




Time Out!!!


Are *you*  
paying a  
Penalty?

Introducing  
The  
**Home Replacement  
Cost Report**  
from


All Brevard Certified Appraisals, Inc.  
Thomas M. Hayes  
Real Estate Appraiser RD# 1641

 **Did You Know That...**

- You, the average homeowner could be over paying your insurance premiums by as much as \$600.00 annually?

 **Did You Know That...**

- Many insurance companies are charging you more than \$50 per sq. ft. over the actual cost per foot necessary to replace your home?

 **Did You Know That...**

- We can provide you with a Replacement Cost New, a detailed report that may reduce your homeowners insurance cost as much as \$600.00?

In my normal appraisal practice, I have been asked repeatedly by my clients to provide an accurate "Cost to Replace" report for the purpose of an insurance premiums quote. Clients have benefited greatly and as a result, are experiencing savings of hundreds of dollars of premiums per year. Want to see if we can help you? Call me BEFORE you renew. Ask for Tom.



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