

**Re: USAA Claim**

Zach Newell &lt;znewell@thesteamteam.com&gt;

Mon 4/20/2020 6:31 PM

To: ken@kenpaxtonlaw.com &lt;ken@kenpaxtonlaw.com&gt;; [REDACTED]@gmail.com &lt;[REDACTED]@gmail.com&gt;

Mr. and Mrs. Paxton,

Thank you for taking the time to speak with me this afternoon. Per our conversation, we will be sending you a contract that you can review and sign digitally. After that, we would collect your deductible amount as a down payment, \$3620, which can be made over the phone. Our office line is 512-451-8326, option 3 for construction. One of our admin will answer and be able to take the payment. Once those two items are addressed, I will start getting labor set up for the roofing, drywall, paint and flooring.

If you can take some time to go to Home Depot or Lowes, they will be able to show you colors for your roof - your current shingles are a "GAF - Timberline HDZ Laminated Architectural" shingle in a Shakedown color. "Owens Corning" are the same kind of shingle, just a different manufacturer, and they have different color names; your current shingle would be a "Owens Corning - Oakridge Laminated Architectural" in Desert Tan. But I believe each store should have a sample color book that you can pick from for either manufacturer. As long as you don't have an HOA, you should be free to choose whatever color you best think works with the house.

For any paint in the home, we can either match the existing colors, or you can choose something new. If you want to change anything, please send me an email with each room and surface for the color you'd like. For example, "Living room - walls - Behr - Swiss Coffee #12" or "Bedroom1 - ceiling - SherwinWilliams - CeilingBrightWhite SW7007". If you're okay with matching certain areas, you can simply say "Kitchen - ceiling - match."

For the carpet in the Master Bedroom, you can do something similar. Home Depot would have "Home Decorators Collection - Fall Skies 1 - Brisk Breeze color". If you find something you love, send me the name of it and I can get it from an Austin location. Carpet is not my strong suit, so I can't really tell you the brand/style you have now. I do know that the insurance is covering up to \$4.19/sf for material, so that will leave you with lots of options.

I've already sent my admin a request to email you a contract, they should be able to get it out tomorrow. If you have any questions at all, I can always be reached by cell or email. If I can't answer right away because I'm at an appointment, I'll return any message as soon as possible. If we get a contract/deductible from you by this week's end, we can start the roof as early as next week, which would take 2 days max. Once the home is dried in, we would begin demo and start the repairs. I would imagine the work would take about 2 weeks total. We would need to have someone available to let us in the house each day, or if you were comfortable, we could put a lockbox on the front door for access - that would only need to take place for the interior repairs, the roof we can do without access.

Please let me know if you have any questions or comments. Thanks for your time and consideration! I look forward to working with you.

**Zachary Newell**

Estimator

Cell: 940-391-8984

**The Steam Team Restoration**

Office: 512-451-8326

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**From:** Zach Newell <znewell@thesteamteam.com>  
**Sent:** Monday, April 20, 2020 5:10 PM  
**To:** ken@kenpaxtonlaw.com <ken@kenpaxtonlaw.com>  
**Subject:** Re: USAA Claim

estimate attached

**Zachary Newell**

Estimator

Cell: 940-391-8984

**The Steam Team Restoration**

Office: 512-451-8326

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**From:** Zach Newell <znewell@thesteamteam.com>  
**Sent:** Monday, April 20, 2020 12:47 PM  
**To:** ken@kenpaxtonlaw.com <ken@kenpaxtonlaw.com>  
**Subject:** Re: USAA Claim

Mr. Paxton,

I'm about to head to my next appointment. Sorry we're playing phone tag at the moment. I'll try you again after I get back.

**Zachary Newell**

Estimator

Cell: 940-391-8984

**The Steam Team Restoration**

Office: 512-451-8326

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**From:** Zach Newell <znewell@thesteamteam.com>  
**Sent:** Monday, April 20, 2020 11:22 AM  
**To:** ken@kenpaxtonlaw.com <ken@kenpaxtonlaw.com>  
**Subject:** Re: USAA Claim

Sorry. Just called you back. I'm at my office, so if you call me back, I will answer. 940-391-8984. Thanks!

**Zachary Newell**

Estimator

Cell: 940-391-8984

**The Steam Team Restoration**

Office: 512-451-8326

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**From:** ken@kenpaxtonlaw.com <ken@kenpaxtonlaw.com>  
**Sent:** Monday, April 20, 2020 11:18 AM  
**To:** Zach Newell <znewell@thesteamteam.com>  
**Subject:** Re: USAA Claim

Just tried to call you. I have a no caller ID number

Sent from my iPad

On Apr 19, 2020, at 2:08 PM, Zach Newell <[znewell@thesteamteam.com](mailto:znewell@thesteamteam.com)> wrote:

Yes sir. I have a couple appointments, 9am and 2pm, they'll typically run an hour. If you call, I'll do my best to answer or call you right back.

**Zachary Newell**

Estimator

Cell: 940-391-8984

**The Steam Team Restoration**

Office: 512-451-8326

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**From:** [ken@kenpaxtonlaw.com](mailto:ken@kenpaxtonlaw.com) <[ken@kenpaxtonlaw.com](mailto:ken@kenpaxtonlaw.com)>  
**Sent:** Sunday, April 19, 2020 12:56 PM  
**To:** Zach Newell <[znewell@thesteamteam.com](mailto:znewell@thesteamteam.com)>  
**Subject:** Re: USAA Claim

Can you talk Monday?

Sent from my iPad

On Apr 17, 2020, at 6:50 PM, Zach Newell <[znewell@thesteamteam.com](mailto:znewell@thesteamteam.com)> wrote:

Mr. and Mrs. Paxton,

Good afternoon. I am the estimator for The Steam Team that went out to your property in Austin to look at the roof/water damages. I had submitted my estimate to USAA and it looks like they've approved it. The total repairs cost is \$48,392.32, while your deductible amount is \$3620; this means USAA will be paying \$44,772.32 towards the repairs.

During my inspection, I noticed several areas that had sustained water damages from the leaking roof. I also noticed quite a few areas that appear to be cracks related to settlement of the home. Unfortunately, USAA has excluded the settlement repairs from the claim, as they were not covered in your insurance policy. There was also some rotted siding at the chimney and split level of the roof. I took some time to add some items to the estimate, **bolded**, that would address the settlement and rot. These items are broken out from the USAA part

of the claim, and separately billed under "customer" total at the back of the estimate. A copy of the estimate should be available to you on your online portal through USAA, but I'm attaching one just in case, including the extra work. Feel free to review it and let me know if you have any questions about the suggested repairs.

If you are happy with the estimate, in full or in part, we can email you a contract to get the process started. Once we have a signed contract and receive your down payment (\$3620 for the insurance work, 50% of any additional work you agree to), we would put you on the schedule for repairs. Right now we're booking out about 2-3 weeks, so we can get work started fairly quickly. Please review and let me know if you have any questions, comments or concerns. I can be reached by the cell listed below, or by this email string. Thanks for your time, patience and consideration!

***Zachary Newell***

Estimator

Cell: 940-391-8984

**The Steam Team Restoration**

Office: 512-451-8326

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