



225 BALCONNE STREET, SUITE 1401 NEW ORLEANS, LOUISIANA 70112 TELEPHONE: (504) 561-1131 FACSIMILE (504) 522-9387 www.densoneng.com

2 December, 2005

Mr. Frank Boyd
State Farm Insurance – Boutte CAT
Post Office Box 1562
Boutte, Louisiana 70039

*File 14222: Claim: #18-R372-162
Insured: Michael Kodrin
Address: 177 Holiday Drive
Port Sulphur, Louisiana
D/L: 29 August 2005*

Dear Mr. Boyd:

As requested, I have inspected the Kodrin residence at 177 Holiday Drive, Port Sulphur, Louisiana. The purpose of the inspection was to evaluate damage to the residence caused by the passage of Hurricane Katrina on or about 29 August 2005. My activities included visual inspection of the remains of the residence, evaluating and cataloging of damages, and taking of digital photographs. This is a report of my findings and conclusions.

Inspection

I inspected the residence on 26 November 2005. Present during the inspection was the insured, Mr. Mike Kodrin. The residence had faced Holiday Drive or, for purposes of this report, generally toward the north. The residence had been a single story, wood framed structure situated on a raised masonry pier and wall foundation. There had been a concrete slab supported garage building attached to the southwest corner of the residence.

The structure was completely destroyed by moving waters and only the foundation slabs and brick steps serving the front and rear entries to the residence remained. It is my understanding that this area received a significant storm surge during the passage of the hurricane.

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Inspection of the surrounding area indicated that structures with similar floor elevations were also heavily damaged or destroyed by moving waters. There was no evidence that the area received tornado type wind loading. There were structures in the area that received wind damage, but there was no evidence available to indicate that the insured's residence was damaged by wind prior to being destroyed by the storm surge and moving waters.

Should you have any questions, or if I can be of further assistance, please do not hesitate to contact me.

