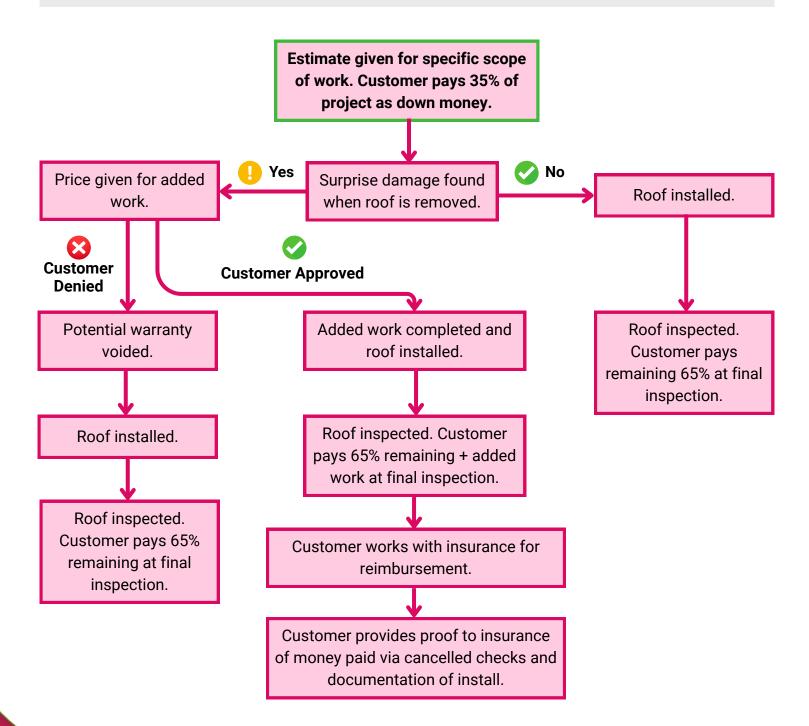
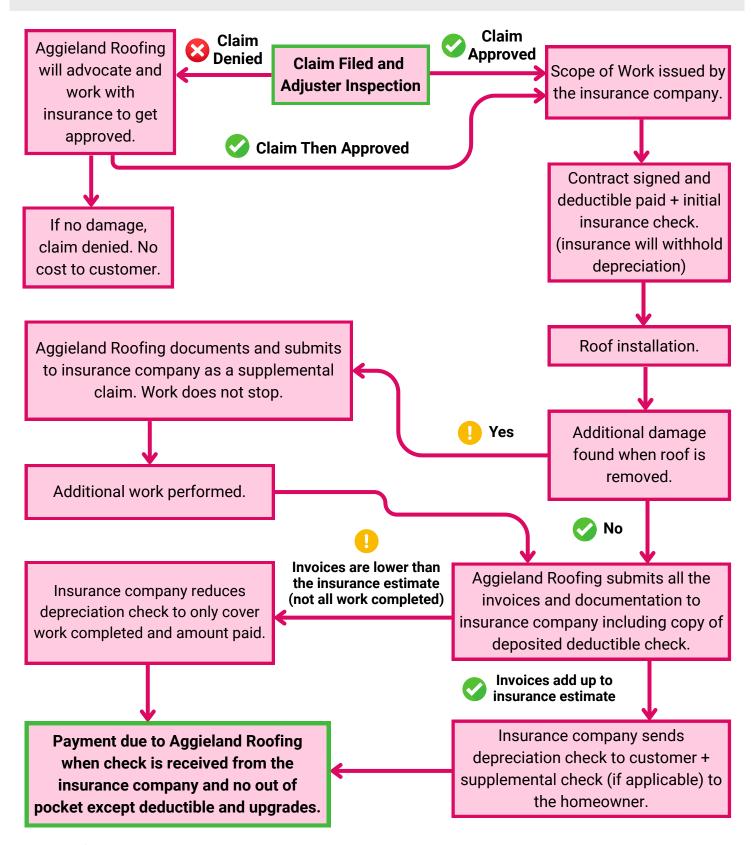


CASH JOB PROCESS



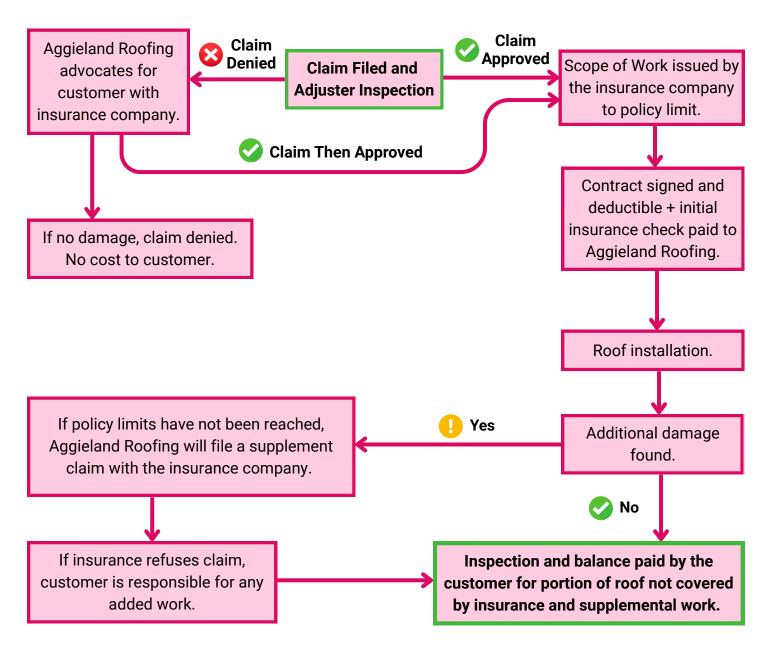
(If the amount paid by the customer is less than insurance estimate, depreciation check is deducted by that amount. Insurance will not pay more than the customer paid.)

INSURANCE CLAIM PROCESS



(If the amount paid by the customer is less than insurance estimate, depreciation check is deducted by that amount. Insurance will not pay more than the customer paid.)

ACTUAL CASH VALUE (ACV) INSURANCE CLAIM PROCESS



(Insurance pays for the value of the roof at the time of the claim. This is mainly based on the age of the roof NOT replacement cost.)