



Phone 540-989-2600
Fax 540-776-3803 or 540-989-2640

April 28, 2004

CITY OF MILWAUKEE
ATTN; LIABILITY CLAIMS FOR SANITATION DIV.
200 EAST WELLS ST
MILWAUKEE, WI 53202

Our Claim #: P1216714
Our Insured: Cathy and Wilfred Kaszuba
Loss Location: 3428 E. Vanbeck Ave., St Francis, WI
Total Claim: \$17,298.07
Loss Date: 2/1/03

Dear Sir/Madame:

After an investigation of the loss sustained by an ENCOMPASS insured, it is our opinion that your insured is legally responsible for the damages. Settlement with the ENCOMPASS insured has been conclude and we are now asserting ENCOMPASS' subrogation rights.

Our investigation indicates our insured's damages were due a break in the sewer line owned and maintained by you.

I have enclosed the supporting documents for your review. Please contact me within the next 14 days to discuss and resolve this claim. Checked should be made payable to ENCOMPASS and mailed to Roanoke Subrogation Claim Center, P O. Box 21169, Roanoke, VA 24018. I can be reached at 1-800-776-2615, ext. 819. Thank you for your prompt attention to this matter.

Sincerely,

Laura Pickering, SCLA
Sr. Subro Claim Rep
Allstate Insurance Company
Roanoke National Subrogation Claims Center
E-mail address: cngng1@allstate.com
Fax: 540-989-2640

Roanoke National Subrogation Claims Center
3800 Electric Road, Suite 301 Roanoke, VA 24018

CITY OF MILWAUKEE
MAY 11 5 04 AM '04

CITY OF MILWAUKEE
MAY 11 3 55 PM '04



Drew

ENCOMPASS INSURANCE
2811 MILTON AVE BOX 404
JANESVILLE WI 53545-0234

August 1, 2003

PI 2126714

Our Insured: City of St. Francis
Our Claim No.: P346-009766
Date of Loss: February 11, 2003
Your Insured: Cathy and Wilfred Kaszuba

Dear Kevin Sippy,

As you are aware, Wausau Insurance Companies is the general liability insurance carrier for the City of St. Francis. We have completed our investigation into the facts and circumstances surrounding Cathy and Wilfred Kaszuba's sanitary sewer backup on February 11, 2003.

While we regret that the Kaszubas had a sewer backup, we must respectfully deny your subrogation claim. Through the course of our investigation, we found that the City of St. Francis does not maintain, inspect, or own the sewer pipe that caused sewage to go into the Kaszubas basement. As it was determined, the City of Milwaukee owns, maintains, and inspects this sewer main.

If you would like to discuss this matter, please feel free to contact me at 1-800-472-1719, Extension 8022.

Sincerely,

Steve Drew
Claims Case Manager II
PDS/snb

cc: CITY OF SAINT FRANCIS

FS - FILE SUMMARY

ALC P1 CLAIM# P1216714 DESK# V1 O/C O LOSS/TP PN POLICY US - 186351468
 INS/DBA KASZUBA, CATHY & WILFRED DOL 021103 EFF/DT 041702 EXP/DT 041703
 V/P/L 001 DESC 3428 E VANBECK AVENUE ST FRANCIS WI 53235
 CAT# ACCESS/LOC CZ DESK RA DT/CON 021103 AM
 DESC OF LOSS: WATER-PLUMBING, APPLIANCES & SUMP PUMP - BLDG/CONT DMG-HAB ;
 DUP PRG REOPEN DD LAST FIN C017783
 REINS N PPNC DUP/CLAIM ~~XP~~ HO/SUP HO ACCESS
 CLMCD 0 OCC/DT CROSS REF
 MANIFESTATION/DT EXP/YRS: FROM TO C/N

File

PEND/CE	T/PD/LOSS	TOTAL/CE	EXPS/PAID
0	17048.07	17048.07	0.00

CLMT#	CLAIMANT	ST	SUB	SAL	LIT	REHAB	SP
01	KASZUBA, CATHY & WILFRED	C1	Y				

COMMENTS: FILE SENT TO PROPERTY SUBRO 07-18-03
 SELECT CLMT CANCEL/CLOSE/REOPEN FILE RETENTION PERIOD ID 0P1RKN0
 END OF DATA FSA1041

*Maten to
File*

FAX

Encompass Insurance
3800 Electric Road, Suite 301
PO Box 21169
Roanoke VA 24018

Date August 14, 2003

Number of pages including cover sheet 11

To: Diane Scharzhuber

Wausau

From:

Becki Preston, SCLA

Phone _____

Fax Phone 715-847-8066

Claim #: _____

Claim #: P1216714

Phone 800-776-2615 ext 342

540-725-6342

Fax Phone 540-989-2640

REMARKS:

Urgent For your review Reply ASAP Please comment

Diane,

Please see the enclosed subrogation paperwork. Please contact me to discuss in further detail once you have reviewed.

Thank you.

Becki Preston



Phone 540.989.2600
Fax 540.776.3803 or 540.989.2640

August 14, 2003

Wausau
Attn: Diane Schwarzhuber

RE: Claim #: P34600976601
Your Policy #: Unk
Your Insured: City of St. Francis
Our Claim #: P1216714
Our Insured: Cathy & Wilfred Kaszuba
Date of Loss: 2/11/03
Total Damages: 17,298.07
Loss Location: 3428 E Vanbeck Ave, St Francis, WI

Dear Dianne:

After an investigation of the loss sustained by our insured, it is our opinion that your insured is legally responsible for the damages. We have made a settlement with our insured and we are now assuming our subrogation rights.

Due to a ruptured sewer pipe, raw sewage flowed into the basement of my insured causing damage to the home and contents.

I have forwarded our attached paperwork regarding this claim for your review.

Please contact me within the next 14 days to discuss this claim. All payments should be made to Encompass Insurance Company and mailed to the Roanoke National Subrogation Claims Center, PO Box 21169, Roanoke, VA 24018. I can be reached at 1-800-776-2615, ext. 342. **Please also reference our claim number on the check.** Thank you for your prompt attention to this matter.

Sincerely,

Becki Preston, SCLA

Roanoke National Subrogation Claims Center
3800 Electric Road, Suite, 301, Roanoke, VA 24018

FILE HISTORY REPORT

Claim Number: P1216714

D/L: 02/11/2003

Prepared By: Deonna Maiden

TYPE: File Notes
DATE: 06/27/2003 12:49:22 PM CST
CATEGORY: Closing Payment
PERFORMER: Kevin Sippy
PARTICIPANT(s): Cathy & Wilfred Kaszuba (INS)

ins'd has not pursued holdback/depreciation on contents to date.

TYPE: File Notes
DATE: 06/27/2003 12:46:43 PM CST
CATEGORY: Contact/Investigation
PERFORMER: Kevin Sippy
PARTICIPANT(s):

ins'd sent energy amounts used in excess during mitigation. I took average used (1 month prior and after/ along with same 3 months previous year) average times cost of energy: Total due on ALE= \$14.63
I will issue payment and close file to subro

TYPE: File Notes
DATE: 06/27/2003 09:48:05 AM CST
CATEGORY: Supervisor/Management
PERFORMER: Bob Miles
PARTICIPANT(s):

POA: close alex as you have final bill File to subro cont pen for subro

TYPE: File Notes
DATE: 05/12/2003 01:39:50 PM CST
CATEGORY: Subrogation
PERFORMER: Deonna Maiden
PARTICIPANT(s):

I was given a piece of mail - a reply from the City of St. Francis, giving their insurance info - this is the first I was aware of this subro file. E-mail to Kevin (put this one on diary):

I got a piece of mail on this today - a reply from the adverse party with their insurance info. I see by a file note dated today that you were already aware of this (Wausau).

I will put this letter in the green file here - I await your file once it is closed (to do the subro referral).
Thanks.

TYPE: File Notes
DATE: 05/12/2003 08:56:26 AM CST
CATEGORY: Subrogation
PERFORMER: Kevin Sippy

PARTICIPANT(s):

-----Original Message-----

From: Schwarzhuber, Diane [mailto:Diane.Schwarzhuber@Wausau.com]

Sent: Wednesday, May 07, 2003 10:48 AM

To: kevin.sippy@encompassins.com

Subject: P1216714 / P346-009766-01

Kevin,

Good talking with you this morning. Please forward the digital photos taken of the Kaszuba property and damages to my attention.

Thanks for your help. Please call or email me with questions or concerns.

Diane

Diane Schwarzhuber

Claims Case Manager

Wausau Insurance Companies

Phone: 715-847-8066

Fax: 715-843-2949

TYPE: File Notes

DATE: 04/30/2003 04:11:19 PM CST

CATEGORY: Contact/Investigation

PERFORMER: Kevin Sippy

PARTICIPANT(s):

Review;

Bldg paid and closed

contents paid ACV

subro letters sent

pending ALE

if nothing received in the next month, review for close

TYPE: File Notes

DATE: 04/25/2003 03:34:12 PM CST

CATEGORY: Contact/Investigation

PERFORMER: Kevin Sippy

PARTICIPANT(s):

content list completed

paying acv \$13,958.72

deductible applied to structure payment

holdback \$8,550.24

file also pending potential ale regarding the additional electric from mitigation vender and subro information

TYPE: File Notes

DATE: 04/25/2003 03:18:03 PM CST

CATEGORY: Contact/Investigation

PERFORMER: Kevin Sippy

PARTICIPANT(s):

Hi!

The phone numbers that I could locate for you is:

City of St. Francis - 481-2300
City of Milwaukee Water Works - 286-3427

I wanted to let you know that the Electric Company is having a hard time locating our bills from last year, so they are still working on that. They sent me some forms with what our monthly bills were that's all. So hopefully I will get that to you this week. I also wanted to know how you are doing with the contents list. If you knew of a possible time line on that. Please advise, and if you need anything else please let us know.

Thanks!

Cathy

Do you Yahoo!?
The New Yahoo! Search - Faster. Easier. Bingo
<http://search.yahoo.com>

TYPE: File Notes
DATE: 04/25/2003 02:54:12 PM CST
CATEGORY: Contact/Investigation
PERFORMER: Kevin Sippy
PARTICIPANT(s):

From: Ludemann, Stephanie
Sent: Wednesday, April 02, 2003 4:49 PM
To: Sippy, Kevin
Subject: Kaszuba
Kevin,

Here is your contents worksheet back. I reviewed the prices and for the most part they are all in line. I highlighted the few that I changed. Prices were obtained from JC Penney, Sears, Toys R Us, Babies R Us, and Amazon.com.

If you have any questions let me know. I will be my office Thurs and traveling on Friday.

Thanks,

Stephanie Ludemann
Regional Contents Specialist
Office - (574) 594-2702
Fax - (972) 510-1304

TYPE: File Notes
DATE: 04/16/2003 09:41:02 AM CST
CATEGORY: Supervisor/Management
PERFORMER: Christine M. Cleary
PARTICIPANT(s):

Reviewed claim with Kevin we have decided that there is nothing here for SIU to do and probably would be returned to conclude not enough evidence to pursue fraud. Agreed to settle claim on ACV basis. No resubmitting to SIU.

TYPE: File Notes
DATE: 04/10/2003 11:32:35 AM CST
CATEGORY: Contact/Investigation
PERFORMER: Kevin Sippy
PARTICIPANT(s):

Review;
file pending contents loss. (sent to SIU and pending instruction as I have contents verified and/or repriced awaiting payment of ACV)
once contents finalized, I will update all subro info and send to Deonna

TYPE: File Notes
DATE: 04/08/2003 10:02:01 AM CST
CATEGORY: Contact/Investigation
PERFORMER: Kevin Sippy
PARTICIPANT(s):

called midwest millwork and they said it would be time consuming and difficult but they could obtain records of the tools ins'd purchased from them.

call to ins'd; called several times and appeared someone was picking up but line went static and disconnected. Finally able to leave a message that they can obtain documentation from Midwest Millwork on tools purchased (\$2500 limit on business personal property)

TYPE: File Notes
DATE: 04/03/2003 09:17:27 AM CST
CATEGORY: Supervisor/Management
PERFORMER: Christine M. Cleary
PARTICIPANT(s):

Received e-mail from Kaye need additional information and resubmit. E-mail to Kevin to respond to questions and resubmit referral.

TYPE: File Notes
DATE: 04/02/2003 10:14:06 AM CST
CATEGORY: Supervisor/Management
PERFORMER: Christine M. Cleary
PARTICIPANT(s):

File sent to SIU Controller to review and advise .

TYPE: File Notes
DATE: 03/31/2003 02:57:43 PM CST
CATEGORY: Contact/Investigation
PERFORMER: Kevin Sippy
PARTICIPANT(s):

call to ins'd and spoke with Will;
requested as many items were purchased in past year receipts on these items.
He indicated his neighbor sells audio visual and he buys alot of his things from him before the markup.
I indiccated that I need receipts. He will do what he can

TYPE: File Notes
DATE: 03/31/2003 09:26:12 AM CST
CATEGORY: Contact/Investigation
PERFORMER: Kevin Sippy
PARTICIPANT(s):

Sending contents list to C. Cleary to ask for assistance on pricing verification

TYPE: File Notes
DATE: 03/31/2003 09:17:38 AM CST
CATEGORY: Contact/Investigation
PERFORMER: Kevin Sippy
PARTICIPANT(s):

Many calls to ins'd and line is busy; planning to request some original receipts as many items on list were a few months new prior to loss.

TYPE: File Notes
DATE: 03/27/2003 05:06:02 PM CST
CATEGORY: Supervisor/Management
PERFORMER: Bob Miles
PARTICIPANT(s):

siu score is 175 I will email c. cleary and notify her that she should review for possible siu involvement

TYPE: File Notes
DATE: 03/27/2003 03:32:58 PM CST
CATEGORY: SIU
PERFORMER: Kevin Sippy
PARTICIPANT(s):

Line of Business: property
Scorecard Value: 175
Indicators: 5,8,23
Transfer to SIU?: yes
5. loss facts inconsistent with ins'd statement
8. House in the middle of remodeling
23. amount of items claimed appears excessive

per inspection, ins'd pointed out the larger dollar items in basement that were damaged. They are in middle of remodeling first floor of 1 story home. Mr. ins'd is a contractor so doing remodeling himself. Many items in basement at the time of loss; however, large percentage of items were off the floor stacked up or on shelves. I was expecting a contents loss for \$5k or so. they submitted a loss around \$25,000. this is inconsistent with normally basement stored items/ financial status, etc... It is winter, why are many winter clothes in basement? Newly purchased items (not only recently purchased, but why are they in basement?) new DVD player and DVD video stored in basement when TV is upstairs and why is new equipment stored on the floor?

Ins'd pushing to have foundation and landscaping cov'd.
also indicating that garage concrete floor was cracked and damaged due to loss from sewage going under foundation and heaving and raising floor. (If cold enough to freeze, how could it go through the frozen ground and then freeze and expand? doesn't make sense.
Contents claimed not consistent with lifestyle, value of home, size of basement, amount of items that would actually fit on floor vs. off the ground, winter season items claimed to be stored in basement...on floor, recently purchased the majority in the past year (who stores their new stuff in the basement and on the floor? it would be common practice to use new purchases and store the old).

TYPE: File Notes
DATE: 03/17/2003 10:00:28 PM CST
CATEGORY: Contact/Investigation
PERFORMER: Kevin Sippy
PARTICIPANT(s):

Review;
bldg suffix paid and closed
file pending contents list from ins'd

TYPE: File Notes
DATE: 03/04/2003 02:37:31 PM CST
CATEGORY: Contact/Investigation
PERFORMER: Kevin Sippy
PARTICIPANT(s):

March 4, 2003

Cathy & Wilfred Kaszuba
3428 E. Vanbeck Ave.
St. Francis WI 53235

Claim Number: P1216714
Date of Loss: 2/11/03
Insuring Co.: Glens Falls Insurance Company
Policy Number: US 186351468

Dear: Mr. & Mrs. Kaszuba

Enclosed, is an estimate for repairs on this loss. This estimate and payment includes the invoice amounts due to ServiceMaster Clean, Roto-Rooter, and Uttke & Sons, Inc. for their services performed. Please pay them directly. I will send the check separately for \$3,074.72. This amount represents the full repair/replacement cost, less your deductible.

I await your list of unsalvageable contents.

Thank you for the opportunity to serve you and for choosing Encompass Insurance. We do value your business and your opinion. Should you receive a survey within the next few weeks, I encourage you to reply. This survey is one of the ways Encompass measures the quality of service you received. It is also a measurement of my performance. When we receive your completed survey, your name will be placed in a monthly drawing for \$250. Good luck! It has been a pleasure assisting you.

If you have any questions regarding this claim, please call.

Sincerely,

Kevin Sippy
Sr. Field Property Adjuster

TYPE: File Notes
DATE: 03/04/2003 02:28:08 PM CST
CATEGORY: Contact/Investigation
PERFORMER: Kevin Sippy
PARTICIPANT(s):

RCV \$3324.72 less \$250 ded = \$3,074.72 due ins'd
the bulk of this payment is for services completed
no depreciation/holdback applied
Claim pending SUBRO investigation and contents loss

TYPE: File Notes
DATE: 03/04/2003 02:25:15 PM CST
CATEGORY: Contact/Investigation
PERFORMER: Kevin Sippy
PARTICIPANT(s):

DOL 2/11/03
policy period 4/17/02-4/17/03
Special
\$147,600 agg
\$250 deductible
all risk policy excludes surface water and underground seepage. This is neither. That exclusion implies natural occurrences which this isn't.
City apparently was aware of the problem with sewer and had plans of replacing but ran short on good weather so postponed for spring.
NO loss history
PILR files by inside staff
SIU completed by same
SUBRO potential appears to be strong
Ins'd obtaining tort information so I can send notice letter

TYPE: File Notes
DATE: 03/04/2003 02:09:11 PM CST
CATEGORY: Contact/Investigation
PERFORMER: Kevin Sippy
PARTICIPANT(s):

2/12/03 inspected loss
raw sewage from city sewer main in street burst and flowed across ground toward ins'd home as they are lowest in area. as sewage went in their yard, it flowed in through window wells etc. and foundation as well. what didn't enter their basement, continued to flow down their back yard elevation past their garage and into the alley. INs'd maintains that his garage floor is now heaving and cracking from all the sewage and water that went into the hairline cracks in his concrete floor and under the foundation. I advised we could review for cov'g once spring thaws the ground to assess. They also question their landscaping and lawn. Again, I can't assess this in the freezing winter months. Called their agent to advise of same. Service master was called out to clean and sanitize because I learned ins'd was trying to do this themselves and would not be guaranteed if they do it.
I have SM invoice.
I have also written my estimate for repairs.
I explained in great detail the contents list I need from ins'd and we have been emailing back and forth revisiting many of the same questions again and again.
I will send a copy of my estimate and payment for cleaning and structure.

Mr. ins'd is a carpenter and will perform repairs himself.
claim will pend contents lists.

TYPE: File Notes
DATE: 02/11/2003 04:08:39 PM CST
CATEGORY: Contact/Investigation
PERFORMER: Kevin Sippy
PARTICIPANT(s):

call to ins'd set appt for tomorrow and service master is on there way to mitigate

TYPE: File Notes
DATE: 02/11/2003 03:57:32 PM CST
CATEGORY: Other
PERFORMER: Dorothy Tucker
PARTICIPANT(s):

Paged adjuster to advise of new assignment and faxed all info per controller

TYPE: File Notes
DATE: 02/11/2003 03:50:34 PM CST
CATEGORY: Contact/Investigation
PERFORMER: Jocelyn Green
PARTICIPANT(s):

Who: Servicemaster
Where: 262-782-3335
Follow up date and time:
Advsd Servicemaster to please contact csts to make arrangements for contents cleaning/sanitation.
Forwarded digital pictures to Kevin Sippy.

TYPE: File Notes
DATE: 02/11/2003 12:45:26 PM CST
CATEGORY: Supervisor/Management
PERFORMER: Robert Lombardo
PARTICIPANT(s):

File prepared for transfer to field rep due to poss. subro against city since they knew of problem and threshold at \$3k.

TYPE: File Notes
DATE: 02/11/2003 09:01:22 AM CST
CATEGORY: Subrogation
PERFORMER: Jocelyn Green
PARTICIPANT(s):

The City Water Co. was in customers' yard this fall, measuring the yard, because they plan to replace these old sewer lines, but ran out of good weather this fall and put it off until springtime!

TYPE: File Notes
DATE: 02/11/2003 09:00:17 AM CST
CATEGORY: Contact/Investigation
PERFORMER: Jocelyn Green
PARTICIPANT(s):

Who: Mr. K.

Where: home

Follow up date and time:

Mr. K will e-mail digital pictures to me. He described the sewer line bursting and water/sewage bubbling up in the middle of the street, then bubbling up from a hole in his yard at the southeast corner of the house, about 12' from the house, and then another hole right at the S/E corner of the house. The sewage then ran down the slight slope to the back of his property, flooding the detached garage, freezing and now causing the service door to heave up already. Electricity is run to the garage so he has a heater out there.

TYPE: File Notes

DATE: 02/11/2003 08:30:21 AM CST

CATEGORY: Subrogation

PERFORMER: Jocelyn Green

PARTICIPANT(s):

City of Milwaukee Water is responsible for the sewer line that burst. Unk cause. Poss subro needs to be investigated.

TYPE: File Notes

DATE: 02/11/2003 08:29:11 AM CST

CATEGORY: Contact/Investigation

PERFORMER: Jocelyn Green

PARTICIPANT(s):

Who: Cathy Kaszuba

Where: home

Applicable Coverage Form(s): SPECIAL \$147,600 agg limit

Applicable Deductible: \$250

Follow up date/time:

The police were cruising by at about 3:30am, and saw water and sludge flooding the neighbors' yard and the Kaszuba's yard, and coming into the Kaszuba's house and garage. They knocked on the door and woke the customers up. Mr. K. is a construction worker, so he immediately started working to clear out the 6-7" of water in the basement -- the City of St. Francis helped pump the water out of the basement where it had seeped in and run in the basement windows, and gave them salt to spread on the water/sewage on the floor of the garage which has already frozen because it is about negative 25 degrees there with the wind chill right now.

A City of Milwaukee water/sewage pipe broke in the yard between the neighbors' and csts' house. The customers' house is slightly below grade of the neighbors, so most of the sewage and water has flooded their yard, and also started affecting the road in front of the house. The neighbors' yard is flooded also, but she doesn't think sewage/water entered their house.

Customers have been remodeling their house, and moved much their furniture and belongings to the unfinished basement, along with new cabinetry that they were going to install. These items have all been affected by the water/raw sewage.

Since Mr. Kaszuba is a construction worker, he wants to do his own clean-up, and they are using their dehumidifier, 2 heaters, and house fans. He will want to do his own repairs as well. I explained that we would recommend a professional cleaner/mitigation company to deal with this, but they have pretty well decided that they want to do this work themselves.

I discussed loss w/mgr Bob Lombardo, and we are covering this loss since there was an accidental leak of water from a pipe, not a natural occurrence, and the water is coming from an immediate source (not a source down the street, when there would be a question of whether it is really "surface water" at that point).

This appears to be a large loss, so I recommend field assignment.

No prior losses on this policy.

Submitted PILR.

TYPE: File Notes

DATE: 02/11/2003 08:20:52 AM CST

CATEGORY: SIU

PERFORMER: Jocelyn Green

PARTICIPANT(s):

Line of Business: property

Scorecard Value: 75

Indicators: 8 and 22

Transfer to SIU?: no

Customers have raw sewage in their house from a city sewer line bursting in the middle of the night. Mr. Kaszuba already started cleaning the raw sewage and water out of the house, and loaded damaged items in the back of his truck to dump. He is a construction worker, and is currently remodeling the house, so some of the items in the basement that were damaged were new cabinets, and other remodeling materials. Since it is raw sewage, he wants to get rid of it so it doesn't smell up the place. No siu needed at this point.

END OF REPORT

March 3, 2003

Encompass Insurance
Attn: Kevin Sippy
2811 Milton Avenue PMB #404
Janesville, WI 53545

RE: Will & Cathy Kaszuba's Flooded Basement

Dear Mr. Sippy,

Attached is the copy of our contents list for the basement & garage. Also attached is Will's contractor's estimate, and the hours of work that we put in. Please advise when we can start to put the basement back together.

Thanks again!

Cathy Kaszuba

Whirlpool 12,000 BTU Air Conditioner	6 years old	\$528.00
5,000 BTU Air Conditioner	6 years old	\$132.00
Bathroom Vanity 48 x 21 (Special Order) White	1 year old	\$1300.00
Bathroom Mirror (Special Order) White Framed	1 year old	\$289.00
Bathroom Cabinet White/Glass	6 months old	\$63.36
Bathroom Countertop 48 x 21 (Special Order) Blue	7 months old	\$75.44
Dinesen China Cabinet	6 years old	\$3,000.00
Wooden Rocking Chair With Pad	4 years old	\$150.00
Queen Antique Cherry Bed Frame with Headboard/Footboard	80 years old	\$1500.00
Lane Plush Swivel Rocker/Recliner Chair	3 years old	\$500.00
3 shelf bookcase 41 1/2" high	3 years old	\$31.62
Hoover Windtunnel Bagless Vacuum	1 year old	\$250.00
Eureka The Boss Upright Vacuum	2 years old	\$100.00
Alarm Clock	3 years old	\$12.99
Lane Cedar Chest with Plush Top	6 years old	\$500.00
Milwaukee Electric Tool 7 1/4" Circular Saw	2 years old	\$180.00
Dewalt AM/FM Worksite Radio	4 years old	\$200.00
Alpine Media Expander Car Radio	2 months old	\$400.00
Milwaukee Electric Tool 3/8" Hammer Drill	3 years old	\$211.20
Hilte 5 Hammer Drill	4 years old	\$500.00-700.00 NEW
Wooden Coat Rack	3 years old	\$105.60
4 pc Wooden TV Tray Set	4 years old	\$42.24
Padded Folding Table (Card Table)	8 months old	\$52.80
7 Padded Folding Chairs	8 months old	\$18/EA - \$133.06
Channel 10 Auction Large Picture	6 months old	\$290.65
Fruit Home Interiors Large Picture	4 years old	\$150.00
Cottage Home Interiors Picture Medium	6 years old	\$135.00
Suitcase (Big)	5 months old	\$189.00
Suitcase (Medium)	5 months old	\$125.00
Area Rug 5 x 8	1 year old	\$84.48
Area Rug 5 x 8	1 year old	\$84.48
Indoor/Outdoor Gray Carpentry (whole basement)	1 year old	\$158.40
3 - Rubber backed 24 x 60 throw rug	2 years old	\$75.00
12 - 18 x 2 rubber backed throw rugs	2 years old	\$15/EA - \$190.08
25 - sets of towels/Big/Small/Medium/Washcloth	3-7 yrs old	\$30/EA/ST \$150.00
7 - sets of Queen size sheets/pillowcases	3-7 yrs old	\$40/EA/ST \$300.00
3 - sets of full size sheets/pillowcases	3 years old	\$30/EA/ST \$95.04
3 - sets of Kid's twin sheet sets	1-4 yrs old	\$40/EA/ST \$126.72
Twin size Barbie Comforter	1 year old	\$50.00
Queen size Down Comforter	2 years old	\$70.00
Queen size Sunbeam electric blanket	3 yrs old	\$60.00
2 - sleeping bags-thermo/hot/cold	5 yrs old	\$300.00
Queen size air mattress	1 yr old	\$25.23
40 x 84 curtains 2 panels	3 yrs old	\$58.30
48 x 84 Swag Curtain Set	3 yrs old	\$58.06

Valance	3 yrs old	\$31.68
4 - Throw Pillows	6 months old	\$15.00/EA/\$63.36
Bathroom Accessories (wooden wastepaper basket, etc)	6 mo. Old	\$108.86
Partylite Candles - 13 Dozen	6-9 mo old	\$143.82
Walkie Talkie Toy	6 months old	\$12.66
Child's Purse	6 months old	\$8.91
3 - Women's Leather Purses	2 years old	\$153.00
75 - childrens Little Golden Books	2-6 years old	\$380.00
4 - bags of joint compound	6 months old	\$29.57
2 - bags 80lb mortar	9 months old	\$31.68
Women's Lingerie 5 sets at \$65.00/EA 9 sets/\$20/EA	4 mo - 7yrs old	\$533.28
Adult Toys	3 mo. - 2 yrs old	\$250.00
Panasonic DVD Player	2 months old	\$150.00
Ice Age DVD	2 months old	\$21.11
Lilo & Stitch DVD	2 months old	\$19.00
Signs DVD	2 months old	\$17.94
Spiderman DVD	1 month old	\$21.11
Blue Crush DVD	2 months old	\$16.89
Caddyshack DVD	2 months old	\$13.72
The Neverending Story DVD	2 months old	\$9.49
Analyze This DVD	2 months old	\$13.72
101 Dalmations I DVD	1 month old	\$18.99
Austin Powers Goldmember DVD	2 months old	\$18.99
Pink Misundazstood CD	2 months old	\$12.66
Christina Aguilera Stripped CD	2 months old	\$12.66
Jerry Mcguire Special Edition DVD	2 months old	\$18.99
12 pk Blank Sony VHS Tapes	6 months old	\$12.67
Windor Pilates - 5 Videos	3 months old	\$96.69
Uniden 900 MHZ Cordless Phone	2 years old	\$100.00
Black & Decker Iron	2 years old	\$38.00
Cosco Infant Car Seat for Toddlers	4 years old	\$121.44
Graco Infant Stroller	7 years old	\$200.00
Hewlett Packard Inkjet Laser Cartridges/ 2 -Color/ 1 black	3 mo. old	\$35/EA \$110.88
2 pks - Bounty 15 roll pack Paper Toweling	3 months old	\$21.12
2 pks - Charmin 36 roll Towel paper	3 months old	\$21.12
2 - bags 35.2 lb Purina Dog Chow Lamb/Rice	2 months old	\$40.00
2 - bags - 50lb Farm N Fleet Puppy Food	2 months old	\$24.48
Kid's Back Pack	1 year old	\$13.72
Beef	1 mo-6mo old	\$250.00
Chicken	1 mo-6mo old	\$120.00
Pork	1 mo - 6mo old	\$150.00
Frozen Veggies, chicken nuggets, Potatoes, fries	1 mo-6 mo old	\$150.00
Frozen pastries	1 mo-6 mo old	\$100.00
25 Children's Size 14-16 Shirts	6 months old	\$15/EA \$396.00
12 Kids Capri Pants Size 14-16	6 months old	\$20/EA \$253.44
10 pairs Kids Pajama sets Size 14-16	6 months old	\$16/EA \$168.96

15 pairs kids shorts Size 14-16	6 months old	\$8/EA \$126.72
8 Kids Casual Dresses Size 14-16	6 months old	\$10/EA \$84.48
3 pair Kids Sandals Size 2	6 months old	\$13/EA \$41.18
3 kids swimsuits Size 14-16	6 months old	\$15/EA \$47.52
Kids Velvet Dress Size 14-16	3 months old	\$35.17
Kids Satin Dress Size 14-16	6 months old	\$38.05
Kids Dress Pants Set Size 14-16	6 months old	\$38.05
20 Women's shirts size medium	1 yr - 4 yrs old	\$15/EA \$316.80
20 Business Pant Suit/Dress Outfits	1 yr - 4 yrs old	\$60/EA \$1267.20
5 pairs Womens Jeans Size 8	1 yr - 3 yrs old	\$30/EA \$158.40
10 pairs Womens Jean Shorts Size 8	6 mo - 3 yrs old	\$15/EA \$158.40
4 pair of Women's sandals Size 7	6 months old	\$20/EA \$84.48
10 pairs Men's Jean shorts Size 34	6 months old	\$15/EA \$158.40
10 Men's T-Shirts Size XL	6 mo. -3 yrs old	\$20/EA \$211.20
10 Men's Tank Tops Size XL	6 mo. - 3 yrs old	\$8/EA \$84.48
1 pair Men's sandals Size 11	6 months old	\$42.24
2 Pair Men's Texas Steer Work Boots	8 months old	\$105.60
Child's Halloween Costume Size 14-16	4 months old	\$21.11
Adult Halloween Costume	4 months old	\$42.23
Men's Winter Boots	4 months old	\$73.92
Women's Winter Boots	4 years old	\$52.80
Women's Columbia Coat Size medium	2 months old	\$300.00
Women's Winter Trench Coat	3 years old	\$250.00
Barbie Unicorn	2 months old	\$42.24
Barbie Bathroom Set	2 years old	\$31.68
Barbie Kitchen Set	3 years old	\$52.80
Dancing Barbie	3 months old	\$26.40
Bedtime Krissy	2 years old	\$26.40
Special 2000 Millenium Barbie	3 years old	\$52.80
Millenium Princess	3 years old	\$47.52
My size, Life-Size Barbie	2 years old	\$211.20
Celebration 2002 Barbie	1 year old	\$52.80
Sleeping Beauty	3 years old	\$45.00
Barbie & The Nutcracker	1 year old	\$52.80
Barbie 2001 Collectors Edition	15 months old	\$52.80
Holiday Ball Barbie	3 months old	\$52.80
Limited Edition 2002 Barbie	1 year old	\$52.80
Barbie Bedtime	2 years old	\$52.80
Barbie Mermaid, Shell, Friends	1 year old	\$42.24
Barbie/Kelly Doll full size doll	4 months old	\$79.20
4-Bratz Dolls	2 months old	\$25/EA \$105.60
55 Barbie's & Accessories	3 mo. - 4 yrs old	\$15/EA \$871.20
Homemade wooden/painted eight room dollhouse	1 year old	\$300.00 to build again

THE THINGS WE ALREADY REPLACED

4 PAIRS OF WOMEN'S SHOES - \$53.76
1 PAIR KIDS SANDALS - - \$18.99
ONE PAIR KIDS WINTER BOOTS - \$21.11
IRONING BOARD - \$21.11
LADIES BATH ROBE - \$10.35
LADIES PANTS - \$5.91
8 LADIES TOPS - \$63.12
2 PET BEDS - \$57.00

THE HOURS WE HAVE PUT INTO THE BASEMENT/YARD/GARAGE

Will - 55 Hours
Jerry - 17 Hours
Cathy - 45 Hours

CONTRACTOR'S ESTIMATE FOR BASEMENT

4 - 24" Flush Mahogany Doors	\$16.00/Each	\$67.58
4 - 36" Flush Mahogany Doors	\$19.00/Each	\$80.26
1 - 32" Steel Pre-hung Service Door	\$99.26	
2 - 5 gallon Drylok Masonry Waterproof paint	\$78.00/Each	\$164.74
2 - Gallons Miniwax golden oak stain & sealer	\$16.00/Each	\$33.79

Cut Down & Reglue wood into Flush Doors	\$200.00
Remove & Reinstall steel prehung door in Garage	\$150.00
Scrap paint off walls, floor & prep for paint	\$320.00
Seal in & out of closet wood walls & doors	\$150.00
Dispose of all materials	\$250.00
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TOTAL	\$1515.63