



Insured: Gilbert Sila
Property: 235 Park Avenue
Hoboken, NJ 07030

Claim Rep.: Chun Hon Justin Lam
Position: Office Engineer
Company: Gilbane Building Company
Business: 4180 Outlook Drive Suite 100
Wall, NJ 07719

Business: (908) 433-5101
E-mail: jlam@gilbaneco.com

Estimator: Rod Akers
Position: Project Manager
Company: Gilbane CAT Response
Business: 1038 Clubland Court
Marietta, GA 30068

Business: (678) 520-9377
E-mail: rakers@gilbaneco.com

Claim Number: RRE0018837

Policy Number:

Type of Loss: Hurricane

Date Contacted: 11/7/2013

Date of Loss: 10/29/2012 12:00 AM

Date Inspected: 11/11/2013 12:00 PM

Date Received:

Date Entered: 7/25/2013

Price List: NJTR8X_AUG13_RREM
Restoration/Service/Remodel

Estimate: RRE0018837_REV2

Damage assessments are based upon information obtained during a visual, non-invasive and non-destructive inspection. Scope of Work for all repairs is prepared in accordance with HUD Housing quality standards, the sample single-family housing Rehabilitation Standard (where applicable), Energy Star Standard (where applicable) and with HUD and NJDEP approved materials and systems for direct physical damages as a result of the October 29 2012 storm.

Construction documents have not been provided nor relied upon in the development of this scope and estimate.

Hazardous material abatement scope is included, developed through a non-destructive sampling of obvious hazards either in areas impacted by the storm, or other areas which may contain obvious hazards. There is potential for additional hazardous materials to exist hidden behind undamaged construction or personal possessions.

Wherever the term "ALLOWANCE " is used in the narrative or the estimate, it shall mean a "cash allowance" set aside for that specific area of work. The cash allowance and the estimate shall be adjusted either up or down once the actual costs are established.

This estimate may contain an allowance for "elevation", this is intended to be the complete scope required to raise a house to the designated ABFE. This procedure will be highly variable and some variation in the elevation costs is to be expected.

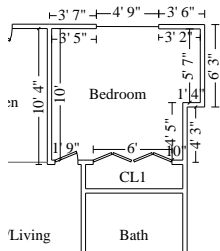
Please see estimate for specific Project Scope.

RRE0018837_REV2

Main Level

Main Level

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<u>ECR</u>						
2. R&R Batt insulation - 4" - R13 - paper faced	850.03	SF	1.01	60.10	918.63	(0.00) 918.63
3. Caulking - acrylic All Windows And Exterior Doors and outlets	500.00	LF	2.26	79.10	1,209.10	(0.00) 1,209.10
4. Floor protection - self-adhesive plastic film	467.83	SF	0.54	17.68	270.31	(0.00) 270.31
5. R&R Baseboard heat - steam or hot water	25.00	LF	32.00	56.00	856.00	(0.00) 856.00
6. Carbon monoxide detector	2.00	EA	88.15	12.34	188.64	(0.00) 188.64
7. Smoke detector	1.00	EA	62.76	4.39	67.15	(0.00) 67.15
8. R&R 110 volt copper wiring run, box and outlet	15.00	EA	81.24	85.31	1,303.91	(0.00) 1,303.91
9. 220 volt copper wiring run, box and receptacle	1.00	EA	151.73	10.62	162.35	(0.00) 162.35
10. Coaxial TV cable - ALLOW	1.00	EA	500.00	35.00	535.00	(0.00) 535.00
165. Hazardous waste hauling & disposal - (Bid item) Cost for lead abatement	1.00	EA	8,000.00	560.00	8,560.00	(0.00) 8,560.00
ECR Totals:			920.54	14,071.09		14,071.09
Total: Main Level			920.54	14,071.09	0.00	14,071.09



Bedroom

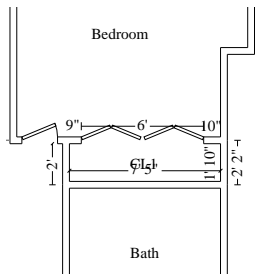
Height: 8'

341.40 SF Walls	107.55 SF Ceiling
448.94 SF Walls & Ceiling	107.55 SF Floor
11.95 SY Flooring	42.67 LF Floor Perimeter
42.67 LF Ceil. Perimeter	

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<u>ECR</u>						
14. Baseboard - 3 1/4"	42.67	LF	2.49	7.44	113.69	(0.00) 113.69
15. Door knob - interior	1.00	EA	51.83	3.63	55.46	(0.00) 55.46
16. Interior door unit	1.00	EA	192.97	13.51	206.48	(0.00) 206.48
17. Vinyl floor covering (sheet goods) 15 % waste added for Vinyl floor covering (sheet goods).	123.68	SF	4.71	40.78	623.31	(0.00) 623.31
18. 1/2" drywall - hung, taped, floated, ready for paint	170.70	SF	1.61	19.24	294.07	(0.00) 294.07
19. Paint baseboard - two coats	42.67	LF	0.93	2.78	42.46	(0.00) 42.46
20. Paint door slab only - 2 coats (per side)	3.00	EA	26.98	5.67	86.61	(0.00) 86.61
21. Paint door/window trim & jamb - 2 coats (per side)	4.00	EA	20.37	5.70	87.18	(0.00) 87.18
22. Seal/prime then paint the walls and ceiling twice (3 coats)	448.94	SF	0.78	24.51	374.68	(0.00) 374.68
23. R&R Ceiling fan & light	1.00	EA	388.11	27.17	415.28	(0.00) 415.28

CONTINUED - Bedroom

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
ECR Totals:			150.43	2,299.22		2,299.22
Totals: Bedroom			150.43	2,299.22	0.00	2,299.22

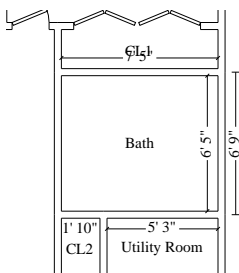


CL1

Height: 8'

148.14 SF Walls	13.70 SF Ceiling
161.84 SF Walls & Ceiling	13.70 SF Floor
1.52 SY Flooring	18.52 LF Floor Perimeter
18.52 LF Ceil. Perimeter	

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
ECR						
27. Baseboard - 3 1/4"	18.52 LF	2.49	3.23	49.34	(0.00)	49.34
28. Door knob - interior	2.00 EA	51.83	7.26	110.92	(0.00)	110.92
29. Interior door unit	2.00 EA	192.97	27.02	412.96	(0.00)	412.96
30. Vinyl floor covering (sheet goods)	15.75 SF	4.71	5.19	79.37	(0.00)	79.37
15 % waste added for Vinyl floor covering (sheet goods).						
31. 1/2" drywall - hung, taped, floated, ready for paint	74.07 SF	1.61	8.35	127.60	(0.00)	127.60
32. Paint baseboard - two coats	18.52 LF	0.93	1.21	18.43	(0.00)	18.43
33. Paint door slab only - 2 coats (per side)	2.00 EA	26.98	3.78	57.74	(0.00)	57.74
34. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	20.37	2.85	43.59	(0.00)	43.59
35. Seal/prime then paint the walls and ceiling twice (3 coats)	161.84 SF	0.78	8.84	135.08	(0.00)	135.08
ECR Totals:			67.73	1,035.03		1,035.03
Totals: CL1			67.73	1,035.03	0.00	1,035.03

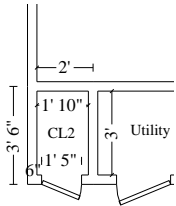


Bath

Height: 8'

221.10 SF Walls	47.49 SF Ceiling
268.60 SF Walls & Ceiling	47.49 SF Floor
5.28 SY Flooring	27.64 LF Floor Perimeter
27.64 LF Ceil. Perimeter	

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<u>ECR</u>						
49. Countertop - flat laid plastic laminate	4.00	LF 48.16	13.48	206.12	(0.00)	206.12
50. 4" backsplash for flat laid countertop	4.00	LF 9.32	2.61	39.89	(0.00)	39.89
51. Medicine cabinet	1.00	EA 204.90	14.34	219.24	(0.00)	219.24
52. Vanity	4.00	LF 168.12	47.07	719.55	(0.00)	719.55
53. R&R Underlayment - 1/4" lauan/mahogany plywood	47.49	SF 3.53	11.73	179.37	(0.00)	179.37
54. Baseboard - 3 1/4"	27.64	LF 2.49	4.82	73.64	(0.00)	73.64
55. Door knob - interior	1.00	EA 51.83	3.63	55.46	(0.00)	55.46
56. Toilet paper holder	1.00	EA 31.52	2.21	33.73	(0.00)	33.73
57. Towel ring	1.00	EA 33.20	2.32	35.52	(0.00)	35.52
58. Interior door unit	1.00	EA 192.97	13.51	206.48	(0.00)	206.48
59. Vinyl floor covering (sheet goods) 15 % waste added for Vinyl floor covering (sheet goods).	54.62	SF 4.71	18.01	275.27	(0.00)	275.27
60. 1/2" water rock - hung, taped, floated, ready for paint	110.55	SF 2.25	17.41	266.15	(0.00)	266.15
61. Paint baseboard - two coats	27.64	LF 0.93	1.80	27.51	(0.00)	27.51
62. Paint door slab only - 2 coats (per side)	1.00	EA 26.98	1.89	28.87	(0.00)	28.87
63. Paint door/window trim & jamb - 2 coats (per side)	1.00	EA 20.37	1.43	21.80	(0.00)	21.80
64. Seal/prime then paint the walls and ceiling twice (3 coats)	268.60	SF 0.78	14.67	224.18	(0.00)	224.18
65. Bathroom ventilation fan w/light	1.00	EA 206.79	14.48	221.27	(0.00)	221.27
66. R&R Ductwork - flexible - non-insulated - 3" round	10.00	LF 7.35	5.14	78.64	(0.00)	78.64
67. Sink - single	1.00	EA 284.52	19.92	304.44	(0.00)	304.44
68. Toilet	1.00	EA 427.34	29.91	457.25	(0.00)	457.25
69. Toilet seat	1.00	EA 62.59	4.38	66.97	(0.00)	66.97
70. Tub/shower faucet	1.00	EA 356.21	24.93	381.14	(0.00)	381.14
71. Fiberglass tub & shower combination	1.00	EA 1,056.45	73.95	1,130.40	(0.00)	1,130.40
ECR Totals:			343.64	5,252.89		5,252.89
Totals: Bath			343.64	5,252.89	0.00	5,252.89



CL2

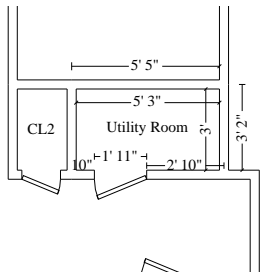
Height: 8'

76.81 SF Walls	5.43 SF Ceiling
82.24 SF Walls & Ceiling	5.43 SF Floor
0.60 SY Flooring	9.60 LF Floor Perimeter
9.60 LF Ceil. Perimeter	

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<u>ECR</u>						
75. Baseboard - 3 1/4"	9.60	LF 2.49	1.67	25.57	(0.00)	25.57
76. Door knob - interior	1.00	EA 51.83	3.63	55.46	(0.00)	55.46

CONTINUED - CL2

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
77. Interior door unit	1.00 EA	192.97	13.51	206.48	(0.00)	206.48
78. Vinyl floor covering (sheet goods)	6.25 SF	4.71	2.06	31.50	(0.00)	31.50
15 % waste added for Vinyl floor covering (sheet goods).						
79. 1/2" drywall - hung, taped, floated, ready for paint	38.40 SF	1.61	4.33	66.15	(0.00)	66.15
80. Paint baseboard - two coats	9.60 LF	0.93	0.63	9.56	(0.00)	9.56
81. Paint door slab only - 2 coats (per side)	1.00 EA	26.98	1.89	28.87	(0.00)	28.87
82. Paint door/window trim & jamb - 2 coats (per side)	1.00 EA	20.37	1.43	21.80	(0.00)	21.80
83. Seal/prime then paint the walls and ceiling twice (3 coats)	82.24 SF	0.78	4.49	68.64	(0.00)	68.64
ECR Totals:			33.64	514.03		514.03
Totals: CL2			33.64	514.03	0.00	514.03



Utility Room

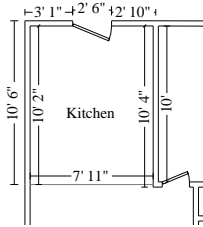
Height: 8'

131.60 SF Walls	15.62 SF Ceiling
147.22 SF Walls & Ceiling	15.62 SF Floor
1.74 SY Flooring	16.45 LF Floor Perimeter
16.45 LF Ceil. Perimeter	

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
ECR						
90. R&R Underlayment - 1/4" lauan/mahogany plywood	15.62 SF	3.53	3.86	59.00	(0.00)	59.00
91. Baseboard - 3 1/4"	16.45 LF	2.49	2.87	43.83	(0.00)	43.83
92. Door knob - interior	2.00 EA	51.83	7.26	110.92	(0.00)	110.92
93. Interior door unit	2.00 EA	192.97	27.02	412.96	(0.00)	412.96
94. Vinyl floor covering (sheet goods)	17.96 SF	4.71	5.92	90.51	(0.00)	90.51
15 % waste added for Vinyl floor covering (sheet goods).						
95. 1/2" drywall - hung, taped, floated, ready for paint	65.80 SF	1.61	7.42	113.36	(0.00)	113.36
96. Paint baseboard - two coats	16.45 LF	0.93	1.07	16.37	(0.00)	16.37
97. Paint door slab only - 2 coats (per side)	2.00 EA	26.98	3.78	57.74	(0.00)	57.74
98. Paint door/window trim & jamb - 2 coats (per side)	3.00 EA	20.37	4.28	65.39	(0.00)	65.39
99. Seal/prime then paint the walls and ceiling twice (3 coats)	147.22 SF	0.78	8.04	122.87	(0.00)	122.87
100. Boiler - natural gas - 62,000 BTU	1.00 EA	4,004.48	280.31	4,284.79	(0.00)	4,284.79
101. Water heater - 40 gallon - Gas - 6 yr	1.00 EA	966.03	67.62	1,033.65	(0.00)	1,033.65

CONTINUED - Utility Room

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
ECR Totals:			419.45	6,411.39		6,411.39
Totals: Utility Room			419.45	6,411.39	0.00	6,411.39



Kitchen

Height: 8'

227.72 SF Walls	80.65 SF Ceiling
308.37 SF Walls & Ceiling	80.65 SF Floor
8.96 SY Flooring	28.47 LF Floor Perimeter
28.47 LF Ceil. Perimeter	

Missing Wall

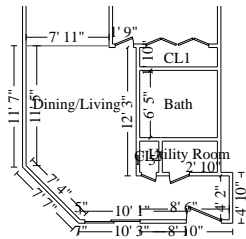
7' 10 15/16" X 8'

Opens into DINING_LIVIN

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
ECR						
112. Countertop - flat laid plastic laminate	12.00	LF 48.16	40.45	618.37	(0.00)	618.37
113. 4" backsplash for flat laid countertop	14.00	LF 9.32	9.13	139.61	(0.00)	139.61
114. Cabinetry - lower (base) units	12.00	LF 215.54	181.05	2,767.53	(0.00)	2,767.53
115. R&R Underlayment - 1/4" lauan/mahogany plywood	80.65	SF 3.53	19.93	304.63	(0.00)	304.63
116. Baseboard - 3 1/4"	28.47	LF 2.49	4.96	75.85	(0.00)	75.85
117. Door lockset & deadbolt - exterior	1.00	EA 114.09	7.99	122.08	(0.00)	122.08
118. R&R Exterior door - metal - insulated - flush or panel style	1.00	EA 349.35	24.45	373.80	(0.00)	373.80
119. Vinyl floor covering (sheet goods) 15 % waste added for Vinyl floor covering (sheet goods).	92.75	SF 4.71	30.58	467.43	(0.00)	467.43
120. 1/2" drywall - hung, taped, floated, ready for paint	113.86	SF 1.61	12.83	196.14	(0.00)	196.14
121. Paint baseboard - two coats	28.47	LF 0.93	1.85	28.33	(0.00)	28.33
122. Paint door slab only - 2 coats (per side)	1.00	EA 26.98	1.89	28.87	(0.00)	28.87
123. Paint door/window trim & jamb - 2 coats (per side)	1.00	EA 20.37	1.43	21.80	(0.00)	21.80
124. Seal/prime then paint the walls and ceiling twice (3 coats)	308.37	SF 0.78	16.84	257.37	(0.00)	257.37
125. Range hood	1.00	EA 226.23	15.84	242.07	(0.00)	242.07
126. Refrigerator - top freezer - 24 to 26 cf	1.00	EA 1,502.50	105.18	1,607.68	(0.00)	1,607.68
127. Range - freestanding - gas	1.00	EA 975.95	68.32	1,044.27	(0.00)	1,044.27
128. Sink faucet - Kitchen	1.00	EA 227.76	15.94	243.70	(0.00)	243.70
129. Kitchen Sink - single basin	1.00	EA 334.48	23.41	357.89	(0.00)	357.89

CONTINUED - Kitchen

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
ECR Totals:			582.07	8,897.42		8,897.42
Totals: Kitchen			582.07	8,897.42	0.00	8,897.42



Dining/Living

Height: 8'

486.34 SF Walls	197.40 SF Ceiling
683.74 SF Walls & Ceiling	197.40 SF Floor
21.93 SY Flooring	60.79 LF Floor Perimeter
60.79 LF Ceil. Perimeter	

Missing Wall

7' 10 15/16" X 8'

Opens into KITCHEN

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
ECR						
133. Baseboard - 3 1/4"	60.79	LF 2.49	10.60	161.97	(0.00)	161.97
134. Door lockset & deadbolt - exterior	1.00	EA 114.09	7.99	122.08	(0.00)	122.08
135. R&R Exterior door - metal - insulated - flush or panel style	1.00	EA 349.35	24.45	373.80	(0.00)	373.80
136. Vinyl floor covering (sheet goods) 15 % waste added for Vinyl floor covering (sheet goods).	227.01	SF 4.71	74.85	1,144.07	(0.00)	1,144.07
137. 1/2" drywall - hung, taped, floated, ready for paint	243.17	SF 1.61	27.41	418.91	(0.00)	418.91
138. Paint baseboard - two coats	60.79	LF 0.93	3.96	60.49	(0.00)	60.49
139. Paint door slab only - 2 coats (per side)	4.00	EA 26.98	7.55	115.47	(0.00)	115.47
140. Paint door/window trim & jamb - 2 coats (per side)	6.00	EA 20.37	8.56	130.78	(0.00)	130.78
141. Seal/prime then paint the walls and ceiling twice (3 coats)	683.74	SF 0.78	37.33	570.65	(0.00)	570.65
142. R&R Ceiling fan & light	1.00	EA 388.11	27.17	415.28	(0.00)	415.28

ECR Totals:			229.87	3,513.50		3,513.50
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Totals: Dining/Living			229.87	3,513.50	0.00	3,513.50
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Area ECR Total:			2,747.37	41,994.57		41,994.57
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Totals: Main Level			2,747.37	41,994.57	0.00	41,994.57
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Area ECR Total:			2,747.37	41,994.57		41,994.57
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Line Item Totals: RRE0018837_REV2			2,747.37	41,994.57	0.00	41,994.57
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Grand Total Areas:

1,633.11	SF Walls	467.83	SF Ceiling	2,100.94	SF Walls and Ceiling
467.83	SF Floor	51.98	SY Flooring	204.14	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	204.14	LF Ceil. Perimeter
467.83	Floor Area	518.15	Total Area	1,633.11	Interior Wall Area
850.03	Exterior Wall Area	94.45	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		

Summary for ECR

Line Item Total	39,247.20
Total Tax(Rep-Maint)	2,747.37
Replacement Cost Value	\$41,994.57
Net Claim	\$41,994.57

Rod Akers
Project Manager

Recap of Taxes

	Total Tax(Rep-Maint) (7%)	Clothing Acc Tax (7%)	Storage Rental Tax (7%)
Line Items	2,747.37	0.00	0.00
Total	2,747.37	0.00	0.00

Recap by Room

Estimate: RRE0018837_REV2

Area: Main Level	13,150.55	33.51%
Bedroom	2,148.79	5.48%
CL1	967.30	2.46%
Bath	4,909.25	12.51%
CL2	480.39	1.22%
Utility Room	5,991.94	15.27%
Kitchen	8,315.35	21.19%
Dining/Living	3,283.63	8.37%
<hr/>		
Area Subtotal: Main Level	39,247.20	100.00%
<hr/>		
Subtotal of Areas	39,247.20	100.00%
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Total	39,247.20	100.00%

Recap by Category

Items	Total	%
APPLIANCES	2,704.68	6.44%
CABINETRY	4,402.18	10.48%
GENERAL DEMOLITION	669.90	1.60%
DOORS	1,998.91	4.76%
DRYWALL	1,385.39	3.30%
ELECTRICAL	2,221.23	5.29%
FLOOR COVERING - VINYL	2,831.65	6.74%
FINISH CARPENTRY / TRIMWORK	508.30	1.21%
FINISH HARDWARE	655.71	1.56%
HAZARDOUS MATERIAL REMEDIATION	8,000.00	19.05%
HEAT, VENT & AIR CONDITIONING	4,795.08	11.42%
INSULATION	671.52	1.60%
LIGHT FIXTURES	731.66	1.74%
MOISTURE PROTECTION	1,130.00	2.69%
PLUMBING	3,715.38	8.85%
PAINTING	2,825.61	6.73%
Subtotal	39,247.20	93.46%
Total Tax(Rep-Maint)	2,747.37	6.54%
Total	41,994.57	100.00%

Estimate Closing statement

This estimate contains only NJ DCA RREM approved scope .

This estimate may contain cost information from actual invoices presented by the homeowner and reviewed by Gilbane for cost and scope. This cost data will only be used in an advisory fashion to determine homeowner eligibility for benefits.

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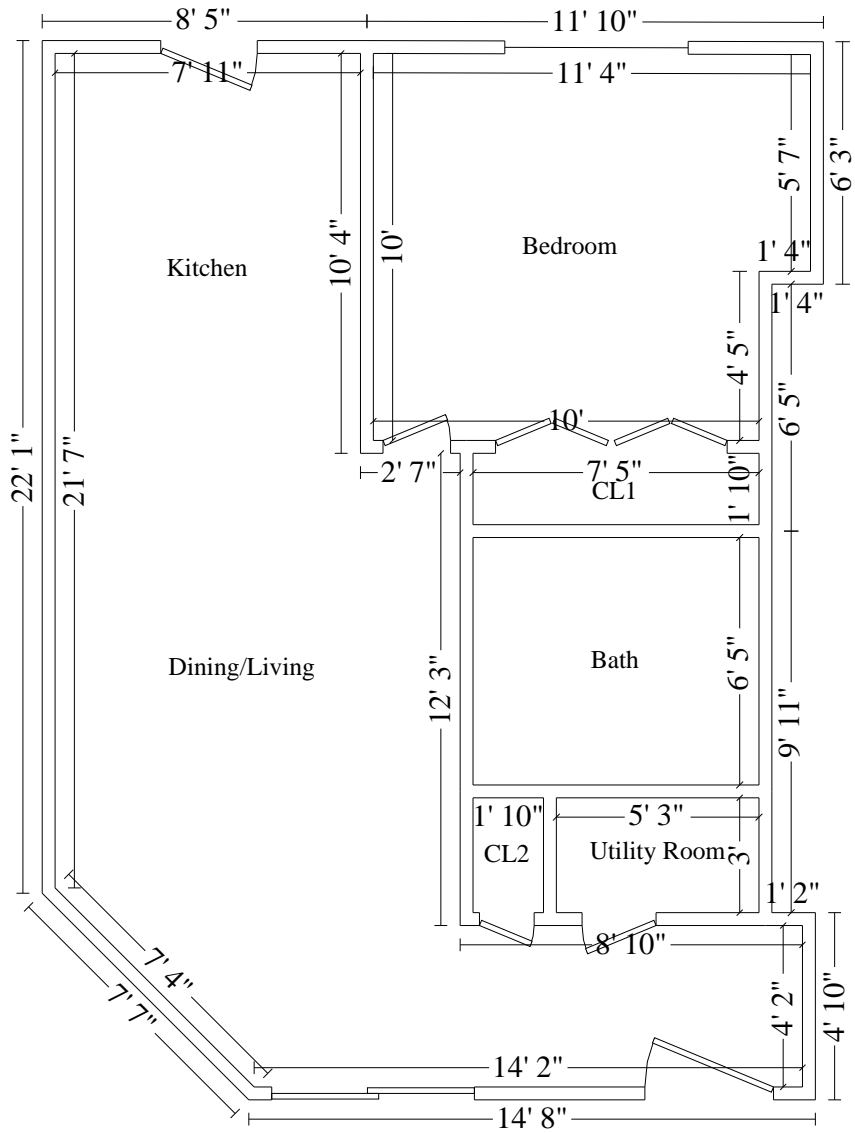


Image Detail

Image No.	Type	Date Taken	Taken By
1	RRE0018837_aEXT (1)	11/16/2013	Chun Hon Justin Lam
2	RRE0018837_aEXT (2)	11/16/2013	Chun Hon Justin Lam
3	RRE0018837_Bath (1)	11/16/2013	Chun Hon Justin Lam
4	RRE0018837_Bath (2)	11/16/2013	Chun Hon Justin Lam
5	RRE0018837_Bed1 (1)	11/16/2013	Chun Hon Justin Lam
6	RRE0018837_Bed1 (2)	11/16/2013	Chun Hon Justin Lam
7	RRE0018837_Bed1 (3)	11/16/2013	Chun Hon Justin Lam
8	RRE0018837_Foyer	11/16/2013	Chun Hon Justin Lam
9	RRE0018837_Kitchen (	11/16/2013	Chun Hon Justin Lam
10	RRE0018837_Kitchen (	11/16/2013	Chun Hon Justin Lam
11	RRE0018837_Kitchen (	11/16/2013	Chun Hon Justin Lam
12	RRE0018837_Living	11/16/2013	Chun Hon Justin Lam

Continued - Image Detail			
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Image No.	Type	Date Taken	Taken By
13	RRE0018837_Utility (11/16/2013	Chun Hon Justin Lam
14	RRE0018837_Utility (	11/16/2013	Chun Hon Justin Lam
15	RRE0018837_Utility (	11/16/2013	Chun Hon Justin Lam



Main Level