

State Farm Fire and Casualty Company



Home Office, Bloomington, Illinois 61710

March 28, 2007

JOHN G MINOR
P O BOX 1496
GULF BREEZE, FLORIDA 32562

Hattiesburg Operations Center
4 Willow Pointe, Suite 3
Hattiesburg, MS 39402-1150
601 261 2805 Fax 601 268-1321



Re: APPRAISAL
Named Insured: Duncan F Matheson III and Sue Ann Matheson
Claim Number: 24-Z447-384
Date of Loss: 08/29/2005

Dear Mr. Minor:

The appraiser for the insured is Jeff Greene. Your name and telephone numbers have been provided to the public adjusting firm J. Greene Associates, Inc. representing Mr. and Mrs. Matheson.

"Appraisal. If you and we fail to agree on the amount of loss, either one can demand that the amount of the loss be set by appraisal. If either makes a written demand for appraisal, each shall select a competent, **disinterested** appraiser. Each shall notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers shall then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within 15 days, you or we can ask a judge of a court of record in the state where the residence premises is located to select an umpire. The appraisers shall then set the amount of the loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon shall be the amount of the loss. If the appraisers fail to agree within a reasonable time, they shall submit their differences to the umpire. Written agreement signed by any two of these three shall set the amount of the loss. Each appraiser shall be paid by the party selecting the appraiser. Other expenses of the appraisal and the compensation of the umpire shall be paid equally by you and us."

In conformity to the terms and conditions of the policy, you have been selected and appointed as our appraiser to appraise, in accordance with the terms and conditions of said policy, actual cash value and the amount of such loss of said described property. This appraisal relates solely to the determination of the amount of **wind and/or any other covered** loss to said described property and State Farm Fire and Casualty Company has not waived any of the provisions or conditions of the policy, nor of any of the insured's obligations or rights under the policy, nor of any defenses now or hereafter available to State Farm Fire and Casualty Company.

We are attaching the following forms which should be completed at the appropriate times:

**DECLARATION OF APPRAISER
SELECTION OF UMPIRE/QUALIFICATION OF UMPIRE
AWARD**

Once you have been provided with the name and contact information of Mr. and Mrs. Cutler's appraiser, please contact them and have the **DECLARATION OF APPRAISER** form completed and executed as soon as possible. Then proceed to select an umpire and then have the **SELECTION OF**

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UMPIRE/QUALIFICATION OF UMPIRE completed and executed. Once the amount of damages has been established, the **AWARD** form should be completed and signed (minimum of two signatures required).

There was no flood claim on this location.

Should you have any questions, please contact us.

Sincerely,



Danye Smith
Team Manager
State Farm Fire and Casualty Company
(601) 261-2805

Attachments: **DECLARATION OF APPRAISER** form
SELECTION OF UMPIRE/QUALIFICATION OF UMPIRE form
AWARD form