

EXHIBIT 2



C3 Group Inc.

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Insured: DURSTON, ROBERT
Property: 927 RIDGE AVE
EVANSTON, IL 60202

Claim Rep.: Anthony Rolfes
Position: Public Adjuster
Company: C3 Group Inc
Business: PO Box 2303
Castle Rock , CO 80104

Business: (323) 447-0138
E-mail: ARolfes@C3Adjusters.com

Estimator: Robert Easley
Position: Investigations
Company: C3 Group Inc
Business: PO Box 2303
Castle Rock, CO 80104

Business: (817) 313-6875
E-mail: REasley@C3Adjusters.com

Claim Number: 1305P945H

Policy Number: 13ELY8879

Type of Loss: Hail

Date Contacted: 11/18/2020 12:00 AM

Date of Loss: 4/7/2020 12:00 AM

Date Received: 11/18/2020 12:00 AM

Date Inspected: 11/18/2020 12:00 AM

Date Entered: 11/18/2020 7:12 AM

Price List: ILCC8X_JAN22
Restoration/Service/Remodel
Estimate: DURSTONTODD



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C3 Group Inc. was retained by DURSTON, ROBERT to investigate the HAIL loss, which occurred on or about 4/7/2020. This estimate utilizes and abides to the following documentation, where applicable:

- Manufacturer Specifications
- International Building Code (IBC)
- International Residential Code (IRC)
- International Existing Building Code (IEBC)
- Illinois Energy Conservation Code (IECC)
- Local Jurisdictional Code Amendments

Loss Replacement Cost Value + Total Paid-When-Incurred: 107,178.70

Total Depreciation Applied

Recoverable Depreciation: (46,333.70)

Non-Recoverable Depreciation: <0.00>

Total Deductible Applied (if \$0, amount is to be determined): (5,750.00)

Net Replacement Cost Value Claim if Depreciation is Recovered: 99,760.46

+Total Paid-When-Incurred: 1,668.24

BOLD items did not previously exist or expand the scope of repairs, but are required by current building codes or manufacturer specifications. These costs are payable when incurred, subject to limits.

Retail Labor Rate selections have been assessed and corrected on an item-by-item basis, where applicable. For more information regarding Retail Labor Rate changes, please refer to "Retail Labor Rate Corrections", which is accessible by link at the end of this estimate.

Reference Documents are available within the closing statement at the end of this estimate. Additional documentation will be provided upon request.

Please contact me with any questions you may have regarding this loss.

Respectfully,

Anthony Rolfes
Public Adjuster
(323) 447-0138
ARolfes@C3Adjusters.com



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DURSTONTODD

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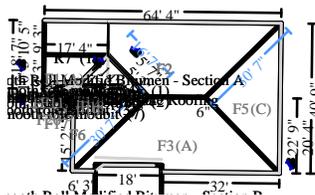
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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Depreciation has been calculated on the following basis, materials only: 60 years based on visual inspection, average condition.

Total: DURSTONTODD			0.00	0.00	0.00	0.00	0.00
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Roofing

Slate Roofing



2622.68 Surface Area	26.23 Number of Squares
	32.86 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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1. Remove Slate roofing - 12" to 18" tall	26.43 SQ	442.13	0.00	2,337.10	14,022.60	(0.00)	14,022.60
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Additional .20 SQ has been added to account for slate installed at sidewall surface.

2. Solid Sheathing (Pending Item)*	2,622.68 SF						PENDING
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This item did not previously exist or expands the scope of repairs, but is required by current building codes. The code upgrade cost is payable when incurred, subject to limits.

Note: it is assumed that existing sheathing is of solid type and in good condition. Manufacturer requires sheathing with a minimum of 3/4" thickness, glue-free wood. Verification of poor sheathing condition and/or incorrect type may require increased cost in order to provide adequate substrate. See Vermont Slate Company, LLC publication, "General Installation Guidelines for Natural Quarried Roofing Slate", Part 3.7A, "Roof Decking".

3. Ice & water barrier	480.00 SF	1.70	15.74	166.34	998.08	(0.00)	998.08
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This item did not previously exist or expands the scope of repairs, but is required by current building codes. The code upgrade cost is payable when incurred, subject to limits.

Allows for the installation of (1) 36" width of ice and water barrier to be installed at eave lengths, in accordance with local code requirement.

4. Slate roofing - 12" to 18" tall	30.39 SQ	1,335.58	1,681.90	8,454.04	50,724.22	(25,362.11)	25,362.11
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Additional .20 SQ has been added to account for slate installed at sidewall surface. Allows for 15% waste factor due to hip-style roofing.

5. Roofing felt - 30 lb.	21.63 SQ	42.48	25.87	188.94	1,133.65	(944.71)	188.94
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Allows for the installation of double layer of 30 lb. felt, per manufacturer installation instructions. See Vermont Slate Company, LLC publication, "General Installation Guidelines for Natural Quarried Roofing Slate", Part 3.1G.

Additional .20 SQ has been added to account for slate installed at sidewall surface..

Ice and water barrier has been deducted from felt.

6. R&R Cant strips - wood*	193.83 LF	8.15	27.02	321.34	1,928.08	(1,160.93)	767.15
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Allows for the removal and replacement of cant strips installed at eave lengths. See Vermont Slate Company, LLC publication, "General Installation Guidelines for Natural Quarried Roofing Slate", Part 3.6A, "Cants".

7. Slate starter*	193.83 LF	10.25	128.74	423.10	2,538.60	(2,115.50)	423.10
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Allows for the replacement of slate starter course. This item is not available in Xactimate price lists. Item utilized is 'RFGWSTR'. Materials components have been exchanged for copper nails and slate tile.

8. R&R Drip edge - copper	156.33 LF	10.68	122.42	358.40	2,150.42	(648.03)	1,502.39
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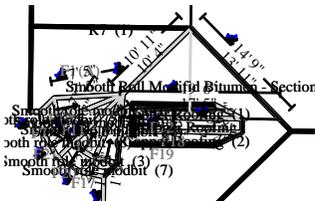


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CONTINUED - Slate Roofing

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
9. R&R Copper valley - v-channel	10.92 LF	27.77	21.93	65.04	390.22	(121.25)	268.97
10. R&R Copper ridge or hip	32.86 LF	21.48	44.80	150.14	900.78	(273.70)	627.08
11. Slate ridge or hip - 12" to 18" tall	108.00 LF	30.69	220.40	706.98	4,241.90	(2,120.95)	2,120.95
12. R&R Flashing, 14" wide - copper	0.19 LF	16.42	0.22	0.68	4.02	(1.19)	2.83
Allows for the replacement of endwall flashing installed at endwall lengths.							
13. Step flashing - copper	13.58 LF	23.81	18.76	68.42	410.52	(136.84)	273.68
14. R&R Chimney flashing - small (24" x 24") - copper	1.00 EA	557.15	19.80	115.38	692.33	(213.92)	478.41
15. R&R Chimney flashing - average (32" x 36")	1.00 EA	520.17	8.07	105.66	633.90	(465.04)	168.86
16. Flashing - pipe jack - lead	2.00 EA	85.06	9.49	35.92	215.53	(179.61)	35.92
17. Roof vent - turtle type - Metal	1.00 EA	68.12	1.69	13.96	83.77	(69.81)	13.96
Totals: Slate Roofing			2,331.11	13,345.10	80,070.54	33,813.59	46,256.95



Smooth Roll Modifid Bitumen - Section A

63.57 Surface Area

0.64 Number of Squares

10.93 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
18. R&R Modified bitumen roof	0.76 SQ	589.24	8.15	91.20	547.17	(357.23)	189.94
An additional 20% quantity has been applied to account for adequate tie-in to slate roof face.							
19. Bitumen roof - flood coat - hot mopped appl.*	0.64 SQ	129.68	1.57	16.92	101.49	(84.57)	16.92
Allows for the application of hot-applied asphalt floor coat for UV protectant, per manufacturer specifications. Item is not available within Xactimate. Item utilized is 'RFGBIGFLM'. Felt material component has been deleted. Labor yield has been doubled to account for removal of felt installation labor.							
20. R&R Drip edge - copper	11.00 LF	10.03	8.61	23.80	142.74	(43.79)	98.95
Totals: Smooth Roll Modifid Bitumen - Section A			18.33	131.92	791.40	485.59	305.81



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CONTINUED - Attic Ventilation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
27. Roof vent - turtle type - Metal	8.00 EA	68.12	13.50	111.70	670.16	(0.00)	670.16
This item did not previously exist or expands the scope of repairs, but is required by current building codes. The code upgrade cost is payable when incurred, subject to limits.							
Allows for the additional install of (8) turtle vents in order to meet minimum ventilation requirements of the 2012 IRC, Section R806.2.							
Totals: Attic Ventilation			0.00	0.00	0.00	0.00	0.00
Total: Roofing			2,633.28	14,661.72	87,970.09	37,593.39	50,376.70

Gutter Run System

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
28. R&R Gutter / downspout - copper - 6"	235.00 LF	36.91	583.16	1,851.42	11,108.43	(7,087.89)	4,020.54
29. Prime & paint gutter / downspout	235.00 LF	1.60	6.74	76.54	459.28	(382.74)	76.54
Totals: Gutter Run System			589.90	1,927.96	11,567.71	7,470.63	4,097.08

Exterior

Left Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
30. R&R Gutter / downspout - aluminum - 6"	20.00 LF	15.82	15.31	66.34	398.05	(298.11)	99.94
Allows to replace 20LF of downspout on this elevation.							
31. R&R Wrap wood window frame & trim with aluminum sheet	1.00 EA	405.54	4.72	82.04	492.30	(299.86)	192.44
Totals: Left Elevation			20.03	148.38	890.35	597.97	292.38

Front Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
32. R&R Gutter / downspout - copper - up to 5"	25.00 LF	31.32	47.74	166.14	996.88	(630.99)	365.89



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CONTINUED - Front Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Allows to replace 25LF of downspout on this elevation.							
33. Prime & paint gutter / downspout	25.00 LF	1.60	0.72	8.14	48.86	(40.72)	8.14
Totals: Front Elevation			48.46	174.28	1,045.74	671.71	374.03
Total: Exterior			68.49	322.66	1,936.09	1,269.68	666.41

General Conditions

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
34. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	457.87	0.00	91.58	549.45	(0.00)	549.45
Allows for the removal and haul of misc. debris such as roof flashing and vents; gutters and downspouts; roof install waste; etc.							
35. Taxes, insurance, permits & fees (Bid Item)	0.00 EA						PENDING
36. Residential Supervision / Project Management - per hour	20.00 HR	78.44	0.00	313.76	1,882.56	(0.00)	1,882.56
Allows for (5) 4-hour days for project supervision. Allows for (4) 4-hour days for roofing; (1) 4-hour day for exterior.							
Please reference Xactware White Paper, "Overhead and Profit" at the end of this estimate.							
37. Telehandler/forklift and operator	8.00 HR	142.00	0.00	227.20	1,363.20	(0.00)	1,363.20
Allows for material loading and unloading.							
38. Temporary toilet - Minimum rental charge	1.00 EA	106.00	0.00	21.20	127.20	(0.00)	127.20
Totals: General Conditions			0.00	653.74	3,922.41	0.00	3,922.41

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
39. Siding labor minimum	1.00 EA	95.14	0.00	19.02	114.16	(0.00)	114.16
Totals: Labor Minimums Applied			0.00	19.02	114.16	0.00	114.16
Line Item Totals: DURSTONTODD			3,291.67	17,585.10	105,510.46	46,333.70	59,176.76



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Grand Total Areas:

1,902.73 SF Walls	2,603.63 SF Ceiling	4,506.36 SF Walls and Ceiling
2,603.63 SF Floor	289.29 SY Flooring	237.84 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	237.84 LF Ceil. Perimeter
2,603.63 Floor Area	2,683.36 Total Area	1,902.73 Interior Wall Area
2,526.18 Exterior Wall Area	240.51 Exterior Perimeter of Walls	
3,033.34 Surface Area	30.33 Number of Squares	0.00 Total Perimeter Length
67.79 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	105,510.46	100.00%	59,176.76	100.00%
Dwelling - Code Upgrade	0.00	0.00%	0.00	0.00%
Total	105,510.46	100.00%	59,176.76	100.00%



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Summary for Dwelling

Line Item Total	84,633.69
Material Sales Tax	3,291.67
Subtotal	87,925.36
Overhead	8,792.55
Profit	8,792.55
Replacement Cost Value	\$105,510.46
Less Depreciation	(46,333.70)
Actual Cash Value	\$59,176.76
Less Deductible	(5,750.00)
Net Claim	\$53,426.76
Total Recoverable Depreciation	46,333.70
Net Claim if Depreciation is Recovered	\$99,760.46

Robert Easley
Investigations



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Summary for Dwelling - Code Upgrade

Line Item Total	0.00
Replacement Cost Value	\$0.00
Net Claim	\$0.00

Dwelling - Code Upgrade Paid When Incurred

Line Item Total	1,360.96
Material Sales Tax	29.24
Subtotal	1,390.20
Overhead	139.02
Profit	139.02
Replacement Cost Value	\$1,668.24
Total Paid When Incurred	\$1,668.24
Net Claim	\$0.00
Net Claim if Additional Amounts are Recovered	\$1,668.24

Robert Easley
Investigations



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Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (10.25%)	Food & Med State Tax (1%)	Food & Med Local Tax (1.25%)
Line Items	8,792.55	8,792.55	3,291.67	0.00	0.00
Total	8,792.55	8,792.55	3,291.67	0.00	0.00

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Recap by Room**Estimate: DURSTONTODD****Area: Roofing**

Slate Roofing			64,394.33	76.09%
Coverage: Dwelling	100.00% =		64,394.33	
Smooth Roll Modifid Bitumen - Section A			641.15	0.76%
Coverage: Dwelling	100.00% =		641.15	
Smooth Roll Modified Bitumen - Section B			2,769.27	3.27%
Coverage: Dwelling	100.00% =		2,769.27	
Copper Roofing			2,870.34	3.39%
Coverage: Dwelling	100.00% =		2,870.34	

Area Subtotal: Roofing			70,675.09	83.51%
Coverage: Dwelling	100.00% =		70,675.09	
Gutter Run System			9,049.85	10.69%
Coverage: Dwelling	100.00% =		9,049.85	

Area: Exterior

Left Elevation			721.94	0.85%
Coverage: Dwelling	100.00% =		721.94	
Front Elevation			823.00	0.97%
Coverage: Dwelling	100.00% =		823.00	

Area Subtotal: Exterior			1,544.94	1.83%
Coverage: Dwelling	100.00% =		1,544.94	
General Conditions			3,268.67	3.86%
Coverage: Dwelling	100.00% =		3,268.67	
Labor Minimums Applied			95.14	0.11%
Coverage: Dwelling	100.00% =		95.14	

Subtotal of Areas			84,633.69	100.00%
Coverage: Dwelling	100.00% =		84,633.69	

Total			84,633.69	100.00%
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Recap by Category with Depreciation

O&P Items			RCV	Deprec.	ACV
GENERAL DEMOLITION			14,342.56		14,342.56
Coverage: Dwelling	@	100.00% =	14,342.56		
HEAVY EQUIPMENT			1,136.00		1,136.00
Coverage: Dwelling	@	100.00% =	1,136.00		
LABOR ONLY			1,568.80		1,568.80
Coverage: Dwelling	@	100.00% =	1,568.80		
PAINTING			416.00	416.00	0.00
Coverage: Dwelling	@	100.00% =	416.00		
ROOFING			57,373.55	36,003.84	21,369.71
Coverage: Dwelling	@	100.00% =	57,373.55		
SIDING			390.28	295.14	95.14
Coverage: Dwelling	@	100.00% =	390.28		
SOFFIT, FASCIA, & GUTTER			9,300.50	7,496.96	1,803.54
Coverage: Dwelling	@	100.00% =	9,300.50		
TEMPORARY REPAIRS			106.00		106.00
Coverage: Dwelling	@	100.00% =	106.00		
O&P Items Subtotal			84,633.69	44,211.94	40,421.75
Material Sales Tax			3,291.67	2,121.76	1,169.91
Coverage: Dwelling	@	100.00% =	3,291.67		
Overhead			8,792.55		8,792.55
Coverage: Dwelling	@	100.00% =	8,792.55		
Profit			8,792.55		8,792.55
Coverage: Dwelling	@	100.00% =	8,792.55		
Total			105,510.46	46,333.70	59,176.76

- Reference Documents -

C3 Group White Papers

"Retail Labor Rate Corrections"

https://drive.google.com/file/d/1BdAmYpkvxb5xAsmeUEOx_tUTnGARSgjc/view?usp=sharing

"Estimating Taper Systems"

<https://drive.google.com/file/d/1BdPS1TXr3sttSkv-sCzZxLV4chRphS26/view?usp=sharing>

Code References

Public Access to International Code Council (ICC) Codes

<https://codes.iccsafe.org/search/map>



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Xactware White Papers and Links

"Frequently Asked Questions about Xactware's Published Price Lists"

http://xactware.custhelp.com/app/answers/detail/a_id/2963

"Pricing Research Methodology"

http://xactware.custhelp.com/ci/fattach/get/197052/1428697166/redirect/1/filename/2015_WhitePaper_PricingResearchMethodology.pdf

"Overhead and Profit"

http://xactware.custhelp.com/ci/fattach/get/189662/1424275521/redirect/1/filename/2015_WhitePaper_OverheadAndProfit.pdf

"Overhead and Profit Settings on Sales Tax in Xactware Products"

<http://xactware.custhelp.com/ci/fattach/get/77527/1355516167/redirect/1/filename/overhead-and-profit-settings-20110601.pdf>

"Labor Productivity in Xactimate Pricing"

<http://xactware.custhelp.com/ci/fattach/get/112383/1379450591/redirect/1/filename/labor-productivity-in-xactimate-pricing.pdf>

If at any moment, you, as a representative of an insurance carrier, believe that any of our conversation would require a law license, you are to stop the conversation immediately and contact our general counsel, Andy Felser, at afelser@gvlsllaw.com. If in the course of our conversations, you do not request to speak with our General Counsel, we will assume that you have concluded that our conversations are within the authority afforded by our public adjusting license. This may include policy interpretation, coverage interpretation, insurance department bulletins, statutes that guide adjusting processes and relevant case law that affects property claims.

MATTERS YOU MUST DIRECT TO OUR LEGAL DEPARTMENT:

Please be advised that our company (C3 Group Inc) has a separate legal department to ensure legal and regulatory compliance of our company and our employees. Our legal department also deals with legal compliance of our customers and legal rights of our company.

Any matter that you deem involves a matter related to the unauthorized practice of law, must be directed to our legal department.

If you are an insurer, agent of an insurer, adjuster, or engineer or anyone working for an insurer and any of your questions require the interpretation of the law or any legal rights of our clients (the insured), you must refer questions or inquiry to the attention of our General Counsel in our legal department. No employee of this company is authorized to speak to you regarding anything that may be considered the practice of law, or related to any other perceived conflict of interest. If, in the course of you reviewing a contract, estimate, assignment issue or other representation of a loss value presented by C3 Group Inc. or its employees, you need to discuss them, please refer all questions to our General Counsel.

XACTIMATE AND SOFTWARE USE DISCLOSURE:

Our company, like many insurance companies, uses hypothetical estimation software systems to negotiate claims on behalf of our clients. This is merely a guide to coming to a solution, not a representation of the actual cost of the project. Many times, the software system will act as a tool to come to a lump sum agreement on the total loss value. Most insurance policies owe for an actual cash value settlement with the option for replacement cost, if the repairs are made. Xactimate is a useful guide to establish the hypothetical actual cash value payment, and is not in any way a line-by-line exact representation of the actual costs incurred by a client. It may represent the basis for an agreement on a lump-sum basis, only. C3 and its clients also reserve the right to



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change line items and unit costs to make appropriate adjustments to standard line items, if they see fit, due to market conditions.



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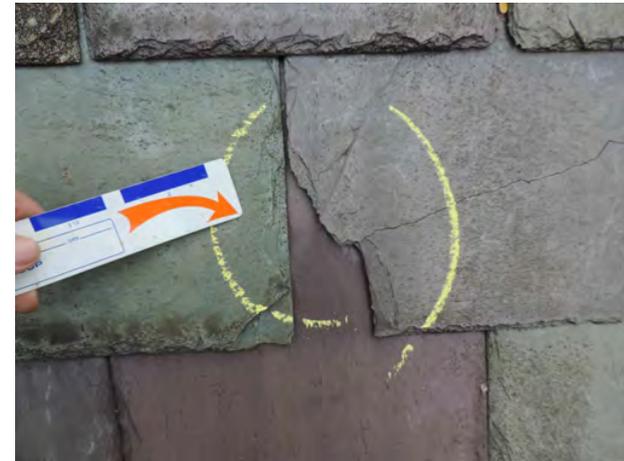
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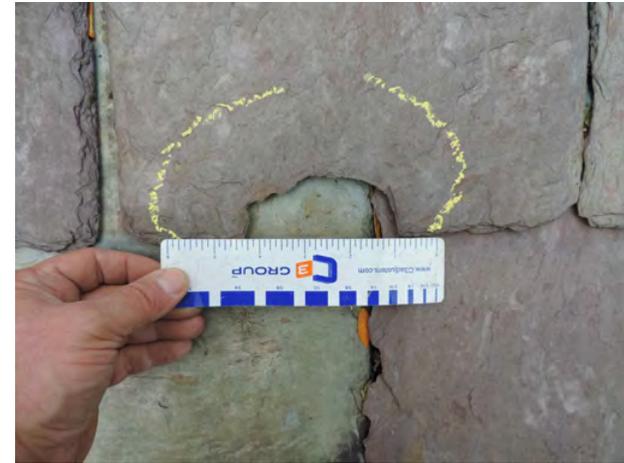
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Image Detail

Image No.	Type	Date Taken	Taken By
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3	13-DSCN5629	10/20/2020	
4	12-DSCN5628	10/20/2020	
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6	31-DSCN5597	10/20/2020	
7	8-DSCN5596	10/20/2020	
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9	30-DSCN5590	10/20/2020	
10	6-DSCN5591	10/20/2020	
11	9-DSCN5599	10/20/2020	
12	3-DSCN5580	10/20/2020	



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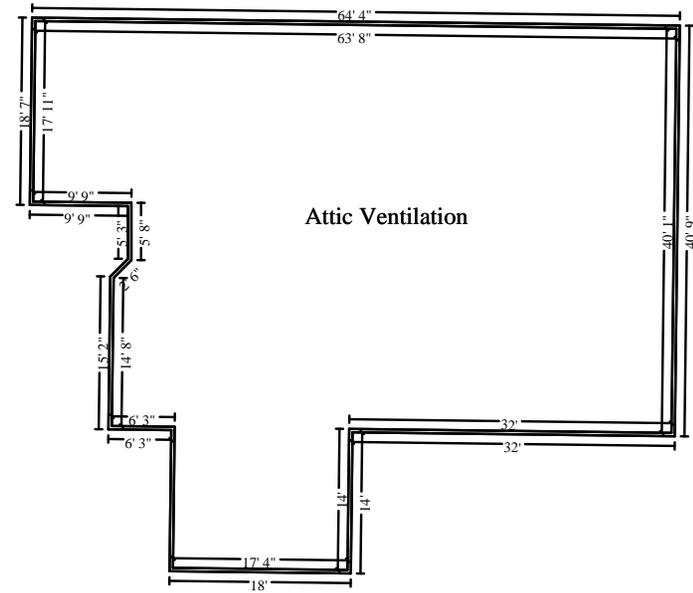
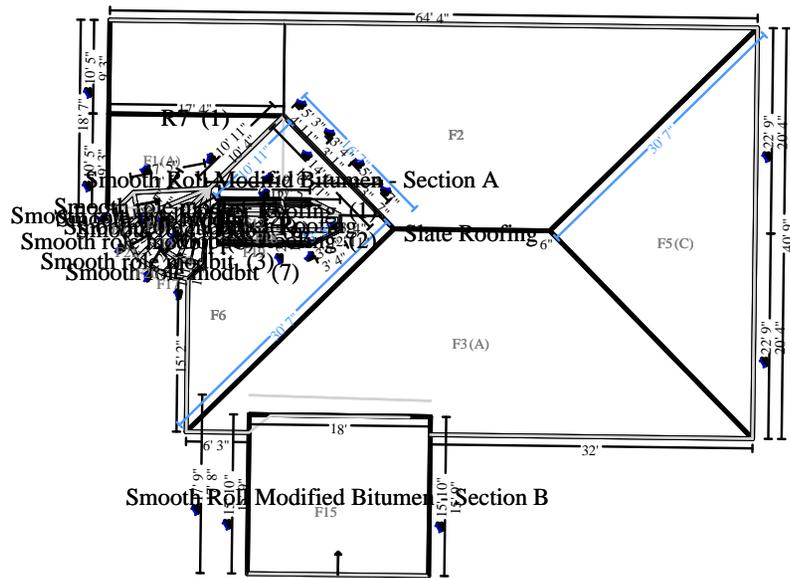
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29	28-DSCN5681	10/20/2020	
30	29-DSCN5683	10/20/2020	

Roofing



Roofing