25.48 LF	2.78	70.83	<17.71>	53.12
Paint baseboard, oversized - two coats	25.48 LF	1.13	28.79	<1.44>	27.35
Paint the walls - one coat	221.85 SF	0.44	97.61	<4.88>	92.73

SF00410073

8/21/2012

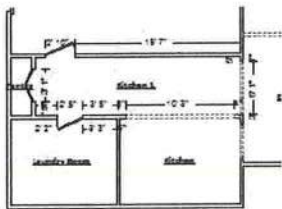
Page: 9

NFIP Direct Servicing Agent

Flood Service Center
 PO Box 2966
 Shawnee Mission, KS 66201-1366

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R Outlet	5.00 EA	18.10	90.50	<17.49>	73.01
Casing - 2 1/4"	28.00 LF	1.69	47.32	<11.83>	35.49
Paint casing - one coat	28.00 LF	0.70	19.60	<0.98>	18.62
Batt insulation - 4" - R11	116.00 SF	0.43	49.88	<12.47>	37.41
Totals: Kitchen			913.70	103.08	810.62



Kitchen 1

Height: 8'

296.59 SF Walls	107.95 SF Ceiling
404.54 SF Walls & Ceiling	107.95 SF Floor
11.99 SY Flooring	34.52 LF Floor Perimeter
49.85 LF Ceil. Perimeter	

Missing Wall - Goes to Floor **5' 1" X 6' 8"** **Opens into DINING_ROOM**
 Missing Wall - Goes to Floor **10' 3" X 6' 8"** **Opens into KITCHEN**

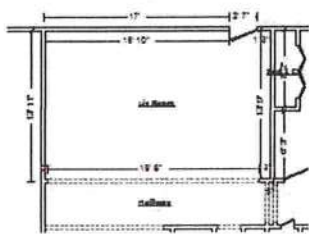
DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Clean floor	107.95 SF	0.27	29.15	<0.00>	29.15
RegROUT tile	107.95 SF	1.85	199.71	<0.00>	199.71
Seal stud wall for odor control	296.59 SF	0.66	195.75	<0.00>	195.75
(Install) Sink - double	1.00 EA	88.32	88.32	<0.00>	88.32
Add-on for mitered corner (Countertop)	1.00 EA	80.51	80.51	<0.00>	80.51
Ice maker - Detach and reset	1.00 EA	138.32	138.32	<0.00>	138.32
1/2" drywall - hung, taped, floated, ready for paint	148.30 SF	1.24	183.89	<45.97>	137.92
Seal part of the walls w/latex based stain blocker - one coat	148.30 SF	0.34	50.42	<2.52>	47.90
Baseboard - 3 1/4"	34.52 LF	2.78	95.97	<23.99>	71.98
Paint baseboard, oversized - two coats	34.52 LF	1.13	39.01	<1.95>	37.06
Countertop - post formed plastic laminate	21.00 LF	45.96	965.16	<241.29>	723.87
Cabinetry - lower (base) units - High grade	20.25 LF	189.26	3,832.52	<958.13>	2,874.39
Dishwasher	1.00 EA	563.37	563.37	<56.34>	507.03

NFIP Direct Servicing Agent

Flood Service Center
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CONTINUED - Kitchen 1

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Electrolux					
Model # F9851MLC58					
Serial # 1W425WW98					
Refrigerator - side by side - 16 to 22 cf - Premium grade	1.00 EA	2,725.88	2,725.88	<272.59>	2,453.29
Kenmore					
Model # 9532511					
Serial # SD1322582					
Range - freestanding - electric	1.00 EA	628.18	628.18	<62.82>	565.36
Model and Serial numbers worn off of range information sticker					
R&R Garbage disposer	1.00 EA	226.53	226.53	<20.74>	205.79
Paint the walls - one coat	296.59 SF	0.44	130.50	<6.53>	123.97
Casing - 2 1/4"	14.00 LF	1.69	23.66	<5.92>	17.74
Paint casing - one coat	14.00 LF	0.70	9.80	<0.49>	9.31
Interior door - lauan/mahogany - pre-hung unit	2.00 EA	165.52	331.04	<82.76>	248.28
Bifold door set - lauan/mahogany - Double	1.00 EA	174.10	174.10	<43.53>	130.57
Paint door slab only - 2 coats (per side)	8.00 EA	19.60	156.80	<7.84>	148.96
Totals: Kitchen 1			10,868.59	1,833.41	9,035.18



Liv Room

Height: 8'

420.67 SF Walls
 704.83 SF Walls & Ceiling
 31.57 SY Flooring
 68.83 LF Ceil. Perimeter
 284.17 SF Ceiling
 284.17 SF Floor
 49.33 LF Floor Perimeter

Missing Wall - Goes to Floor

19' 6" X 6' 8"

Opens into HALLWAY

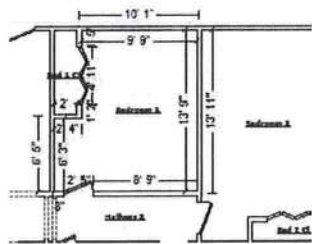
DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Clean floor	284.17 SF	0.27	76.73	<0.00>	76.73
RegROUT tile	279.00 SF	1.85	516.15	<0.00>	516.15
Seal stud wall for odor control	420.67 SF	0.66	277.64	<0.00>	277.64
Clean window unit (per side) 10 - 20 SF	1.00 EA	9.21	9.21	<0.00>	9.21

NFIP Direct Servicing Agent

Flood Service Center
 PO Box 2966
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CONTINUED - Liv Room

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Detach & Reset Door lockset & deadbolt - exterior	1.00 EA	30.49	30.49	(0.00)	30.49
1/2" drywall - hung, taped, floated, ready for paint	210.33 SF	1.24	260.81	<65.20>	195.61
Seal part of the walls w/latex based stain blocker - one coat	210.33 SF	0.34	71.51	<3.58>	67.93
Paint the walls - one coat	420.67 SF	0.44	185.09	<9.25>	175.84
Baseboard - 3 1/4"	49.33 LF	2.78	137.14	<34.29>	102.85
Paint baseboard, oversized - two coats	49.33 LF	1.13	55.74	<2.79>	52.95
Paint door slab only - 2 coats (per side)	2.00 EA	22.57	45.14	<2.26>	42.88
Casing - 2 1/4"	28.00 LF	1.69	47.32	<11.83>	35.49
Paint casing - one coat	28.00 LF	0.70	19.60	<0.98>	18.62
R&R Exterior door - metal - insulated - flush or panel style	1.00 EA	266.97	266.97	<62.36>	204.61
R&R Outlet	2.00 EA	18.10	36.20	<7.00>	29.20
Batt insulation - 4" - R11	40.67 SF	0.43	17.49	<4.37>	13.12
Totals: Liv Room			2,053.23	203.91	1,849.32



Bedroom 1

Height: 8'

413.33 SF Walls
 561.90 SF Walls & Ceiling
 16.51 SY Flooring
 51.67 LF Ceil. Perimeter

148.57 SF Ceiling
 148.57 SF Floor
 51.67 LF Floor Perimeter

Missing Wall

0" X 8'

Opens into Exterior

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Clean floor	148.57 SF	0.27	40.11	<0.00>	40.11
Seal stud wall for odor control	413.33 SF	0.66	272.80	<0.00>	272.80
Clean window unit (per side) 10 - 20 SF	1.00 EA	9.21	9.21	<0.00>	9.21
1/2" drywall - hung, taped, floated, ready for paint	206.67 SF	1.24	256.27	<64.07>	192.20
Seal part of the walls w/latex based stain blocker - one coat	206.67 SF	0.34	70.27	<3.51>	66.76

NFIP Direct Servicing Agent

Flood Service Center
 PO Box 2966
 Shawnee Mission, KS 66201-1366

CONTINUED - Bedroom 1

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Paint the walls - one coat	413.33 SF	0.44	181.87	<9.09>	172.78
Baseboard - 3 1/4"	51.67 LF	2.78	143.64	<35.91>	107.73
Paint baseboard, oversized - two coats	51.67 LF	1.13	58.39	<2.92>	55.47
Carpet	170.85 SF	2.93	500.59	<75.09>	425.50
15 % waste added for Carpet.					
Carpet pad	148.57 SF	0.59	87.66	<13.15>	74.51
Bifold door set - lauan/mahogany - Double	1.00 EA	174.10	174.10	<43.53>	130.57
Paint door slab only - 2 coats (per side)	4.00 EA	22.57	90.28	<4.51>	85.77
Casing - 2 1/4"	56.00 LF	1.69	94.64	<23.66>	70.98
Paint casing - one coat	56.00 LF	0.70	39.20	<1.96>	37.24
R&R Outlet	2.00 EA	18.10	36.20	<7.00>	29.20
R&R Switch	1.00 EA	18.09	18.09	<3.50>	14.59
Batt insulation - 4" - R11	40.67 SF	0.43	17.49	<4.37>	13.12
Totals: Bedroom 1			2,090.81	292.27	1,798.54



Bedroom 2

Height: 8'

472.00 SF Walls	192.00 SF Ceiling
664.00 SF Walls & Ceiling	192.00 SF Floor
21.33 SY Flooring	59.00 LF Floor Perimeter
59.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Clean floor	192.00 SF	0.27	51.84	<0.00>	51.84
Seal stud wall for odor control	472.00 SF	0.66	311.52	<0.00>	311.52
Clean window unit (per side) 10 - 20 SF	1.00 EA	9.21	9.21	<0.00>	9.21
1/2" drywall - hung, taped, floated, ready for paint	236.00 SF	1.24	292.64	<73.16>	219.48
Seal part of the walls w/latex based stain blocker - one coat	236.00 SF	0.34	80.24	<4.01>	76.23
Baseboard - 3 1/4"	59.00 LF	2.78	164.02	<41.01>	123.01
Paint baseboard, oversized - two coats	59.00 LF	1.13	66.67	<3.33>	63.34

INVENTORY OF LOSS ON UNSCHEDULED PERSONAL PROPERTY

DATE OF REPORT: #REF!

Palermo Page 1

DATE OF LOSS:

NAME:

#REF!

CLAIM #:

ITEM NO	CITY STATE ADDRESS	DESCRIPTION OF ITEM	YEAR OF PURCHASE	AMOUNT PAID FOR ITEM	CONDITION	FOR ADJUSTERS USE ONLY			
						REPL COST	DEPR%	DEPR	ACTUAL CASH VALUE
1	20	womens dress pants	5			600		300	300
2	30	womens jeans	5			750		375	375
3	20	womens casual shirts	5			400		200	200
4	1	Queen Sleigh bed	6			800		240	560
5	1	Dresser w/mirror	6			1050		315	735
6	1	Tall dresser	6			700		210	490
7	1	Night table	6			300		90	210
8	1	Queen pillow top mattress	4			1000		200	800
9	1	Queen box springs	4			500		100	400
10	1	Canon 35mm camera	20			400		320	80
11	175	CDs - Music	10			2625		2100	525
12	1	Credenza cabinet	7			300		105	195
13	30	Towel sets	3			1080		324	756
14	1	Kirby vacuum cleaner	5			600		300	300
15	1	Upright freezer	5			700		350	350
16	1	Washer	3			600		180	420
17	1	Dryer	3			500		150	350
18	1	Flat screen TV 32"	3			500		150	350
19	2	Twin mattress and box springs	3			1000		150	850
20	2	Twin beds	10			500		250	250
21	1	Dresser	10			250		125	125
21	1	Lg Chair and ottoman	10			700		350	350
22	1	2 room tent	6			230		69	161
23	125	books	3			300		45	255
24	1	gun safe	3			30		4.5	25.5
25	20	DVD movies	3			400		320	80
26	1	Golf club set	5			300		75	225
27	1	Lg Wall framed mirror	3			300		30	270
28	4	Crystal bowl and vases	6			200		20	180
29	20	Costume jewelry	3			200		100	100

30	10	Towels	3	3		270	81	189
31	10	Wash clothes	3	3		90	13.5	76.5
32	2	Silverware sets	1	1		200	10	190
33	7	Lotions	3	3		35	17.5	17.5
34	3	Candles	2	2		40	20	20
35	1	Make up mirror	3	3		30	9	21
36	1	Toilet bowl brush	1	1		20	10	10
37	5	Mens Long Johns	2	2		150	30	120
38	5	Womens Long Johns	2	2		150	30	120
39	60	Uniform pants	5	5		900	450	450
40	60	Uniform tops	5	5		900	450	450
41	60	Jackets	5	5		1200	600	600
42	1	Sweater cabinet	7	7		200	70	130
43	1	Rumba robotic vacuum cleaner	2	2		300	60	240
44	1	Leather couch w/2 recliners	4	4		1050	210	840
45	1	Leather loveseat w/2 recliners	4	4		1000	200	800
46	1	Leather recliner	4	4		650	130	520
47	1	Leather recliner	7	7		650	227.5	422.5
48	1	Coffee Table	4	4		500	100	400
49	1	End table	4	4		250	50	200
50	1	Lamp	4	4		100	40	60
51	4	throw pillows	2	2		80	32	48
52	1	Entertainment center	4	4		1200	240	960
53	2	Bookcases	4	4		1600	320	1280
54	2	Stand up lamps	1	1		200	20	180
55	2	Stereo Speakers	12	12		600	480	120
56	1	GE 31" TV	10	10		400	320	80
57	1	Kenwood stereo and entertainment system	12	12		600	480	120
58	1	CD player	12	12		200	160	40
59	1	Turntable	12	12		200	160	40
61	1	Equalizer	12	12		75	60	15
62	1	CD case	5	5		40	32	8
63	1	Curtain Rod	5	5		40	32	8
64	8	Gumbo bowls	2	2		80	8	72
65	8	Gumbo bowl plates	2	2		20	2	18
66	30	Coffee cups	3	3		60	9	51
67	32	Glass glasses	2	2		80	8	72

68	2	Dinner sets	3			100	15	85
69	2	Lg Platters	2			40	4	36
70	2	Lg Pasta Bowls	3			25	3.75	21.25
71	1	Mixing Bowl set	5			40	32	8
72	2	Muffin tins	2			20	2	18
73	10	To-go cups and lids	2			20	2	18
74	2	Pyrex casserole set	2			70	7	63
75	4	glass pie plates	5			20	18	2
76	6	Tea pot collection	2			120	12	108
77	1	Potato and Onion box	5			50	40	10
78	1	Microwave	1			150	15	135
79	1	Microwave cart	2			150	30	120
80	6	Barbque utensils	3			20	3	17
81	1	Garbage can	3			40	32	8
82	1	Phone	3			30	30	0
83	10	Mens flip flops	5			100	80	20
84	10	Mens dress shirts	5			200	100	100
85	10	Mens sweaters	5			200	100	100
86	20	Mens jeans	5			700	350	350
87	10	Mens dress pants	5			300	150	150
88	30	Mens regular shirts	5			450	225	225
89	30	Womens dress shirts	5			600	300	
					0	35420	14269.75	20850.25

Are any of the listed items mortgaged or being purchased on an installment plan?

Yes ___ NO X

If yes, list those items giving the company name to whom the item is mortgaged and amount still owed on that item.

Do you have any other insurance that covers any of the above listed items? Yes ___ No NO X

If yes, give the company name and address for each item this applies to.

AND BELIEF AND THAT NO MATERIAL INFORMATION HAS BEEN WITH HELD. I UNDERSTAND THIS STATEMENT OF LOSS BECOMES A PART

SIGNATURE OF INSURED

DATE

NFIP Direct Servicing Agent

Flood Service Center
 PO Box 2966
 Shawnee Mission, KS 66201-1366

SF00410073

Main Level

Water Extraction

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
*****NOTE*****					
All measurements used in the calculations of services performed where taken from the NFIP Direct estimate for repairs.					
Remove 1/2" drywall - hung, taped, floated, ready for paint	658.67 SF	0.34	223.95	(0.00)	223.95
Remove Casing - 2 1/4"	28.00 LF	0.41	11.48	(0.00)	11.48
Apply anti-microbial agent	422.83 SF	0.18	76.11	(0.00)	76.11
Remove Batt insulation - 4" - R11	333.92 SF	0.19	63.44	(0.00)	63.44
Garage					
^^^^^^^^^^^^^^^^^^^^^^^^^^^^^^^^					
Tear out baseboard	35.33 LF	0.36	12.72	(0.00)	12.72
Remove 1/2" drywall - hung, taped, floated, ready for paint	282.67 SF	0.34	96.11	(0.00)	96.11
Remove Vinyl floor covering (sheet goods)	76.85 SF	0.70	53.80	(0.00)	53.80
Remove Casing - 2 1/4"	14.00 LF	0.41	5.74	(0.00)	5.74
Apply anti-microbial agent	76.85 SF	0.18	13.83	(0.00)	13.83
Remove Batt insulation - 4" - R11	149.28 SF	0.19	28.36	(0.00)	28.36
Remove Interior door - lauan/mahogany - pre-hung unit	1.00 EA	14.34	14.34	(0.00)	14.34
Laundry Room					
^^^^^^^^^^^^^^^^^^^^^^^^^^^^^^^^					
Apply anti-microbial agent	107.95 SF	0.18	19.43	(0.00)	19.43
Tear out baseboard	35.52 LF	0.36	12.79	(0.00)	12.79
Remove 1/2" drywall - hung, taped, floated, ready for paint	296.59 SF	0.34	100.84	(0.00)	100.84
Remove Casing - 2 1/4"	42.00 LF	0.41	17.22	(0.00)	17.22
Remove Interior door - lauan/mahogany - pre-hung unit	2.00 EA	14.34	28.68	(0.00)	28.68
Kitchen 1					
^^^^^^^^^^^^^^^^^^^^^^^^^^^^^^^^					
Apply anti-microbial agent	87.83 SF	0.18	15.81	(0.00)	15.81
Tear out baseboard	24.65 LF	0.36	8.87	(0.00)	8.87
Remove 1/2" drywall - hung, taped, floated, ready for paint	215.19 SF	0.34	73.16	(0.00)	73.16
Remove Casing - 2 1/4"	14.00 LF	0.41	5.74	(0.00)	5.74
Remove Dishwasher	1.00 EA	21.85	21.85	(0.00)	21.85
Remove Refrigerator - side by side - 16 to 22 cf	1.00 EA	27.20	27.20	(0.00)	27.20

