


**JOHN TRAPANI, CPA**

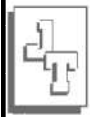
**WELCOME**



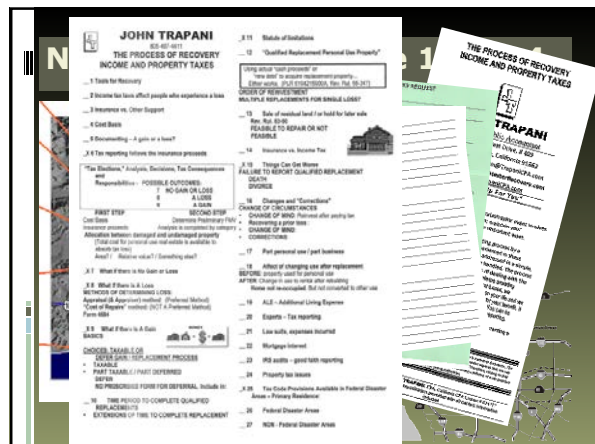
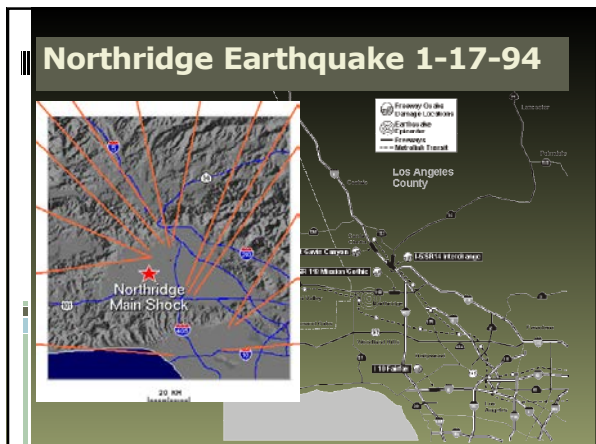

**WELCOME  
DISASTER  
RECOVERY**  
**INCOME TAX BENEFITS AND  
RESPONSIBILITIES**

**Income Tax Consequences  
Important Questions:**  
**Is there a Loss or a Gain?  
Tax Year to Claim a Loss  
Sell & Buy or Rebuild**  
**Decisions & Opportunities...**

**THANK YOU ...**  
LARIMER COUNTY, Suzanne Bassinger  
Fire Recovery Manager  
BOULDER COUNTY, Garry Sanfacon  
Flood Recovery Group of Boulder County  
EL PASO COUNTY, County Commissioners: Sallie  
Clark, Darryl Glenn, Peggy Littleton  
Recovery Manager: R. C. Smith  
Public Information Staff: Dave & Nancy  
  
WALDO CANYON FIRE VOLUNTEERS  
**UNITED POLIGYHOLDERS, "UP" PERSONNEL &  
VOLUNTEERS** including Kerri Olivier



**JOHN TRAPANI**  
Certified Public Account  
  
**Circular 230 Disclosure**  
This material covers income tax laws based on the author's understanding. This is a general discussion. Application to specific cases will involve aspects that requiring additional fact finding. Relying solely on this material does not qualify as tax advice for purpose of mounting a defense of a tax position with the taxing authorities



**MOST IMPORTANT TODAY**

**TAX IMPACT MAY NOT BE CLEAR IN TIME TO FILE 2013 TAX RETURNS**

- ALWAYS FILE RETURNS TIMELY AND REPORT WHAT YOU KNOW:
  - COST BASIS
  - INSURANCE RECEIVED
    - (AND PROJECTED FUTURE PROCEEDS, IF ABLE)
  - REPLACEMENTS TO DECEMBER 31<sup>ST</sup> 10

**MOST IMPORTANT TODAY**

- "DON'T RUSH TO DEDUCT A LOSS"**
  - IT MAY TURN OUT NOT TO BE A LOSS
- A LOSS MAY TURN INTO A GAIN**
  - IF YOU FILE A LOSS USING FORM 4684 TODAY AND LATER YOU RECEIVE ADDITIONAL PROCEEDS
  - THE RESULTS COULD BE A NEW CATASTROPHE**

**MOST IMPORTANT TODAY**

- FOR YOUR LOSS THERE IS A FILING DEADLINE TO CONSIDER: APRIL 15, 2014...**

You may have a choice of filing an amended 2012 tax return to claim the 2013 loss against your previously reported 2012 taxable income.

**FEMA.gov** 

**OFFICIAL LIST OF DISASTERS**

[FEMA.gov/disasters](http://FEMA.gov/disasters)

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### COLORADO MAJOR DISASTERS

Number	Date	Incident Description
4145	9/14/13	Severe Storms, Flooding, Landslides, and Mudslides
4134	7/26/13	Black Forest Wildfire
4133	7/26/13	Royal Gorge Wildfire
4067	6/28/12	High Park And Waldo Canyon Wildfires

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### "TAX LAW EMPATHY"

- Tax Law provisions to keep taxes from adding to your tragedy?

**BUT...**

- Application of these tax provisions are not a substitute for filing an insurance claim

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### KEY IRC CODE SECTIONS

**§ 165** (Casualty Gains & Losses)  
**§1033** (Involuntary Conversion Gains)

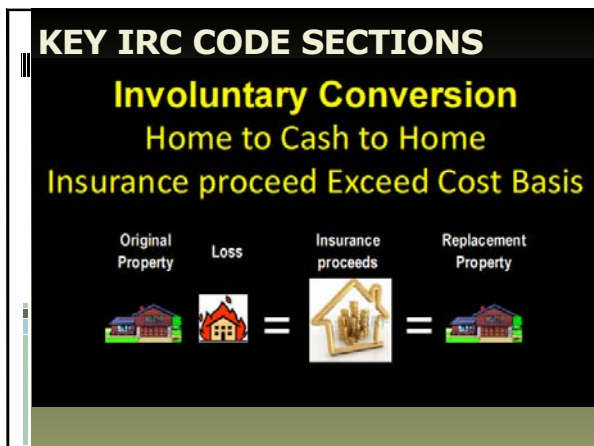
- 1<sup>st</sup> Code after adoption of Sixteenth Amendment included these provisions.

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### KEY IRC CODE SECTIONS

**§ 165** (Casualty Gains & Losses)  
**§1033** (Involuntary Conversion Gains)

### WHAT IS AN INVOLUNTARY CONVERSION?



### YOUR SITUATION... IS UNIQUE..

**WHERE TO START?**

*possibly...*  
**REPORTING A LOSS...**

**Form 4684**

**4684** Casualties and Thefts

SECTION A - Personal Use Property

**PERSONAL LOSSES**  
Form 4684  
Page 1

20

2 Cost or other basis of each property 175,557

3 Insurance or other reimbursement (whether or not you filed a claim) (see instructions) 30,000

**COST BASIS**  
**INSURANCE PROCEEDS**

**VALUE BEFORE & AFTER EVENT**

4 Gain from casualty or theft. If line 3 is more than line 2, enter the difference here and skip lines 5 through 9 for that column. See instructions if line 3 includes insurance or other reimbursement you did not claim, or you received payment for your loss in a later tax year 4

5 Fair market value before casualty or theft 129,864

6 Fair market value after casualty or theft 0

7 Subtract line 6 from line 5 129,864

8 Enter the smaller of line 2 or line 7 8 129,864

9 Subtract line 3 from line 8. If zero or less, enter -0- 9 99,864

10 Casualty or theft loss. Add the amounts on line 9 in columns A through D

**CASUALTY LOSS - FORM 4684**

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### Form 4684 Scenarios

Case:	A
Cost Basis	2 176
Insurance	3 30
Gain	4 -
Value before loss	5 130
Value after loss	6 0
Loss - (Economic)	
Line 5 less line 6	7 130
Economic loss - smaller of line 2 or line 7	
	8 130
Subtract line 2 from line 8, if zero or less, enter zero -LOSS	9 100

### Form 4684 Scenarios

Case:	A	A2
Cost Basis	2 176	176
Insurance	3 30	150
Gain	4 -	-
Value before loss	5 130	130
Value after loss	6 0	0
Loss - (Economic)		
Line 5 less line 6	7 130	130
Economic loss - smaller of line 2 or line 7		
	8 130	130
Subtract line 2 from line 8, if zero or less, enter zero -LOSS	9 100	-0-

Insurance: Less than cost basis  
Greater than "loss"

No Gain or loss

### Form 4684 Scenarios

	A3
Cost Basis	176
Insurance	150
Gain	-
Value before loss	300
Value after loss	120
Loss - (Economic)	
Line 5 less line 6	180
Economic loss - smaller of line 2 or line 7	176
Subtract line 2 from line 8, if zero or less, enter zero	26

Greater insurance

Greater FMV loss exceeds cost basis

Loss limited to Cost less insurance

### Form 4684 Scenarios

	A4
Cost Basis	176
Insurance	200
Gain	24
Value before loss	
Value after loss	
Loss - (Economic)	
Line 5 less line 6	
Economic loss - smaller of line 2 or line 7	
8	
Subtract line 2 from line 8, if zero or less, enter zero -LOSS	26
9	100 -0- 26

Insurance proceeds Greater than cost basis...

**Gain realized**

**CHOICE:**  
**PAY TAX or DEFER**

**RECOVERY: "TAX" WHERE DOES IT START? DOCUMENTATION**



**DO YOU HAVE A GAIN OR A LOSS?**

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2	Cost or other basis of each property	<b>COST BASIS</b>	175,557
3	Insurance or other reimbursement (whether or not you filed a claim) (see instructions)		30,000
<b>Note:</b> If line 2 is more than line 3, skip line 4.			
4	Gain from casualty or theft. If line 3 is more than line 2, enter the difference here and skip lines 5 through 9 for that column. See instructions if line 3 includes insurance or other reimbursement you did not claim, or you received payment for your loss in a later tax year		
5	Fair market value before casualty or theft		129,864
6	Fair market value after casualty or theft		0
7	Subtract line 6 from line 5		129,864
8	Enter the smaller of line 2 or line 7		129,864
9	Subtract line 3 from line 8. If zero or less, enter -0-		99,864
10	Casualty or theft loss. Add the amounts on line 9 in columns A through D.		


**4 Cost Basis – FORM 4684**

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2	Cost or other basis of each property	<b>COST BASIS</b>	175,557
---	--------------------------------------	-------------------	---------

**Real Property**  
**"AG" Property**  
**Contents/**  
**Personal Property**  
**Scheduled Property**  
**Vehicles/RV's/Boats**

2	Cost or other basis of each property	2	175,557
3	Insurance or other reimbursement (whether or not you filed a claim) (see instructions)	3	30,000



**INSURANCE PROCEEDS**

**CASUALTY LOSS – FORM 4684**

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2	Cost or other basis of each property	2	175,557
3	Insurance or other reimbursement (whether or not you filed a claim) (see instructions)	3	30,000

**INSURANCE PROCEEDS**

**Insurance?**  
**Grants?**  
**"General"? or "Specified"?**  
**Law suits?**  
**Contract? Or "Bad Faith"?**



**SBA Loans?**

**CASUALTY LOSS – FORM 4684**

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**6 Tax reporting follows the insurance proceeds**

- "A" & "B" Structure (including appurtenant structures such as outbuildings, detached garages) Trees & landscaping
- "C" Contents (Personal property)
- "D" Additional Living Expense (ALE, Extra expense)
- Special Endorsements & **Scheduled property**
- Vehicles, RV's, Boats, ...

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## 6 Tax reporting follows

**"Structure" Personal Use Real Estate Includes:**

- Coverage "A" & "B"
- "Code upgrades"
- Landscaping / pool
- Trees
- Hardscape, & anything else related to real property

**Do not combine "C" Contents & Scheduled Property**



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## 6 Tax reporting follows the insurance proceeds

- **Maintain record of each payment and cash receipts:**
  - Keep all check copies and documents
  - Prepare a spread sheet
    - Date / Amount
    - Related insurance coverage Category
    - Indication of joint payee and resolution
- **Possibly open a separate bank account (Lender withholding - structure only)**

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## MIXED USE "AG" LAND

Crop insurance proceeds are taxable

	CULTIVATED LAND		
Home			
Storage & Production Equipment			

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## POSSIBLE OUTCOMES:

- 7 NO GAIN OR LOSS
- 8 A LOSS
- 9 A GAIN


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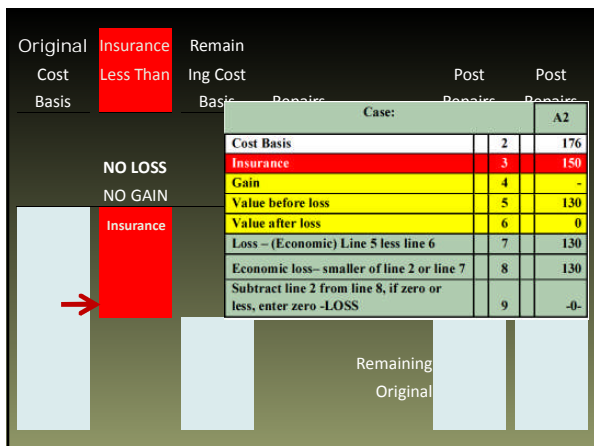
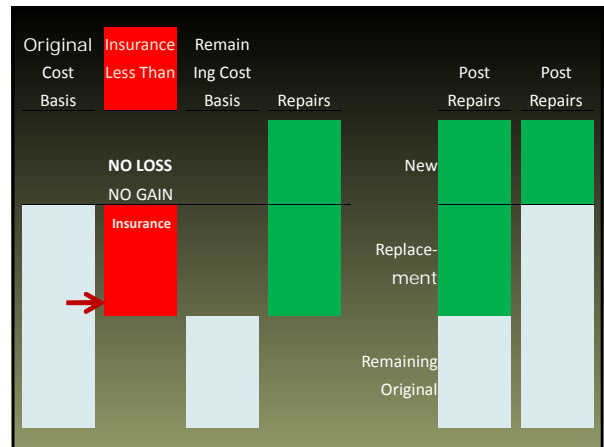
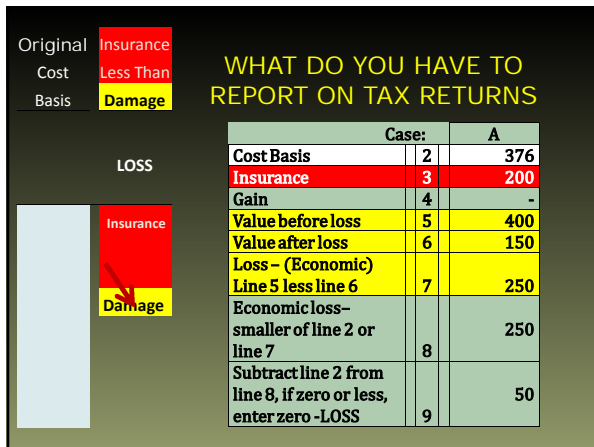
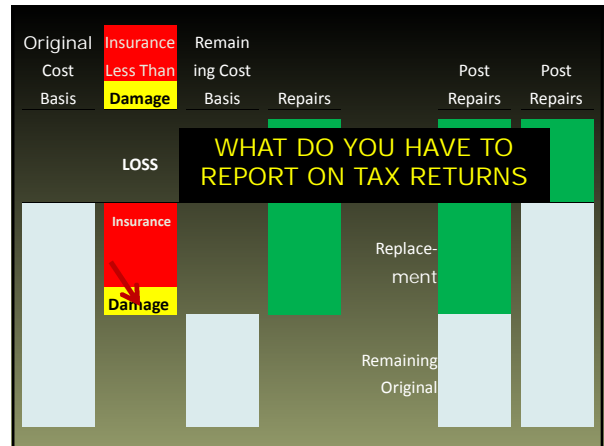
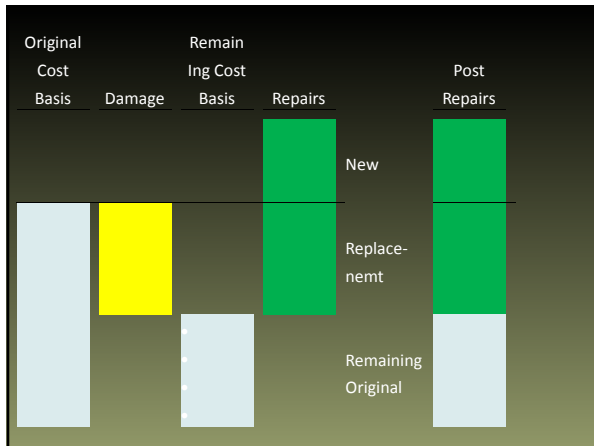
## LOSS OR NO LOSS

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Original Cost Basis



- In the bar charts the height of the bar indicates an amount of value: cost basis of an asset, loss of value, money received or spent on repairs



## 8 What if there is A Loss

- Who can deduct a loss
  - Ownership – personal / corporation
  - Special entities
- When to deduct a loss
  - Closed Transaction:
    - "Sustained = Occurs & Settled"
    - Vagary of meaning "Settled"

## DETERMINING A LOSS:

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2	Cost or other basis of each property . . . . .	2	175,557
3	Insurance or other reimbursement (whether or not you filed a claim) (see instructions) . . . . .	3	30,000
<b>Note:</b> If line 2 is more than line 3, skip line 4.			
4	Gain from casualty or theft. If line 3 is more than line 2, enter the difference here and skip lines 5 through 9 for that column. See instructions if line 3 includes insurance or other reimbursement you did not claim, or you received payment for your loss in a later tax year . . . . .	4	
5	Fair market value <b>before</b> casualty or theft . . . . .	5	129,864
6	Fair market value <b>after</b> casualty or theft . . . . .	6	0
7	Subtract line 6 from line 5 . . . . .	7	129,864
8	Enter the <b>smaller</b> of line 2 or line 7 . . . . .	8	129,864
9	Subtract line 3 from line 8. If zero or less, enter -0- . . . . .	9	99,864
10	Casualty or theft loss. Add the amounts on line 9 in columns A through D.		

**CASUALTY LOSS – FORM 4684**

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FMV BEFORE AND AFTER EVENT

## METHODS OF DETERMINING A LOSS: VALUATION METHODS:

- **Appraisal (& Appraiser)**  
(Preferred Method)
- **"Cost of Repairs"**  
(NOT A Preferred Method)

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## Appraisal (& Appraiser) method:

(Preferred Method)

- **FAIR MARKET VALUE –**  
Immediately Before and Immediately after event
- **SPECIAL CONSIDERATIONS**
  - Debris & debris removal,
  - "Temporary" Buyer resistance
- **DEFINITION OF AN APPRAISER**

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## Appraisal (& Appraiser) method:

(Preferred Method)

**WHAT NEEDS TO BE APPRAISED BY A PROFESSIONAL APPRAISER?**

**WHAT CAN YOU ESTIMATE?**

**WHAT ABOUT "THRIFT STORE" VALUES?**

Original Cost Basis	Damage (Loss in Value)
[Bar]	[Bar]
[Bar]	[Bar]
[Bar]	[Bar]

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## Appraisal (& Appraiser) method:

(Preferred Method)

**WHAT IS BEING VALUED?**


For Personal Use Real Estate:

**THE WHOLE PROPERTY IS ONE "INTEGRAL UNIT"**

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### "Cost of Repairs" method: (NOT A Preferred Method)



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### "Cost of Repairs" method: (NOT A Preferred Method)

- **FMV** before event still required
- **Must Complete Repairs First**
  - **To pre-event status**
  - **Before deduction** may be Computed
- Debris removal / Code upgrades
- CLAIM ON RETURN FOR YEAR REPAIRS ARE COMPLETED

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### "Cost of Repairs" method:

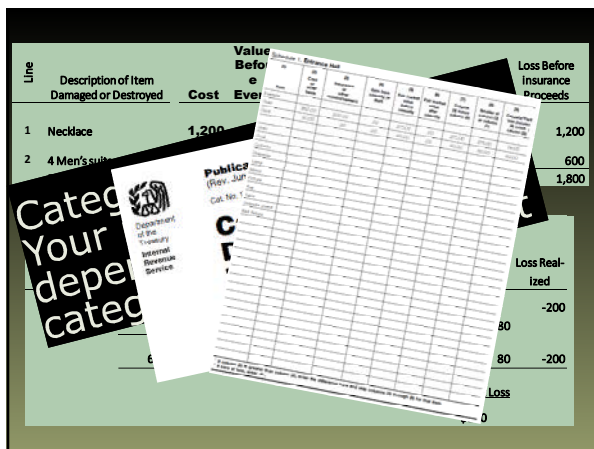
Case:		A
Cost Basis	2	
Insurance	3	
Gain	4	
Value before loss	5	130
Value after loss	6	
Loss - (Economic) Line 5 less line 6	7	
Economic loss - smaller of line 2 or line 7	8	
Subtract line 2 from line 8, if zero or less, enter zero -LOSS	9	

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### Form 4684 Loss Reporting

- **Net all gains and losses**
- **Adjustments - Reductions:**
  - Deduct \$100 / Event (Not per column) &
  - Deduct 10% of Adjusted Gross Income
- **Ordinary loss**
- **Potential "Net Operating Loss"**
  - Extended three year carryback provision

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Line	Description of Item Damaged or Destroyed	Value Before Event	Loss Before Insurance Proceeds
1	Necklace	1,200	1,200
2	4 Men's suits	600	600
		1,800	1,800
			Loss Realized
			-200
			80
			80 -200
			Loss
			0

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If the remaining two items are combined, the following is the reporting on the Form 4684, resulting in no loss.

		Necklace & 4 Men's suits
Cost Basis	2	\$4,000
Insurance	3	3,880
Gain	4	-
Value before loss	5	1,800
Value after loss	6	0
Loss - (Economic) Line 5 less line 6	7	1,800
Economic loss - smaller of line 2 or line 7	8	1,800
Subtract line 2 from line 8, if zero or less, enter zero -LOSS	9	0

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If the items are reportable separately, then there is a net loss of \$120 before the \$100 adjustment and the reduction of 10% of Adjusted Gross Income.

		Necklace	4 Men's suits
Cost Basis	2	\$1,200	\$2,800
Insurance	3	1,000	2,880
Gain	4	-	80
Value before loss	5	1,200	
Value after loss	6	0	
Loss - (Economic) Line 5 less line 6	7	1,200	
Economic loss - smaller of line 2 or line 7	8	1,200	
Subtract line 2 from line 8, if zero or less, enter zero -LOSS	9	Loss 200	Gain 80
Net Loss		Net Loss 120	

If the items are reportable separately, then there is a net loss of \$120 before the \$100 adjustment and the reduction of 10% of Adjusted Gross Income.

**Special rule for personal "contents" losses in FEDERAL DISASTERS**

		8	1,200	
Subtract line 2 from line 8, if zero or less, enter zero -LOSS	9	Loss 200	Gain 80	
Net Loss		Net Loss 120		

- Pub 584 ROOMS**
- Entrance Hall
  - Living Room
  - Dining Room
  - Kitchen
  - Den
  - Bedrooms
  - Bathrooms
  - Recreation Room
  - Laundry and Basement
  - Garage
- Pub 584 SPECIFIC TYPES**
- Men's Clothing
  - Women's Clothing
  - Children's Clothing
  - Sporting Equipment
  - Jewelry
  - Electrical Appliances
  - Linens
  - Miscellaneous
  - Motor Vehicles
  - OTHER
  - Computers
  - Antiques
  - Electronics
  - Cameras
  - Art Work

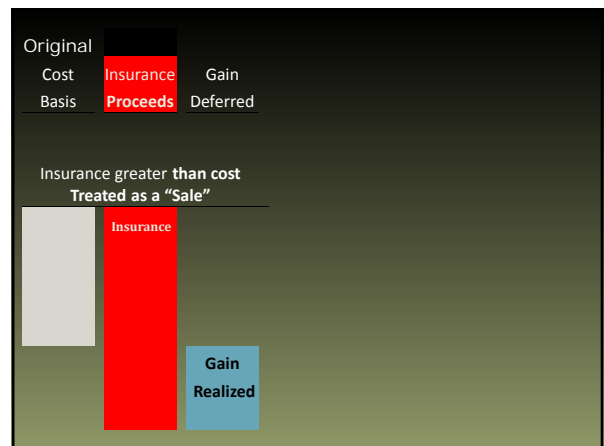
### 9 What if there is A Gain

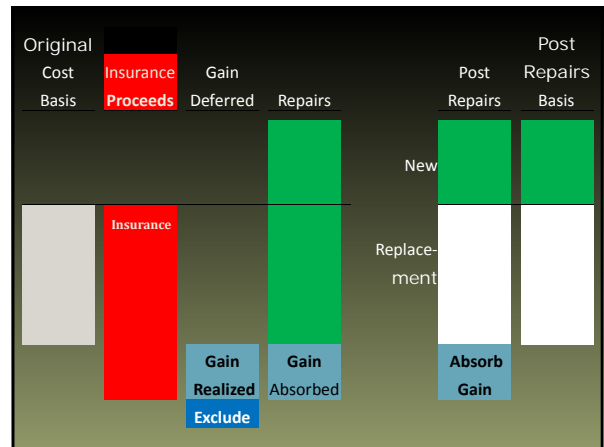
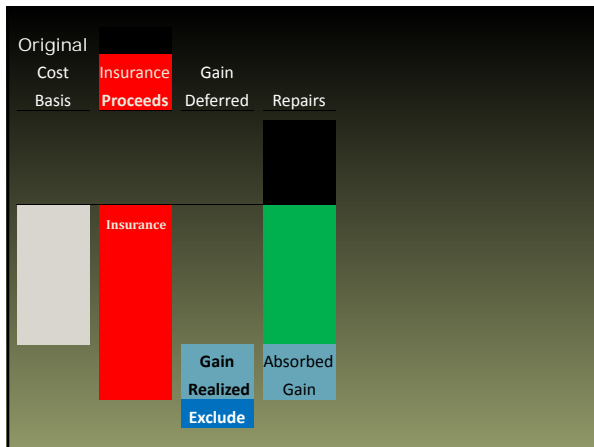
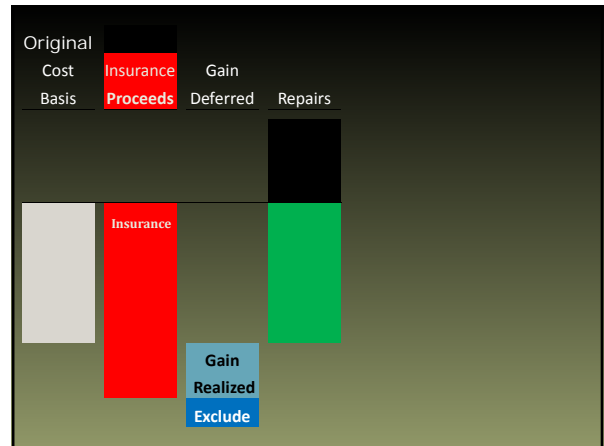
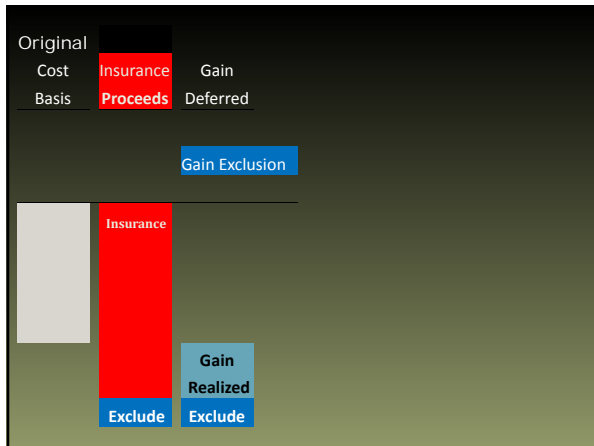
**Why can there be a gain?**

- Conversion into cash
- Proceeds exceed cost

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**GAIN**





## 9 What if there is A Gain

### GAIN EXCLUSION

- Possible exclusion of gain
  - §121** – Exclusion of Gain on Primary Residences: \$250,000 / \$500,000

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## 9 What if there is A Gain

### GAIN EXCLUSION

- IRC §121 (CCA 200734021)**
  - Complete destruction (Defined)
  - Time qualifications
  - Unforeseen circumstances

### REMAINING GAIN

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## 9 What if there is A Gain

**DEFER GAIN & TAX** DEFER

- Post **§121** gain exclusion amount
  - Equals adjusted total proceeds
- **Decision not to be taken lightly.**
- **Disclosure on tax returns:**
  - Starting with the year of the event ...

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## 9 What if there is A Gain

**NO PROSCRIBED FORM FOR DEFERRAL**

**Include in Tax Disclosure:**

- Date(s) of loss
- Event identification – clear description including any federal or state disaster declarations
- Year(s) gain realized – the gain may be realized in more than one year, each year of realization must be reported
- Identification of property lost - clear description including address of property for real property.
- Proceeds received Less Gain excluded = Gain realized
- Election to defer gain under appropriate Code section
- For replacement properties the location, proceeds invested
- Dates of reinvestment
- Identification of replacement property(ies) or repairs – type of property, location

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## RECOVERY: (Gains) INVOLUNTARY CONVERSIONS ...REPLACEMENT PROCESS



**IF YOU HAVE A GAIN & DECIDE TO REINVEST**

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## 10 "Qualified Replacement"



**What kind of building is this?**

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## 10 "Qualified Replacement"



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## Qualified Replacement Personal Use Property"

AL REPLACEMENT STANDARD:

- **"Similar or related in service or use to converted property"**
- Functional test
  - Personal use assets – broadly defined
- Structure / Contents / Vehicles (RV's, Trucks, Cars)

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### 11 Sale of residual land / or hold for later sale

- When is The land sale part of the original event proceeds?
- FEASIBLE TO REPAIR OR NOT FEASIBLE?**
- Why does it matter?

Sell & Buy  
or Rebuild?

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### 11 Sale of residual land / or hold for later sale

- When is The land sale part of the original event proceeds?
- FEASIBLE TO REPAIR OR NOT FEASIBLE**
- Why does it matter?

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### FEASIBLE TO REPAIR?

	Basic
Insurance	700,000
Total Proceeds	<u>700,000</u>
Cost	400,000
Sec. 121 Exclusion	300,000
Gain subject to deferral	<u>-0-</u>
Required Reinvestment	<u>-0-</u>

### NOT FEASIBLE TO REPAIR

	Basic	With Lot Sale
Insurance	700,000	700,000
Lot Sale		<u>300,000</u>
Total Proceeds	<u>700,000</u>	<u>1,000,000</u>
Cost	400,000	400,000
Sec. 121 Exclusion	300,000	500,000
Gain subject to deferral	<u>-0-</u>	<u>100,000</u>
Required Reinvestment	<u>-0-</u>	<u>400,000</u>

### NOT FEASIBLE TO REPAIR

	Basic	With Lot Sale	Only Lot Sale
Insurance	700,000	700,000	
Lot Sale		<u>300,000</u>	300,000
Total Proceeds	<u>700,000</u>	<u>1,000,000</u>	<u>300,000</u>
Cost	400,000	400,000	-0-
Sec. 121 Exclusion	300,000	500,000	200,000
Gain subject to deferral	<u>-0-</u>	<u>100,000</u>	<b>Taxable Gain</b> <u>100,000</u>
Required Reinvestment	<u>-0-</u>	<u>400,000</u>	na

### 12 TIME PERIOD TO COMPLETE QUALIFIED REPLACEMENTS (Gains)

- Replacement period generally "two years" 
- TWO BEGINNING DATES:**
  - Date of Event
  - End of 1<sup>st</sup> year total proceeds exceed cost basis

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### TIME PERIOD TO REPLACE

0	1	2	3	4	5	6	7	8
Loss Year	\$ Rec'd	\$0	\$0	\$ Rec'd	2 Year Post-Gain Replacement Period		4 Year Replacement Period - Disasters	
^				1st GAIN YEAR *	(For Disasters: Four Years)			
				Total proceeds less than cost basis				
Loss				Qualified Replacement Period				Disaster

\* Year that Total Proceeds exceed cost basis of property lost

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### 15 Things Can Get Worse

**FAILURE TO REPORT DEFERRED ELECTION OR QUALIFIED REPLACEMENT**



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### 15 Things Can Get Worse

**FAILURE TO REPORT DEFERRED ELECTION OR QUALIFIED REPLACEMENT**

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### 15 Things Can Get Worse

**PROPERTIES TAXPAYER DOES NOT REPORT AS ACQUIRED AS REPLACEMENTS**

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- ### 16 Changes and "Corrections"
1. "I want to reinvest. I originally reported a gain and paid tax."
  2. "I originally reported a loss and then received additional proceeds."
  3. "I want to pay tax and not rebuild, not reinvest."
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### FEDERALLY DECLARED DISASTERS

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## 25 Federal Disaster Areas

ALL AFFECTED TAXPAYERS

**Don't confuse with requirement to file tax returns each year timely**

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## 25 Federal Disaster Areas

### ALL AFFECTED TAXPAYERS

- Deferral of many federal
    - tax filing,
    - compliance and enforcement
    - due dates under IRC Section 7508A.
- Rev. Proc. 2007-56**

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## 25 Federal Disaster Areas

### LOSSES

- Allows
  - Deduction of 2013 loss on
    - 2013 tax return or
    - 2012 tax return (amended if necessary)

**APRIL 15, 2014 DEADLINE**

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## 25 Federal Disaster Areas

### LOSSES: Possible Amended Return

- If the prior year return has been filed, an amended return may be filed.
- The amended return must be filed no later than April 15, 2014 for 2013 disaster losses claimed in 2012.
- No extensions are permitted available.

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## 25 Federal Disaster Areas

### LOSSES

#### ORDER TO DEMOLISH:

- An order to demolish will increase the loss – Is it a separate loss?
- Additional loss resulting from an order to demolish issued within 120 days of the original event can be included in original loss calculation.

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## PRIMARY RESIDENCE

## 26 GAINS

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## 26 Federal Disaster Areas – Primary Residence

**GAINS** §1033(h)(1) **CONTENTS**

- Most difficult aspect of casualty loss
- Personal property insurance proceeds for do not have to be reported and –
- No computation, for tax purposes needed to determine gains on contents
- Does not preclude a claim for a loss

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## 26 Federal Disaster Areas – Primary Residence

**GAINS** §1033(h)(1) **CONTENTS**

**§1033(h)(1) EXCLUSION  
DOES NOT APPLY TO  
“SCHEDULED PROPERTY”  
VEHICLES, RV’s or BOATS**

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## 26 Federal Disaster Areas – Primary Residence

**GAINS** “QUALIFIED REPLACEMENT PROPERTY”

Definition of is expanded.

- For a personal use primary home Structure and Scheduled Personal Property Proceeds
  - A common pool of funds
  - May be reinvested in otherwise qualified **Personal Use Real Estqte Scheduled property, also General Contents.**

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## 26 Federal Disaster Areas – Primary Residence

Structure Proceeds	1,000,000
Net of & §121 Exclusion	500,000
Scheduled Property Proceeds	100,000
<b>Total Proceeds to Reinvest</b>	<b>600,000</b>
Replace structure	360,000
Purchase scheduled property	120,000
Purchase general household items	120,000
<b>Total reinvested</b>	<b>600,000</b>

## 26 Federal Disaster Areas – Primary Residence

**GAINS** §1033(h)(1)

- The number of replacement period years is **four years** not **two years** for the reinvestment period.

96

## APRIL 15<sup>TH</sup> DEADLINE

The choice of filing an amended 2012 tax return to claim a 2013 disaster loss

**MOST IMPORTANT TODAY**

**BUT...  
“DON’T RUSH TO DEDUCT!”**

97



**Your Most  
Important Asset  
During the  
Recovery Process...**

**PERSONAL  
RESILIENCE**



**Is there a Loss or a Gain?  
Tax Year to Claim a Loss  
Sell & Buy or Rebuild**

**OTHER ISSUES?**

**BEST WISHES  
FOR A  
SUCCESSFUL  
RECOVERY**



**JOHN TRAPANI**  
*Certified Public Account*

[www.TrapaniCPA.com](http://www.TrapaniCPA.com)

**PUTTING THE  
PIECES TOGETHER  
FOR YOU**



Remember:  
No matter how big your  
castle...  
it is your home!

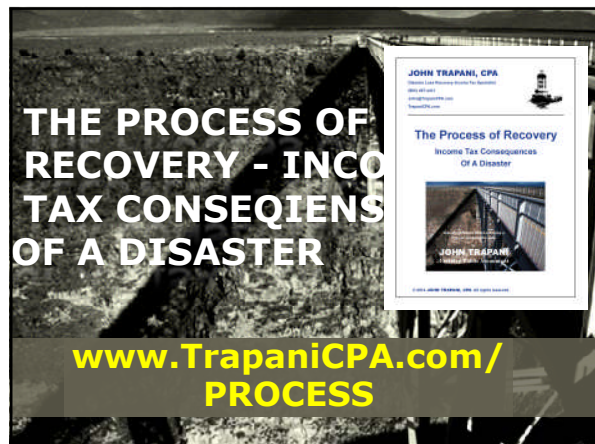


THE RECOVERY OF YOUR  
HOME DESERVES  
RESPECT!

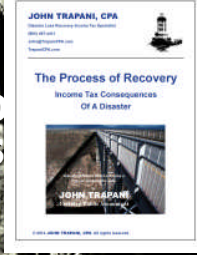


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**THE PROCESS OF RECOVERY - INCOME TAX CONSEQUENCES OF A DISASTER**



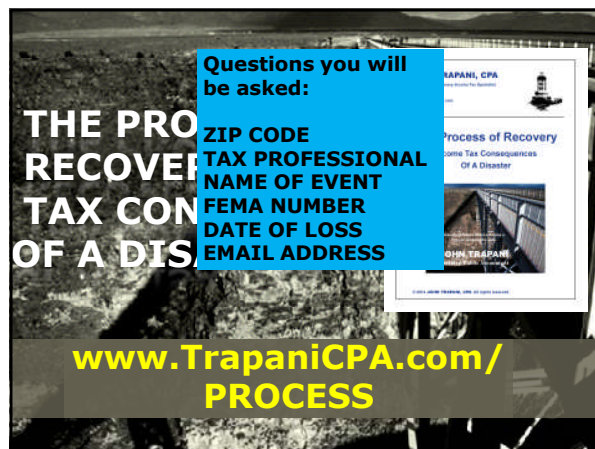
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Questions you will be asked:

- ZIP CODE
- TAX PROFESSIONAL
- NAME OF EVENT
- FEMA NUMBER
- DATE OF LOSS
- EMAIL ADDRESS



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