Initial Application Date: 12.3.18
COUNTY OF HARNETT RESIDENTIAL LAND USE APPLICATION Central Permitting 108 E. Front Street, Lillington, NC 27546 Phone: (910) 893-7525 ext:2 Fax: (910) 893-2793 www.harnett.org/permits
**A RECORDED SURVEY MAP, RECORDED DEED (OR OFFER TO PURCHASE) & SITE PLAN ARE REQUIRED WHEN SUBMITTING A LAND USE APPLICATION
LANDOWNER: Kathy + Randall Griffin Mailing Address: 505 EAST H ST
City: ERWIN State: NC zip: 28379 Contact No: 910-658-2410 Email: Katdawges @ Charter. ne
APPLICANT*: Kathy Griffin Mailing Address: 505 CAST H ST City: ERWIN State: NC zip: 2838 Contact No: 970-658-2410 Email: Katelowses @ charter. No.
*Please fill out applicant information if different than landowner
CONTACT NAME APPLYING IN OFFICE: Kathy Griffin Phone # 910 - 230 - 0645
PROPERTY LOCATION: Subdivision: ERWIN MILLS , ENC , SECT 2 Lot #: 11 Lot Size: .25
State Road # State Road Name:
Parcel: 06-0597-15-04-0004 PIN:
Zoning: Flood Zone: Watershed: Deed Book & Page: /Power Company*:
*New structures with Progress Energy as service provider need to supply premise number from Progress Energy.
PROPOSED USE: SFD: (Size x) # Bedrooms: # Baths: Basement(w/wo bath): Garage: Deck: Crawl Space: Slab:
Mod: (Sizex) # Bedrooms # Baths Basement (w/wo bath) Garage: Site Built Deck: On Frame Off Fram
Manufactured Home:SWDWTW (Sizex) # Bedrooms:Garage:(site built?) Deck:(site built?)
Duplex: (Sizex) No. Buildings: No. Bedrooms Per Unit:
Home Occupation: # Rooms: Use: Hours of Operation: #Employees: #Employees:
Addition/Accessory/Other: (Sizex) Use: Closets in addition? () yes () no
Water Supply: County Existing Well New Well (# of dwellings using well) *Must have operable water before final
Sewage Supply: New Septic Tank (Complete Checklist) Existing Septic Tank (Complete Checklist) County Sewer
Does owner of this tract of land, own land that contains a manufactured home within five hundred feet (500') of tract listed above? () yes () no
Does the property contain any easements whether underground or overhead () yes () no
Structures (existing or proposed): Single family dwellings: Manufactured Homes: Other (specify): 1 1/4 Sheds
Required Residential Property Line Setbacks: Comments: We are not Changing the footprint
Front Minimum Actual of the house . Doing work to repair
Rear damage from Florence. Doing work to make
closest Side / It livable inside and up to 2017 NC
Sidestreet/corner lot Existing Building Code.
Nearest Building Section 404, Repairs and Chapter 6
Residential Land Use Application Page 1 of 2 Repairs to Code. 03/11 APPLICATION CONTINUES ON BACK
· · · · · · · · · · · · · · · · · · ·

PIN-.0597-84-8325

Kathy

Griffin



Name of Applicant

Town of Erwin Zoning Application & Permit

Planning & Inspections Department

Property Owner

P	eri	mi	t	#
	~	***		**

Kathy + Randall

Griffin

Rev Jan2013

PID

Each application should be submitted with an attached plot/site plan with the proposed use/structure show	ing lot
shape, existing and proposed buildings, parking and loading areas, access drives and front, rear, and side ye	ard
dimensions.	

	1.41.19	1111		0.1.4.1.1001	WILL THE
Home Address	SOS EAS	T A ST	Home Address	SUS EAST H	+ ST
City, State, Zip	ERWIN;	NC 28339	City, State, Zip	ERWIN, N	IC 28339
Telephone	910-230-0	0645 landline	Telephone	910-658-24	10 cell
Email	Katclowges	Ocharter. net	Email		Charternet
Address of Proposed	Property	505 EAST	H ST	TO THE REAL PROPERTY.	
Parcel Identification	Number(s) (PIN)		FOOO4 Estima	ted Project Cost	
What is the applicant the proposed use of t			Home - Reside	nce	
Description of any prop to the building or prope	erty	to the studs	wall surfaces in a	eiling framing for re	to be strip
What was the Previous	us Use of the sub	ject property?	Home - 1	esidence	
Does the Property Ac	cess DOT road?		City stree	_	
Number of dwelling	structures on th	e property already	3		
Property / Parcel Size			- 35	P	ATT
MUST circle one that a	pplies to property	Existing/Proposed	Septic System	Or	111
			County/City Sewer	en de la company	
	(wner/Applicant M	The state of the s	NOV	3 0 2018
ne undersigned propert				fies that this application a	and the forgoing
				and correct to the best of	
d belief. The undersign	ning party underst	ands that any incorrec	t information submitt	ed may result in the revo	delion of this 177
plication. Upon issuar	ace of this permit, t	he undersigning party	agrees to conform to	all applicable town ordin	ances, zoning
gulations, and the laws	of the State of Nor	th Carolina regulating	such work and to the	specifications of plans h	erein submitted.
e undersigning party a	uthorizes the Tow	n of Erwin to review t	his request and condu	ct a site inspection to ens	ure compliance
this application as app	roved.				E

Griffin Print Name Signature of Owner or Representative For Office Use **Zoning District Existing Nonconforming** Uses or Features Front Yard Setback Other Permits Required Conditional Use Building Fire Marshal \Other Side Yard Setback **Zoning Permit Status** Denied Rear Yard Setback Staff Initials: Fee Paid: Comments

Signature of Town Representative: Date Approved/Denied:

Not Changing the Fostpint of the house.
Doing work inside the home to make it be home to make it be home to make it be house.

I viable on UP to Suilvis (one & Not in find Plain, 2008)



Policyholder: Randall & Kathy Griffen Claim Number: 33-5770-G43 FAEC File Number: 500-248-NC-18 Date of Loss: 9/14/2018

- Two brick piers that previously supported the rear wall at the left comer area have been damaged and require replacement or reconstruction. The brick foundation face wall on the left side and along the rear of the main portion of the home require replacement. The face wall is not a structural wall.
- 4. The floor and wall surfaces in the affected area of the hallway and leading into the kitchen will be required to be striped to the studs and floor/ceiling framing for repair access and to determine if there is hidden internal damage. Once the structure is stable and reasonably level with replaced piers in place, the framing damage is easily repaired by an NC-licensed general contractor familiar with and highly experienced in repair of aged homes.
- 5. Some electrical and plumbing damage is present and will require assessment and repair by an NC-licensed electrician and NC-licensed plumber, respectively.
- A specialty foundation contractor should be contacted to determine the best method or stabilizing the home in its elevated position and returning it to its normal position after the tree stump is removed.

APPLICABLE BUILDING CODES

The applicable building code for the repairs to this structure is the 2017 North Carolina Existing Building Code. This Code generally allows repairs to be made with like materials without compliance with current building codes. The basic criteria for the repairs are found in Section 404, Repairs and Chapter 6, Repairs of this Code.

In accord with the requirements of Section 404, this structure has not sustained "substantial structural damage" to the vertical elements of the lateral force-resisting system of the roof structure, or to the gravity load-carrying components. Thus, the damaged structure can be repaired in such a way that restores the building to its predamaged state, based on material properties and design strengths applicable at the time of original construction.

The NC Existing Building Code also has additional provisions that relate to the installation of interconnected battery backup smoke detectors and to the installation of carbon monoxide detectors. These particular code upgrades are specifically required by law in NC and will be enforced by the local inspection authority.

ERWIN, RIGHT ON HWY 55 (13th ST) At the intersection of
H ST make a left, 2 blocks after you pass the back
Side of Good Hope Hospital (previously) house is the 3rd on left.
If permits are granted I agree to conform to all ordinances and laws of the State of North Carolina regulating such work and the specifications of plans submitted. I hereby state that foregoing statements are accurate and correct to the best of my knowledge. Permit subject to revocation if false information is provided. 12-3- S Signature of Owner or Owner's Agent Date

It is the owner/applicants responsibility to provide the county with any applicable information about the subject property, including but not limited to: boundary information, house location, underground or overhead easements, etc. The county or its employees are not responsible for any incorrect or missing information that is contained within these applications.

This application expires 6 months from the initial date if permits have not been issued

200008437

HARNETT COUNTY HC

06/12/2000

\$159.00



Real Estate Excise Tax HARNETT COUNTY NO Book 1422 Pages 0157-0158

FILED 2 PAGE (S) 06/12/2000 11:23 AM KIMBERLY S. HARGROVE Register Of Deeds

Excise Tax \$159.00	Recording Time, Book and Page
	Parcel Identifier No05059715040004
	at-Law,PO.Box790,Angier,NC27501
This instrument was prepared by William M. Pope, A Brief description for the Index Lot 11, Erwin M	· ·
NORTH CAROLINA GEN	ERAL WARRANTY DEED
GRANTOR	GRANTEE
Linda IR Danskin and husband, Glen W. Danskin	Randall J. Griffin and wife, Kathy C. Griffin
12 Galaxy Street Pope Air Force Base, NC 28307	505 East H Street Erwin, NC 28339

Enter in appropriate block for each party: name, address, and, if appropriate, character of entity, e.q. corporation or partnership.

The designation Grantor and Grantee as used herein shall include said parties, their heirs, successors, and assigns, and shall include singular, plural, masculine, feminine or neuter as required by context.

WITNESSETH, that the Grantor, for a valuable consideration paid by the Grantee, the receipt of which is hereby acknowledged, has and by these presents does grant, bargain, sell and convey unto the Grantee in fee simple, all that certain lot or parcel of land situated in the City of Erwin Duke Township,

Harnett County, North Carolina and more particularly described as follows:

BEING all of Lot No. 11 as shown on a plat entitled "Section 2 of a subdivision for Erwin Mills, Inc., Erwin, N.C., by Pickell & Pickell, Engineers, dated January 1951", and recorded in the office of the Register of Deeds for Harnett County, North Carolina in Plat Book 6 at pages 87, 88, 89 and 90, to which reference is hereby made for a more particular description, and being the identical lot or parcel of land conveyed by deed from Erwin Mills, Inc. to John F. Lynch, dated April 2, 1951, and of record in Book 309, Page 598, Harnett County Registry.

06-0597-15-04 0004 157

HARNETT COUNTY, NORTH CAROLINA FILED DATE 6 12 2000 TIME 1:23 Am BOOK 122 PAGE 157-158 REGISTER OF DEEDS KIMBERLY S. HARGROVE

	The property hereinabove described was acquired by Grantor by instrument recorded in
	Deed Book 1157, Page 634-635, Harnett County Registry.
	A map showing the above described property is recorded in Plat Book6
	TO HAVE AND TO HOLD the aforesaid lot or parcel of land and all privileges and appurtenances thereto belonging to the Grantee in fee simple.
	And the Grantor covenants with the Grantee, that Grantor is seized of the premises in fee simple, has the right to convey the same in fee simple, that title is marketable and free and clear of all encumbrances, and that Grantor will warrant and defend the title against the lawful claims of all persons whomsoever except for the exceptions hereinafter stated. Title to the property hereinabove described is subject to the following exceptions:
	 2000 Town of Erwin and Harnett County ad valorem taxes. General utility easements for power and phone purposes. Roadways and rights of way of record and those visible by inspection of the premises. Such facts as an environmental study of the subject property by an environmental engineer would reveal. Subject to the common areas, including roof and walls of the old maid house located at the southwest corner of this lot, which is common to Lot Nos. 11, 12, 10 & 13. Subject to those matters as would be disclosed by a current survey of the subject property.
	IN WITNESS WHEREOF, the Granter has hereunto set his hand and seal, or if corporate, has caused this instrument to be signed in its corporate name by its duly authorized efficers and its seal to be hereunto affixed by authority of its Roard of Directors, the day and year first above written.
	COMde J. R. Lansken (SEAL)
	(Corporate Name) Linda JR Danskin (SEAL)
	By:(SEAL)
	President
1	ATTEST: (SEAL)
	Secretary (Corporate Seal) 5 (SEAL)
1	NOTARY S. Linda IR Denskin Grantor,
1000	personally appeared before me this day and acknowledged the execution of the foregoing instrument. Witness my
	and official stamp or seal, this
	COUN My commission expires: 6/8/2004 Act Devil Rodal Notary Public
, ,	SEAL-STAMP NORTH CAROLINA,County.
*,**	X, a Netary Public of the County and State aforesaid, certify that
	personally came before me this day and acknowledged that he is Secretary of
	given and as the act of the corporation, the foregoing instrument was signed in its name by its
¥	2 President, sealed with its corporate seal and attested by as its Socretary.
	Witness my hand and official stamp or seal, thisday of
	My commission expires:
	The foregoing Certificate(s) of Katherine Pardue, a notary public for Harnett County, North Carolina
• • •	The foregoing Certificate(s) of _Activity_iffaction
	is/are certified to be correct. This instrument and this certificate are duly registered at the date and time and in the Book and Page shown on the first page hereof.
	Hamatt
	REGISTER OF DEEDS FOR
	ByDeputy/Assistant - Register of Deeds

14.00



Application #

Harnett County Central Permitting PO Box 65 Lillington, NC 27546 910-893-7525 Fax 910-893-2793 www.harnett.org/permits

* Each section below to be filled out by whomever performing work. Must be owner or licensed contractor. Address, company name & phone must match information on license.

Application for Residential Building and Trades Permit

Owner's Name:	Date:
Site Address:	Phone:
Subdivision:	Lot:
Description of Proposed Work:	
Building Contractor's Company Name	Telephone
	3
Address	Email Address
License #	of a most in a
Description of Work Serv	vice Size: Amps T-Pole: Yes N
m -Ma Vit M	
Electrical Contractor's Company Name	Telephone
Address	Email Address
License # Mechanical/HVAC Contrac Description of Work	
Mechanical Contractor's Company Name	Telephone
Address	Email Address
License #	
Plumbing Contractor I	
Description of Work	# Baths
Plumbing Contractor's Company Name	Telephone
Address	Email Address
License #	*
Insulation Contractor In	nformation
Insulation Contractor's Company Name & Address	Telephone

*NOTE: General Contractor / owner must fill out and sign the second page of this application.



EXPIRED PERMIT FEES - 6 Months to 2 years permit re-issue fee is \$150.00. After 2 years re-issue fee is as per current fee schedule.

Signature of Owner/Contractor/Officer(s) of Corporation

Vec 3, 2018

Affidavit for Worker's Compensation N.C.G.S. 87-14 The undersigned applicant being the:
General Contractor Owner Officer/Agent of the Contractor or Owner
Do hereby confirm under penalties of perjury that the person(s), firm(s) or corporation(s) performing the work set forth in the permit:
Has three (3) or more employees and has obtained workers' compensation insurance to cover them.
Has one (1) or more subcontractors(s) and has obtained workers' compensation insurance to cover them.
Has one (1) or more subcontractors(s) who has their own policy of workers' compensation insurance covering themselves.
Has no more than two (2) employees and no subcontractors.
While working on the project for which this permit is sought it is understood that the Central Permitting Department issuing the permit may require certificates of coverage of worker's compensation insurance prior to issuance of the permit and at any time during the permitted work from any person, firm or corporation
Sign w/Title: Date: 12-3-18



November 12, 2018

Mr. Ken Strand State Farm Insurance PO Box 106169 Atlanta, GA 30348-6169

Re:

Damage from Falling Tree

State Farm Claim: #33-5770-G43 Insured: Randall & Kathy Griffen

D.O.L.: 9/14/2018

FAEC File No.: 500-248-NC-18

Dear Mr. Strand:

FORENSIC ANALYSIS & ENGINEERING CORPORATION (FAEC) is pleased to provide the following report that summarizes our investigational activities in this assigned loss. We trust that it will be found to be informative and suitable for its intended purposes.

BACKGROUND INFORMATION

FAEC was contacted on October 22, 2018 and requested to travel to the insured residence in Erwin, NC to perform an engineering investigation and evaluation into the claimed loss. Specifically, we were asked to examine the structure of the insured property located at 505 East H Street and to provide an objective expert opinion, including supporting rationale, that fulfills the following provided request:

- Inspect the structure, focusing on the left rear quadrant where a falling tree uplifted the home.
- > Determine the extent of structural damage to the home and provide Accident Reconstruction • Electrical • Evidence Management • Expert Witness • Fire Cause & Origin • Geo-Technical • Marine • Mechanical • Product Defects • System Failures

 "Established"

Northeastern Regional Office P.O. Box 898 | Portsmouth, NH 03802

603.427.0111

USA Eastern Operations Center 757.265.9333

Southeastern Regional Office 2503 58th Street, Suite A | Hampton, VA 23661 700 Celebration Ave, Suite 203 | Celebration, FL 34747 407.351.6789

PHONE: 800.224.3595 FAX: 757.265.9334 WEB: Forensic-Analysis.com

EMAIL: COM@Forensic-Analysis.com



FAEC File Number: 500-248-NC-18

Date of Loss: 9/14/2018

Upon arrival at the subject property on November 1, 2018 we were met by the insured, Mr. Griffen and yourself. We completed our physical examination and photographic documentation of the property and provided a preliminary verbal summary of our technical findings to you on that day.

Access was granted the structure by the insured. The inspection involved visual observations with no invasive measures and was limited to readily visible elements. Selected photographs from the inspection are attached.

The insured risk is a 2,610-sf, two-story residential structure built in 1903. The home has wood siding, an asphalt shingle roof, and a brick pier crawlspace foundation. The insured purchased the home in June of 2000. The structure faces south.

On the date of loss, Hurricane Florence struck the North Carolina coast and inland areas. WeatherUnderground reports winds of 10-mph gusting to 33-mph from the north and northeast during the day. Precipitation was recorded at 1.96-in for the date of loss.

OBSERVATIONS & FINDINGS

FAEC was asked to perform an engineering investigation and evaluation concerning the structural damage caused by a falling tree at the home of Randall & Kathy Griffen in Erwin, NC. All directional references in this report are from the point of view of an observer standing in front of the structure on East H Street and facing the building, unless otherwise stated.

Based upon the information identified during the course of our onsite investigation, FAEC was able to determine the following:

- This home is in an urban neighborhood of similar homes. The tree that fell was located immediately adjacent to the rear exterior wall of the home on the left side with a root structure that extended well under the home. The tree fell to the northeast. The uplifted root ball lifted the left rear corner of the home at least 1-ft vertically.
- Two brick support piers, one on each side of the tree, failed as a result of the tree movement. The leftmost pier that was damaged was the pier at the left rear corner of the home.
- On the interior, there is a hallway over the immediate area of the tree root. The kitchen is along the rear wall to the right of this hallway. The sill beam of the rear



FAEC File Number: 500-248-NC-18

Date of Loss: 9/14/2018

wall under this hallway has been uplifted at least 12-in at the rear wall, with the hall floor following. The common interior wall within the kitchen shows a significant diagonal crack to the front of the door leading from the hallway into the kitchen. The kitchen floor is uplifted and that uplift decreases as one moves to the right away from the tree location.

- The finish walls in the hallway are T&G wood plank. These show distress, and the rear wall is pushed out to the rear a few inches at its bottom. The window on the left wall near the left rear corner is wracked significantly. The hallway also contains a stairway the leads to the second floor. The floors on the second floor are also uplifted, following the first-floor lead.
- > A screened porch is located on the left side of the house, with the rear wall set forward approximately 5-ft from the rear wall of the main structure. This porch shows distress along its rear wall.
- > On the exterior, the sill beam along the rear wall is not completely visible but is uplifted at its left end. The rear wall of the home in the area of the hallway projects out several inches at the bottom from the remaining portions of that wall to the left.
- The body of the stump is supporting the left rear corner of the house in its elevated position.
- ➤ The crawlspace under was accessed with difficulty. The floor framing under the hallway runs front-to-back and are ledgered to a left-to-right girder placed an estimated 12-ft- from the rear wall of the home and supported by brick piers at each end. At least one of the floor joists, the one immediately above the tree root ball, is broken.
- > The girder pier on the left side is intact, although the brick face wall between that pier and left rear corner is leaning inward.
- > A significant tree root, at least 4-in in diameter extends up the floor joists bay towards the front of the home. This root has pushed the subfloor up locally.
- The floor framing under the wall between the kitchen and the hallway is also a girder, and the joists under the kitchen run left-to-right. These joists appear to be in good condition, but the joists along the rear wall are not fully visible. The right corner pier does not show damage, although the rear face wall is damaged.



FAEC File Number: 500-248-NC-18

Date of Loss: 9/14/2018

ANALYSIS AND DISCUSSION

Basically, this house is being supported by the right corner pier and the right center pier under the kitchen area and by the tree root, which is supporting the left rear quadrant in its elevated position.

The damage to the framing is more due to displacement caused by the uplift movement of the root ball than by structural failure of the framing members. Only one failed floor joist was observed, although there may be more, including a sill beam that may turn out to be damaged. The two piers to the left side of the rear wall of the home have failed as well.

Once the tree is removed from under the rear wall and the rear wall is re-supported, then the framing misalignments both vertically and laterally can be made through normal carpentry techniques. This will involve stripping the wall surfaces in the affected rooms.

The issue is how to support the rear wall while the tree stump is removed. I have suggested to the insured that a specialty foundation contractor inspect the site. It is possible that helical piers can be installed to support the left rear v-corner while the stump is removed, then readjusted to support the home at a normal level or removed in the event that new footings and piers are constructed after the tree is out of the way.

OPINIONS

The conclusions and opinions presented in this report are based on the results of FAEC's investigation and analysis of this incident based upon the facts, as we know them to be at this time. If additional information or facts become available which materially affect the analysis performed, the conclusions and opinions presented herein are subject to revision accordingly. Based upon our onsite evaluation, examination of the physical evidence and information that was provided to FAEC, we have been able to conclude the following:

- This home is repairable with normal carpentry procedures once it is stabilized with the tree stump and root ball removed. The issue is how to support the home in its elevated position while the tree is removed.
- 2. The wood framed structure under the hallway and partially under the kitchen has been uplifted by the root ball of a large tree that was located immediately adjacent to the rear wall of the home behind an interior hallway on the left side of the home. Structural damage to the framing is minimal with only one (but possible other) floor members damaged. The damage to the home is primarily from displacement and misalignment of the structure in both the vertical and lateral directions.



FAEC File Number: 500-248-NC-18

Date of Loss: 9/14/2018

3. Two brick piers that previously supported the rear wall at the left comer area have been damaged and require replacement or reconstruction. The brick foundation face wall on the left side and along the rear of the main portion of the home require replacement. The face wall is not a structural wall.

- 4. The floor and wall surfaces in the affected area of the hallway and leading into the kitchen will be required to be striped to the studs and floor/ceiling framing for repair access and to determine if there is hidden internal damage. Once the structure is stable and reasonably level with replaced piers in place, the framing damage is easily repaired by an NC-licensed general contractor familiar with and highly experienced in repair of aged homes.
- 5. Some electrical and plumbing damage is present and will require assessment and repair by an NC-licensed electrician and NC-licensed plumber, respectively.
- A specialty foundation contractor should be contacted to determine the best method or stabilizing the home in its elevated position and returning it to its normal position after the tree stump is removed.

APPLICABLE BUILDING CODES

The applicable building code for the repairs to this structure is the <u>2017 North Carolina Existing Building Code</u>. This Code generally allows repairs to be made with like materials without compliance with current building codes. The basic criteria for the repairs are found in *Section 404*, *Repairs* and *Chapter 6*, *Repairs* of this Code.

In accord with the requirements of Section 404, this structure has not sustained "substantial structural damage" to the vertical elements of the lateral force-resisting system of the roof structure, or to the gravity load-carrying components. Thus, the damaged structure can be repaired in such a way that restores the building to its predamaged state, based on material properties and design strengths applicable at the time of original construction.

The NC Existing Building Code also has additional provisions that relate to the installation of interconnected battery backup smoke detectors and to the installation of carbon monoxide detectors. These particular code upgrades are specifically required by law in NC and will be enforced by the local inspection authority.



Date of Loss: 9/14/2018

PHOTOGRAPHS

Taken by Dana F. Shave, P.E. on November 1, 2018



Policyholder: Randall & Kathy Griffen Claim Number: 33-5770-G43 FAEC File Number: 500-248-NC-18 Date of Loss: 9/14/2018

We have appreciated the opportunity to be of support to State Farm Insurance and your insured in this matter. We trust that you will find our report to be suitable for its intended purposes. We look forward to earning an opportunity to prove our technical competence once again in the near future.

Respectfully submitted, FORENSIC ANALYSIS & ENGINEERING CORPORATION

E-SIGNED by Dana Shave on 2018-11-12 19:36:00 UTC

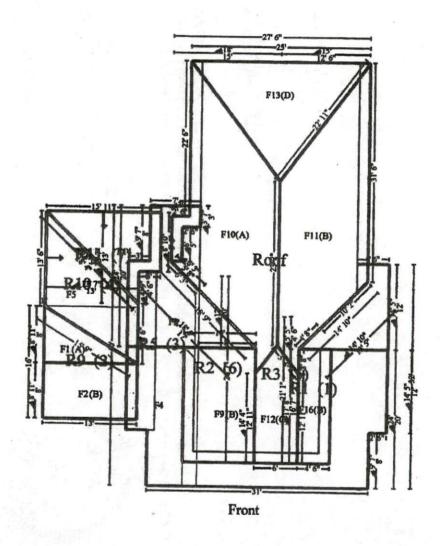
Dana F. Shave, P. E. Vice President, Engineering North Carolina PE License 031625



This firm follows a practice of having all technical reports read and reviewed by a peer for understanding and technical accuracy. This report has been reviewed by the undersigned for the firm.

E-SIGNED by Kevin Pruemer on 2018-11-12 17:35:38 UTC

Kevin Pruemer, P.P. Vice President, Engineering



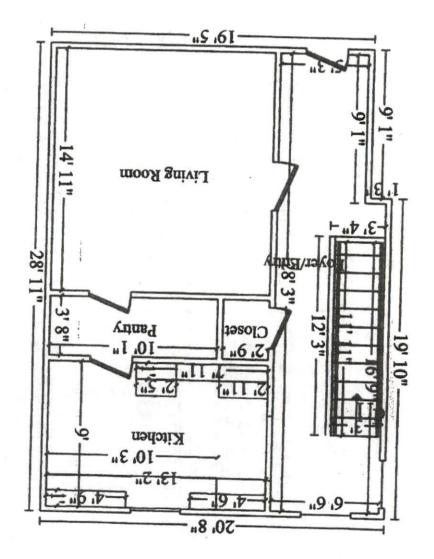
Exterior

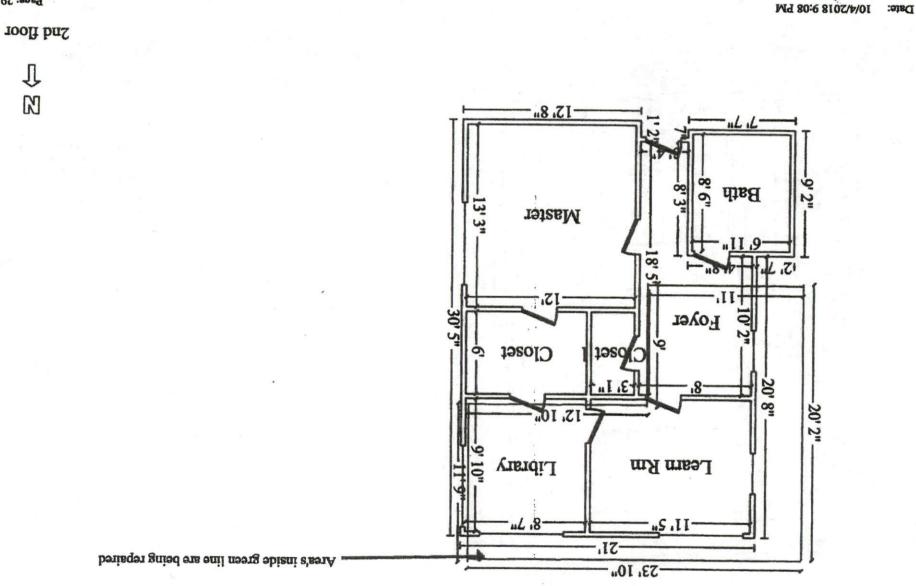
Page: 28

Date: 10/4/2018 9:08 PM

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Page: 29

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Date of Loss: 9/14/2018



Photograph No. 1 – The insured risk was uplifted at the left rear corner by a large tree that was immediately adjacent to the rear wall and fell away from the house such that the root ball lifted the house framing.



Photograph No. 2 – A view of the home from the right front.



Date of Loss: 9/14/2018



Photograph No. 3 – This is the left rear corner of the home. The tree fell toward the left in this

photo, uplifting the left rear corner of the home.



Photograph No. 4 – This is that tree stump. Note the failed brick face wall to the left. There is also a pier in that area that failed.



Date of Loss: 9/14/2018



Photograph No. 5 – The rear of the home. The right side in this photo is uplifted and the tree

stump is holding it in that elevated position.

Photograph No. 6 - The left corner pier is damaged. Note the sill beam.



Date of Loss: 9/14/2018



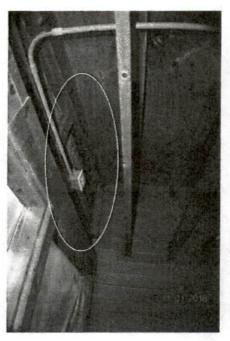
Photograph No. 7 – This is the screened porch along the left side of the home and towards the left rear corner.



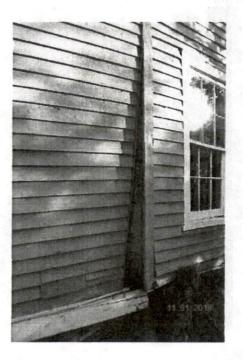
Photograph No. 8 – Another view of the porch and the left rear corner that is uplifted. The rear of the porch also lifted a bit.



Date of Loss: 9/14/2018



Photograph No. 9 – The interior framing of the porch showing some separation at the house.



Photograph No. 10 – There is a load bearing wall between the hallway and kitchen. The floor is framed differently on each side of this wall. The hallway side (to the right in this photo) of the rear wall is pushed out a bit.



Date of Loss: 9/14/2018



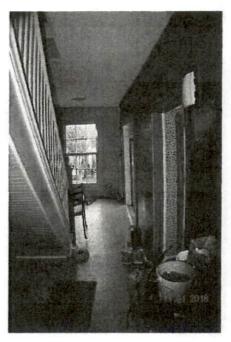
Photograph No. 11 – The kitchen is on the right side of the rear wall, and the hallway is on the left. This photo looks from the kitchen to the hallway. Note the uplift in the hallway floor.



Photograph No. 12 - The stump is right underneath this hallway.



Date of Loss: 9/14/2018



Photograph No. 13 – That hallway as seen from the front of the house.



Photograph No. 14 – The rear wall is pushed out a bit.



Date of Loss: 9/14/2018



Photograph No. 15 - This window on the left side at the left rear corner is wracked.



Photograph No. 16 – The room immediately above went along for the ride and shows some distress...



Date of Loss: 9/14/2018



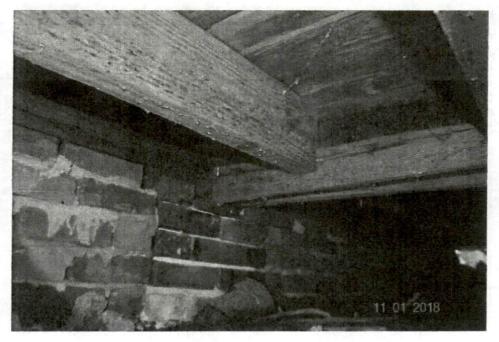
Photograph No. 17 - ... as does the room at the right rear above the kitchen.



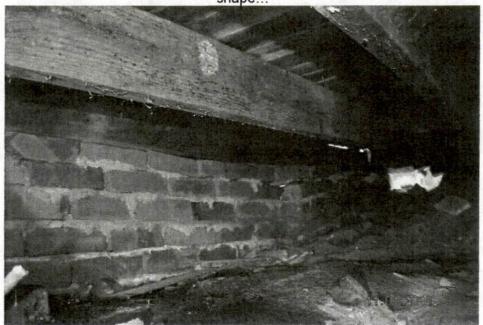
Photograph No. 18 – Looking from the crawlspace under to the rear, showing the root ball.



Date of Loss: 9/14/2018



Photograph No. 19 - The pier supporting the left-to-right girder on the left wall is in good shape...



Photograph No. 20 – ... but the face wall is not. The face wall is not a structural component.



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Photograph No. 21 – The only damaged framing member observed is this floor joists above the tree stump. There may be other framing members damaged but they are not visible at this time. We cannot see the sill beam beyond the stump and this may be damaged.



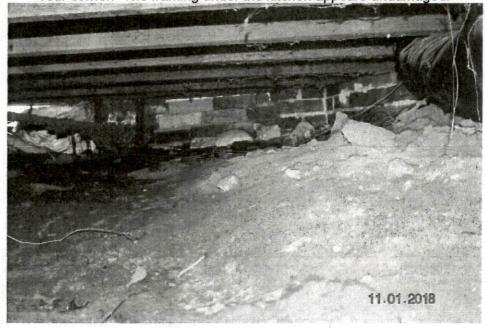
Photograph No. 22 – A root that extended well under the floor framing.



Date of Loss: 9/14/2018



Photograph No. 23 – This photo is taken looking under the kitchen from the left toward the right rear corner. The framing under the kitchen appears undamaged.



Photograph No. 24 – This photo is taken from the front looking to the right side of the rear wall. The face wall along the rear is damaged.



FAEC File Number: 500-248-NC-18

Date of Loss: 9/14/2018

We have appreciated the opportunity to be of support to State Farm Insurance and your insured in this matter. We trust that you will find our report to be suitable for its intended purposes. We look forward to earning an opportunity to prove our technical competence once again in the near future.

Respectfully submitted, FORENSIC ANALYSIS & ENGINEERING CORPORATION

E-SIGNED by Dana Shave on 2018-11-12 19:36:00 UTC

Dana F. Shave, P. E. Vice President, Engineering North Carolina PE License 031625



This firm follows a practice of having all technical reports read and reviewed by a peer for understanding and technical accuracy. This report has been reviewed by the undersigned for the firm.

E-SIGNED by Kevin Pruemer on 2018-11-12 17:35:38 UTC

Kevin Pruemer, P.P. Vice President, Engineering