U.S. DEPARTMENT OF HOMELAND SECURITY

ELEVATION CERTIFICATE

OMB No. 1660-0008 Expires March 31, 2012

Replaces all previous editions

Federal Emergency Management Agency National Flood Insurance Program

FEMA Form 81-31, Mar 09

Important: Read the instructions on pages 1-9.

		SECTIO	N A - PROP	PERTY INFO	ORMAT	ION	For Insurance Company Use:
A1. Building Owner's Name	e DAVID GILLIS						Policy Number
A2. Building Street Addres 18722 UPPER BAY RD	s (including Apt., Un	nit, Suite, and/or Bldo	g. No.) or P.O	. Route and B	lox No.		Company NAIC Number
City NASSAU BAY	State TX	ZIP Code 7705	В				
A3. Property Description (L LOT 11, BLOCK 30, NASS			iber, Legal De	escription, etc	.)		
A4. Building Use (e.g., Res	sidential, Non-Resid	ential, Addition, Aco	essory, etc.) _			RESIDENTIAL	
A5. Lalitude/Longitude: La						Horizontal Datum:	☐ NAD 1927 ⊠ NAD 1983
A6. Attach at least 2 photo A7. Building Diagram Num	Market Committee of the	ng if the Certificate is	being used t	o obtain flood	insurar	ice.	
A8. For a building with a cr	rawlspace or enclos					lding with an attach	
 a) Square footage of b) No. of permanent f 			30 sq ft			re footage of attact f permanent flood	ned garage <u>NA</u> sq ft openings in the attached garage
enclosure(s) within	1.0 foot above adja	icent grade 5			withir	1.0 foot above ad	jacent grade NA
 c) Total net area of flo d) Engineered flood of 			25 sq in	c d		net area of flood o teered flood openir	penings in A9.b NA sq in ngs? Yes No
a) Engineered flood o		ON B - FLOOD IN	SUBANCE				
B1. NFIP Community Name			2. County Nan		(11/1/1)		33. State
CITY OF NASSAU BAY	E & Community Num	1	ARRIS			1	X
B4. Map/Panel Number 48201C1090	B5. Suffix L	B6. FIRM Index Date 6/18/07	Effective	IRM Panel e/Revised Dat 5/18/07	e	B8. Flood Zone(s) AE	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) 12.0
B10. Indicate the source of						9.	
☐ FIS Profile		Community Determ		☐ Other (De: ☐ NAVD 198	, -	7	
B11. Indicate elevation datu B12. Is the building located						Other (Describe)	Yes ⊠ No
Designation Date		Resources System	CBRS	OPA OPA	Flotecti	ed Alea (OFA)?	□ le2 E3 M0
	SECTION	C - BUILDING EL	EVATION II	VFORMATIO	ON (SU	IRVEY REQUIRE	ED)
C1. Building elevations are *A new Elevation Certification		Construction Draw		Building is complete.	Under C	Construction*	☐ Finished Construction
C2 Elevations – Zones A1- according to the building Benchmark Utilized CI	g diagram specified	in item A7. Use the	same datum	as the BFE.	AR/AE, A	AR/A1-A30, AR/AH	, AR/AO. Complete Items C2.a-h below
Conversion/Comments			n Datam	7770 1000			
					Ch	eck the measurem	ent used.
	,	nt, crawlspace, or er				meters (Puerto	
b) Top of the next hig						meters (Puerto	
State of the state		ral member (V Zone	s only)		*****	meters (Puerto	
 d) Attached garage (t e) Lowest elevation o 		pment servicing the	huilding	NA 7.7	retires.	meters (Puerto	
	equipment and locati		Dunung				* * * * * * * * * * * * * * * * * * *
	inished) grade next				-	meters (Puerto	
- ,	finished) grade next				generally.	meters (Puerto	***
 h) Lowest adjacent graph structural support 	rade at lowest eleva	tion of deck or stairs	, including	<u>NA</u>	∟ leet	☐ meters (Puerto	o Rico only)
77.1 06 11 1 1		D - SURVEYOR,					
This certification is to be signiformation. I certify that the funderstand that any false	information on thi	s Certificate represe	nts my best e	fforts to interp	ret the	data available.	on STEP TERM
○ Check here if comment	ts are provided on b					on A provided by a	to sa a serve
Certifier's Name BILLY L. S	SHANKS	lic	ensed land s	urveyor? License Nun	X Yes		BILLY L SHANKS
Title PROFESSIONAL LA	ND SURVEYOR		Cor	mpany Name	SHAN	KS SURVEYORS	1821
Address 1414 WAVECRE	ST LANE C	City HOUSTON		State TX		ZIP Code 77062	LIIBA E ST
Signature /	11 11-	Date 2/1	7/11	Telephone	281-48	8-1486	

See reverse side for continuation.

IMPORTANT: In these sp	aces, copy the correspondir	ng information from Sect	ion A.	For Insurance Company Use:
18722 UPPER BAY RD	ling Apt., Unit, Suite, and/or Bldg.	No.) or P.O. Route and Box N	10.	Policy Number
City NASSAU BAYState TX	ZIP Code 77058		-	Company NAIC Number
SE	CTION D - SURVEYOR, ENG	SINEER, OR ARCHITECT	CERTIFICATION (CON	TINUED)
Copy both sides of this Elevati	on Certificate for (1) community of	ficial, (2) insurance agent/con	npany, and (3) building own	er.
COMMENT C2F IS THE AIR O	WERE OBTAINED USING GPS E CONDITIONER ALONG THE EXT RAWL SPACE FEMA FLOOD CO	ERIOR OF THE HOME	1220 RATED AT 425 SQ. F	T. PER VENT.
Signature Ball	y h. Stark	Date 2/17/1	1	☐ Check here if attachments
SECTION E - BUILDIN	G ELEVATION INFORMATIO	N (SURVEY NOT REQUI	RED) FOR ZONE AO AN	
and C. For Items E1-E4, use E1. Provide elevation inform grade (HAG) and the lov a) Top of bottom floor (ir b) Top of bottom floor (ir E2. For Building Diagrams 6 (elevation C2.b in the dia E3. Attached garage (top of E4. Top of platform of machi E5. Zone AO only: If no floo ordinance? Yes SE	west adjacent grade (LAG). ncluding basement, crawlspace, or ncluding basement, crawlspace, or -9 with permanent flood openings agrams) of the building is slab) is feet inery and/or equipment servicing the domain of the building is Incompare the building is Slab) is One of the building is One of the bu	the measurement used. In P he appropriate boxes to show r enclosure) is renclosure) is feet meters above or he building is feet op of the bottom floor elevatical must certify this informational feet for OWNER'S REPROPRIES Sections A, B, and E are correct to the best of	ruerto Rico only, enter meter whether the elevation is ab feet meters as and/or 9 (see pages 8-9 of above or below the ballow the HAG. feet meters above ted in accordance with the cition in Section G. RESENTATIVE) CERTIFE	ers. bove or below the highest adjacent above or below the HAG. above or below the LAG. If Instructions), the next higher floor HAG. we or below the HAG. community's floodplain management EICATION MA-issued or community-issued BFE)
Comments			and the state of t	
	SECTION C. C	OMMUNITY INFORMATION	ON (ORTIONAL)	Check here if attachment
The local official who is authoriz				an complete Sections A, B, C (or E),
G1. The information in Se is authorized by law to G2. A community official c	o certify elevation information. (Incompleted Section E for a building tion (Items G4-G9) is provided for	umentation that has been sign dicate the source and date of focated in Zone A (without a community floodplain manag	ned and sealed by a license the elevation data in the Co FEMA-issued or community ement purposes.	d surveyor, engineer, or architect who omments area below.) y-issued BFE) or Zone AO.
G4. Permit Number	G5. Date Permit Issued	d G6	. Date Certificate Of Comp	liance/Occupancy Issued
G7. This permit has been issue G8. Elevation of as-built lowes G9. BFE or (in Zone AO) depti G10. Community's design flood	t floor (including basement) of the n of flooding at the building site:	🗆 f	ment leet	1
Local Official's Name		Title		
Community Name		Telephor	ne	
Signature		Date		
Comments				
				Check here if attachment

Building Photographs

See Instructions for Item A6.

For Insurance Company Use: Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. Policy Number 18722 UPPER BAY RD ZIP Code 77058 Company NAIC Number City NASSAUBAY State TX

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least two building photographs below according to the instructions for Item A6. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." If submitting more photographs than will fit on this page, use the Continuation Page on the reverse.



FRONT VIEW (12/8/10)



Phone: 281.333.4211 • Fax: 281.333.2301

18100 Upper Bay Road, Suite 200 • Nassau Bay • Texas 77058-3547

P.O. Box 58448 • Nassau Bay • Texas 77258-8448

www.nassaubay.com

Donald C. Matter Mayor

Chris Reed City Manager

Mr. Dave Gillis 18722 Upper Bay Road Nassau Bay TX 77058

NOTICE OF DETERMINATION

August 11, 2010

Dear Mr. Gillis:

Based on the information you provided, the City has determined that your home at 18722 Upper Bay Road received damages exceeding 50% of the pre-damage structure value as the result of the flooding that occurred on September 13, 2008. We understand your home is a valuable asset and deeply personal to you. We hope to assist you in every way we can as you recover from this disaster.

Under the requirements of the City of Nassau Bay City Ordinance Chapter 8.5, structures located within the 100 year floodplain that receive damage of any origin, whereby the cost of restoring the structure would equal or exceed 50% of the structure value must be brought into compliance with the Ordinance. For residential structures with more than 50% damage, the structures must be removed from the floodplain, have the lowest floor (including basement) elevated, or demolish and rebuild.

Under the National Flood Insurance Program, the Increased Cost of Compliance or ICC program may provide additional financial assistance to you. The ICC applies to flooded structures that are substantially damaged and is in addition to any insurance payments you may receive.

Please be advised that all repairs, reconstruction, and new construction are subject to the provisions of the Nassau Bay Building Codes and require a permit. Construction activities that occur without a proper permit are considered to be non-compliant.

Members of our Building Department are prepared to meet with you at our office to discuss the substantial damage determination process and to provide guidance for reconstruction or repair of your home. To schedule a meeting or discuss questions regarding this determination, please contact me in the Building Department at 281-336-6293 between the hours of 8:00 A.M. and 5:00 P.M. Monday through Friday.

We are sincerely sorry for your loss,

Larry Boles

Building Official

000770055/91F		U.S. DEPARTMENT OF H	OMELAND SECURITY	٥	.M.B. No. 1660-0005
OLICY NO. FL 9/8/2008 ~	9/8/2009	FEDERAL EMERGENCY M NATIONAL FLOOD INSU	ANAGEMENT AGENCY		xpires JUNE 30, 2007
POLICY TERM		PROOF O		1. CAN C.	w TC
\$ \$250,000.00		(See reverse side for Priva	acy Act Statement and	AGENT	1.4-
AMT OF BLDG COV A	T TIME OF LOSS	Paperwork Burden D	nsciosure Nouce)	Sen An	stonio, TX
#A AA				AGENCY AT	1
\$ \$0.00 AMT OF CNTS COV A	T TIME OF LOSS				
TO THE NATIONAL FI	LOOD INSURANCE	PROGRAM:			
At time of loss, by the	above indicated police	cy of insurance, you insured the inte FR RAY RD: HOUSTON, TX	. 11000		t
against loss by flood to	the property describ	bed according to the terms and con-	ditions of said policy and of a	ell forms, endorsements, trans	sters and assignments
attached thereto.	Floors			red about the hour of $\frac{1}{2}$	OD o'clock PM.
TIME AND ORIGIN	A Mad Dama		loss occum	red about the hour of 1 2/1	Jes addox
	on the 13	day of September, 2008	. The cause of the said	loss was:	
	Over flow of Cl	lear Lake		•	
OCCUPANCY	whatever: Single family p	oribed, or containing the property do primary residence.			
		al Savings Bank		\$	\$250,000.00
1. FULL AMOUNT OF	INSURANCE applic	cable to the property for which clain	is presented is	s	\$135,841.11
2 ACTUAL CASH VA	LUE of building stru	ctures		······································	\$0.00
3 ADD ACTUAL CAS	SH VALUE OF CONT	TENTS of personal property insured	l		
A ACTUAL CASH VA	ALUE OF ALL PROP	PERTY			\$135,841.11
E CHILL COST OF R	EPAIR OR REPLAC	EMENT (Building and Contents)			\$140,133.99
C I ECC ADDI ICARI	E DEPRECIATION .			·············· * _	\$16,451.97
7 ACTUAL CASH V	ALLIE LOSS is			······································	\$123,682.02
A LESS DEDUCTIBLE	IFS			\$_	\$1,000.00
O. LESS DEDUCTION	ABACD under above	numbered policy is		\$ __	\$122,682.02
The said loss did not insured to violate the damaged at the time has in any manner b	coriginate by any act conditions of the po of said loss, no prope een made. Any othe nis insurance (polic	design or procurement on the part licy, or render it void; no articles are perty saved has in any manner beer or information that may be required by) is issued Pursuant to the Nation	of your insured, nothing has a mentioned herein or in ann n concealed, and no attempt will be furnished and conside onal Flood Insurance Act o	s been done by or with the pri- lexed schedules but such as vi- to deceive the said insurer as ered a part of this proof. of 1968, or Any Act Amenda' I that knowingly an willfully	tory thereof, and
Applicable Federal answers of misrepartition - To the	Regulations in Time resentations of fact extent of the payme	may be punishable by fine or impent made or advanced under this poor person, firm or corporation liable	prisonment under applicat	ble United States Codes.	o the insurer all rights.
also hereby authoriz	es the insurer to sue	e any such third party in his name. Lease has been given or will be given	or settlement or compromis	se made or agreed upon with	any third party who may be
liable in demonstrate to	i ina inglirea willi les	Deci to the claim being mass			
The furnishing of thi		ration of proofs by a representative	David E	3. Dillis	
State of	TX		_//		
County of	Harris				Insured 200
Subscribed and swo			Janua	exy My	Notary Public
FEMA FOR	Bridg Notary My Co	gette R. McNeal Public, State of Texas ommission Expires LACES A 10/06/2012	LL PREVIOUS EDITIONS	S	F-101 (7/

U.S. DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY NATIONAL FLOOD INSURANCE PROGRAM

O.M.B. No. 1660-0005 Expires JUNE 30, 2007

Statement as to full cost or repair or replacement under the replacement cost coverage, subject

to the terms and conditions of this policy*

(See reverse side for Privacy Act Statement and Paperwork Burden Disclosure Notice)

		Policy No. FL	000770055/91F		
Agency	val Son Audonio TX	Agent -	USMA	GIC.	
Insured	GILLIS, CDR DAVID			and the same of th	
Locatio	18722 UPPER BAY RD, HOUSTON, TX 77058	and the second s			
Туре о	f property involved in claim Single family primary residen	Ce			
Date o	f Loss 9/13/2008				
	III Amount of Insurance applicable to the property which claim is presented was				\$250,000.00
	III Replacement Cost of the said property at the time the loss was		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		\$233,205.13
3. Th	ne Full cost of Repair or Replacement is		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		\$140,133.99
4. Ar	oplicable Depreciation is				\$16,451.97
	ctual Cash Value loss is				\$123,682.02
6. Le	ess deductibles and/or participation by the insured .				\$1,000.00
	ctual Cash Value Claim is				\$122,682.02
te	upplemental Claim, to be filled in accordance with the irms and conditions of the Replacement Cost Coverage ithin 180 days from date of loss shown above,				
W	ill not exceed his figure will be that portion of the amounts shown on Lines 4 and 6 which is				\$15,102.03
The S	standard Flood Insurance Policy is subject to the National Flood Insurance Act nistration pursuant to such statue(s).		mendatory thereof, and Regu	ulations issued by the F	
			11/4	•	Insured
			SYTTY		Adjuster

City of Nassau Bay Substantial Damage Determination

Many homes in Nassau Bay were damaged by the flood and wind effects of Hurricane Ike. The following information is being used by the City of Nassau Bay in determining whether "substantial damage" has occurred to the property. This process is governed by the Federal Emergency Management Agency (FEMA) and the National Flood Insurance Program (NFIP). The process of determining Substantial Damage is required as a condition of the City's participation in the NFIP and is outlined in the City's Flood Damage Prevention Ordinance (Chapter 8.5 of the Code of Ordinances). The following information will be used by the City in the determination of requirements for repairing/rebuilding:

Homeowner(s): Address:	Hellis	Daniel	
Flood Zone (Circle):	[8/2	2 apper Bo	y Deine
Floodwa	ay AE	Shaded X	Unshaded X
Repair Cost		,	
Contractor's De OR, the Total o	etailed/Itemized Esti	mate(s): <i>V/A</i>	
Flood In	surance estimate:	NA	· ້.
Wind Ins	surance estimate:	137,000,0	00
101AL Estima	ted Repair Cost:	. ,	
Market Value (Structur	re Onlv)		
HCAD:		217 110.	00
Current Apprais	al (if provided by Ho	meowner):	
		<	20
Percent Damaged =	Total Repair Cost	= \$ 137.000.	00 = 63 %
	Market Value	\$ 2/7/110.1	70

If Percent Damaged is LESS THAN 50%, obtain Permit from the Building Department.

If Percent Damaged is 50% OR MORE, house is deemed "Substantially Damaged." If the structure is in the floodplain and is less than 2 feet above BFE, the homeowner has the following options in order to bring the Substantially Damaged Structure into compliance:

- 1. Elevate home to be a minimum of 2 feet above the Base Flood Elevation.
- 2. Relocate the home out of the floodplain.
- 3. Demolish the structure and rebuild new in compliance with current codes.

CITY OF NASSAU BAY BUILDING DEPARTMENT



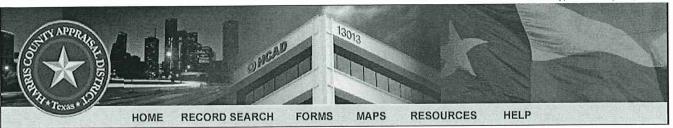
P	ERMIT #		1970
D	ATE: 12 3	0 2008	
F	EE:		
projeci address: 8722	Upper Bay Rd. N	assau Bay, TX 7	7058
DESCRIBE WORK TO BE DONE: DEMOU	TITION , NEW C	ONSTRUCTION, L	AND SCAPING
ESTIMATED COST OF CONSTRCTUCTION:			
LEGAL DESCRIPTION OF PROPERTY: LT	11 BLK 30 Nas	iau Bay Szc 8	
TYPE OF PERMIT: CHECK ALL THAT APPL	Y		
RESIDENTIAL COMMERCIAL	()BUILDING {}ELECTRICAL {}PLUMBING {}HVAC {}GAS {}IRRIGATION	{}POOL {}SIGN ERECTION {}DEMOLITION {}FOUNDATION {}BULKHEAD {}FIRE SPRINKLER	()FIRE ALARM ()FIRE SUPPRESSION ()FUMIGATION ()STORAGE CONTAINER
ADDRESS 18722 Upp	oid B. Gillis er Day RJ. ETX ZIP TIOSEPHO	ONE 619-990-9883	
DDRESS: 5000 Bee	4LCADE CUSTON Cones ed. Ste. 1 TX ZIP18746PHO	M HOMES 04 DNE 512-300-919	8
APPLICANT IGNATURE	M° Creen	DATE_	12/30/2008
Control of the Contro	FOR OFFICE	USE ONLY	
OCCUPANCY TYPE MAX OCCUPANT LOAD OWEST HABITABLE FLO	TOTAL AREA	YPEFEMA FLO	OODZONE
	REQUIRED DO	CUMENTS	1 2008
PLOI PLAN	{}PLANNING	COMMISSION APPROVAL	(1)10

{}PLOI PLA {}SURVEY {}ELEC. LOAD ANALYSIS {}PLUMB, RISER DIAGRAMS {}CERTIFICATE OF ELEVATION

{}CONST. DOCUMENTS (2 SETS) {}LETTER OF ADA APPROVAL BY STATE AGENCY IF OVER 50,000

APPROVAL/DATE

Monday, February 09, 2009



Tax Year: 2008

HARRIS COUNTY APPRAISAL DISTRICT REAL PROPERTY ACCOUNT INFORMATION 0984830000011

Print E-mail

Ownership History

Owner and Property Information

Owner Name & Mailing Address: **GILLIS DAVID B 18722 UPPER BAY RD** Legal Description:

LT 11 BLK 30 NASSAU BAY SEC 8

HOUSTON TX 77058-4233

Property Address:

18722 UPPER BAY RD HOUSTON TX 77058

State Class Code A1 -- Real, Residential, Single-Family Land Use Code

1001 -- Residential Improved

Land Area

Total Living Area

Neighborhood

Map Facet

Key Map®

10,560 SF

3,044 SF

2994.01

6148A

619W

Value Status Information

Capped Account No

Value Status Noticed

Notice Date 4/7/2008

Shared CAD

Yes

Exemptions and Jurisdictions

Exemption Type	Districts	Jurisdictions	ARB Status	2007 Rate	2008 Rate	Online Tax Bill
None	027	CLEAR CREEK ISD	Certified: 08/22/2008	0.000000	1.360000	
	040	HARRIS COUNTY	Certified: 08/22/2008	0.392390	0.389230	View
	041	HARRIS CO FLOOD CNTRL	Certified: 08/22/2008	0.031060	0.030860	
	042	PORT OF HOUSTON AUTHY	Certified: 08/22/2008	0.014370	0.017730	
	043	HARRIS CO HOSP DIST	Certified: 08/22/2008	0.192160	0.192160	
	044	HARRIS CO EDUC DEPT	Certified: 08/22/2008	0.005853	0.005840	
	073	CITY OF NASSAU BAY	Certified: 08/22/2008	0.632120	0.642120	

Valuations

2008 Value 2007 Value

	Market	Appraised	Market	Appraised
Land	36,400	Land	43,632	
Improvement	217,110	Improvement	194,375	
Total	253,510	253,510 Total	238,007	238,007

5-Year Value History

Market Value Land

					Mar	ket valu	e Lanu						
Line	Des	scription	Site Code	Unit Type	Units	Size Factor	Site Factor	Appr O/R Factor	R Appr O/R Reason	Total Adj	Unit Price	Adj Unit Price	Value
1	1001 Res	Imprvd Table Val	SF1	SF	9,600	1.00	1.00	1.00		1.00	4.50	4.50	43,200
2	1001 Res	Imprvd Table Val	SF3	SF	960	1.00	0.10	1.00		0.10	4.50	0.45	432
						Buildin	g						
Buildin	g Year Bui	lt Ty	pe			Sty	le		Quality	Imp	r Sq Ft	Building	Details
1	1968	Residential S	ingle Far	nily	101	Residen	tial 1 Far	mily A	Above Average	3,	044 *	Displa	ayed

^{*} All HCAD residential building measurements are done from the exterior, with individual measurements rounded to the closest foot. This measurement includes all closet space, hallways, and interior staircases. Attached garages are not included in the square footage of living

area, but valued separately. Living area above attached garages is included in the square footage living area of the dwelling. Living area above detached garages is not included in the square footage living area of the dwelling but is valued separately. This method is used on all residential properties in Harris County to ensure the uniformity of square footage of living area measurements district-wide. There can be a reasonable variance between the HCAD square footage and your square footage measurement, especially if your square footage measurement was an interior measurement or an exterior measurement to the inch.

Building Details (1)

Texas law prevents us from displaying residential sketches on our website. You can see the sketch or get a copy at HCAD's information center at 13013 NW Freeway.

Buildi	ng Data	Building Areas	
Element	Details	Description	Area
Cond / Desir / Util	Good	BASE AREA PRI	940
Foundation Type	Slab	ONE STORY MAS PRI	1,164
Grade Adjustment	B-	OPEN FRAME PORCH PRI	185
Heating / AC	Central Heat/AC	OPEN FRAME PORCH PRI	116
Physical Condition	Average	BASE AREA UPR	940
Exterior Wall	Frame / Concrete Blk		
Exterior Wall	Brick / Masonry	Extra Features	
Element	Units	Description	Units
Room: Total	9	Foundation Repaired	1
Room: Rec	1	Frame Detached Garage w/living area abov	1
Room: Half Bath	2	Gunite Pool	1
Room: Full Bath	2		
Room: Bedroom	4		
Fireplace: Wood	1		

137,000.00 from USAA recol @ 11/10 HM Spipe with Mi dille he alaims via not likely enough to rebuild home leased on present It costs so bewel new. He wanted so Anow whighins a coward up to 250thow he stoot pay hem May if house is totalled alains obvert seem frain by insurance the do him like that dogreed of applained TCO funds forhim the as 100% floral alamage. No Wind Down pound a thing the well met with analogue of get hook fewer between the floral and he will met with analogue of get hook four this week fle 12'arm) Sound he es past rétirementage and still aus a halanc on his mortgoge as well deleast surchow all of this will work out. advised chin that after a got ins info divailed prep Ila letter for determination so he could at least apply for funds to take down home. Walso admied him sto possibly seek an independent approximal on home was damare is 63% 107 Value on home was higher than 1081.

188,235°0