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### MINE SUBSIDENCE DISCLOSURE

This disclosure is being made as required by the Illinois Mine Subsidence Disclosure Act in connection with the transfer of real estate commonly known as 100 Hollandia Drive

Fairview Heights, Illinois.

The undersigned hereby disclose to \_\_\_\_\_  
\* that the following insurance claims have been paid to the undersigned for damage due to mine subsidence on the aforementioned property.\*\*

Here list all claims:

A previous mine subsidence claim was made on the property. Insurance has made a partial payment. Future payments likely but not guaranteed. See attached letters.

*Justin Hawkins*

dotloop verified  
06/26/25 10:01 AM CDT  
FGSP-28L3-UK5D-G5Q0

Seller

Date

Buyer

Date

Seller

Date

Buyer

Date

\* This disclosure should be made to Buyer(s) and Lender(s).

\*\* This disclosure should be made part of the contract or agreement between the parties.

Illinois Mine Subsidence Insurance Fund website is: [www.imsif.com](http://www.imsif.com)

Illinois Mine Subsidence Insurance Fund Phone Number is: 312-521-5161



United Services Automobile Association

# PROPERTY CLAIM SETTLEMENT

JUSTIN M HAWKINS  
4511 BRUIN LN  
GLEN CARBON IL 62034-8501

## Review Your Claim Settlement Details

February 10, 2025

Dear Major Hawkins,

Thank you for trusting us with your insurance needs. We've issued a check in the amount of \$316,926.32 for the following claim:

|                       |                            |
|-----------------------|----------------------------|
| <b>Claim number:</b>  | 017131167-004              |
| <b>Date of loss:</b>  | June 01, 2022              |
| <b>Loss location:</b> | Fairview Heights, Illinois |

Here's how we determined your payment:

|                                       |              |
|---------------------------------------|--------------|
| <b>Replacement cost:</b>              | \$358,102.74 |
| <b>Less recoverable depreciation:</b> | \$-39,176.42 |
| <b>Less deductible:</b>               | \$-2,000.00  |
| <b>Actual cash value settlement:</b>  | \$316,926.32 |

### What is recoverable depreciation?

The Loss Settlement Provision of your policy provides that we will pay for the cost to repair or replace damaged property due to a covered loss; however your initial payment may consist of the actual cash value only. This will be the replacement cost less deduction for depreciation based on the age and condition of the damaged property. Once the repair or replacement is complete, you will be able to claim the recoverable depreciation which will be **the lesser of** the amount necessary to repair or replace the damaged property **or** the amount you actually spent, minus your deductible and any amount already paid for the damaged property.

### How long do I have to claim the recoverable depreciation?

The Loss Settlement Provision of your policy outlines the following time requirements for requesting reimbursement of recoverable depreciation:

- You must complete the repair or replacement of the damaged property within one year after the actual cash value payment has been issued; or
- Notify us in writing during this time period to request an additional 180 days, if necessary.

### What documentation is required to claim recoverable depreciation?

Please send us copies of the repair contract, invoice, repair bill and any receipts. These documents should include:

- An itemized list of the work done and description of any items replaced.
- Documentation of all costs.
- The completion date for work done and replacement date of any items replaced.

#### **What happens if the repair cost exceeds the insurance estimate?**

You must provide us a copy of your estimate if the expected cost of repair or replacement is greater than our estimate. We must agree to any increased amount before you have the repair or replacement completed; otherwise, you may pay more out of pocket than necessary to repair or replace your damaged property.

#### **Questions about your settlement?**

While we've processed your claim, we're here for you if you have any questions during the repair process. You can still use the USAA Mobile App, Claims Center, or claim email address to:

- Communicate with your adjuster.
- Submit a supplement for additional damage or costs.
- Submit your final invoice for recoverable depreciation payment (if applicable).

Get answers to commonly asked questions here:

Watch: [Review commonly asked claim settlement questions](#)

This loss settlement is an estimate of what it will cost to repair the covered property based on damages evident at the time of the adjuster's inspection or assessment. Please make sure that all necessary repairs are completed. If the reported damage is not repaired, this could result in the denial of a future claim for the same or related damage. If during the course of repairs, you discover additional damages not included in this estimate, it is your duty under the insurance policy to promptly notify us and allow us the opportunity to inspect the additional damages. It is also your responsibility under the insurance policy to take reasonable and necessary steps to prevent further damage to covered property.

#### **Important Legal Information**

Your policy's Suit Against Us Provision prohibits you from taking any action against us unless you have given us notice of the loss, complied with all policy provisions, and started legal action within two years after the date of loss.

However, this two-year period is extended by the number of days between the date proof of loss is submitted and the date the claim is denied in whole or in part.

#### **Notice of Availability of the Department of Insurance**

Part 919 of the Rules of the Illinois Department of Insurance requires that our company advise you that, if you wish to take this matter up with the Illinois Department of Insurance, it maintains a Consumer Division at the following locations:



#### **Address:**

Illinois Department of Insurance  
122 S. Michigan Avenue, 19<sup>th</sup> Floor  
Chicago, IL 60603

or

Illinois Department of Insurance  
320 West Washington Street  
Springfield, IL 662767

Also, you may contact the Department through its website at <http://insurance.illinois.gov/> or call either of the following phone numbers:



**Phone:**

312-814-2420  
217-782-4515

## How to Contact Us

Please send any correspondence or questions to us using one of the following options and include the claim number on each page:



**usaa.com or our mobile app:**

Upload documents or post a secure message to your claim file through the Claim Communication Center.



**Email:**

Send an email or attachments to your claim file at 492pdlvqm2xw@claims.usaa.com. Don't send private information through this channel.



**Address:**

USAA Claims Department  
P.O. Box 33490  
San Antonio, TX 78265



**Fax:**

1-800-531-8669



**Phone:**

1-609-575-0484

USAA is committed to providing excellent service and delivering on our mission to facilitate your financial security.

Sincerely,

Richard Hoffman  
Property Field East  
United Services Automobile Association



## MidAmerica Loss Services, LLC

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212 Wyndridge Court  
Belleville, Illinois 62226  
Email [claims@midamericaloss.com](mailto:claims@midamericaloss.com)  
Phone 618 233 0760

Insured: Hawkins, Justin  
Property: 100 Hollandia Drive  
Fairview Heights, IL 62208

Estimator: Michael Dohm  
Company: MidAmerica Loss Services, LLC  
Business: 212 Wyndridge Court  
Belleville, IL 62226

Business: (618) 233-0760  
E-mail: [claims@midamericaloss.com](mailto:claims@midamericaloss.com)

Reference:  
Company: USAA  
Business: 9800 Fredericksburg Road  
San Antonio, TX 78288

Claim Number: 17163

Policy Number: 17131167-004

Type of Loss: Mine Subsidence

Date Contacted: 1/3/2025 12:00 AM

Date of Loss: 6/15/2023 12:00 AM

Date Inspected: 1/21/2025 12:00 AM

Date Received: 1/3/2025 12:00 AM

Date Entered: 1/28/2025 11:23 AM

Price List: ILES8X\_JAN25  
Restoration/Service/Remodel  
Estimate: 17163-HAWKINS

**This is an estimated cost of the repairs for the referenced property. As a Designated Adjuster appointed by the Illinois Mine Subsidence Insurance Fund, my estimate is not binding upon your insurance company. Your company is free to accept, reject, or modify this estimate or prepare or obtain additional estimates, as your company deems appropriate in its adjustment of your claim. While my estimate has calculated replacement cost value and actual cash value, it is your company's obligation to determine whether this loss is entitled to replacement cost value or actual cash value. In addition, while my estimate has calculated depreciation, it is your company's obligation to determine whether depreciation should be taken and whether my calculation of depreciation is appropriate and accurate based on the facts and controlling law. If you have any questions regarding how I have prepared this estimate, please contact Michael Dohm at 618 233 0760.**

This is an estimated cost of repairs to the structure(s) damaged by mine subsidence. The purpose of this estimate is to provide an advance payment to the policyholder, for the damages caused by mine subsidence. Since damaging earth movement is ongoing, no permanent repairs should be undertaken at this location.

The first column on the estimate (**Description**) describes the item to be repaired or replaced. (**Quantity**) is listed in the second column. The third column is (**Unit**). For example, SF = Square Feet. EA = Each. MN = Minimum Charge. (**Unit Cost**) is the fourth column. The fifth column (**RCV**) is replacement cost. The sixth column (**Deprec.**) is the amount of betterment applied. The last column (**ACV**) is the replacement cost, less depreciation. ACV = Actual Cash Value.

**MidAmerica Loss Services, LLC**

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**17163-HAWKINS****Raise, Hold & Reset Structure on New Foundation**

| DESCRIPTION  | QUANTITY    | UNIT PRICE | TAX             | O&P              | RCV              | DEPREC.     | ACV              |
|--|-------------|------------|-----------------|------------------|------------------|-------------|------------------|
| 1. Raise, Hold & Reset on New Foundation*                                  | 2,416.00 SF | 26.00      | 2,150.51        | 12,563.20        | 77,529.71        | (0.00)      | 77,529.71        |
| 2. TEMPORARY SUPPORT FOR PORCH ROOF*                                       | 480.00 SF   | 4.37       | 71.74           | 419.52           | 2,588.86         | (0.00)      | 2,588.86         |
| 2 X 6 Temporary Framing to Support Porch Roof During Raise-Hold Operation. |             |            |                 |                  |                  |             |                  |
| <b>Totals: Raise, Hold &amp; Reset Structure on New Foundation</b>         |             |            | <b>2,222.25</b> | <b>12,982.72</b> | <b>80,118.57</b> | <b>0.00</b> | <b>80,118.57</b> |

**Excavation & Backfill**

| DESCRIPTION                              | QUANTITY  | UNIT PRICE | TAX           | O&P             | RCV             | DEPREC.     | ACV             |
|--|-----------|------------|---------------|-----------------|-----------------|-------------|-----------------|
| 3. EXCAVATION & BACKFILL*                | 232.00 LF | 26.00      | 125.92        | 1,206.40        | 7,364.32        | (0.00)      | 7,364.32        |
| <b>Totals: Excavation &amp; Backfill</b> |           |            | <b>125.92</b> | <b>1,206.40</b> | <b>7,364.32</b> | <b>0.00</b> | <b>7,364.32</b> |

**Finished Basement & Stairway**

| DESCRIPTION   | QUANTITY    | UNIT PRICE | TAX             | O&P              | RCV              | DEPREC.         | ACV              |
|---|-------------|------------|-----------------|------------------|------------------|-----------------|------------------|
| 4. FRAMING, ROUGH & FINISH CARPENTRY*                             | 1,600.00 SF | 40.00      | 2,191.04        | 12,800.00        | 78,991.04        | (0.00)          | 78,991.04        |
| 5. Remove Snaplock Laminate - per specs from independent analysis | 1,600.00 SF | 1.93       | 0.00            | 617.60           | 3,705.60         | (0.00)          | 3,705.60         |
| 6. Snaplock Laminate - per specs from independent analysis        | 1,600.00 SF | 3.66       | 60.12           | 1,171.20         | 7,087.32         | (1,774.84)      | 5,312.48         |
| 7. Detach & Reset Countertop - flat laid plastic laminate         | 17.00 LF    | 25.34      | 0.33            | 86.16            | 517.27           | (0.00)          | 517.27           |
| 8. Detach & Reset Cabinetry - lower (base) units                  | 17.00 LF    | 89.31      | 0.00            | 303.66           | 1,821.93         | (0.00)          | 1,821.93         |
| 9. Detach & Reset Cabinetry - upper (wall) units                  | 22.00 LF    | 76.38      | 0.00            | 336.08           | 2,016.44         | (0.00)          | 2,016.44         |
| 10. Remove Tile shower - 61 to 100 SF                             | 1.00 EA     | 318.18     | 0.00            | 63.64            | 381.82           | (0.00)          | 381.82           |
| 11. Tile shower - 61 to 100 SF                                    | 1.00 EA     | 3,116.95   | 53.93           | 623.40           | 3,794.28         | (317.09)        | 3,477.19         |
| 12. Remove Stairway - 3' wide (8' rise plus joist)                | 1.00 EA     | 309.43     | 0.00            | 61.88            | 371.31           | (0.00)          | 371.31           |
| 13. Stairway - 3' wide (8' rise plus joist)                       | 1.00 EA     | 733.79     | 22.03           | 146.76           | 902.58           | (0.00)          | 902.58           |
| <b>Totals: Finished Basement &amp; Stairway</b>                   |             |            | <b>2,327.45</b> | <b>16,210.38</b> | <b>99,589.59</b> | <b>2,091.93</b> | <b>97,497.66</b> |

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**Foundation**

| DESCRIPTION                                 | QUANTITY  | UNIT PRICE | TAX           | O&P             | RCV              | DEPREC.         | ACV              |
|---|-----------|------------|---------------|-----------------|------------------|-----------------|------------------|
| 14. Remove Block - 8" x 8" x 16" - in place | 820.00 SF | 3.74       | 0.00          | 613.36          | 3,680.16         | (0.00)          | 3,680.16         |
| 15. Block - 8" x 8" x 16" - in place        | 820.00 SF | 11.97      | 238.28        | 1,963.08        | 12,016.76        | (4,524.16)      | 7,492.60         |
| <b>Totals: Foundation</b>                   |           |            | <b>238.28</b> | <b>2,576.44</b> | <b>15,696.92</b> | <b>4,524.16</b> | <b>11,172.76</b> |

**Footings**

| DESCRIPTION                     | QUANTITY  | UNIT PRICE | TAX           | O&P             | RCV              | DEPREC.         | ACV              |
|---------------------------------|-----------|------------|---------------|-----------------|------------------|-----------------|------------------|
| 16. Remove Footings - 24" x 10" | 288.00 LF | 14.46      | 0.00          | 832.90          | 4,997.38         | (0.00)          | 4,997.38         |
| 17. Footings - 24" x 10"        | 288.00 LF | 38.99      | 320.32        | 2,245.82        | 13,795.26        | (2,540.88)      | 11,254.38        |
| <b>Totals: Footings</b>         |           |            | <b>320.32</b> | <b>3,078.72</b> | <b>18,792.64</b> | <b>2,540.88</b> | <b>16,251.76</b> |

**Slab Foundation, Porch & Sidewalk**

| DESCRIPTION  | QUANTITY    | UNIT PRICE | TAX           | O&P              | RCV              | DEPREC.          | ACV              |
|--|-------------|------------|---------------|------------------|------------------|------------------|------------------|
| 18. Remove Concrete slab on grade - 4" - finished in place | 4,570.00 SF | 4.72       | 0.00          | 4,314.08         | 25,884.48        | (0.00)           | 25,884.48        |
| 19. Concrete slab on grade - 4" - finished in place        | 4,570.00 SF | 6.56       | 992.15        | 5,995.84         | 36,967.19        | (15,485.68)      | 21,481.51        |
| <b>Totals: Slab Foundation, Porch &amp; Sidewalk</b>       |             |            | <b>992.15</b> | <b>10,309.92</b> | <b>62,851.67</b> | <b>15,485.68</b> | <b>47,365.99</b> |

**Utilities**

| DESCRIPTION  | QUANTITY | UNIT PRICE | TAX           | O&P             | RCV             | DEPREC.     | ACV             |
|--|----------|------------|---------------|-----------------|-----------------|-------------|-----------------|
| 20. ELECTRICAL - Disconnect & Reconnect*                   | 1.00 EA  | 1,000.00   | 34.24         | 200.00          | 1,234.24        | (0.00)      | 1,234.24        |
| 21. PLUMBING- Disconnect & Reconnect*                      | 1.00 EA  | 2,500.00   | 85.59         | 500.00          | 3,085.59        | (0.00)      | 3,085.59        |
| 22. HEAT, VENT & AIR CONDITIONING- Disconnect & Reconnect* | 1.00 EA  | 2,500.00   | 85.59         | 500.00          | 3,085.59        | (0.00)      | 3,085.59        |
| <b>Totals: Utilities</b>                                   |          |            | <b>205.42</b> | <b>1,200.00</b> | <b>7,405.42</b> | <b>0.00</b> | <b>7,405.42</b> |

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**Downspouts - Disconnect & Reconnect**

| DESCRIPTION  | QUANTITY | UNIT PRICE | TAX          | O&P           | RCV           | DEPREC.     | ACV           |
|--|----------|------------|--------------|---------------|---------------|-------------|---------------|
| 23. Downspouts *                                       | 6.00 EA  | 125.00     | 25.68        | 150.00        | 925.68        | (0.00)      | 925.68        |
| <b>Totals: Downspouts - Disconnect &amp; Reconnect</b> |          |            | <b>25.68</b> | <b>150.00</b> | <b>925.68</b> | <b>0.00</b> | <b>925.68</b> |

**Repair Walls/Ceilings & Decorate**

| DESCRIPTION   | QUANTITY    | UNIT PRICE | TAX           | O&P             | RCV              | DEPREC.         | ACV              |
|---|-------------|------------|---------------|-----------------|------------------|-----------------|------------------|
| 24. DRYWALL Repair, Painting *                      | 5,600.00 SF | 1.50       | 285.24        | 1,680.00        | 10,365.24        | (2,171.31)      | 8,193.93         |
| 25. Remove Wallpaper                                | 1,200.00 SF | 1.11       | 0.00          | 266.40          | 1,598.40         | (0.00)          | 1,598.40         |
| 26. Wallpaper - Standard grade                      | 1,200.00 SF | 2.41       | 80.16         | 578.40          | 3,550.56         | (1,486.08)      | 2,064.48         |
| <b>Totals: Repair Walls/Ceilings &amp; Decorate</b> |             |            | <b>365.40</b> | <b>2,524.80</b> | <b>15,514.20</b> | <b>3,657.39</b> | <b>11,856.81</b> |

**Adjust Doors & Windows**

| DESCRIPTION   | QUANTITY | UNIT PRICE | TAX           | O&P             | RCV              | DEPREC.         | ACV             |
|---|----------|------------|---------------|-----------------|------------------|-----------------|-----------------|
| 27. DOORS Adjust and or Repair*                           | 18.00 EA | 125.00     | 77.03         | 450.00          | 2,777.03         | (0.00)          | 2,777.03        |
| 28. Remove Aluminum window, single hung 20-28 sf (2 pane) | 11.00 EA | 37.26      | 0.00          | 81.98           | 491.84           | (0.00)          | 491.84          |
| 29. Aluminum window, single hung 20-28 sf (2 pane)        | 11.00 EA | 396.26     | 243.90        | 871.78          | 5,474.54         | (3,682.21)      | 1,792.33        |
| 30. Remove Aluminum window, single hung 9-12 sf           | 9.00 EA  | 37.26      | 0.00          | 67.06           | 402.40           | (0.00)          | 402.40          |
| 31. Aluminum window, single hung 9-12 sf                  | 9.00 EA  | 225.39     | 95.79         | 405.70          | 2,530.00         | (1,699.44)      | 830.56          |
| 32. Remove 10-0 6-8 alum. sliding patio door - anodized   | 1.00 EA  | 85.67      | 0.00          | 17.14           | 102.81           | (0.00)          | 102.81          |
| 33. 10-0 6-8 alum. sliding patio door - anodized          | 1.00 EA  | 1,637.35   | 101.06        | 327.48          | 2,065.89         | (1,390.73)      | 675.16          |
| <b>Totals: Adjust Doors &amp; Windows</b>                 |          |            | <b>517.78</b> | <b>2,221.14</b> | <b>13,844.51</b> | <b>6,772.38</b> | <b>7,072.13</b> |

**Repair Walls-Ceiling in Garage & Painting**

| DESCRIPTION  | QUANTITY    | UNIT PRICE | TAX           | O&P           | RCV             | DEPREC.         | ACV             |
|--|-------------|------------|---------------|---------------|-----------------|-----------------|-----------------|
| 34. DRYWALL Repair & Paint*                                  | 2,360.00 SF | 1.75       | 141.88        | 826.00        | 5,097.88        | (1,067.97)      | 4,029.91        |
| <b>Totals: Repair Walls-Ceiling in Garage &amp; Painting</b> |             |            | <b>141.88</b> | <b>826.00</b> | <b>5,097.88</b> | <b>1,067.97</b> | <b>4,029.91</b> |

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**Remove & Reset Garage Doors**

| DESCRIPTION  | QUANTITY | UNIT PRICE | TAX         | O&P           | RCV           | DEPREC.     | ACV           |
|--|----------|------------|-------------|---------------|---------------|-------------|---------------|
| 35. Detach & Reset Overhead door & hardware - 16' x 8' | 1.00 EA  | 624.03     | 0.00        | 124.80        | 748.83        | (0.00)      | 748.83        |
| <b>Totals: Remove &amp; Reset Garage Doors</b>         |          |            | <b>0.00</b> | <b>124.80</b> | <b>748.83</b> | <b>0.00</b> | <b>748.83</b> |

**Repair Brick Veneer & Siding**

| DESCRIPTION                                     | QUANTITY  | UNIT PRICE | TAX           | O&P             | RCV              | DEPREC.         | ACV              |
|---|-----------|------------|---------------|-----------------|------------------|-----------------|------------------|
| 36. Brick veneer                                | 528.00 SF | 22.48      | 274.67        | 2,373.88        | 14,517.99        | (3,036.03)      | 11,481.96        |
| <b>Totals: Repair Brick Veneer &amp; Siding</b> |           |            | <b>274.67</b> | <b>2,373.88</b> | <b>14,517.99</b> | <b>3,036.03</b> | <b>11,481.96</b> |

**Fireplace**

| DESCRIPTION              | QUANTITY | UNIT PRICE | TAX           | O&P           | RCV             | DEPREC.     | ACV             |
|--------------------------|----------|------------|---------------|---------------|-----------------|-------------|-----------------|
| 37. FIREPLACE Repair*    | 1.00 EA  | 4,250.00   | 145.50        | 850.00        | 5,245.50        | (0.00)      | 5,245.50        |
| <b>Totals: Fireplace</b> |          |            | <b>145.50</b> | <b>850.00</b> | <b>5,245.50</b> | <b>0.00</b> | <b>5,245.50</b> |

**Landscaping**

| DESCRIPTION                | QUANTITY    | UNIT PRICE | TAX           | O&P           | RCV             | DEPREC.     | ACV             |
|----------------------------|-------------|------------|---------------|---------------|-----------------|-------------|-----------------|
| 38. LANDSCAPING            | 2,320.00 SF | 1.75       | 139.48        | 812.00        | 5,011.48        | (0.00)      | 5,011.48        |
| <b>Totals: Landscaping</b> |             |            | <b>139.48</b> | <b>812.00</b> | <b>5,011.48</b> | <b>0.00</b> | <b>5,011.48</b> |

**General Clean Up & Debris Removal**

| DESCRIPTION   | QUANTITY | UNIT PRICE | TAX         | O&P           | RCV             | DEPREC.     | ACV             |
|---|----------|------------|-------------|---------------|-----------------|-------------|-----------------|
| 39. General Laborer - per hour<br>Clean Up                  | 24.00 HR | 62.97      | 0.00        | 302.26        | 1,813.54        | (0.00)      | 1,813.54        |
| 40. Dumpster load - Approx. 30 yards, 5-7<br>tons of debris | 6.00 EA  | 495.00     | 0.00        | 594.00        | 3,564.00        | (0.00)      | 3,564.00        |
| <b>Totals: General Clean Up &amp; Debris Removal</b>        |          |            | <b>0.00</b> | <b>896.26</b> | <b>5,377.54</b> | <b>0.00</b> | <b>5,377.54</b> |

## MidAmerica Loss Services, LLC

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Belleville, Illinois 62226  
Email claims@midamericaloss.com  
Phone 618 233 0760

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|                                 |          |           |            |           |            |
|---------------------------------|----------|-----------|------------|-----------|------------|
| Line Item Totals: 17163-HAWKINS | 8,042.18 | 58,343.46 | 358,102.74 | 39,176.42 | 318,926.32 |
|---------------------------------|----------|-----------|------------|-----------|------------|

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### Grand Total Areas:

|                             |                                    |                               |
|-----------------------------|------------------------------------|-------------------------------|
| 3,656.00 SF Walls           | 2,550.44 SF Ceiling                | 6,206.44 SF Walls and Ceiling |
| 2,550.44 SF Floor           | 283.38 SY Flooring                 | 417.00 LF Floor Perimeter     |
| 0.00 SF Long Wall           | 0.00 SF Short Wall                 | 417.00 LF Ceil. Perimeter     |
| 2,550.44 Floor Area         | 2,664.33 Total Area                | 3,656.00 Interior Wall Area   |
| 2,557.33 Exterior Wall Area | 263.67 Exterior Perimeter of Walls |                               |
| 0.00 Surface Area           | 0.00 Number of Squares             | 0.00 Total Perimeter Length   |
| 0.00 Total Ridge Length     | 0.00 Total Hip Length              |                               |

## MidAmerica Loss Services, LLC

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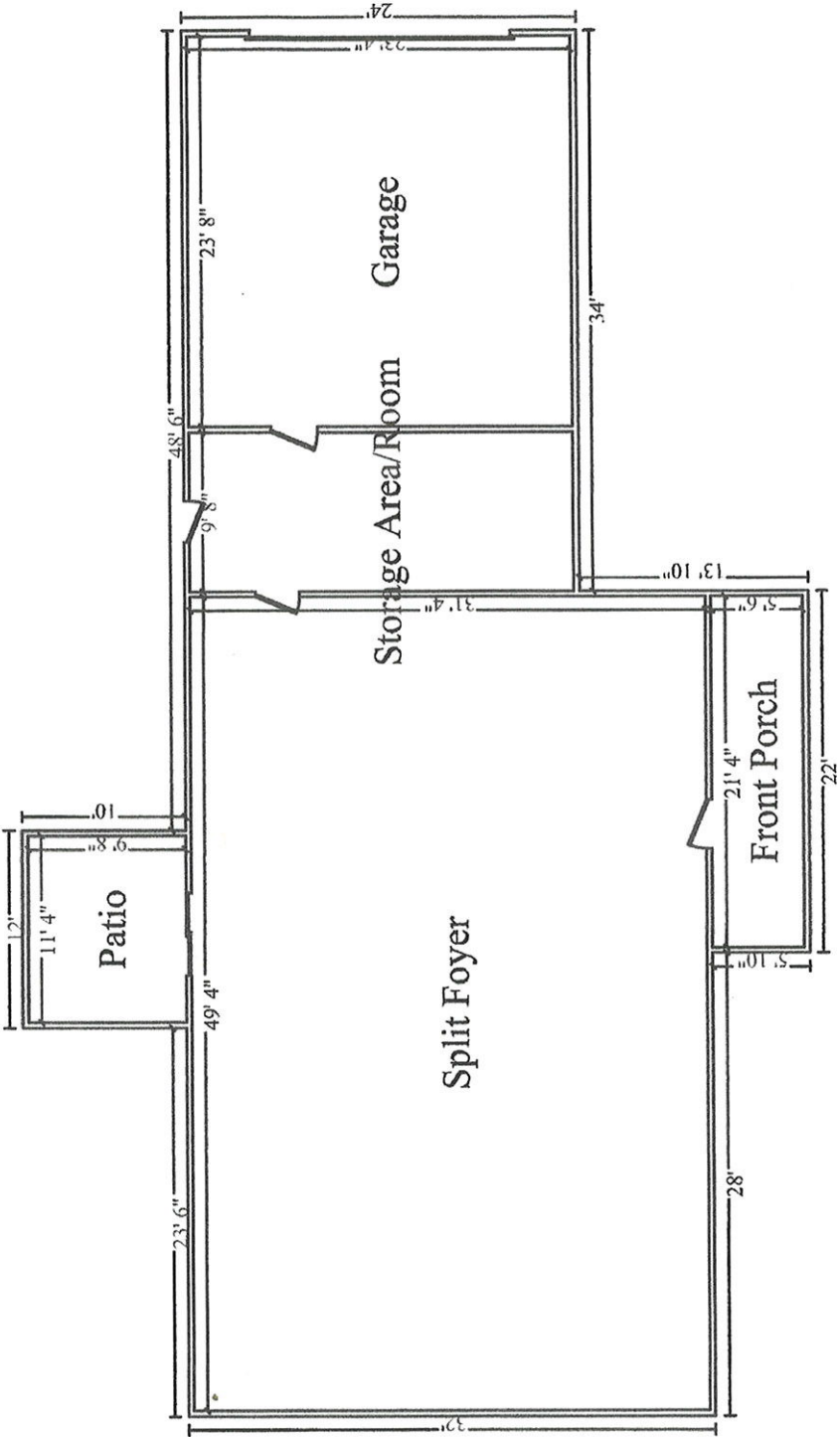
212 Wyndridge Court  
Belleville, Illinois 62226  
Email claims@midamericaloss.com  
Phone 618 233 0760

### Summary for Dwelling

|   |                     |
|---|---------------------|
| Line Item Total                               | 291,717.10          |
| Overhead                                      | 29,171.73           |
| Profit  | 29,171.73           |
| Material Sales Tax                            | 8,042.18            |
| <b>Replacement Cost Value</b>                 | <b>\$358,102.74</b> |
| Less Depreciation                             | (39,176.42)         |
| <b>Actual Cash Value</b>                      | <b>\$318,926.32</b> |
| Less Deductible                               | (2,000.00)          |
| <b>Net Claim</b>                              | <b>\$316,926.32</b> |
| Total Recoverable Depreciation                | 39,176.42           |
| <b>Net Claim if Depreciation is Recovered</b> | <b>\$356,102.74</b> |

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Michael Dohm





United Services Automobile Association

## CLAIM INFORMATION

JUSTIN M HAWKINS  
4511 BRUIN LN  
GLEN CARBON IL 62034-8501

November 19, 2024

Dear Major Hawkins,

I'm writing regarding the following claim:

|                           |                            |
|---------------------------|----------------------------|
| <b>USAA policyholder:</b> | Justin M Hawkins           |
| <b>Claim number:</b>      | 017131167-004              |
| <b>Date of loss:</b>      | June 01, 2022              |
| <b>Loss location:</b>     | Fairview Heights, Illinois |

We received the attached determination letter from the IMSIF. They determined your home is being affected by mine subsidence. In the letter they have the movement starting in June of 2022. We will send a copy of the policy to them showing that the policy effective date was May 13, 2022 which would mean that you had coverage for mine subsidence on the date of loss..

### Notice of Availability of the Department of Insurance

Part 919 of the Rules of the Illinois Department of Insurance requires that our company advise you that, if you wish to take this matter up with the Illinois Department of Insurance, it maintains a Consumer Division at the following:

 **Address:** Illinois Department of Insurance  
122 S. Michigan Ave., 19th Floor  
Chicago, IL 60603


 **Phone:** 312-814-2420  
or


 **Address:** Illinois Department of Insurance  
320 West Washington Street  
Springfield, IL 62767

 **Phone:** 217-782-4515

 **Online:** [insurance.illinois.gov](https://insurance.illinois.gov)

You may submit correspondence or questions to me using one of the following options:

 **usaa.com or our mobile app:** Upload documents or post a secure message to your claim file through the Claim Communication Center.

 **Email:** Email us at [492pdlvqm2xw@claims.usaa.com](mailto:492pdlvqm2xw@claims.usaa.com).  
Don't send private information through this channel.



**Address:**

USAA Claims Department  
P.O. Box 33490  
San Antonio, TX 78265



**Fax:**

1-800-531-8669



**Phone:**

1-609-575-0484

Sincerely,

Richard Hoffman  
Property Field East  
United Services Automobile Association

Attached: Determination letter from IMSIF

October 31, 2024

### FINDINGS REPORT

Insurance Company: USAA Ins. Co.  
Claim Number: 17131167-004  
Claim Supervisor: Mr. Rich Hoffman  
Insured: **Hawkins, Justin**  
100 Hollandia Dr.  
Fairview Hts., IL 62208  
IMSIF File No.: 17163

### DATE OF VISITS

|                  |   |
|------------------|---|
| January 25, 2024 | Mr. Justin Hawkins (Insured) and Ms. Dee (Tenant) |
|                  | Kevin Daut (IMSIF Geotechnical Investigator)      |
| February 1, 2024 | IMSIF Survey Crew                                 |
| June 4, 2024     | IMSIF Survey Crew                                 |
| June 14, 2024    | Mr. Justin Hawkins, Ms. Dee, & Kevin Daut         |

### DETERMINATION

It is my opinion the Hawkins building is being affected by mine subsidence.

### FIRST REASONABLY OBSERVABLE DAMAGE

At the first visit (1V) Mr. Hawkins stated that he had observed damage in the structure as far back as June 2022, when he observed shifted countertops/cabinets in Unit B, interior and exterior doors that did not operate properly (one on the east elevation as the reason for foundation work done by Helitech in that same timeframe), cracks in the drywall and foundation blocks, and shifting exterior pavements and cracks.

In July 2022 Mr. Hawkins said he had to have a shower drainpipe in the concrete slab replaced, as it would not drain. He stated that he filed a claim for subsidence after the condition of the pavement where the Helitech work took place continued to get worse and the door to the interior at this location would not latch and swung open on its own after being replaced within the year.

Based upon the information gathered during our investigation, we have determined that the damage to the structure was first reasonably observable in June 2022 which is inconsistent with the date reported by the Insured as the date of loss. Our determination is subject to reconsideration or revision in the event additional information is received from the Insured or other sources.

### SITE

The Hawkins rental property is a northwest-facing (assigned west-facing herein), split-foyer, frame duplex structure, with upper and lower-level living spaces, and is located in south-central Fairview Heights. The structure was reported to have been constructed in 1974 by Holland Construction Company and has been occupied (Unit A) by the Insured since May 2022. The tenant in Unit B has rented the upper level for the

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last 29 years. The structure is underlain with a partially-underground walk-out basement level that has mortared block foundation walls and a concrete floor slab.

The exterior of the building is finished with brick veneer on all elevations, except for the garage and the upper level on the east elevation, which has horizontal lap vinyl siding. The west elevation of the structure has a covered concrete porch on grade and a concrete sidewalk that proceeds south to a concrete driveway on the south elevation of the building that services the attached garage from Windmill Court. The east elevation of the structure has a concrete patio on grade and a concrete sidewalk that proceeds south to the driveway on the south elevation.

The front and rear elevations of the residence (west- and east-facing, respectively) are included as Photos 1 and 2, respectively.

#### **DAMAGE**

Damage on the exterior of the residence includes cracks in the brick veneer (Photo 3), cracks and separation of pavements (Photo 4) and cracks in the foundation walls. Interior damage includes cracking and separation of finishes (Photo 5), unlevelness and separation of the flooring (Photo 6), and doors that do not operate properly.

Tilt in the Hawkins building overall trends to the southwest and had a maximum magnitude of 4-23/32".

Photos of the damaged areas are attached.

#### **RECORDS**

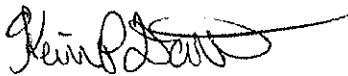
Records indicate the Hawkins building is undermined by the St. Louis & O'Fallon Coal Company, St. Louis & O'Fallon No. 2, Black Eagle Mine. This modified room and pillar mining operation worked the Herrin coal seam from 1905 to 1954. The depth to the coal at the site is approximately 193-212 feet below the ground surface. The average thickness of the coal seam varies between 5.8 and 7.2 feet, and averages 6.5 feet.

#### **BASIS FOR DETERMINATION**

Based on the pattern of and progression of damage in the structure, the common directions of tilt in all elevations of the structure, the pattern of damage in the structure, and the downward movement in the pins on the structure, it is my opinion the Hawkins building is being affected by mine subsidence.

The investigation as requested by USAA Ins. Co. has been concluded.

This determination is based upon our investigation, public records, internal records of the Fund, and information provided by the insurance company.



Kevin P. Daut, P.E.  
Geotechnical Investigator

KPD/GJG/

IL License No. 062073151  
Expires 11-30-2025



**PHOTOS**



Photo 1 – West elevation (front) of structure.



Photo 2 – East elevation (back) of the structure.



Photo 3 – Vertical and horizontal 16/32" (bottom of window) to 20/32" (top of Unit A window) mortar joint step crack in the brick veneer at the north window on the west elevation.



Photo 4 – Previously patched and reopened diagonal 8/32" crack in the east driveway slab adjacent to the garage overhead door on the south elevation of the structure.



Photo 5 – Vertical 8/32" crack and separation in the tile grout on the south wall of the Unit B kitchen on the east side of the built-in stove.



Photo 6 – North/south-oriented 18/32" separation of the flooring in the Unit A dining room, located 3' south of the opening to the hallway.

100 Hollandia Dr.  
Fairview Hts., IL 62208

Hawkins24\_17163.docx

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800.883.2012 • imsif.com

