

U.S. Department of
Homeland Security

**United States
Coast Guard**



Director
United States Coast Guard
National Pollution Funds Center

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5890
16 July 2012

CERTIFIED MAIL – RETURN RECEIPT REQUESTED

Certified Mail Number: 7011 1570 0001 4803 7889

Michelle Fountain


RE: Claim Number: N10036-1748

Dear Ms. Fountain:

The National Pollution Funds Center (NPFC), in accordance with the Oil Pollution Act of 1990, 33 U.S.C. § 2701 et seq. (OPA) and the associated regulations at 33 C.F.R. Part 136, denies payment on the claim number N10036-1748 involving Deepwater Horizon. Please see the attached Claim Summary / Determination Form for further explanation.

You may make a written request for reconsideration of this claim. The reconsideration must be received by the NPFC within 60 days of the date of this letter and must include the factual or legal basis of the request for reconsideration, providing any additional support for the claim. However, if you find that you will be unable to gather particular information within the time period, you may include a request for an extension of time for a specified duration with your reconsideration request.

Reconsideration of the denial will be based upon the information provided. A claim may be reconsidered only once. Disposition of that reconsideration in writing will constitute final agency action. Failure of the NPFC to issue a written decision within 90 days after receipt of a timely request for reconsideration shall, at the option of the claimant, be deemed final agency action. All correspondence should include claim number N10036-1748.

Mail reconsideration requests to:

Director (ca)
NPFC CA MS 7100
US COAST GUARD
4200 Wilson Blvd, Suite 1000
Arlington, VA 20598-7100

Sincerely,


Claims Adjudication Division
National Pollution Funds Center
U.S. Coast Guard

Enclosure: (1) Claim Summary / Determination Form
(2) Documentation Provided by the Claimant

CLAIM SUMMARY / DETERMINATION FORM

Claim Number	: N10036-1748
Claimant	: Michelle Fountain, a/k/a Michelle Brett
Type of Claimant	: Private (US)
Type of Claim	: Loss of Profits and Earning Capacity
Amount Requested	: \$145,000.00

FACTS

On or about 20 April 2010, the Mobile Offshore Drilling Unit Deepwater Horizon (Deepwater Horizon) exploded and sank in the Gulf of Mexico. As a result of the explosion and sinking, oil was discharged. The Coast Guard designated the source of the discharge and identified BP as a responsible party (RP). BP accepted the designation and advertised its OPA claims process. On 23 August 2010, the Gulf Coast Claims Facility (GCCF) began accepting and adjudicating certain individual and business claims on behalf of BP.

On 8 March 2012, the United States District Court, Eastern District of Louisiana issued a "Transition Order" (TO) limiting the GCCF's ability to accept, process, or pay claims except as provided in that order. The TO created a Transition Process (TP) to facilitate transition of the claims process from the GCCF to a proposed Court Supervised Settlement Program (CSSP). The Court granted Preliminary Approval of the proposed settlement agreement on 2 May 2012, and the CSSP began processing claims on 4 June, 2012.

CLAIM AND CLAIMANT

On 10 April 2012, Michelle Fountain, (the Claimant) presented a claim to the Oil Spill Liability Trust Fund (OSLTF) for \$145,000.00 for loss of profits and impairment of earning capacity resulting from the Deepwater Horizon oil spill.¹ The Claimant is the owner of a property in Gulf Shores, Alabama.² The Claimant asserts that she lost income at the time of selling that property by having a decrease in volume of scheduled showings of the property due to concerns over the effects of the oil spill and lowered property values. The Claimant lowered the price to be competitive with other active listings at the time.³ The property eventually sold through a short sale.⁴

APPLICABLE LAW

Under the Oil Pollution Act of 1990 (OPA), at 33 U.S.C. § 2702(a), responsible parties are liable for removal costs and damages resulting from the discharge of oil into or upon the navigable waters or adjoining shorelines or the exclusive economic zone, as described in § 2702(b) of OPA.

¹ Optional OSLTF Claim Form signed 31 March 2012 and received 10 April 2012.

² Warranty Deed for Lot 11 of Magnolia Regency, Baldwin County, Alabama, in name of Michelle Brett. Property is identified in Appraisal of Real Property as of 1 July 2011 as 636 Magnolia Circle, Lot 11, Magnolia Regency, Gulf Shores, AL. Claimant's unsigned letter received 4 July 2012 explained that the Claimant's previous name was Michelle Brett, but she remarried in 2006.

³ Unsigned letter from Claimant's realtor Lee Ann Brett-McVay To Whom It May Concern, dated 5 December 2011.

⁴ Optional OSLTF Claim Form signed 31 March 2012 & received 10 April 2012.

The OSLTF which is administered by the NPFC, is available, pursuant to 33 U.S.C. § 2712(a)(4) and § 2713 and the OSLTF claims adjudication regulations at 33 C.F.R. Part 136, to pay claims for uncompensated damages. One type of damages available pursuant to 33 C.F.R. § 136.231 is a claim for loss of profits or impairment of earning capacity due to injury to or destruction of natural resources.

Under 33 C.F.R. § 136.233 a claimant must establish the following:

- (a) That real or personal property or natural resources have been injured, destroyed, or lost.
- (b) That the claimant's income was reduced as a consequence of injury to, destruction of, or loss of property or natural resources, and the amount of that reduction.
- (c) The amount of the claimant's profits or earnings in comparable periods and during the period when the claimed loss or impairment was suffered, as established by income tax returns, financial statements, and similar documents. In addition, comparative figures for profits or earnings for the same or similar activities outside of the area affected by the incident also must be established.
- (d) Whether alternative employment or business was available and undertaken and, if so, the amount of income received. All income that a claimant received as a result of the incident must be clearly indicated and any saved overhead and other normal expenses not incurred as a result of the incident must be established.

Under 33 C.F.R. § 136.105(a) and § 136.105(e)(6), the claimant bears the burden of providing to the NPFC, all evidence, information, and documentation deemed necessary by the Director, NPFC, to support the claim.

Under 33 C.F.R. § 136.235, the amount of compensation allowable for a claim involving loss of profits or impairment of earning capacity is limited to the actual net reduction or loss of earnings or profits suffered. Calculations for net reductions or losses must clearly reflect adjustments for—

- (a) All income resulting from the incident;
- (b) All income from alternative employment or business undertaken;
- (c) Potential income from alternative employment or business not undertaken, but reasonably available;
- (d) Any saved overhead or normal expenses not incurred as a result of the incident; and
- (e) State, local, and Federal taxes.

Under 33 U.S.C. § 2712(f), payment of any claim or obligation by the Fund under OPA shall be subject to the United States Government acquiring by subrogation all rights of the claimant or State to recover from the responsible party.

DETERMINATION OF LOSS

Claimant's Submission to the OSLTF

To support this claim, the Claimant presented documentation that is listed in Enclosure (2).

On 10 April 2012, the Claimant presented a claim to the Oil Spill Liability Trust Fund (OSLTF) for \$145,000.00 for loss of profits and impairment of earning capacity resulting from the Deepwater Horizon oil spill.⁵ The Claimant is owner of a property in Gulf Shores, Alabama.⁶

⁵ Optional OSLTF Claim Form signed 31 March 2012 and received 10 April 2012.

The Claimant asserts that she lost her job due to the oil spill and, as a result, had to sell her house.⁷ The Claimant asserts in this claim a loss of income at the time of selling her property because of concerns over the effects of the oil spill which lowered property values. The Claimant lowered the price to be competitive with other active listings at the time.⁸ The property eventually sold in July 2011 through a short sale.⁹ The Claimant seeks the difference in the property's value before the oil spill and at the time of sale (sales price) in July 2011.¹⁰

The Claimant indicates that she submitted a claim to the responsible party on 9 November 2011.¹¹ The Claimant also indicates that the responsible party has denied her claim.¹²

The NPFC conducted an independent investigation of claim presentation and payments. The NPFC confirmed the Claimant's presentment of two Interim Payment (IP) Claims to the GCCF on 11 November 2011, assigned GCCF Claim Nos. 9532347 and 9534120. Claimant Identification No. 3565383 was assigned to both claims.¹³ The NPFC reviewed both of the IP Claims and confirmed that the loss of profits/earnings claim for diminution of property value in the amount of \$145,000.00 had been presented to the GCCF under IP Claim No. 9534120.¹⁴ Based upon the information provided and independent verification by the NPFC, this claim can be adjudicated in the full amount of \$145,000.00.

IP Claim No. 9532347, in the amount of \$27,000.00 for loss of income, relates to the Claimant's loss of her job; it does not bear on the Claimant's alleged damages for diminution of property value; and is not addressed further.

Additionally, the NPFC notes that evidence presented in this claim submission indicates that the Claimant is a member of the economic damages class of the Deepwater Horizon oil spill class action settlement (the BP settlement).

NPFC Determination

Under 33 C.F.R. § 136.105(a) and § 136.105(e)(6), the claimant bears the burden of providing to the NPFC all evidence, information and documentation deemed necessary by the Director, NPFC, to support the claim.

⁶ Warranty Deed for Lot 11 of Magnolia Regency, Baldwin County, Alabama, in name of Michelle Brett. Property is identified in Appraisal of Real Property as of 1 July 2011 as 636 Magnolia Circle, Lot 1, Magnolia Regency, Gulf Shores, AL. Claimant unsigned letter received 4 July 2012 explained that the Claimant's previous name was Michelle Brett, but she remarried in 2006.

⁷ Claimant's letter 'To Whom It May Concern' dated 9 November 2011 provides this explanation, but this claim does not include lost income associated with the Claimant's job.

⁸ Unsigned letter from Claimant's realtor Lee Ann Brett-McVay To Whom It May Concern, dated 5 December 2011.

⁹ Optional OSLTF Claim Form signed 31 March 2012 & received 10 April 2012 and Warranty Deed for Lot 11, Magnolia Regency, Baldwin County, Alabama.

¹⁰ Claimant's replies to Explanation Requests #4 and #5, received 4 June 2012.

¹¹ Optional OSLTF Claim Form signed 31 March 2012 and received 10 April 2012.

¹² Optional OSLTF Claim Form signed 31 March 2012 and received 10 April 2012.

¹³ Transition Program – U.S. Coast Guard Report as of 1 May 2012.

¹⁴ GCCF Pages 6, 13, and 14 of Claimant's GCCF Claim Form signed and dated 8 November 2011 apply to the claimant's diminution of property value claim in the amount of \$145,000.00. This claim was incorrectly categorized at the GCCF as a real/personal property damages.

As an initial matter, it appears that the Claimant is a member of the economic damages class of the BP settlement. This claim is therefore considered to have been settled, and the Claimant is ineligible to recover funds from the OSLTF.

According to OPA, the payment of any claim by the NPFC is subject to the NPFC's ability to obtain, by subrogation, the rights to recover all costs and damages from the responsible party. If a claim has been settled, the Claimant no longer has rights to the claim and therefore cannot subrogate rights to the NPFC.

While this claim may not have been quantified or paid, it is considered to have been settled by virtue of the Court's preliminary approval of the settlement agreement. If the Claimant disagrees that she is a member of the economic damages class of the BP Settlement, then she should submit evidence to indicate that she has either opted out or is excluded from the BP Settlement in her request for reconsideration of this claim.

Further, as explained below, this claim is also denied under OPA's loss of profits damage category, as the Claimant has failed to prove that she has sustained a financial loss as a result of the Deepwater Horizon oil spill.

After an initial review of the claim, the NPFC sent the Claimant a letter requesting additional information to further evaluate the claim. The letter requested, among other things, additional financial documentation to support that the Claimant sustained lost profits & earnings, as well as other documentation supporting and explaining how the Deepwater Horizon oil spill caused the Claimant's losses. The Claimant was given 14 days to respond to the letter, dated 15 May 2012.¹⁵

In response to the NPFC's additional information request, the Claimant provided excerpts of her 8 November 2011 GCCF claims; a copy of her 16 May 2007 Title Deed; twelve (12) MLS listings for properties sold and considered as 2011 'comps'; the 18 May 2011 Purchase Agreement, the 24 May 2011 Purchase Agreement Addendum; the Appraisal of 636 Magnolia Circle, Gulf Shores, AL, as of 1 July 2011; the Alabama license for the appraiser, Ginger W. Smith; Claimants Tax Organizer pages for 2011 federal taxes; and explanations on seven specific document requests & questions in the NPFC's 15 May 2012 letter.

The NPFC has considered all documentation and information presented by the Claimant.

The Claimant failed to prove the amount of the alleged loss and to prove that the alleged loss was due to the Deepwater Horizon oil spill.

Failure to Prove Loss of Earnings

The Claimant explained that she calculated lost profits associated with her property in the amount of \$145,000.00 by subtracting the sale price of her property from its value before the oil spill.¹⁶ The Claimant used the July 2011 sale price of \$215,000.00 as the market value at time of sale because the house had been recently appraised at \$220,000.00 by a certified appraiser and because the lender for the buyer provided a Broker Price Opinion (BPO) of property value of

¹⁵ NPFC letter dated 15 May 2012.

¹⁶ So stated in handwritten reply to Explanation Request #4, received 4 June 2012.

\$215,000.00.¹⁷ The Claimant also asserts that it made no difference that the sale was a short sale because of the values of comparable home sales, the appraisal and the BPO.¹⁸ To evidence the sale, the Claimant provided the Purchase Agreement for the property with amendment and a HUD-1 Settlement Statement prepared for a closing on 27 July 2011.¹⁹ The NPFC independently verified that the sale took place on 27 July 2011.²⁰

The Claimant calculated the value of her property before the spill using other sales, evidenced by MLS summaries of which were provided.²¹ The Claimant did not state the pre-spill property value nor did she provide documentation showing how it was calculated; however, by deduction from the sale amount and the amount claimed, it appears that the Claimant's estimated pre-spill property value was \$360,000.00.²² The Claimant does not indicate that the value before the oil spill was determined by a state-licensed appraiser.

Based on publicly available real estate information,²³ the NPFC believes that the real estate market in Gulf Shores was not stable before the oil spill and that average prices continued to fall through mid-2011, except for four months relative stability during the summer of 2010. The NPFC does not believe the Claimant's methodology of averaging the value of sales from 24 September 2009 to 29 March 2011 to be a realistic assessment of the property's pre-spill value. Simply using or averaging comparative sales across the 18-month period covered by the MLS summaries provided is not appropriate without skilled adjustment by a professional, state-licensed appraiser.

If the Claimant submits a request for Reconsideration to the NPFC, the Claimant must provide evidence of the property's market value before the oil spill as determined by a state licensed appraiser for comparison with the actual sale value of the property also as determined by a state licensed appraiser in order for her claim to be successful. While the Claimant provided MLS sheets for certain other property sales, evidence would need to be provided to establish the property's value before the oil spill by providing home sales data for timely, comparable sales, detailing information regarding sale price, sale timing and home characteristics, including property type, size, location and absorption rate of the properties into the market—such as might be provided by a professional, state-licensed appraiser.

Failure to Prove Causation

The Claimant asserts that her alleged loss of income is due to the oil spill.²⁴ The NPFC will not presume causation or lack thereof based upon business type or location. Causation is an element of every claim that must be proven the Claimant. Statements without supporting documentation are not satisfactory to prove that the alleged loss was caused by the oil spill.

¹⁷ So stated in handwritten reply to Explanation Request #5, received 4 June 2012. The NPFC notes that the appraisal as of 1 July 2011 valued the property at \$222,000, not \$220,000.

¹⁸ So stated in handwritten reply to Explanation Request #5, received 4 June 2012.

¹⁹ Purchase Agreement dated 18 May 2011 between Michelle T. Brett and Lynda J. Willard, Purchase Agreement Addendum dated 24 May 2011, and Settlement Statement (HUD-1) for settlement date of 27 July 2011, with HUD-1 Attachment and Acknowledgement of Receipt.

²⁰ Warranty Deed granted to Lynda Willard (buyer) on 27 July 2011.

²¹ Claimant provided eight MLS reports with dates of sale ranging from 24 September 2009 to 29 March 2011.

²² Settlement Statement (HUD-1) for settlement date of 27 June 2011 indicates a contract sale price of \$215,000.00 and Optional OSLTF Claim Form signed 31 March 2012 /received on 10 April 2012 indicates \$145,000.00 claimed.

²³ <http://www.zillow.com>, 36542 Home Prices and Home Values, last accessed on 28 June 2012.

²⁴ Optional OSLTF Claim Form signed 31 March 2012 and received on 10 April 2012.

The Claimant has not provided documentation supporting that potential buyers did not move forward on the purchase of her house because of the oil spill. The NPFC notes that the Claimant's property had been on the market for 11 months before the oil spill.²⁵ Further, based on publicly available real estate information, the NPFC believes that the real estate market in Gulf Shores had been falling before the oil spill through the middle of 2011, except for a period of stability for four months following the oil spill.²⁶ These market condition reports do not lead the NPFC to believe that the oil spill was the cause of the Claimant's alleged loss.

The Claimant has not provided evidence sufficient to prove whether, or how much of, the diminution in her property's value is the result of the Deepwater Horizon oil spill. If the Claimant submits a request for Reconsideration to the NPFC, evidence linking her loss to the Deepwater Horizon oil spill, not other factors such as the economy or market conditions, must be submitted in order for her claim to be successful.

This claim is denied for the following reasons: (1) the Claimant is considered to have settled her claim by virtue of belonging to the economic damages class associated with the CSSP; (2) the Claimant has failed to demonstrate her alleged loss through financial documentation; and (3) the Claimant has failed to demonstrate that her alleged loss is due to injury or destruction or loss of real or personal property or a natural resource as a result of a discharge or a substantial threat of a discharge of oil (i.e., the Deepwater Horizon oil spill).

Claim Supervisor:  *NPFC Claims Adjudication Division*

Date of Supervisor's Review: *7/16/12*

Supervisor's Action: *Denial approved*

Supervisor's Comments:

²⁵ Exclusive Property Listing agreement between Phillip & Michelle Fountain and Lee Ann Brett-McVay, dated 27 May 2009.

²⁶ <http://www.zillow.com>, 36542 Home Prices and Home Values, last accessed on 28 June 2012 and Baldwin County Association of Realtors' Gulf Beach Residential Housing Report, Quarterly and Annual Price Trends by Zone, Winter 2011, last accessed at <http://www.cres.southalabama.edu/> on 28 June 2012.

Enclosure (2)
Documentation Provided by the Claimant
N10036-1748

Below is a list of documentation received to date in support of Michelle Fountain's claim:

- Optional OSLTF Claim Form signed 31 March 2012 and received 10 April 2012.
- GCCF Denial Letter on Interim Payment/Final Payment Claim dated 12 January 2012.
- Page 6 of Claimant's GCCF Claim Form.
- Lee Ann Brett-McVay letter, To Whom It May Concern, dated 5 December 2011.
- MLS Listing for 636 Magnolia Circle, Gulf Shores, AL, printed 29 May 2009.
- Exclusive Property Listing agreement between Phillip & Michelle Fountain and Lee Ann Brett-McVay, dated 27 May 2009.
- Estimate of closing costs to seller and net to seller dated 25 May 2009.
- Estimate of closing costs to seller and net to seller dated 30 November 2009.
- Listing Agreement Price Reduction dated 30 November 2009.
- Estimate of closing costs to seller and net to seller dated 7 May 2010.
- Listing Agreement Price Reduction dated 7 May 2010.
- Extension of Listing Agreement dated 30 November 2009.
- Baldwin County Multiple Listing Service input form dated 27 May 2009.
- Affidavit of Seller's Residence, dated 27 May 2009.
- Seller's Disclosure Statement dated 27 May 2009.
- Limited Consensual Dual Agency Agreement, signed 27 May 2009.
- Exclusive Authorization to Sell: Listing Agreement for Residential Property dated 11 January 2011.
- Real Estate Brokerage Services Disclosure dated 11 January 2011.
- MLS Listing for 636 Magnolia Circle, Gulf Shores, AL, printed 11 January 2011.
- Estimate of closing costs to seller and net to seller dated 11 January 2011.
- Affidavit of Seller's Residence, dated 11 January 2011.
- Seller's Property Condition Disclosure Statement dated 11 January 2011.
- Baldwin County Multiple Listing Service input form, undated.
- Settlement Statement (HUD-1) for settlement date of 27 July 2011, with HUD-1 Attachment and Acknowledgement of Receipt of Settlement Statement.
- MLS Listing for 320 Royal Drive, Gulf Shores, AL, printed 7 November 2011.
- MLS Listing for 3605 Olde Park Road, Gulf Shores, AL, printed 7 November 2011.
- MLS Listing for 636 Magnolia Circle, Gulf Shores, AL, printed 29 November 2011.
- Listing change summary for 636 Magnolia Circle, 28 May 2009 through 27 July 2011.
- MLS Listing for 620 Magnolia Circle, Gulf Shores, AL, printed 29 November 2011.
- Listing change summary for 620 Magnolia Circle, 28 November 2009 through 30 September 2011.
- MLS Listing for 631 St. Andrews Drive, Gulf Shores, AL, printed 29 November 2011.
- Listing change summary for 631 St. Andrews Drive, 9 September 2009 through 20 January 2011.
- MLS Listing for 533 Wedgewood Drive, Gulf Shores, AL, printed 29 November 2011.
- Listing change summary for 533 Wedgewood Drive, 6 September 2009 through 31 March 2011.
- MLS Listing for 344 Prestwick Avenue, Gulf Shores, AL, printed 29 November 2011.

- Listing change summary for 533 Wedgewood Drive, 4 August 2010 through 28 December 2010.
- MLS Listing for 14 West Marsh Point, Gulf Shores, AL, printed 29 November 2011.
- Listing change summary for 14 West Marsh Point, 17 February 2010 through 5 August 2010.
- MLS Listing for 655 St. Andrews Drive, Gulf Shores, AL, printed 29 November 2011.
- Listing change summary for 655 St. Andrews Drive, 24 September 2010 through 10 November 2010.
- Appraisal of Real Property Located at: 636 Magnolia Circle, Gulf Shores, AL, as of 9 July 2008.
- Handwritten reply to Document Request Item #3, received 4 June 2012.
- Handwritten reply to Document Request Item #5, received 4 June 2012.
- Handwritten reply to Explanation Request #1, received 4 June 2012.
- Handwritten reply to Explanation Request #2, received 4 June 2012.
- Handwritten reply to Explanation Request #3, received 4 June 2012.
- Handwritten reply to Explanation Request #4, received 4 June 2012.
- Handwritten reply to Explanation Request #5, received 4 June 2012.
- Copy of Original Deed package from Crane Title, Inc. for Warranty Deed filed with Baldwin County on 16 May 2007.
- MLS Listing for 3655 Pinehurst Circle, Gulf Shores, AL, printed 22 May 2012.
- MLS Listing for 631 St. Andrews Drive, Gulf Shores, AL, printed 22 May 2012.
- MLS Listing for 764 Bear Creek Drive, Gulf Shores, AL, printed 22 May 2012.
- MLS Listing for 602 Pinehurst Circle, Gulf Shores, AL, printed 22 May 2012.
- MLS Listing for 747 Bear Creek Drive, Gulf Shores, AL, printed 22 May 2012.
- MLS Listing for 537 Wedgewood Drive, Gulf Shores, AL, printed 22 May 2012.
- MLS Listing for 449 Wedgewood Drive, Gulf Shores, AL, printed 22 May 2012.
- MLS Listing for 4918 Mill House Drive, Gulf Shores, AL, printed 22 May 2012.
- MLS Listing for 533 Wedgewood Drive, Gulf Shores, AL, printed 22 May 2012.
- MLS Listing for 735 Bear Creek Drive, Gulf Shores, AL, printed 22 May 2012.
- MLS Listing for 408 Clubhouse Drive, Gulf Shores, AL, printed 22 May 2012.
- MLS Listing for 328 Royal Drive, Gulf Shores, AL, printed 22 May 2012.
- Claimant's letter To Whom It May Concern, dated 9 November 2011.
- GCCF Deficiency Letter on Interim Payment/Final Payment Claim, dated 22 November 2011.
- GCCF Claim Form Signature page, dated 2 December 2011 (page 2 of 4 of the 22 November 2011 deficiency letter).
- GCCF Denial Letter on Interim Payment/Final Payment Claim, dated 12 January 2012 (Page 1 of 2).
- Pages 6, 7, 8, 13, and 14 of Claimant's GCCF Claim Form signed and dated 8 November 2011.
- Purchase Agreement dated 18 May 2011 between Michelle T. Brett and Lynda J. Willard and Purchase Agreement Addendum dated 24 May 2011.
- Appraisal of 636 Magnolia Circle, Lot 11, Magnolia Regency, Gulf Shores, AL, 36542-3427, as of 1 July 2011, signed 7 July 2011. (27 pages)
- State of Alabama license for Ginger W. Smith as Certified Residential Real Property Appraiser, License No. R00881, Expiring 30 November 2011.
- 2011 Tax Organizer for Fountain FO1001 (19 pages).