Complete
GENERAL CONTRACTORS, INC.
FL CGC #061674 FL COA #33037

FORENSIC ENGINEERS | INSURANCE CLAIMS APPRAISERS | BUILDING CONSULTANTS

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John Minor is the president of Complete General Contractors, Inc. Complete is a licensed general contracting and forensic engineering firm with a team of experts in multiple disciplines serving select property owners, insurance companies and municipalities across the southeast and the islands.

Mr. Minor is a general contractor and insurance appraiser with more than 30 years of commercial and residential large loss experience. Complete has worked as hard construction commercial and residential contractors, appraisers, expert witnesses, and diagnosticians. We have trial experience in hurricanes, land use and construction defect cases and teach the job within our industry. We provide large scale assessment services utilizing drones and thermal imaging in many of our reviews. In addition to the study of a loss, John Minor has attended as a researcher to many of the landfalling hurricanes to hit the U.S. since 2008. John's work is with the Florida Coastal Monitoring Program, along with his independent research on the effects of hurricanes on the built environment.

LICENSURE

Florida - Certified General Contractor #061674: Licensure Date: 2000

The Florida Dept of Business & Professional Regulation regulates state contractors in the State of Florida; a certified General Contractors in under Division I. Qualifying exams in Division I have three parts: Business and Finance, Contract Administration and Project Management. To become a licensed certified contractor, an applicant must pass all parts of the exam, meet education/experience requirements, obtain worker's compensation coverage, and demonstrate fiscal responsibility. Continuing education is required for compliance; every two years, a certified general contractor must complete 40 hours of continuing education and file with the State of Florida to maintain licensing.

South Carolina - General Contractor - Bldg. #G113511: Licensure Date: 2002

Licensed for commercial and residential projects. Licensing in the State of South Carolina is regulated by the South Carolina's Contractor's Licensing Board under the Dept of Labor, Licensing and Regulation. Annual filings are required by the state for continuance of compliance; renewal periods are for a period of one year.

LICENSURE *continued*

North Carolina - General Contractor - Unlimited Bldg. #42065: Licensure Date: 1998 Licensed for industrial, commercial, and residential projects; unlimited as to the type or size of any one project. Pursuant to the guidelines of the North Carolina Licensing Board, a "general contractor" is any person, firm or corporation that pursues to construct, superintend, or manage on behalf of a non-licensed entity the construction of any project where the cost of the undertaking is $30,000 or more. Licensing is for a period of one year and all licensed contractors must meet eligibility requirements and file with the State of North Carolina annually.

Florida – Community Association Manager – #CAM62648: Licensure Date: 2024
Manages the day-to-day operations of a community association, including a residential, commercial, or mixed-use property. CAMs are responsible for ensuring the property is safe, well-maintained, and attractive. They work with board members, community leaders, and homeowners to perform inspections, hire and supervise vendors, and create budgets.

Florida MRSR Remediator - MRSR5693: Licensure Date: 2026 Mold remediation is the comprehensive, professional process of identifying, containing, removing, and cleaning up mold growth to return indoor mold levels to normal. Unlike simple removal, it addresses the underlying moisture source to prevent future infestation and restore a healthy, safe environment.

Florida MRSA Assessor - MRSA5708: Licensure Date: 2026 A mold assessor is a licensed professional who inspects properties to identify, sample, and evaluate mold contamination, creating a remediation plan for issues larger than 10 square feet. They determine the source, type, and extent of mold growth but do not perform the cleanup themselves.

CERTIFICATIONS

Appraiser Certification: The WIND Certified Appraiser Program® was introduced in 2012 to enhance the professionalism and ethics of property insurance appraisers. Each year, hundreds of property insurance claims professionals complete the four-hour WIND Certified Appraiser® program taught annually at the Windstorm Insurance Conference. Upon completion of the program, professionals further their credentials by successfully meeting the guidelines and criteria to become a WIND Certified Appraiser®. The program, which includes the WIND Certified Appraiser class and the WIND Certified Appraiser Recertification class®, is a valuable educational resource for those wanting to further their understanding of the property insurance appraisal process.

Umpire Certification: The WIND Umpire Certification program is the first curriculum devoted to training professionals who serve as Umpire in property insurance appraisals. It was developed in 2003 by a group of attorneys, adjusters, and consultants, and seeks to enhance the professionalism of those offering Umpire services. The program, which offers both a WIND Umpire Certification program and an Umpire Advanced Training class, is also a valuable tool for those wanting to further their understanding of the insurance appraisal process. Both classes have been taught to hundreds of professionals since the first class in 2003.

CERTIFICATIONS *continued*

Umpire Certification: – Department of Insurance Commonwealth of Puerto Rico – John was certified by a joint class presented by the College De CPA of the Department of Insurance and the IAUA. This class in 2019 was the first of such classes undertaken by the Commonwealth after the adoption of appraisal following Hurricane Maria.

Certified Floodplain Manager: The Association of State Floodplain Managers has established a national program for professional certification of floodplain managers. The program recognizes continuing education and professional development that enhance the knowledge and performance of local, state, federal and private-sector floodplain managers. The role of the nation's floodplain managers is expanding due to increases in disaster losses, emphasis being placed upon mitigation to alleviate the cycle of damage-rebuild-damage, and a recognized need for professionals to address these issues. This certification program will lay the foundation for ensuring that highly qualified individuals are available to meet the challenge of breaking the damage cycle and stopping its negative drain on the nation's human, financial, and natural resources.

HAAG Certified Wind Inspector: Haag's Wind Damage Certification will show that you have an advanced understanding of wind types and related wind effects, for the purpose of accurately inspecting and assessing an entire building following a wind event. [202211036]

FAA sUAS Remote Pilot: Licensed by the Federal Aviation Administration to fly small, unmanned aircraft systems. [#4177033]

Residential Plumbing Overview for Inspectors: Issued by the International Association of Certified Home Inspectors.

Building Science and Infrared Thermal Imaging for Inspectors: Issued by the International Association of Certified Home Inspectors. This diagnostic tool uses infrared thermology allowing one to instantly visualize and verify thermal performance. It is used in forensic building science to solve moisture intrusion problems involving brick, stone veneer, synthetic stone and EIFS. Certification encompasses the knowledge of a building envelope, the science behind an inspection, techniques for inspection and verification of findings.

Water Damage Restoration Technician (WRT): Issued by the Institute of Inspection Cleaning and Restoration Certification (IICRC) [70144280] This certification demonstrates knowledge to perform remediation work and an understanding of water damage, its effects, and techniques for drying structures.

MRSA Assessor & MRSR Remediator – Issued by the National Indoor Air Quality Institute (NIAQI) The benefits of a NIAQI course centers on gaining comprehensive, expert-led training for careers in mold inspection and indoor air quality (IAQ), offering Florida-accredited professional certification, practical skills in sampling and health & safety, and a pathway to becoming a licensed mold assessor/remediator, all while emphasizing occupant well-being and property protection.

EXPERIENCE

11/1997 – Present
Complete General Contractors, Inc. - Pensacola, FL
Complete, Inc. – Wilmington, NC

John Minor is the president in Florida of Complete General Contractors, Inc. licensed in North and South Carolina as a general contracting and engineering firm with a team of experts in multiple disciplines. Mr. Minor is a general contractor and insurance appraiser with more than 30 years of commercial and residential large loss property claims and forensic experience. Complete has worked as a hard construction commercial, residential, industrial contractor throughout the southeast. We have trial experience in hurricanes, land use and construction defect cases and teach the job within our industry. Our expert work on Shaw V Arcadia is the case law for the understanding of structural damage regarding The New Home Buyers Warranty Act of La. Complete maintains licensure as a general contractor and is available for select construction projects but our focus is on forensic work primarily. Complete has provided for the successful restoration of commercial, residential, and industrial properties first in Wrightsville Beach N.C. and then returning to Pensacola, Fl in 2004. Our work includes fire, wind, water, mold, and mildew remediation, all of which are unique challenges for a restoration contractor. The company has also been tapped by The NC League of Municipalities where we restored the town of Plymouth North Carolina following Hurricane Isabel. These types of assignments require multiple specialties and a specialty working within FEMA regulations.

Complete engaged in custom building at the beaches including most notably Bald Head Island, Figure 8, Wrightsville beach and the Landfall community of Wilmington, NC. Our work there was primarily high-end condominium or custom residential roof, window, or siding replacement plus applicable interior finishes. Many of these more premium residences had steep tile, slate or metal roofs, synthetic stucco, cedar lap or shingle siding or brick exteriors and, on many occasions, water damaged structural damages in the stud walls. Our job was to document the damages, provide for the repairs and illustrate the construction defects uncovered during our work assigning responsibility based on code, contract, and licensure.

John Minor has been featured as an expert on mitigation on the DIY channel, worked with FEMA building sciences at the IIBHS facility, the University of Florida, and the Florida State University Stormrisk.org on a variety of research projects over the last decade. John teaches classes on mold and mildew remediation, hurricane claims, the 50 % Rule, construction defects and land use to a variety of clients through Lorman Educational Services, the National Hurricane Conference, the Windstorm Conference, and others. These classes are offered to attorneys, adjusters, and construction industry professionals, providing CEU credits throughout the country.

1/1997 – 11/1997
J.A.V. Inc. Builders - Wilmington, NC

Mr. Minor was an associate with this Wilmington general contractor and brought the roofing division to the joint venture; this firm was active in restoration work associated with the effects of Hurricane Fran and EIFS replacement. John was the estimator and project manager for the restoration of Pembroke at Landfall following Hurricane Fran's damage and residual construction defect.

EXPERIENCE *continued*

10/1996 – 11/1997
Robert Lowery Roofing - Wilmington, NC

John Minor served as the general manager for the roof restoration of hundreds of structures for this industrial, commercial, and residential roofing company. Robert Lowery Roofing was a certified installer with several commercial roofing product manufacturers with rubber and hot mop in house crews. RLR had been John Minor's sub while at PDS and was happy to move with this fine company to help restore properties damaged by Hurricane Bertha and Fran in the Wrightsville Beach area. John provided hands-on sales, management, and quality control on all the projects taken on by this commercial roofing company.

11/1995 – 9/1996
Paul Davis Systems - Pensacola, FL

Mr. Minor enjoyed employment as an associate with Paul Davis Systems working for Bill McBride of Pensacola Florida in the insurance restoration industry. John attended the corporate school at the home office in Jacksonville, Florida and was trained by the corporate staff of Paul Davis Systems; following this he achieved a top sales classification.

PDS was the direct repair provider for several major insurance companies. While employed in Pensacola, the office was recognized as Rookie Franchise of the Year. John managed the restoration of many of his neighbors' and friends' homes in this time of recovery after Hurricane Opal on the Panhandle of Florida.

1/1993 – 10/1995
Home Services Alliance - Tampa, FL

Home Services Alliance is a national franchiser of a home improvement referral service. John worked with the corporate office in national accounts; his responsibilities included: job management, subcontractor hiring and screening, sales, quality control and homeowner liaison.

1/1985 – 1/1993
Gulf Breeze Appliance- Gulf Breeze, FL

Worked as a technician for this family-owned business. Gulf Breeze Appliance is a licensed plumbing and HVAC contractor specialized in the repair and service of damaged HVAC, electrical, and plumbing systems in residential and commercial buildings throughout Gulf Breeze and Pensacola Beach since 1971. John's father, Art Minor, was a well-known and respected repairman serving the small community of Gulf Breeze for many years.

TRADE INVOLVEMENT & PROFESSIONAL TRAINING

2026 WIND Webinar - Components and Cladding (Windows, Doors, Roofing, Etc.) Wind Load Calculations and Repair/Replacement – John G. Minor, CGC, CFM, CAM, WTR, MRSA, MRSR and Byron K. Anderson, MSCE, PE, FRSE, SI, CGC - This webinar is designed to educate engineering and insurance industry professionals on the analysis of wind data in determining causes of damage and repairability of building components, particularly fenestrations. We will include a review of the most current ASCE 7-22 standards related to the calculation of components and cladding wind loads on individual building elements such as siding, windows and doors, roofs, etc. ASCE-7 is the reference standard in modern model codes such as IBC, FBC, etc.

2025 WIND Workshop - FEMA 50% Rule and its Impact on the Claim and the Law Behind it - Florida Building Code. Devastating events occur in many different forms, and a solid understanding of the current codes, construction technology and the provisions of the FEMA 50% Rule are essential for professionals and community leaders to make formidable decisions regarding the rebuild process.

2025 WIND Workshop - WIND v. Wave - This workshop will provide the attendee with information on how weather is collected during hurricanes. This workshop will provide the attendee with information on how to assess damage to properties from wind or flood waters.

2024 WIND Presenter - Law & Ethics Update – Disciplinary and Industry Trends – Discussed unfair methods of competition and unfair and deceptive practices by insurers, agents, agencies, and claims personnel**.** Ethical requirements are thoroughly discussed, and include the state's Code of Ethics, the NAIFA ethical code, marketing and regulatory environments that require ethical actions and additional ethical guidelines for Florida licensees**.**

2024 WIND Workshop - Wind v. Wave Damage from Hurricane Ian - This workshop provides information on how weather is collected during hurricanes, how to assess damage to properties from wind or flood waters, and policy interpretation regarding wind or flood waters.

2022 CILB - (SME) - Fl. Construction Industry Licensing Board - Subject Matter Expert - Mr. Minor has been selected by the board to sit on the test writing committee for the Class A Certified General Contractors license.

2022 WIND Board of Directors - Windstorm Insurance Network (WIND) is a professional member association and annual conference founded in 1999 to offer education and industry insight for the property/windstorm insurance claims industry.

2022 NHERI Workshop – Natural Hazards Engineering Research Infrastructure (NHERI) –This in-person workshop gave prospective users the opportunity to learn about the experimental and user support resources provided by the University of Florida (UF) NHERI Experimental Facility (EF). The workshop presented research opportunities that are enabled by the unique simulation and measurement capabilities of the Boundary Layer Wind Tunnel at UF. The focus was on harnessing Machine Learning (ML) as a tool to optimally exploit this highly automated experimental environment and extend the boundaries of wind tunnel research. Participants heard from guest speaker leaders in the use of ML for wind hazard research and engaged in proposal development activities.

2022 Project Sentinel – Mr. Minor coordinated site selections and set up equipment at the request of The University of Florida using state-of-the-art monitoring stations (called "Sentinels") engineered to operate in and measure extreme wind, storm surge, wave, and hazardous water quality conditions, continuously transmitting live, high

TRADE INVOLVEMENT & PROFESSIONAL TRAINING *continued*

fidelity data and video feeds along the shoreline where the hurricane core transitions from ocean to land, providing a first indicator for deteriorating weather conditions as the storm makes landfall.

2022 Hurricane Ian Deployment – FCMP Florida Coastal Monitoring Program – The FCMP is charged with setting up hurricane weather recording equipment in advance of land-falling tropical systems. Weather stations were set up across southwest Florida, including Ft. Myers.

2021 Exhibitor/Instructor ~ National Hurricane Conference – Atlanta, Georgia
Gauging a Community's Infrastructure Vulnerability – John Minor CGC This class was taught to leaders of municipalities throughout the US. The class centered on an understanding of wind speeds, flood plain requirements and the effect of severe weather on existing building stock.

2018 Hurricane Florence Deployment – FCMP Florida Coastal Monitoring Program – Dr. Forrest Masters – Team Lead – The FCMP is charged with setting up hurricane weather recording equipment in advance of land-falling tropical systems. The FCMP is a primary partner in the Digital Hurricane Symposium that shared data collected by the team with others in academia and industry. Weather stations were set up across eastern North Carolina from Cape Fear to Burgaw N.C. Our team set up in Hampstead N.C.

2017 Hurricane Irma Deployment – FCMP Florida Coastal Monitoring Program – Dr Forrest Masters University of Florida – Team Lead – The FCMP is charged with setting up hurricane weather recording equipment in advance of land-falling tropical systems. Weather stations were set up across southwest Florida including Ft. Myers & just off Marco Island.

2017 So My Wind Claim is in a Flood Zone, What's Next? - Study of the 50% Rule Windstorm Insurance - John G Minor CGC, CFM Dave Compton PE, CGC, CFM. This is a review of the 50% rule under the ICC enforced when a building is damaged more than 50% of it appraised value, located in a SFHA special flood hazard area, and not elevated compliant with the local BFE base flood elevation requirement.

2017 Hurricane Harvey – FCMP Florida Coastal Monitoring Program - The FCMP is charged with setting up hurricane weather recording equipment in advance of land-falling tropical systems Weather stations were set up across south Texas including Port Lavaca and the Port Aransas airport. We provided real time weather data to the nation as the storm came ashore.

2016 Hurricane Matthew Deployment – FCMP Florida Coastal Monitoring Program – Dr. Forrest Masters – Team Lead – The FCMP is charged with setting up hurricane weather recording equipment in advance of land-falling tropical systems. Weather stations were set up from south Florida all the way up to Savannah, Georgia, and South Carolina in this ever-changing storm.

2016 Hurricane Hermine – FCMP Florida Coastal Monitoring Program - The FCMP is charged with setting up hurricane weather recording equipment in advance of land-falling tropical systems Weather stations were set up across south Florida including St. Marks. We provided real time weather data to the nation as the storm came ashore.

TRADE INVOLVEMENT & PROFESSIONAL TRAINING *continued*

2012 Hazardous Waste Operations and Emergency Response Certification – Course 1001 NET, Inc. Completed and passed the exam for HAZWOPER 8-hour refresher course as required by Title 29 CFR 1910.120; this training is required for individuals who plan to work in an area that is defined as a HAZWOPER Work Site.

2012 Hurricane Isaac – FCMP Florida Coastal Monitoring Program - The FCMP is charged with setting up hurricane weather recording equipment in advance of land-falling tropical systems. The FCMP is a primary partner in the Digital Hurricane Symposium that shared data collected by the team with others in academia and industry. Weather stations were set up throughout southern Louisiana.

2012 Oversite Committee Member ~ Southeast Region Research Initiative [SERRI]
John Minor CGC was lead damage assessor providing scope and cost determinations to the committee in the SERRI Project No. 90100: Residential Roof Covering Investigation of Wind Resistance of Asphalt Shingles spring meeting held at the Insurance Institute for Business & Home Safety Research Center (IBHS) in Richburg, South Carolina. The program consisted of a tour of the newly developed IBHS research facility, followed by panel discussions regarding Full-Scale Testing and the future work of the committee, which was led by Dr. Forrest Master of the University of Florida. Continued development of Project No. 90100 will expand throughout the year as research and development continues. The project tested shingle installations on a dozen roofs of different geometry with hurricane force winds applied in the tunnel. The subject roofs were then inspected, and John made the call as to what repairs would be necessary if possible and the cost of same.

2012 On Air Mitigation Expert – Last House Standing ~ DIY Network®
The Do-It-Yourself Network filmed a show based on experiences shared by experts in the mitigation of potential damage to individual's homes caused by high winds or other natural disasters. John Minor was selected to participate and educate the television audience on the effects of high winds and their impact on residential housing. A Brandon County home was upgraded with hurricane preventive components and filming was provided by the DIY network. The case study was of a Brandon Florida residence. The team at Complete installed shutters, gable end blocking and provided garage door hardening.

2012 WIND Umpire Advanced Training – The WIND Umpire Advanced Training/ Recertification Program was introduced at the 2008 Windstorm Insurance Network Conference. This class was an interactive learning program implementing real-life scenarios to promote discussion of the duties and responsibilities of Umpires. Common issues and problems that often arise during an appraisal were addressed, as well as effective methods and techniques to facilitate an appraisal from beginning to conclusion. The class also includes an in-depth discussion on the ethical considerations and changes in case law impacting the appraisal process.

2011 Instructor ~ National Hurricane Conference – Atlanta, Georgia
Gauging a Community's Infrastructure Vulnerability – John Minor CGC & Bill Bracken PE. This class was taught to leaders of municipalities throughout the US. The class centered on an understanding of wind speeds, flood plain requirements and the effect of severe weather on existing building stock.

2011 Attendee ~ RCI, Inc. Rooftop Quality Assurance – This two-day course provides professionals interested in observation to help ensure roof installation is consistent with construction documents. Instructors cover fundamentals of quality assurance, component assembly and quality practice guidelines for a variety of roofing systems, including

TRADE INVOLVEMENT & PROFESSIONAL TRAINING *continued*

the role of the roof observer, construction contract documents, daily reports, low slope roofing, spray applied foam, steep slope roofing, ethics, and codes.

2011 Attendee ~ FEMA L273 Managing Floodplain Development through the NFIP: Certified Floodplain Management Exam FEMA L273. This was a four-day class administered by the Mississippi Emergency Management Agency [MEMA] under the guidelines directed by FEMA. The class was designed to provide local Floodplain Managers with the ability to administer effective floodplain management programs in their communities. Course units included:

- Permitting Process
- Substantial Improvement / Substantial Damage
- Flood Insurance
- Legal Issues
- Elevation Certificates
- Solving Floodplain Management Problems

2010 – 2014 Oversite Committee Member ~ Southeast Region Research Initiative [SERRI] A groundbreaking program sponsored by the University of Florida and the Oak Ridge National Laboratory that studies and tests the functionality of building products and their sustainability to extreme weather conditions. This ongoing research program involves regular meetings of the panel.

> **SERRI Research Plan #5: Mechanical Uplift Resistance of Class H 3-Tab Asphalt Shingles Exposed to Heat, Ultraviolet Light and Water Spray - The goal of this investigation is to evaluate the effect of the combined effects of heat, sunlight, and rain on the uplift resistance of asphalt shingle tabs self-seals. Similar to ERP #1, this experiment's test specimens are ASTM D7158 Class H three- tab asphalt shingles constructed following ASTM D6381 Procedures A and B.**
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> **SERRI Research Plan #6 : Survey of Existing Asphalt Shingle Roofs for Unsealed Shingles - The University of Florida will be investigating the vulnerability of unsealed asphalt shingles to wind damage using a two-phase approach: [1] Characterize the presence of unsealed self-sealed three- tab and laminated asphalt shingles on existing roofs; and [2] Assess the vulnerability of wind damage for the unsealed conditions observed in Phase 1 through wind simulation performance tests at the University of Florida Gainesville using the Dynamic Flow Simulator (DFS).**
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> **SERRI Project No. 90100: Residential Roof Covering Investigation of Wind Resistance of Asphalt Shingles - Forrest J. Masters, David O. Prevatt, Kurtis R. Gurley, Craig R. Dixon, Dany Romero Assistant Professor, Associate Professor, Graduate Research Assistant, Department of Civil and Coastal Engineering, University of Florida. The objective of this experiment was to quantify the effects of heat exposure on the wind uplift resistance of lightweight three-tab fiberglass asphalt shingles. For comparison, samples will be placed outdoors for natural aging for up to 5 years.**

2010 Instructor ~ Stormwater Regulation and Best Practices for Lorman Education Services; this seminar was held in New Orleans, Louisiana; the workshop consisted of an in-depth study on stormwater management practices.

TRADE INVOLVEMENT & PROFESSIONAL TRAINING *continued*

2010 Instructor – Florida State University Florida Catastrophic Storm Risk Management Center presented by the College of Business of FSU in Orlando, Florida. Lectured with the director of the FCSRMC, Mr. Patrick Maroney, and Mr. Bill Bracken PE. The class, entitled WIND V SURGE and subtitled *Oil and Water Don't Mix*, focused on the effects of Wind v Surge and the current oil spill disaster in the Gulf.

2010 Instructor - Windstorm Conference in Jacksonville, Florida; the workshop consisted of an in-depth class on Evaluating Storm Losses. The purpose of the presentation was the understanding of costs and scope associated with hurricane losses.

2010 WIND Umpire Advanced Training – The WIND Umpire Advanced Training/Recertification Program was introduced at the 2008 Windstorm Insurance Network Conference. This four-hour class provided an interactive learning experience. Real-life scenarios are utilized to promote discussion of the duties and responsibilities of the umpire. Common issues and problems that often arise during an appraisal are addressed, as well as effective methods and techniques to facilitate an appraisal from beginning to conclusion. The class also includes a discussion of ethical considerations and changes in case law impacting the appraisal process.

2010 National Environmental Trainers, Inc. - 29 CFR 1910.120 OSHA HAZWOPER Certification In compliance with OSHA 29 CFR 1910.120 regulations, (40-hour HAZWOPER regulations) this training is required for individuals who plan to work in an area that is defined as a HAZWOPER Work Site. Upon successful completion of the course, students will receive a certificate of completion accepted by regulatory agencies. Students must complete a minimum of 40 hours of study time to satisfy part of the 40-hour HAZWOPER certification requirement. The 40-Hour HAZWOPER Course is taken online. As with any training (classroom or online) the employer is required by regulations to train the employee(s) in performance-based standards for any applicable equipment.

2010 RCI, Inc. Roofing Technology & Science II – This two-day class is the second course of the two-part series covering aspects of technology and the science of roofing in detail. Highlights of the program include; fundamentals of single-ply, polyurethane foam and PMR roof systems; basic concepts of and terminology of metal roofing; steep roof design and installation of asphalt shingles, tiles, wood shakes and shingles; building codes; fire testing/ratings of roofing; a basic understanding of wind interaction upon roofing and typical wind ratings; and principles of roof asset management, including roof inspections, maintenance, and nondestructive evaluations.

2010 RCI, Inc. Roofing Technology & Science I - This two-day course is the first component of a two-part series covering aspects of the technology and science of roofing in detail. It covers the history and evolution of roofing, up to present day common applications. It features terminology and technical information regarding roof decks and structures, roof insulation, bitumen membranes, built-up and modified bitumen membranes, and flashing systems. An understanding of heat transfer theory, moisture, thermal design, and the calculations of u- factors are also presented.

2009 Instructor - **Florida State University** – **Stormrisk.org** Orlando, Florida; this conference was presented in conjunction with the School of Business of Florida State University. The conference was led by Dr. Patrick Maloney of FSU and the course taught by John Minor was *Determining Wind and Surge Losses.*

TRADE INVOLVEMENT & PROFESSIONAL TRAINING *continued*

2009 Instructor - Windstorm Conference in Orlando, Florida and Houston, Texas; the workshop focused on the effects of Wind v. Surge on coastal properties. The presentation consists of tools for the inspector or expert to consider when reviewing wind and flood losses. These include weather conditions at the time of the event, indicators of high velocity winds, methods of measuring flood heights still and wave, and application of those damages to a building based on elevation exposure and building construction.

2009 Contributor - Digital Hurricane Symposium at the Louisiana State University campus in Baton Rouge hosted by Dr. Forrest Masters, PhD Assistant Professor of Civil and Coastal Engineering at the University of Florida and was supported by the NOAA Hurricane Research Division, as well as various other national organizations. A portion of the program was presented by Ahsan Kareem, a professor at the University of Notre Dame; this presentation focused on VORTEZ, an organization designed to reduce the toll of extreme winds on society.

2008 WIND Umpire Certification Program – The four-hour WIND Umpire Certification program class provides the necessary information for anyone who wishes to be included in the WIND Umpire Directory or those wanting to further enhance their professional umpire credentials. The courses focus on ethics and professionalism, process, case law and the "how to" of acting as an umpire, as well as, techniques, forms, awards and more.

2008 Researcher - University of Florida Fenestration/Wall WDR Intrusion Task Force under the direction of Forrest Masters, PhD Assistant Professor of Civil & Coastal Engineering at the University of Florida. The task force focuses on the research & development of building components in relation to withstanding the effects of coastal hurricanes.

2007 Xactimate Estimating Software Expert Training – Atlanta, Georgia Estimating software training geared to professionals working in the building and insurance repair industry. Xactware has created the Xactimate Expert Certification Program which ensures that each estimator completing the certification has a well-rounded understanding of the program and of estimating principles. Expert training provides the knowledge and skills that they need to accurately create an estimate in Xactimate. This certification program has rigorous training and testing requirements for each level of certification.

2006 Infrared Training Center - Applications of Infrared Thermography for the Insp of Commercial & Residential Buildings – Proceedings Volume 7 InfraMation 2006 Infrared Camera Conf. Chair: Robert P. Madding

2000 Attendee SCR – Mold Symposium - Las Vegas, Nevada

1999 NC Building Code Council - Testified for the council on the need for improved and consistent wind codes. My testimony involves a request by parties in the industry to reduce the placement of sill plate bolts on residential construction. I testified in opposition to the effort.

1996 Associate - Paul Davis Systems Training School – Jacksonville, Florida Paul Davis Restoration invented the category of Insurance Restoration Contractor. Paul Davis Restoration was the first to use computerized estimating for its insurance restoration work; the company was the first contractor network to introduce line-item pricing, and most proudly, was the first network to partner with insurance carriers. Paul Davis Restoration was the first full-service Insurance Restoration Network to have a national presence and the first to offer an integrated electronic solution claim package called E-Services. The company was the first national mitigation organization to offer a Dry in Three

TRADE INVOLVEMENT & PROFESSIONAL TRAINING *continued*

days guarantee for water losses by utilizing the latest in technology and drying sciences and was the first to meld restoration and remodeling. The training program focuses on all aspects of the company; it involves a two-week training curriculum and incorporates the use of Xactimate estimating software as part of the educational program.

1994 Member - Ybor Development Committee – Tampa, Florida John Minor was involved in the community group program meant to lead the planned construction and development of the Ybor district.

TRAINING & PUBLICATIONS

WINDSTORM INSURANCE NETWORK

Design & Construction of Masonry in High Wind Zones
- 2019 : AIA learning 2019 E learning

So my wind claim is in a flood zone what's next? Study of the 50% Rule
- 2017 : Windstorm Insurance Conference - John G Minor CGC, CFM Dave Compton PE, CGC, CFM

Concerns for Contractors Facing Delay and Extra Work Claims
- 2014 : Lorman

Multi-Causation Property Claims Workshop
- 2012 : Presented at the 2012 Florida Windstorm Conference in Orlando, Florida

Stormwater Regulation and Best Practices
- 2010 : Lorman Education Services® Course 344792

Coastal Construction – Issues, Codes, Compliances, Costs
- 2010 : Presented at the 2010 *Florida Catastrophic Storm Risk Management Center Seminar for Florida State University School of Business*

Evaluating Storm Losses
- 2010 : Presented at the 2010 Florida Windstorm Conference in Jacksonville, Florida

Wind v. Surge
- 2009 : Presented at the 2009 Windstorm Conference in Orlando, Florida & Houston, Texas
- 2009 : Presented at the 2009 WIND Symposium in Houston, Texas

Determining Wind and Surge Losses Workshop Publication
- 2009 : Presented at the 2009 Florida Catastrophic Storm Risk Management Center Seminar

Water Intrusion Problems
- 2007 : Lorman Education Services® Course 368673

John G. Minor & J. Phillip Warren, Esquire "Evaluation and Resolution of Delay and Extra Work Claims in Florida"
- 2007: Lorman Education Services® Course 372047

Residential Construction – Problems and Pitfalls
- 2006: Lorman Education Services® Course 358429

Solving Water Intrusion and Mold Problems
- 2006: Lorman Education Services® – Web-Based National Audience Course 372709: 364471

Hurricane Insurance Claims
- 2005: Lorman Education Services® Web-Based National Audience Course 364205

TRAINING & PUBLICATIONS *continued*

What You Really Need to Know About Mold & Your Legal Liabilities In North Carolina
- 2004: Lorman Education Services® Course 349460

The Proper Restoration of Properties Damaged by Water & Resulting Mold
- 2003 – 2005: Lorman Education Services® Course 319034: 327772: 330971: 33262, 333515: 347040: 343156

The Proper Restoration of Properties with Mold and Mildew Problems
- 2002: Lorman Education Services® Course 312226: 306739: 315065

***Lorman Education Services**, a division of Lorman Business Center, Inc., is an authorized continuing education provider of the International Association of Continuing Education and Training and is registered with the National Association of State Boards of Accountancy; the Florida Board of Professional Regulation; and the AIA Continuing Education System.*

EDUCATION

Pensacola State College: AA Degree in Business Studies

Tallahassee Community College

University of West Florida

University of South Alabama

PERSONAL AFFILIATIONS

Cape Fear Sports Association, Wilmington, NC U6
Soccer – Youth Coach
Baseball – Pitch Coach

Gulf Breeze Sports Association, Gulf Breeze, FL *–13 seasons as a youth sports coach* U6,
Soccer Coach & Sponsor
U5, Tee Ball Coach & Sponsor
Mighty Mites – Assistant Coach, Dolphins
Mini Mites – Assistant Coach, Dolphins
Mites – Assistant Coach, Dolphins

Special Olympics, Tallahassee, Florida – Volunteer

First Tee of Northwest Florida – Corporate Sponsor – Complete has a special place with the First Tee of Northwest Florida. The company has partnered with First Tee to help them grow into their new location in Pensacola, Florida as their first-choice contractors.

PROFESSIONAL AFFILIATIONS

Association of State Flood Plain Managers

Southeast Region Research Initiative

American Society for Testing and Materials

American Society of Civil Engineers

Construction Industry Licensing Board

International Code Council

TRIAL, TESTIMONY & DEPOSITION VITAE

2026 Core Riviera LLC & Rutlidge Riviera LLC FKA Sailpointe Property Holdings, LLC v. Certain Underwriters at Lloyd's London – JAMs Arbitration No: 1425044184 £ Deposition

2026 Sandra Vanderheyden v. Premier Termite and Pest Control, LLC - 1st Judicial Circuit Santa Rosa County, FL Case No. 2023-574-CA £ Deposition

2026 Jeffrey & Jeanne Smith v. Coleman Coastal Construction, LLC & Matthew & Brittney Page – United States District Court Northern District of Florida Pensacola Division

2026 Diann Diamond v. Pinnacle Bank d/b/a Synovus Bank - 11th Judicial Circuit Miami-Dade County, FL Case No. 2023-018184-CA-01 £ Deposition

2026 Nicholas Sun & Bunneth Chhun v. J&M Rushing Corp., f/k/a Southland Pest Services, Inc., and Wayne's Pest Control Services, LLC - 1st Judicial Circuit Okaloosa County, FL Case No. 24-CA-003467 £ Deposition

2026 John & Silvia Switzer v. Skanska USA Civil Southeast, Inc. – 1st Judicial Circuit Escambia County, FL Case No. 2021-CA-000069 £ Deposition

2026 Manuel & Yuraima De Las Mercedes Pino v. Universal Property & Casualty Insurance Company – 15th Judicial Circuit Palm Beach County, FL Case No. 50-2024-CA-004352 £ Deposition

2026 Chad & Amy Williams v. Rice Construction Group, LLC - 1st Judicial Circuit Walton County, FL Case No. 24-CA-512 £ Deposition

2026 Sakhsams Investments, Inc v. Citizens Property Insurance Corporation – 14th Judicial Circuit Bay County, FL Case No. 23001191CA £ Deposition

2026 Jonathan Link v. Universal Property & Casualty Insurance Company – 3rd Judicial Circuit Taylor County, FL Case No. 2024-CA-000394 £ Deposition

2025 Riva Del Lago Condominium Association, Inc v. Steadfast Insurance Company – United States District Court Middle District of Florida Fort Myers Division Case No. 2:24-cv-1056-KCD-DNF £ Deposition

2025 American Integrity Insurance Company of Florida, a/s/o Archie M. Cook, and Archie M. Cook, III v. Southeast Spray Foam LLC, Mesa Underwriters Specialty Insurance Company, Auto-Owners Insurance, and Copart of Florida, Inc.- 14th Judicial Circuit Washington County, FL Case No. 2023-CA-0080 £ Deposition

2025 The Estate of Rafael Guzman Aponte v. Universal Property & Casualty Insurance Company - 11th Judicial Circuit Miami-Dade County, FL Case No. 2023-0209121-CA-01 £ Deposition

2025 Park Hill Owners Association, Inc et al v. Hill/Gray Seven, LLC et al - 9th Judicial Circuit Orange County, FL Case No. 2023-CA-014920-O £ Deposition

2025 SHS Contracting, LLC v. JJKK, LLC and GBOF 1, LLC - 1st Judicial Circuit Walton County, FL Case No. 23CA611 £ Deposition £ Trial

TRIAL, TESTIMONY & DEPOSITION VITAE *continued*

2025 K&D Construction Services, LLC v. John Genna et al – Circuit Court of Baldwin County, AL Case No. 05-CV-2023-901227.00 £ Deposition

2025 34 Sandpiper VMH, LLC & Mellissa Hayes v. New Haven Homes, LLC, et al - 13th Judicial Circuit Hillsborough County, FL Case No. 23-CA-012322 £ Deposition

2025 Charleston & Diane Bargman v. Universal Property & Casualty Insurance Company - 11th Judicial Circuit Miami-Dade County, FL Case No. 2020-000851-CA-01 £ Trial

2025 Justin & Kayla Barron v. Security First Insurance Company - 14th Judicial Circuit Washington County, FL Case No. 24-CA-12 £ Deposition

2025 Arbor View D'Iberville LLC; Arbor Place Biloxi LLC; and Arbor Station LB LLC v. International Catastrophe Insurance Managers LLC – 2nd Judicial Circuit Harrison County, MS Civil Action No. 24CI2:23-cv-00235 £ Deposition

2025 Gulf52, LLC v. Palmisano, LLC – Civil District Court for the Parish of Orleans State of Louisiana Division F Case No. 2021-09345 £ Deposition

2025 Ken Marciano and Paradise Hill, LLC v. Universal Property and Casualty Insurance Company - 7th Judicial Circuit Volusia County, FL Case No. 2024-10741-CIDL £ Deposition

2025 William & Caroline Ireland v. Universal Property & Casualty Insurance Company - 1st Judicial Circuit Escambia County, FL Case No. 22-000305CA £ Deposition

2025 Russell & Afton Patterson v. Slide Insurance Company - 20th Judicial Circuit Charlotte County, FL Case No. 23004314CA £ Deposition

2025 Barbara Exposito-Cuzan v. Universal Property & Casualty Insurance Company - 11th Judicial Circuit Miami-Dade County, FL Case No. 2021-016544-CA-01 £ Deposition

2025 Mohamad Mikhchi & Sara Hines v. Universal Property & Casualty Insurance Company - 1st Judicial Circuit Escambia County, FL Case No. 2022-CA-000623 £ Deposition

2025 Damien & Carrie Cantona v. Turner Pest Control, LLC - 7th Judicial Circuit St. John's County, FL Case No. CA22-1387 £ Trial

2025 Albeniz Ciriaco v. Universal Property & Casualty Insurance Company - 11th Judicial Circuit Miami-Dade County, FL Case No. 2023-028150-CA-01 £ Deposition

2025 Mavis Emory v. Universal Property & Casualty Insurance Company - 15th Judicial Circuit Palm Beach County, FL Case No. 50-2023-CA-014969-XXXX-MB £ Deposition

2025 Orlando & Victoria Nunez v. Universal Property & Casualty Insurance Company - 6th Judicial Circuit Pasco County, FL Case No. 2022 CA 002026 £ Deposition

TRIAL, TESTIMONY & DEPOSITION VITAE *continued*

2025 Joseph & Jenny McDonald v. Anchor Pest Control, Inc – In the Matter of the Arbitration Pursuant to the Revised Florida Arbitration Act Case No. 01-23-0004-8695 £ Deposition £ Arbitration

2025 Margaret Kennedy v. Universal Property & Casualty Insurance Company - 4th Judicial Circuit Duval County, FL Case No. 2021-CA-003961 £ Deposition

2024 Jimmy Moorer v. Universal Property & Casualty Insurance Company - 1st Judicial Circuit Escambia County, FL Case No. 2021-CA-002129 £ Deposition

2024 Lazara & CJ Cueto v. ADT Solar, LLC - Construction Division Case No. 01-24-0004-5010 £ Deposition

2024 Brenda Bloom v. Universal Property & Casualty Insurance Company - 1st Judicial Circuit Santa Rosa County, FL Case No. 21000075CAMXAX £ Deposition £ Trial

2024 52 Ventures I, LLC v. Indian Harbor Insurance Company - 11th Judicial Circuit Miami-Dade County, FL £ Deposition

2024 Charleston & Diane Bargman v. Universal Property & Casualty Insurance Company - 11th Judicial Circuit Miami-Dade County, FL Case No. 2020-000851-CA-01 £ Deposition

2024 Robert Kleinschmidt v. Universal Property & Casualty Insurance Company - 1st Judicial Circuit Santa Rosa County, FL Case No. 21000289CAMXAX £ Deposition

Bay Haven Charter Academy, Inc v. Lloyd's of London, Indian Harbor - 14th Judicial Circuit Bay County, FL Case No. 19-3167-CA £ Deposition

2024 Envoy & Patricia Hodgson v. Universal Property & Casualty Insurance Company - 17th Judicial Circuit Broward County, FL Case No. CACE-22-002651 £ Deposition

2024 David & Christine Tenniswood v. Universal Property & Casualty Insurance Company - 1st Judicial Circuit Santa Rosa County, FL Case No. 2021-000781-CA-MXAX £ Deposition

2024 Gary & Constance Oliver v. Florida Pest Control & Chemical Company, A Florida Corporation, and Andrew Goodson – 1st Judicial Circuit Escambia County, FL Case No. 2021 CA 001049 £ Deposition

2024 Jignesh Patel v. Universal Property & Casualty Insurance Company - 17th Judicial Circuit Broward County, FL Case No. CAPL-23-015145 £ Deposition

2024 Charles & Connie Hurst v. Universal Property & Casualty Insurance Company - 14th Judicial Circuit Bay County, FL Case No. 21000037CAAXMX £ Deposition

2024 SPAR v. Capacity Insurance Company - 4th Judicial Circuit Duval County, FL Case No. 2022-CA-004806 £ Deposition

2024 Maxwell Bruner v. Universal Property & Casualty Insurance Company - 1st Judicial Circuit Okaloosa County, FL Case No. 2022-CA-001695 F £ Deposition

TRIAL, TESTIMONY & DEPOSITION VITAE *continued*

2024 East Seaview, LLC v. First Protective Insurance Company D/B/A Frontline Insurance - 16th Judicial Circuit Monroe County, FL Case No. 2021-CA-000055-MR £ Deposition

2024 Robert & Sharon Gallimore v. Universal Property & Casualty Insurance Company - 17th Judicial Circuit Broward County, FL Case No. CACE-22-13092 £ Deposition £ Trial

2024 Benge Wheeler & Anthony Vitale v. Universal Property & Casualty Insurance Company - 11th Judicial Circuit Miami-Dade County, FL Case No. 2023-023033-CA-01 £ Deposition

2024 Ronald & Debbie Williams v. Universal Property and Casualty Insurance Company - 7th Judicial Circuit Volusia County, FL Case No. 2021-CA-10594 £ Trial

2024 Maykel Acosta v. Universal Property & Casualty Insurance Company - 11th Judicial Circuit Miami-Dade County, FL Case No. 2021-012575-CA-01 £ Deposition £ Trial.

2024 John & Valerie Samu v. Universal Property & Casualty Insurance Company - 1st Judicial Circuit Escambia County, FL Case No. 2021 CA 001130 £ Deposition

2024 Ahmed Mohamed v. Universal Property & Casualty Insurance Company - 14th Judicial Circuit Bay County, FL Case No. 22001139CA £ Deposition.

2024 Panama City Pulmonary, LLC v. First Community Insurance Company - 14th Judicial Circuit Bay County, FL Case No. 21000761 CA £ Deposition.

2023 Francine Feigenbaum v. Universal Property & Casualty Insurance Company - 15th Judicial Circuit Palm Beach County, FL Case No. 502022CA002113XXXXMB £ Deposition £ Trial.

2023 Zoraida and Orlando Camejo v. Universal Property & Casualty Insurance Company - 17th Judicial Circuit Broward County, FL Case No. CACE-21-019524 & CACE-21-007258 £ Deposition

2023 Susan and Matthew Buckley v. Universal Property & Casualty Insurance Company - 15th Judicial Circuit Palm Beach County, FL Case No. 50-2020-CA-012770-XXXX-MB £ Deposition

2023 Moshe Agam v. Universal Property and Casualty Insurance Company - 17th Judicial Circuit Broward County, FL Case No. CACE-22-010647 £ Deposition

2023 Brunelle Parker v. Universal Property and Casualty Insurance Company – 14th Judicial Circuit Washington County, FL Case No. 2019-CA-000206 £ Deposition.

2023 Jonathan & Eva Lotta Cooper v. Universal Property & Casualty Insurance Company - 15th Judicial Circuit Palm Beach County, FL Case No. 50-2022-CA-003863-XXXX-MB AI £ Deposition £ Trial

2023 Logan Crepeau v. Universal Property & Casualty Insurance Company - 12th Judicial Circuit Sarasota County, FL Case No. 2022-CA-001747 £ Deposition £ Trial

TRIAL, TESTIMONY & DEPOSITION VITAE *continued*

2023 Svein & Judith Heggdal v. Universal Property & Casualty Insurance Company – 1st Judicial Circuit Escambia County, FL Case No. 2022-CA-000017 £ Deposition

2023 Ramesh & Kusum Patel v. Universal Property and Casualty Insurance Company - 14th Judicial Circuit Bay County, FL Case No. 2022-CA-000486 £ Deposition

2023 Ronald & Debbie Williams v. Universal Property and Casualty Insurance Company - 17th Judicial Circuit Broward County, FL Case No. 2021-CA-10594 £ Deposition

2023 Leonard & Carol Friedman v. Universal Property & Casualty Insurance Company - 15th Judicial Circuit Palm Beach County, FL Case No. 50-2022-CA-010171XXXXMB £ Deposition

2023 Oscar Crespo v. Universal Property & Casualty Insurance Company - 11th Judicial Circuit Miami-Dade County, FL Case No. 2018-036120-CA-01 £ Deposition £ Trial

2023 Mickey Green v. Universal Property & Casualty Insurance Company - 11th Judicial Circuit Miami-Dade County, FL Case No. 2022-009331-CA-01 £ Deposition

2023 Kalima Ascanio v. Universal Property & Casualty Insurance Company – 11th Judicial Circuit Miami-Dade County, FL Case No. 2021-022525-CA-01 £ Deposition

2023 Mya Hohman v. Homeowner's Choice Property & Casualty Insurance Company – 1st Judicial Circuit Escambia County, FL Case No. 2021-CA-001226 £ Deposition

2023 Lynn Scheel v. Universal Property & Casualty Insurance Company – 19th Judicial Circuit Martin County, FL Case No. 22000153CAAXMX £ Deposition

2023 Carla Justo and Raul Soriano v. Universal Property & Casualty Insurance Company – Miami-Dade County, FL Case No. 2021-010342-CA-01 £ Deposition

2023 First United Methodist Church of Pensacola, FL, Inc v. First Protective Insurance Company D/B/A Frontline Insurance - 1st Judicial Circuit Escambia County, FL Case No. 2021-CA-000910 £ Deposition

2023 David F. Listro v. Wilbert & Douglas Dallas – 1st Judicial Circuit Okaloosa County, FL Case No. 2021-CA-000922-F £ Deposition £ Trial

2023 AJJupiter002 LLC v. Universal Property & Casualty Insurance Company – 15th Judicial Circuit Palm Beach County, FL Case No. 50-2022-CA-002853 £ Deposition

2023 German & Lissette Gonzalez v. Universal Property & Casualty Insurance Company – 11th Judicial Circuit Miami-Dade County, FL Case No. 2018-027988-CA-01 £ Deposition £ Trial

2023 Mary Ellen Hembree v. Highpointe DBR, LLC – 1st Judicial Circuit Escambia County, FL Case No. 2021-CA-02675 £ Deposition

TRIAL, TESTIMONY & DEPOSITION VITAE *continued*

2023 Frumence and Elvita Honore v. Universal Property and Casualty Insurance Company – 17th Judicial Circuit Broward County, FL Case No. CACE-20-014314 £ Deposition

2023 Jacqueline Colley v. Universal Property and Casualty Insurance Company – Santa Rosa County, FL Case No. 22-CA-142 £ Deposition

2023 Mohamad Mikhchi and Sarah Hines v. Universal Property and Casualty Insurance Company – 1st Judicial Circuit Escambia County, FL Case No. 2022-CA-000623 £ Deposition

2023 Angie Perez & Jose De Jesus Morales Arroyo v. Universal Property and Casualty Insurance Company – 17th Judicial Circuit Broward County, FL Case No. CACE-21-019450 £ Deposition

2023 Edward & Karen Davison v. Edison Insurance Company – 14th Judicial Circuit Bay County, FL Case No. 20001791CA £ Trial

2023 Richard & Rosalyn Hurt v. Universal Property and Casualty Insurance Company – 1st Judicial Circuit Escambia County, FL Case No. 2020-CA-000502 £ Deposition.

2023 Virginia Campoamor v. Universal Property & Casualty Insurance Company – 13th Judicial Circuit Hillsborough County, FL Case No. 19-CA-1009 £ Deposition

2023 Terrell & Debra Kaye Dawson v. Security First Insurance Company – 1st Judicial Circuit Escambia County, FL Case No. 2021 CA 001046 £ Deposition

2023 John St. Stephen Lloyd & Melanie Meleta Beckford v. Universal Property & Casualty Insurance Company – 17th Judicial Circuit Broward County, FL Case No. CACE21-007311 £ Deposition

2023 Tradewinds Coach Sales, LLC v. Westfield Insurance Company – Middle District of Florida Orlando City Division Case No. 6:21-cv-01297 £ Deposition

2023 Vincent Bruner v. HomeTeam Pest Defense, Inc – 13th Judicial Circuit Hillsborough County, FL Case No. 17-CA-003467 £ Deposition

2023 Amy Oliver v. United States Automobile Association – 14th Judicial Circuit Bay County, FL Case No. 2020-CA-000495 £ Deposition

2022 William Clemons and Latoya Clemons v. Universal Property & Casualty Insurance Company -13th Circuit Court Hillsborough County, FL Case No. 19- CA-004924 £ Deposition

2022 Joanna Morris v. Universal Property & Casualty Insurance Company - Santa Rosa County, FL Case No. 21-CA-579 £ Deposition

2022 Christian and Marcy O'Donnell v. Homeowners Choice property & Casualty Insurance Company, Inc. - 14th Judicial Circuit Court Bay County, FL Case No. 21000668CA £ Deposition

TRIAL, TESTIMONY & DEPOSITION VITAE *continued*

2022 Mary A. Beck v. Family Security Insurance Company, Inc.- 14th Judicial Circuit Court Bay County, FL Case No. 20001856CA £ Deposition

2022 Hugo Negrin and Elizabeth Morales v. Universal Property & Casualty Insurance Company - 11th Judicial Circuit Court Miami-Dade, FL Case No. 2020-002014-CA-01 £ Deposition

2022 Benjamin Clabaugh and Kristin Stewart v. Homeowners Choice Property & Casualty Insurance Company, Inc - 1st Judicial Circuit Court Escambia County, FL Case No. 2021-CA-002546 Division E £ Deposition

2022 Edna Nedrick v. United Property & Casualty Insurance Company - 15th Judicial Circuit Court Palm Beach County, FL Case No. 2020-CA-010165 £ Deposition

2022 Robert G. Mott and Maire B. Mott v. United Property & Casualty Insurance Company - Pensacola, FL 1st Judicial Circuit Court Escambia County, FL Case No. 2021 CA 1472 £ Deposition

2022 Bay Area Printing & Graphics Solutions, Inc. v. Westchester Surplus Lines Insurance Company- Pensacola, FL United States District Court Northern District of Florida, Case No. 2021 CA 1472 £ Deposition

2022 Universal Property and Casualty Insurance Company v. Mahalo Painting Company-Boca Raton, FL 15th Judicial Circuit Palm Beach County, FL Case No. CACE-50-CA-005017 & Deposition

2022 Phyllis and Robert Salad v. Universal Property and Casualty Insurance Company - Weston, Florida 17th Judicial Circuit Broward County, Florida Case No. CACE-20-011718 £ Deposition

2022 Thomas Liberati v. Universal Property and Casualty Insurance Company – Boca Raton, Florida Case No. 2020-CA-012666 £ Deposition

2021 Gene Cook v. Nationwide Insurance Company of America – Pensacola, Florida Northern District Court, Pensacola, Florida Case No. 3:21cv-00722 £ Deposition

2021 Rodriguez v. Universal Property and Casualty Insurance Company – Miami, Florida Dade County Judicial Circuit Court, Case No. 2019-037014-CA-01 £ Deposition

2020 Courtney v. Universal Property and Casualty Insurance Company – New Port Richey, Florida Pasco County Circuit Court, Case No. 51-2018-CA-001928 £ Deposition

2018 Kris and Erin Martin v. Chi-Mar Construction – Pensacola, Florida Circuit Court in and for Okaloosa County, Florida Case No. 2017 CA 002680 £ Deposition

2017 Larry and Paula Matthews v. James Hardie Building Products, Inc. – Pensacola, Florida United States District Court Northern District of Florida Case No. 3:16 –cv-00378-MCR-EMT £ Deposition

2016 River House Partners, LLC v. Grandbridge Real Estate Capital LLC – Baton Rouge, LA United States District Court Middle District of Louisiana Case No. 3:15-CV-00058 & Voir Dire Expert Testimony

TRIAL, TESTIMONY & DEPOSITION VITAE *continued*

2016 Plano Interiors v. Baywatch Condominium Association – Pensacola, Florida Circuit Court in and for Escambia County Case No. 2008 CA 002459 £ Deposition

2016 Sunrise One, LLC et al v Harleysville Ins Co of New York – Lynbrook, New York USDC EDNY Docket No. 2:15-cv-00242 £ Deposition

2016 LEV 2024 v Tower National Insurance Company – New York, New York £ Deposition

2014 United Commerce v. The Travelers Lloyds Insurance Company – Dallas, Texas 95th Judicial District Court, Dallas County £ Deposition

2014 Health Space Regions Lancaster v. Hanover Lloyds Insurance Co – Dallas, Texas 193rd Judicial District Court of Dallas County £ Deposition

2013 Village Community Owners v. The Village Development Co v. General Masonry of NW Florida – Pensacola, Florida First Judicial Circuit in and for Walton County, Florida Case No. 2010-CA-001576 £ Deposition

2012 Floyd, Grace and Winfred v. Wal-Mart, East Division – Pensacola, Florida Northern District Court, Pensacola, Florida Case No. 3:12 CV336 £ Deposition

2012 Arnold A. and Colleen F. Ondis v. State Farm Insurance Co – Pensacola, Florida First Judicial Court of Santa Rosa County Court Case No. 05-000191-CA £ Trial

2012 James v. T.O.P. Construction, Inc. – Navarre Beach, Florida First Judicial District of Florida – Santa Rosa County – Case No. 2008-CA-1751 £ Deposition

2011 HEA v. Allied Property & Casualty Insurance Corporation – Houston, Texas US District Court - Southern District Court Houston Division Case No. 4:10cv-01008 £ Deposition

2011 Garrett v. Citizens Property Insurance Corporation - Pensacola, Florida Circuit Court in and For Santa Rosa County Court - Case No. 2009 CA 001409 £ Deposition

2011 Shaw v. Acadian Builders & Contractors LLC – Gonzales, Louisiana 23rd Judicial District Court: Parish of Ascension – State of Louisiana - Suit 92993 £ Trial

2010 BKS, Inc., et al v. Empire Fire & Marine Insurance et al – Hattiesburg, Mississippi Civil Action No. C106-0202 £ Trial

2010 Mathis v. Florida Farm Bureau Casualty Insurance Co - Navarre Beach, Florida District Court of Appeal First District - No. 1D09-1707 £ Trial

2010 Monahan v. Universal Property & Casualty Insurance Company - Pensacola, Florida First Judicial Court of Santa Rosa County Court - Case No. 2009-1624 CA01-CON-B £ Deposition

2010 Arnold A. and Colleen F. Ondis v. State Farm Insurance Co - Pensacola, Florida First Judicial Court of Santa Rosa County Court - Case No. 05-000191-CA £ Trial & Deposition

TRIAL, TESTIMONY & DEPOSITION VITAE *continued*

2010 Herrington, Roy, and Susan v. Citizens Property Insurance Co - Pensacola, Florida Escambia County Court - Case No. 2008-CA-001834 £ Trial & Deposition

2009 Steve and Margaret Sue Westendorf v. D. R. Horton, Inc. – Perdido Key, Florida Escambia County Court - Case No. 2008-CA-001326: Division A £ Deposition

2009 Larry and Donna Becker v. Thomas Insulation/McHenry Electric – Okaloosa, Florida First Judicial Circuit Court of Okaloosa County - Case No. 2004 CA 003836 S £ Deposition

2009 Broadway Inn Express, LLC v. Coastal Builders, Inc. – Biloxi, Mississippi U. S. District Court - Southern District of Mississippi – Case No. 1:08CF193HSO-JMR £ Deposition

2009 Playa Sur Properties v. Bodax Foundations, Inc. – Miami Beach, Florida 11th Judicial Circuit Court Miami-Dade County – Case No. 06 09426 CA 02 £ Deposition

2009 Pamela J. Pollard v. State Farm Insurance Company – Pensacola, Florida Santa Rosa Circuit Court – Case No. 07 000207 CA 01 £ Deposition

2009 Womack v. King Roofing Service – Pensacola, Florida Collier County Circuit Court – Case No. 07 1801 CA £ Deposition

2009 Perdido Shores West v. Citizens Property Insurance Company – Perdido Key, Florida Escambia County Circuit Court – Case No. 2005 CA 002036 £ Deposition

2009 Helen Surovek v. Citizens Property Insurance Company – Ft. Lauderdale, Florida Broward County Circuit Court – Case No. 06 15985 CA 08 £ Deposition

2009 Henry & June Kuehn v. State Farm Insurance Company – Ocean Springs, Mississippi US District Court: Southern Mississippi – Case No 08CV577-LTS-RHW £ Deposition & LT Senter voir dire

2007 Archer v. First Protective Insurance Company – Pensacola, Florida First Judicial Circuit Court: Escambia County – Case No. 2006 CA 000733 DIV-A £ Deposition

2007 Harris v. State Farm – Bay St. Louis, Mississippi £ Deposition

2007 Echezabal v. State Farm – Pass Christian, Mississippi U.S. District Court of Mississippi: Southern District – Case No. 1:06cv522 £ Deposition

2007 Beckham v. State Farm - Biloxi, Mississippi U.S. District Court of Mississippi: Southern District – Case No. 1:06cv247 £ Deposition

2007 Sirockman v. Citizens - Destin, Florida Circuit Court: Okaloosa County, Florida – Case No. 2006-CA-00198 £ Deposition

2007 Harraway v. Cornerstone, Santa Rosa Golf - Pensacola, Florida First Judicial Circuit Court: Santa Rosa County, Florida – Case No. 04-337-CA £ Deposition & Trial

TRIAL, TESTIMONY & DEPOSITION VITAE *continued*

2007 Robertson & Brown v. Allstate - Pensacola, Florida £ Deposition

2007 Kent Scott v. Tower Hill Insurance – Pensacola, Florida Circuit Court: Santa Rosa County, Florida – Case No. 2006-CA-000258 £ Deposition

2006 The Plaza v. Elmer Cook Construction – Pensacola, Florida £ Deposition

2006 The Chateau De La Mer Homeowners Association v. Certain Underwriters at Lloyds of London - Gulfport, Mississippi £ Deposition

2005 Selected Property Owners v. Renny's Creek Mines, Inc. - New Bern, North Carolina Superior Court Division: Craven City, State of North Carolina – Case 04 CVS 0880 £ Deposition and Trial

2005 John Urban Architect v. Skeen - Bald Head Island, North Carolina £ Deposition and Trial

2004 Himes v. Camina - Bald Head Island, North Carolina £ Deposition and Mediation

2003 Dr. Bennett v. Bald Head Island Construction – Bald Head Island, North Carolina £ Deposition and Mediation

2003 Peppertree HOA v. Dallas Harris - Wilmington, North Carolina £ Mediation

2002 Ramm v. Camina - Bald Head Island, North Carolina £ Deposition and Mediation

2002 Turnberry at Landfall Selected Homeowners v. Turnberry Associates Cincinnati Insurance Wilmington, North Carolina £ Deposition

2002 Lowell Building v. Builders Mutual - Wilmington, North Carolina £ Deposition

2001 Ocean Ridge Nursing Home v. Troxell Architects - Southport, North Carolina £ AIA Arbitration

2001 Turnberry at Landfall Selected Homeowners v. Turnberry Associates & Scottsdale Ins Wilmington, North Carolina £ Mediation

2000 Injured Party v. Town of Carolina Beach League of Municipalities Wilmington, North Carolina Expert for the League of Municipalities and Carolina Beach £ Mediation