From: Clorinda Gerasimchik [cgerasimchik@fedusa.com]

Sent: Monday, February 14, 2005 8:13 AM

To: 'nicholas apostol'

Subject: RE: garage claim (resend)

Sensitivity: Confidential

DEAR MR. APOSTAL,

I HAVE RECEIVED YOUR E-MAILS. I APOLOGIZE FOR NOT RESPONDING, HOWEVER I HAVE BEEN IN AND OUT OF THE OFFICE AS MY HUSBAND IS IN THE HOSPITAL. I WILL TRY TO REVIEW YOUR CONTENTS LISTING AND COMPLETE BY THE END OF THE WEEK. I DID DISCUSS WITH MY SUPERVISOR CONCERNING YOUR GARAGE. HE SAYS THAT IT IS OTHER STRUCTURE. PLEASE MAINTAIN THE GENERATOR AND ALL PAPER WORK THAT YOU HAVE AS WE WILL BE SUBROGATING AGAINST THE COMPANY THAT MAKES THE GENERATOR.

I WILL NEED TO HAVE A COMPANY COME PICK UP THE GENERATOR. WILL LET YOU KNOW WHO IT WILL BE.

THANK YOU, CLORINDA

----Original Message-----

From: nicholas apostol [mailto:nma@apostol.net]

Sent: Friday, February 11, 2005 1:33 PM

To: cgerasimchik@fedusa.com **Subject:** garage claim (resend)

Importance: High Sensitivity: Confidential

Dear Ms. Gerasimchik,

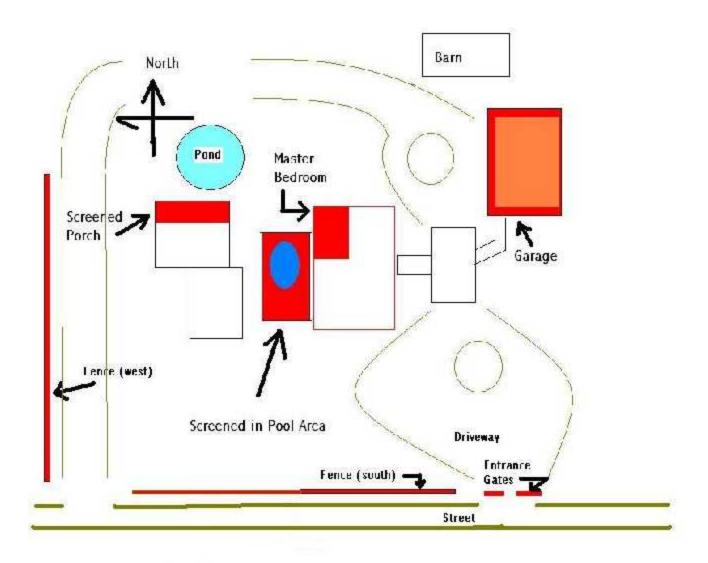
Thank you for your time on Friday afternoon. We would like to assure a speedy and complete settlement so that we can all put closure to these issues.

Regarding your first doubt, the items you suggested might be computer housings or heavy equipment in the garage are quite unfounded. Perhaps the foto was not sufficiently clear to identify things. The truck had a number (5) of plastic feed containers in the back. All were not damaged. Here is a better picture:



To date I have replaced \$6,719.21 in items burned up. Chief among this item is the garden tractor (John Deere) and the golf cart – both were used items of course.

The garage was 46 feet from the main structure. It was reached through a permanently constructed breezeway connected to the main dwelling via the carport located in front of the main entrance. The floor of the carport and breezeway are concrete covered with brick paving stone. All are lighted by overhead lights switched from inside the house. Here are some pictures and a layout of the property:



Areas that suffered Hurricane Wind / Water Damage

Areas that suffered Fire Damage



breezeway

The carport and the start of the



construction



breezeway at garage end during



Following hurricane and fire, most of breezeway superstructure knocked down. Roofing and superstructure removed to allow felling of all tall pines previously there. The panels, trusses and metal roof recovered was replaced.





The breezeway as it is now from roof ending where garage used to be

Please advise your estimated timetable to finalize this matter. Thanks.

Best regards,

Nicholas Apostol