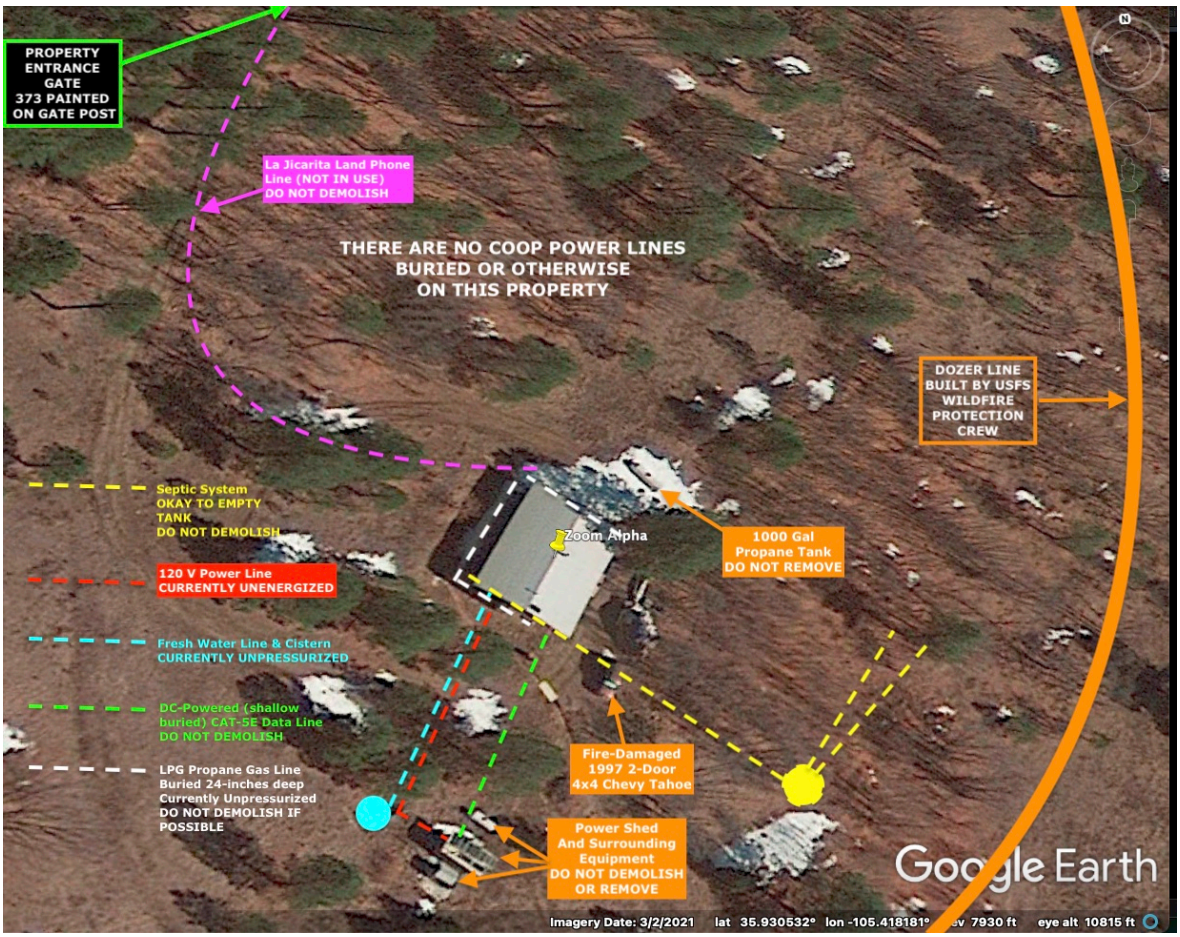
HPFAA Proof of Loss–Summars/Buildout

HOMESTEAD BUILDOUT

We decided to call this place Los Veranos as work on building it out progressed. With the solid infrastructure in place and performing as expected (e.g., no frozen water or waste pipes buried at depths below frostline), no changes were required for it, although buried data communications conduit and cable were added later to provide connectivity to smart devices (charge controllers, inverters) located in the power shed which was eventually constructed to house the more advanced off-grid power system components.

After hundreds of hours of backbreaking work, this is what we ended up with for infrastructure at the homestead.



CELL SERVICE ACCESS

An important factor for business success at Los Veranos was access to internet service. Initially, this was gained via satellite internet service provider, but changed to cell service as soon as that became available at speeds and reliability necessary for my business purposes. Los Veranos has line-of-sight cell service to the towers located near Ledoux which provide high-quality, 5G service.

Building out the homestead was a never-ending process as needs and desires changed, and as technology advances provided fresh and frequently better ways to do things there. A couple of good examples are advances in internet service delivery technologies and in off-grid power systems utilizing sunlight and wind energy to produce electricity for the home/studio. Both technologies shifted, churned and advanced significantly over the seventeen-year period I lived and operated my business there, and as budget and time allowed I purchased new equipment for both and upgraded the systems to leverage some significant improvements they both ended up providing to enhance my living/working experiences over the years.

Internet access began at Los Veranos by using a satellite service and eventually ended up utilizing cell-wifi service. Just before the Hermit's Peak Fire swept across the region, 5G cell-wifi service was available for use and the service performance was fantastic.

The off-grid power system began as a basic RV-sized system using 12-volt car batteries being charged with raw power pumped out by a 300 watt PV array through a dinky little charge controller. Inside the house, a couple of low-wattage inverters were put to use to power a few appliances requiring alternating current. That little system grew over time into a modest 1KW PV array pumping sunlight-generated energy into battery banks consisting of six heavy-duty deep cycle lead-acid batteries specifically suited to off-grid applications. By the time the Hermit's Peak Fire roared through, the battery bank had been upgraded to eight brand new deep cycle lead-acid batteries. I never wanted for electrical power, even when the local electrical grid was down due to weather or whatnot.

The wind turbine installed pumped out 400 watts on a good windy day, or more importantly, at night to keep some power flowing into the battery bank sometimes long after the sun set, especially during howling blizzards and extended thunderstorms. All of these systems worked well to provide connectivity to the world and electricity to power lighting, devices, appliances, and tools used to build out Los Veranos and to run my own business in the home/studio. The isolated location, utter silence and reliable off-grid systems were all ideal for the creative services company I owned and operated for twelve years at Los Veranos.

ADDITIONAL COMPENSATION FOR NOW USELESS INFRASTRUCTURE IS REQUIRED

None of the buried infrastructure components (septic lines, tanks, tile fields, potable water lines, cisterns, water wells, well controls, water delivery piping, electrical conduit and wires, data communications conduit and cables) were lost in the fire but because the homestead site is now too environmentally hazardous for human habitation, all the infrastructure is essentially worthless to me. I must receive compensation enough to build new infrastructure on my new homestead location if there is none already existing there of comparable specification, age, and serviceability.

[Internet Service Investment]
[Solar/Wind Off-Grid Power System Investment]
[Related DIY Labor Investment]

ADDITIONAL COMPENSATION FOR DESTROYED DWELLING AND CONTENTS IS REQUIRED

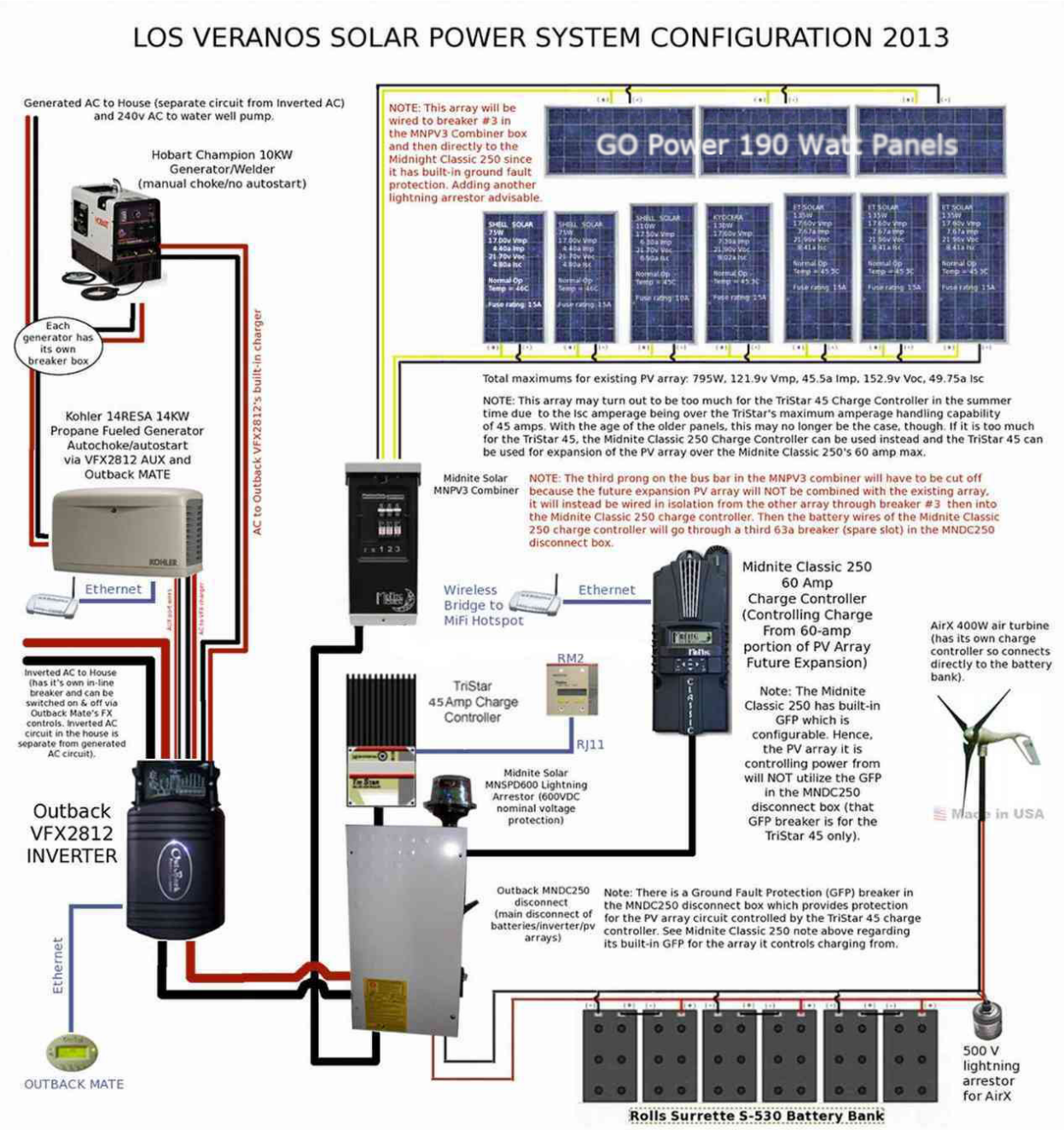
Insurance coverage for total destruction of dwelling and contents by the fire has been received, but it was not sufficient to replace either. Not even close. Based on research conducted to replace dwelling and contents at today's prices indicates the insurance company's under insured estimates are also insufficient. Significant additional compensation for the destroyed home/studio and all of it contents is required.

Additional compensation is also required to cover cost of home/studio reconstruction labor because the bulk of build out after infrastructure and the dwelling shell were constructed by contractors was accomplished entirely as do-it-yourself (DIY) work undertaken and completed as time, budget and resources allowed over a period of more than twenty years when I was younger and much more physically fit than I am now. Attempting to undertake such work projects at my current advanced age presents unacceptable risk levels for serious injury or death which I cannot accept.

OFF-GRID POWER PLANT

The off-grid power plant was not damaged by the fire, except for minor damage to cables connecting the wind turbine to the system. Insurance covered that damage. Hence, no compensation is required for this system except for labor and transportation expense to relocate it to a comparable new property location.

COMPENSATION FOR POWER PLANT RELOCATION IS REQUIRED



WATER WELLS

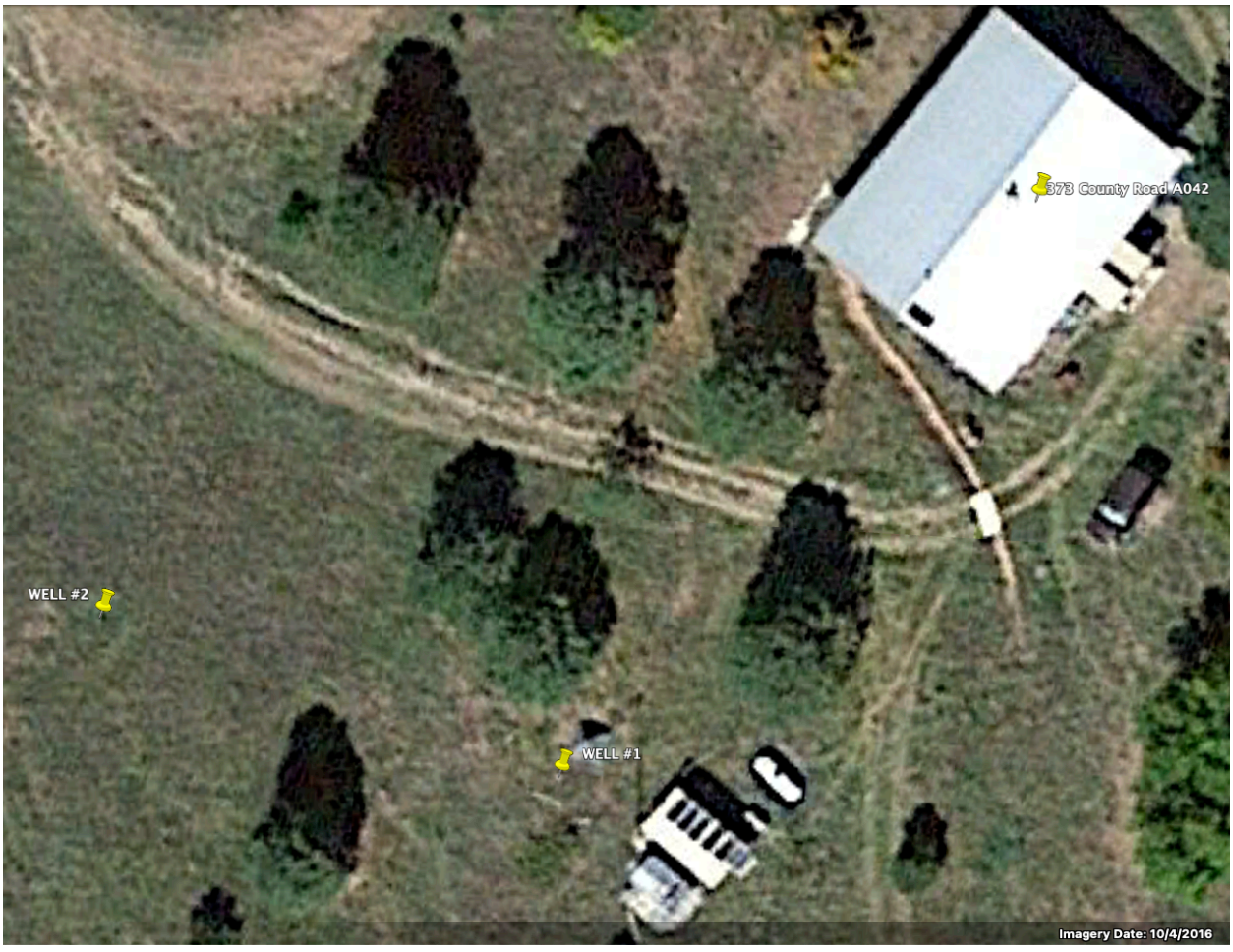
Two water wells were drilled within the boundaries of the homestead property and both wells were connected to an underground storage tank via a well control pit containing necessary piping and valves as well as a pressure tank and a DC-powered potable water pump for delivery of water to the home/studio and to a single yard spigot equipped with a freeze-proof valve.

Water well number one was drilled in 2000 to a depth of 100 feet, producing 20 gallons per minute with top of water depth at 45 feet below ground surface.

Water well number two was drilled in 2004 to a depth of 210 feet, producing 28 gallons per minute with a top of water depth at 20 feet below ground surface.

NOTE: Annual amount appropriated for this domestic-use groundwater right point of diversion is three (3) acre feet per year. Each well yields more than twenty gallons/minute.

COMPENSATION FOR TWO COMPARABLY COMPLETED WATER WELLS IS REQUIRED



New Mexico Office of the State Engineer
Transaction Summary

72121 All Applications Under Statute 72-12-1

Transaction Number: 178786 **Transaction Desc:** CR 03484 **File Date:** 05/08/2000

Primary Status: PMT Permit
Secondary Status: LOG Well Log Received
Person Assigned: *******
Applicant: JOE SUMMARS

Events

Date	Type	Description	Comment	Processed By
05/08/2000	APP	Application Received		*******
05/11/2000	FIN	Final Action on application		*******
05/11/2000	WAP	General Approval Letter		*******
08/14/2000	LOG	Well Log Received		*******
08/28/2000	LRL	Well Log Letter of Transmittal		*******

Change To:

WR File Nbr	Acres	Diversion	Consumptive	Purpose of Use
CR 03484		3		DOM 72-12-1 DOMESTIC ONE HOUSEHOLD
**Point of Diversion				
CR 03484		459539	3976180	in MORA Grant

Conditions

4 Use shall be limited to household, non-commercial trees, lawn and garden not to exceed one acre and/or stock use.

Action of the State Engineer

**** See Image For Any Additional Conditions of Approval ****

Approval Code: A - Approved
Action Date: 05/11/2000
Log Due Date: 05/11/2001
State Engineer: Thomas C. Turney

The data is furnished by the NMOSE/ISC and is accepted by the recipient with the expressed understanding that the OSE/ISC make no warranties, expressed or implied, concerning the accuracy, completeness, reliability, usability, or suitability for any particular purpose of the data.

Revised June 1972

STATE ENGINEER OFFICE

WELL RECORD

TRN - 178786

OFFICE OF STATE ENGINEER SANTA FE, NEW MEXICO '00 AUG 14 PM 1 54

Section 1. GENERAL INFORMATION

(A) Owner of well JOE N. SUMMARS Owner's Well No.

Street or Post Office Address Route 1 Box 136D

City and State Jacksboro, TX 76455-9712

Well was drilled under Permit No. CR-3484 and is located in the:

a. ____ ¼ ____ ¼ ____ ¼ ____ ¼ of Section ____ Township ____ Range ____ N.M.P.M.

b. Tract No. ____ of Map No. ____ of the ____

c. Lot No. ____ of Block No. ____ of the ____
Subdivision, recorded in MORA County.

d. X= 170,000 feet, Y= 1,795,300 feet, N.M. Coordinate System ____ Zone in the GASCON QUAD Grant.

(B) Drilling Contractor HAYS ENTERPRISES, INC. License No. WD-585

Address PO Box 1420 - Las Vegas, NM 87701

Drilling Began 8/2/00 Completed 8/2/00 Type tools Air Rotary Size of hole 7 in.

Elevation of land surface or ____ at well is ____ ft. Total depth of well 100 ft.

Completed well is ☒ shallow ☐ artesian. Depth to water upon completion of well 45 ft.

Section 2. PRINCIPAL WATER-BEARING STRATA

Depth in Feet From	Depth in Feet To	Thickness in Feet	Description of Water-Bearing Formation	Estimated Yield (gallons per minute)
80	82	2	Black Shale	20+

Section 3. RECORD OF CASING

Diameter (inches)	Pounds per foot	Threads per in.	Depth in Feet Top	Depth in Feet Bottom	Length (feet)	Type of Shoe	Perforations From	Perforations To
5 9/16 steel	.188 wall		2' above	4' below	6			
5 9/16 PVC SCH 200			4' below	100' below	96		40	100

Section 4. RECORD OF MUDDING AND CEMENTING

Depth in Feet From	Depth in Feet To	Hole Diameter	Sacks of Mud	Cubic Feet of Cement	Method of Placement
		RUBBER PACKER AT 24' WITH BENTONITE			

Section 5. PLUGGING RECORD

Plugging Contractor ____

Address ____

Plugging Method ____

Date Well Plugged ____

Plugging approved by:

____
State Engineer Representative

No.	Depth in Feet Top	Depth in Feet Bottom	Cubic Feet of Cement
1			
2			
3			
4			

FOR USE OF STATE ENGINEER ONLY

Date Received

Quad ____ FWL ____ FSL ____

File No. CR-3484 Use nlom Location No. ____

Section 6. LOG OF HOLE

Depth in Feet From	Depth in Feet To	Thickness in Feet	Color and Type of Material Encountered
0	10	10	Top Soil
10	18	8	Tan Clay
18	100	82	Black Shale

Section 7. REMARKS AND ADDITIONAL INFORMATION

The undersigned hereby certifies that, to the best of his knowledge and belief, the foregoing is a true and correct record of the above described hole.

James A. Marsh
Driller

INSTRUCTIONS: This form should be executed in triplicate, preferably typewritten, and submitted to the appropriate district office of the State Engineer. All sections, except Section 5, shall be answered as completely and accurately as possible when any well is drilled, repaired or deepened. When this form is used as a plugging record, only Section 1(a) and Section 5 need be completed.

New Mexico Office of the State Engineer
Transaction Summary

72121 All Applications Under Statute 72-12-1

Transaction Number: 308141 **Transaction Desc:** CR 03484 **File Date:** 06/29/2004

Primary Status: PMT Permit
Secondary Status: LOG Well Log Received
Person Assigned: *******
Applicant: JOE SUMMARS

Events

	Date	Type	Description	Comment	Processed By
get images	06/29/2004	APP	Application Received	*	*******
	07/01/2004	FIN	Final Action on application		*******
	07/01/2004	WAP	General Approval Letter		*******
get images	08/19/2004	LOG	Well Log Received	*	*******
	08/23/2004	CN5	Meter Installation Request		*******
	11/18/2004	QAT	Quality Assurance Completed	QA/QC Images Well	*******

Change To:

WR File Nbr	Acres	Diversion	Consumptive	Purpose of Use
CR 03484		3		DOM 72-12-1 DOMESTIC ONE HOUSEHOLD
****Point of Diversion**				
CR 03484		459539	3976180	in MORA Grant

Conditions

5B A totalizing meter shall be installed before the first branch of the discharge line from the well and the installation shall be acceptable to the State Engineer; the Engineer shall be advised of the make, model, serial number, date of installation, and initial reading of the meter prior to appropriation of water; pumping records shall be submitted to the District Supervisor on or before the 10th of Jan., April, July and Oct. of each year for the 3 preceeding calendar months.

Action of the State Engineer

Original well and supplemental well must be metered and meter readings submitted quartery.

Total diversion of water from both wells combined shall not exceed 3.0 acre-feet per annum.

**** See Image For Any Additional Conditions of Approval ****

Approval Code: A - Approved
Action Date: 07/01/2004
Log Due Date: 07/01/2005
State Engineer: John R. D Antonio,

The data is furnished by the NMOSE/ISC and is accepted by the recipient with the expressed understanding that the OSE/ISC make no warranties, expressed or implied, concerning the accuracy, completeness, reliability, usability, or suitability for any particular purpose of the data.

File Number: CR 03484

NEW MEXICO OFFICE OF THE STATE ENGINEER
WELL RECORD

1. OWNER OF WELL

Name: JOE SUMMARS — Work Phone: 9403743025
Contact: — Home Phone: 9403743907
Address: RT 1 BOX 136D
City: JACKSBORO — State: TX Zip: 76458

2. LOCATION OF WELL (A, B, C, or D required, E or F if known)

A. ____1/4 ____1/4 ____1/4 Section:____ Township:____ Range:____ N.M.P.M.
in MORA County.

B. X = 170000 feet, Y = 1795300 feet, N.M. Coordinate System
EAST Zone in the MORA Grant.
U.S.G.S. Quad Map _____

C. Latitude: _____d _____m _____s Longitude: _____d _____m _____s

D. East _____ (m), North _____ (m), UTM Zone 13, NAD __ (27 or 83)

E. Tract No. _____, Map No. _____ of the _____ Hydrographic Survey

F. Lot No. _____, Block No. _____ of Unit/Tract _____ of the
_____ Subdivision recorded in _____ County.

G. Other: GASCON QUAD

H. Give State Engineer File Number if existing well: CR 03484

I. On land owned by (required): APPLICANT

3. DRILLING CONTRACTOR

License Number: WD 1592
Name: RONNIE J. DENNISSON — Work Phone: 5053843126
Agent: — Home Phone: _____
Mailing Address: PO Box 644
City: McINTOSH, — State: NM Zip: 87032

4. DRILLING RECORD

Drilling began: 08/09/04 ; Completed: 08/10/04 ; Type tools: ROTARY ;
Size of hole: 6¼ in.; Total depth of well: 210 ft.;
Completed well is: SHALLOW (shallow, artesian);
Depth to water upon completion of well: 20 ft.

2004 AUG 19 PM 1:53
OFFICE OF STATE ENGINEER SANTA FE, NEW MEXICO

File Number: CR 03484 — Trn Number: 308141
Form: wr-20 — page 1 of 4

File Number: CR 03484

NEW MEXICO OFFICE OF THE STATE ENGINEER
WELL RECORD

5. PRINCIPAL WATER-BEARING STRATA

Depth in Feet From	To	Thickness in feet	Description of water-bearing formation	Estimated Yield (GPM)
41	43	2	SILTSTONE/MUDSTONE	13
163	165	2	GRAY SANDSTONE	5
175	176	1	BLACK/GRAY SILTSTONE	5
188	189	1	BLACK/GRAY SILTSTONE	5

6. RECORD OF CASING

Diameter (inches)	Pounds per ft.	Threads per in.	Depth in Feet Top	Bottom	Length (feet)	Type of Shoe	Perforations From	To
4½	PVC	N/A	0	210	210	n?a	150	210

7. RECORD OF MUDDING AND CEMENTING

Depth in Feet From	To	Hole Diameter	Sacks of mud	Cubic Feet of Cement	Method of Placement

8. PLUGGING RECORD

Plugging Contractor: _____
Address: _____
Plugging Method: _____
Date Well Plugged: _____

Plugging approved by: _____
State Engineer Representative

No.	Depth in Feet Top	Bottom	Cubic Feetof Cement
1			
2			
3			
4			
5			

File Number: CR 03484

NEW MEXICO OFFICE OF THE STATE ENGINEER
WELL RECORD

9. LOG OF HOLE

Depth in Feet From	To	Thickness in feet	Color and Type of Material Encountered
0	2	2	TOPSOIL
2	13	11	TAN CLAY
13	24	11	BROWN SHALE
24	25	1	YELLOW SANDSTONE
25	29	4	BLACK SHALE
29	35	6	BLACK SILTSTONE/MUDSTONE W/YELLOW STREAKS
35	41	6	BLACK SHALE
41	43	2	BLACK SILTSTONE/MUDSTONE
43	47	4	BLACK SHALE
47	59	12	BROWN/GRAY SHALE
59	61	2	BLACK SHALE
61	67	6	BROWN/GRAY SANDSTONE
67	84	17	GRAY SANDSTONE W/YELLOW/TAN STREAKS
84	86	2	BLACK SHALE
86	95	9	BLACK SILTSTONE/MUDSTONE
95	101	6	BLACK/GRAY SHALE MIX
101	109	8	BLACK SILTSTONE/MUDSTONE W/TAN STREAKS
109	112	3	TAN/GRAY CLAY MIX
112	118	6	BLACK SHALE
118	120	2	BLACK SANDSTONE
120	135	15	BLACK/GRAY SHALE
135	144	9	BLACK SHALE
144	148	4	BLACK/GRAY/WHITE SANDSTONE CONGLOMERATE
148	159	11	BLACK/GRAY SHALE
159	163	4	BLACK/GRAY SILTSTONE/MUDSTONE
163	170	7	GRAY SANDSTONE
170	189	19	BLACK/GRAY SILTSTONE
189	210	21	GRAY SANDSTONE

File Number: CR 03484 Trn Number: 308141
Form: wr-20 page 3 of 4

File Number: CR 03484

NEW MEXICO OFFICE OF THE STATE ENGINEER
WELL RECORD

10. ADDITIONAL STATEMENTS OR EXPLANATIONS:

The undersigned hereby certifies that, to the best of his knowledge and belief, the foregoing is a true and correct record of the above described hole.

Driller

8/13/04
(mm/dd/year)

FOR STATE ENGINEER USE ONLY

Quad ____; FWL ____; FSL ____; Use _____; Location No. _____

File Number: CR 03484
Form: wr-20

Trn Number: 308141

New Mexico Office of the State Engineer

Point of Diversion Summary

Well Tag	POD Number	(quarters are 1=NW 2=NE 3=SW 4=SE) (quarters are smallest to largest) Q64 Q16 Q4	Sec	Twn	Rng	(NAD83 UTM in meters) X	Y
	CR 03484					459539	3976180

Driller License:	585	**Driller Company:**	HAYS ENTERPRISES INC.		
Driller Name:	DENNISON DRILLING				
Drill Start Date:	08/09/2004	**Drill Finish Date:**	08/10/2004	**Plug Date:**	
Log File Date:	08/19/2004	**PCW Rcv Date:**		**Source:**	Shallow
Pump Type:		**Pipe Discharge Size:**		**Estimated Yield:**	28 GPM
Casing Size:	4.50	**Depth Well:**	210 feet	**Depth Water:**	20 feet

Water Bearing Stratifications:	Top	Bottom	Description
	41	43	Sandstone/Gravel/Conglomerate
	163	165	Sandstone/Gravel/Conglomerate
	175	176	Other/Unknown
	188	189	Other/Unknown

Casing Perforations:	Top	Bottom
	150	210

The data is furnished by the NMOSE/ISC and is accepted by the recipient with the expressed understanding that the OSE/ISC make no warranties, expressed or implied, concerning the accuracy, completeness, reliability, usability, or suitability for any particular purpose of the data.