

Total Loss Report

Prepared by Alden Vehicle Reports

REPORT DATE

October 23, 2026

OWNER

Alex Morgan

YEAR

2021

MODEL

Camry

VIN

4T1G11AK0MU000001

ZIP

30309

DATE OF LOSS

2026-06-12

LOSS / REG. STATE

Georgia

MAKE

Toyota

TRIM

SE

MILEAGE AT LOSS

32,400

PRE-LOSS CONDITION

Average retail condition for the miles. Example note, not ...

Valuation summary

Pre-loss fair market value as of the Date of Loss (2026-06-12) is the average of Black Book Cherry and Carfax History-Based Value. The insurer's offer is set beside that average. The underpayment is the difference.

Database	Retail value	As of Date of Loss
Black Book Cherry	\$23,225	2026-06-12 (Date of Loss)
Carfax History-Based Value	\$24,175	2026-06-12 (Date of Loss)
Market average	\$23,700	2026-06-12 (Date of Loss)

	Amount
Insurer offer	\$14,800
Market average	\$23,700
Underpayment	\$8,900

UNDERPAYMENT

\$8,900

Tax, title, and registration recovery

For a subject vehicle registered in Georgia, statutory sales/title tax and transfer fees on \$23,700 are calculated at \$1,697. Georgia statutory calculation (O.C.G.A. 48-5C-1 & Ga. Comp. R. & Regs. 120-2-52-.06): 7.0% Georgia Title Ad Valorem Tax (TAVT). \$1,659 tax + \$38 statutory title & registration transfer fees = \$1,697. The demand asks the insurer to confirm whether \$1,697 is included in the settlement or paid in addition to actual cash value.

Recovery line	Amount
Pre-loss fair market value	\$23,700
Statutory tax, title, and registration (GA)	\$1,697
Loss of use, separate	\$504
Sum addressed in the demand	\$25,901

Decoded factory equipment and option packages

Example equipment for this sample file. It is not a window sticker and it is not a customer build.

Group	Equipment	Standard or optional
Interior	Cloth seats, dual-zone climate, smart key	Standard
Exterior	17-inch alloy wheels, LED daytime running lamps	Standard
Mechanical	2.5L four-cylinder, 8-speed automatic	Standard
Safety	Pre-collision system, lane departure alert, adaptive cruise	Standard
Entertainment	8-inch multimedia display, six-speaker audio	Standard
Option packages	Convenience package and power tilt-slide roof	Optional

	Amount
Base MSRP	\$25,970
As-equipped MSRP	\$28,420

Comparable vehicles and market adjustments

Each row adjusts the market benchmark figure for mileage, factory equipment and option packages, and the date of loss for the local market area.

Source	Asking	Miles adj.	Options	Date adj.	Adjusted
Pre-loss retail benchmark	\$24,800	+\$120	+\$75	+\$100	\$25,095
Post-repair market benchmark	\$14,800	-\$64	-\$225	\$0	\$14,511
Wholesale guide benchmark	\$19,425	\$0	-\$225	-\$50	\$19,150

Same year, make, and model (clean history benchmark): Constructed from regional database benchmarks for ZIP 30309 as of the date of loss. Same year, make, and model (post-repair accident history benchmark): Constructed from regional database benchmarks for ZIP 30309 as of the date of loss. Wholesale / trade-in context benchmark: Constructed from regional database benchmarks for ZIP 30309 as of the date of loss.

VALUATION SOURCE EXHIBITS

Black Book Cherry

VALUATION SCREEN	SAMPLE EXHIBIT
<div><div>CLEAN RETAIL (INDUSTRY VALUATION GUIDE)</div><div>\$23,225</div></div> <div><div>METHODOLOGY</div><div>Industry Valuation Guide (Clean / Average / Rough retail & wholesale by VIN)</div></div> <div><div>VEHICLE</div><div>2021 Toyota Camry SE</div></div> <div><div>VIN</div><div>4T1G11AK0MU000001</div></div> <div><div>MILEAGE AT LOSS</div><div>32,400</div></div> <div><div>ZIP</div><div>30309</div></div> <div><div>AS OF DATE OF LOSS</div><div>2026-06-12 (Date of Loss)</div></div> <div><div>GUIDE TIER / CONDITION</div><div>Industry valuation guide (Clean / Average / Rough retail & wholesale by VIN)</div></div>	
<div>Sample exhibit illustrating valuation source fields as of the Date of Loss.</div>	

VALUATION SOURCE EXHIBITS

Carfax History-Based Value

VALUATION SCREEN

SAMPLE EXHIBIT

HISTORY-BASED RETAIL VALUE

\$24,175

METHODOLOGY

VIN-specific history-adjusted retail valuation

VEHICLE

2021 Toyota Camry SE

VIN

4T1G11AK0MU000001

MILEAGE AT LOSS

32,400

ZIP

30309

AS OF DATE OF LOSS

2026-06-12 (Date of Loss)

GUIDE TIER / CONDITION

VIN-specific history-based retail valuation, mileage as entered

Sample exhibit illustrating valuation source fields as of the Date of Loss.

Fair market value and statutory valuation standards

Fair market value is the price a willing buyer would pay a willing seller in the open local retail replacement market as of the date of loss, both informed and neither under duress. Consistent with standard appraisal and market-valuation principles (including the fair-market-value definitions recognized under the Uniform Standards of Professional Appraisal Practice) and state motor-vehicle valuation statutes such as Fla. Stat. 626.9743(5) (which expressly authorize determining pre-loss value using recognized industry valuation guides and local market comparables), this report establishes pre-loss retail fair market value from two independent industry valuation databases (Black Book Cherry and Carfax History-Based Value). It is not a wholesale auction result, and it is not the insurer's opening offer.

Limiting conditions

This is an opinion of value. It is not a legal determination, not a coverage opinion, and not a finding of fault. Black Book and Carfax are trademarks of their respective owners. Alden is not affiliated with, endorsed by, or sponsored by those companies. The customer is responsible for the facts confirmed in the file. aldenvehicleclaims@gmail.com answers questions about the file. Claim correspondence uses aldenvehicleclaims@gmail.com.

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