

Certificate of Organization with the Iowa Secretary of State on January 5, 2022, under the name Doing Roofing Correctly LLC. On April 13, 2022, Reeves filed an amendment to change the name in the Certificate of Organization to Darren Reeves Roofing LLC. On April 28, 2023, Darren Reeves Roofing LLC filed with the Iowa Secretary of State a fictitious name resolution with the name Reeves Roofing. On August 16, 2023, Reeves Roofing was administratively dissolved by the Iowa Secretary of State for a failure to file a 2023 Biennial Report. Reeves stated that he did not intend for this to be a separate company and instead desired for this company to be a dba for Darren Reeves Construction.

3. Darren Reeves Construction LLC (“Reeves Construction”) is an Iowa limited liability company, formed on March 11, 2022, with its home office located at 53333 770th Street, Anita, Iowa 50020. On July 6, 2024, Reeves Construction filed a fictitious name resolution with the Iowa Secretary of State adopting the name Reeves Roofing. The Iowa Secretary of State’s website lists USCA as the registered agent with an address of 4200 University Boulevard, Suite 426, West Des Moines, Iowa 50266. The Certificate of Organization is signed by Darren L. Reeves. Darren Reeves conducted all business through the Reeves Construction and received all payments through Reeves Construction.

4. Iowa Department of Inspections, Appeals, and Licensing registers contractors in the state of Iowa. Reeves Construction is registered as a residential remodeler under registration number C136838 and has held this license since November 9, 2023. The registered contractor is listed as Darren Reeves as a sole proprietor with an address of 53333 770th St., Anita, Iowa 50020.

5. On information and belief, Darren Reeves (“Reeves”) is an individual with a residential address of 308 Cass Street, Adair, Iowa 50002, and a business address of 53333 770th Street, Anita, Iowa 50020. Reeves is the sole owner of Reeves Roofing and Reeves Construction.

6. Pursuant to Iowa Code § 505.28, Respondents consented to the jurisdiction of the Commissioner of Insurance by committing acts governed by chapter 522C.

7. From on or about July 8, 2022, to present, Respondents engaged in acts and practices within the state of Iowa constituting cause for a summary order to cease and desist from engaging in such acts or practices and any other corrective action the Commissioner deems necessary and appropriate pursuant to Iowa Code § 505.8(1), Iowa Code chapters 522C and 507B, and rules adopted pursuant to these chapters.

II. FINDINGS OF FACT

8. Reeves Roofing is not, and never has been, licensed in the state of Iowa as a public adjuster, nor has it ever claimed to be.

9. Reeves Construction is not, and never has been, licensed in the state of Iowa as a public adjuster, nor has it ever claimed to be.

10. Darren Reeves is not, and never has been, licensed in the state of Iowa as a public adjuster.

Consumer Company M&M

11. Consumer company M&M LLC (“M&M”) is an Iowa limited liability company formed in 2013. M&M operates a commercial farm business in Fontenelle, Iowa.

12. On or about June 7, 2022, a storm caused damage to M&M’s business. Multiple buildings owned by M&M were damaged in the storm including a dwelling, silos, grain bins, garages, and multiple pole buildings.

13. On June 8, 2022, M&M submitted a claim to Farm Bureau Financial Services (“Farm Bureau”) for hail and wind damage under their commercial insurance policy.

14. On or about, July 8, 2022, M&M hired Reeves Roofing to complete the repairs to their business and residential home.

15. On August 18, 2022, Reeves explained to Farm Bureau that “Darren Reeves construction is a general contractor company that owns reeves roofing[sic].”

16. Respondents negotiated the claim on behalf of M&M from July 8, 2022, until M&M hired, The Adjuster Group, in late December 2022.

17. Farm Bureau uses Xactimate, a software program used for property loss valuation. During Reeves’s time negotiating the claim, Reeves requested that Farm Bureau modify their Xactimate estimate on the pole buildings to reflect a different category code for the metal roofs. Reeves further requested that Farm Bureau add ten percent overhead and ten percent profit to the estimates. Farm Bureau stated they can only add overhead and profit after the contractor submitted unredacted invoices for materials and subcontractors. Farm Bureau would not modify the existing Xactimate estimate.

18. On December 26, 2022, Reeves sent an email to Farm Bureau:

ATTACHED IS A CORRECT ESTIMATE. YOU SEND ME OVER A CORRECTED XACTIMATE OR I WILL FORWARD THIS JOB TO THE ADJUSTER GROUP AND WASTE MORE OF MY TIME AND YOURS. MY USE OF XACTIMATE CORRECTLY IS A REASONABLE ESTIMATE PUT IN PLACE TO HELP MY COMPANY STAY IN BUSINESS. PLEASE FORWARD ON TO YOUR BOSS AND DONT WASTE MY TIME ANYMORE. THANK YOU.

19. After Reeves sent this email, M&M hired a representative from The Adjusters Group and the claim proceeded through arbitration. The arbitration award was confirmed at the dollar value of Reeves Xactimate estimate.

Reeves Roofing Facebook Page, Websites and Google Reviews

20. Reeves Roofing maintained at least two websites, a Facebook Page, and is associated with a Google business page where customers can post reviews. The website reevesroofingco.com and roofingcorrectly.com are linked to the Facebook page. Website roofingcorrectly.com is linked to the Google business page.

Reevesroofingco.com

21. On March 17, 2024, a testimonial attributed to two individuals, R.C. and S.C., was posted on reevesroofingco.com stating:

Darren,
Thank you so much for making our house look totally awesome. We never dreamt we would ever be able to re-side it. Thank you for all the legwork you did with the claims and the insurance. I never would have been able to get the approvals for everything. If we ever hear of anyone that needs a new roof or siding, you will be the first name we recommend.¹

22. Another undated and unattributed review posted to reevesroofingco.com states: “They worked with my insurance company and it seemed to go very well.”²

23. As of September 17, 2024, the website reevesroofingco.com is no longer available online.

Roofingcorrectly.com

24. Reeves Roofing maintains another publicly accessible website with the URL roofingcorrectly.com.³ Roofingcorrectly.com includes several statements indicating the company name as Reeves Roofing, and states that Reeves Roofing has 20 years of experience.⁴ The website has a copyright line stating it is copyrighted by Reeves Roofing.

¹ Reeves Roofing, reevesroofingco.com (last visited June 12, 2024).

² *Id.*

³ Roofing Correctly, roofingcorrectly.com (last visited September 17, 2024).

⁴ *Id.*

25. On the homepage of this website is a section titled “Frequently Asked Questions.” One of the frequently asked questions states:

[W]ill my insurance cover the costs of a roof replacement or roof repair? Yes, homeowner insurance policies cover damage to roofs. If your roof was damaged by a covered peril, your insurance company will cover the cost of your roof. An insurance adjuster will evaluate your roof and determine the scope of your loss. Some insurance policies indemnify the replacement costs of a roof (“RCV”), while others indemnify the depreciated cost of the roof (“ACV”). Carefully read your policy to determine whether you have an RCV or ACV policy. In some states, contractors may be prohibited from interpreting your policy, so if you have questions consult your agent or carrier.⁵

Reeves Roofing Facebook Page

26. Reeves Roofing maintains a Facebook page under the name “Reeves Roofing.”⁶ This Facebook page contains numerous videos from Greenfield, Iowa. These videos and posts contain advertisements that Reeves Roofing is working in Greenfield repairing damage from the May 21, 2024, tornado. As of the date of this filing, the most recent posts are from September 9, 2024.

27. On March 17, 2023, Reeves Roofing posted the same testimonial identified in Paragraph 21, above, by consumers R.C. and S.C. to Reeves Roofing’s Facebook page.

28. On September 24, 2023, an advertisement was posted by Reeves Roofing on their Facebook page that states:

[C]ustomer reached out [t]o Reeves Roofing after insurance [r]efused to settle their claim paying only for gutters. After contacting Reeves Roofing and having them do their inspection of the damages, and working with the insurance, the outcome was beautiful. [Consumers] received a new decora metal roof and all brand new windows in the entire home! Call Reeves Roofing 515-230-0068 if you need a contractor that knows the insurance process. Roofingcorrectly.com

⁵ *Id.*

⁶ Posts, *Reeves Roofing*, Facebook, (last visited September 17, 2024), www.facebook.com/ReevesRoofingco.

29. On November 17, 2023, Reeves Roofing posted on its Facebook page an advertisement in the form of a ten second video. This video shows multiple pictures of completed projects with text stating:

Your local Storm Damage Pros
Call Reeves Roofing for a Free Inspection
Reeves Roofing will work with the insurance company for storm damage
Over 20 Years Local Experience Installing Siding, Gutters, All Types of Roofing
RoofingCorrectly.com 515-230-0068

30. As of September 17, 2024, Reeves Roofing has removed the advertisements from their Facebook page that were initially posted on March 17, 2023, September 24, 2023, and November 17, 2023.

Undercover Investigation

31. On May 24, 2024, an undercover special investigator from the Division's Fraud Bureau approached an individual who was standing next to a pickup truck with a decal indicating it belonged to Reeves Roofing. The individual identified himself to the undercover investigator as "Darren." The undercover investigator stated that he was attempting to help his sister by gathering contractors' information since his sister had damage to her house and buildings.

32. Reeves provided the investigator with a "Reeves Roofing" business card and contained a number he identified as his cellphone number (515-230-0068). The business card further listed the website roofingcorrectly.com.

33. The investigator asked Reeves how the process worked. Reeves stated that he works for "insurance proceeds." The investigator asked if his sister would need to be the one to submit a claim and work with her insurance company and whether Reeves's role would be limited to just performing the repair work as the contractor. Reeves responded, "No I will handle everything for her, I will work though and get it fixed up and right with her." The investigator inquired if

Reeves would specifically deal with the insurance company for his sister. Reeves stated he deals with insurance companies.

34. Reeves further indicated that he had been an adjuster, and he knew how to work through everything. Reeves said that the insurance company would provide a price and scope of work after their adjuster assessed the damage, and if Reeves determined there were any issues with that scope of work, he would call the insurance company. Reeves stated that his compensation would be the money listed in the price and scope of work from the insurance company.

III. CONCLUSIONS OF LAW

COUNT I

Unlicensed Public Adjuster

35. Iowa Code § 507A.5 provides that “[a] person or insurer shall not directly or indirectly perform any act of doing an insurance business as defined in this chapter except as provided by and in accordance with the specific authorization by statute.”

36. Iowa Code § 507A.3(1)(e) defines engaging in the business of insurance to include “[t]he doing of any kind of insurance business specifically recognized as constituting the doing of an insurance business within the meaning of the statutes relating to insurance.”

37. Under Iowa Code § 507A.10(2)(a):

Upon a determination by the commissioner that a person or insurer has engaged, is engaging, or is about to engage in any act or practice constituting a violation of this chapter or a rule adopted or order issued under this chapter, the commissioner may issue a summary order, including a brief statement of findings of fact, conclusions of law, and policy reasons for the decision, and directing the person or insurer to cease and desist from engaging in the act or practice or to take other affirmative action as is in the judgement of the commissioner necessary to comply with the requirements of this chapter.

38. Under Iowa Code § 507A.10(1):

Upon a determination by the commissioner, after a hearing conducted pursuant to chapter 17A, that a person or insurer has violated a provision of this chapter, the

commissioner shall reduce the findings of the hearing to writing and deliver a copy of the findings to the person or insurer, may issue an order requiring the person or insurer to cease and desist from engaging in the conduct resulting in the violation, and may assess a civil penalty of not more than fifty thousand dollars against the person or insurer.

39. Acting as a public adjuster constitutes the doing of insurance business within the meaning of Iowa Code § 507A.3(1). *See* Iowa Code § 522C.6(3)(b) (authorizing penalties for acting as an unlicensed public adjuster pursuant to Iowa Code chapter 507A).

40. Iowa Code § 522C.4 states a “person shall not operate as or represent that the person is a public adjuster in this state unless the person is licensed by the commissioner in accordance with this chapter.” *See also* Iowa Admin. Code r. 191—55.3.

41. Under Iowa Code § 522C.2(6) a “person” includes an individual or business entity.

42. Iowa Code § 522C.2(7) defines “public adjuster” as “any person who for compensation or any other thing of value acts on behalf of an insured by doing any of the following:

(a) Acting for or aiding an insured in negotiating for or effecting the settlement of a first-party claim for loss or damage to real or personal property of the insured.

(b) Advertising for employment as a public adjuster of first-party insurance claims or otherwise soliciting business or representing to the public that the person is a public adjuster of first-party insurance claims for loss or damage to real or personal property of an insured.

(c) Directly or indirectly soliciting business investigating or adjusting losses, or advising an insured about first-party claims for loss or damage to real or personal property of the insured.”

43. Under Iowa Code § 522C6(3)(c):

If a person has engaged, is engaging, or is about to engage in any act or practice constituting a violation of this chapter or any rule adopted or order issued pursuant to this chapter, the commissioner may issue a summary order that includes a brief statement of findings of fact, conclusions of law, and policy reasons for the order, and that directs the person to cease and desist from engaging in the act or practice constituting a violation and that may assess a civil penalty or take other affirmative action as in the judgment of the commissioner is necessary to assure that the person complies with the requirements of this chapter as provided in chapter 507A.

44. Under Iowa Code § 522C.6(3)(b), “a person who, after hearing, is found to have violated this chapter by acting as a public adjuster without proper licensure may be ordered to cease and desist from engaging in the conduct resulting in the violation and may be assessed a civil penalty according to the provisions of chapter 507A.”

45. Respondents have never been licensed as public adjusters in the state of Iowa.

46. Respondents operated as public adjusters in the state of Iowa. Respondents directly communicated with their clients’ insurance company regarding the claims and affecting the settlement of the claim.

47. The advertisements located on a publicly available website and a publicly available Facebook advertised, or created the impression that, Respondents provide public adjusting services by stating that they will work with customers’ insurance companies. Reeves Roofing posted a separate advertisement claiming to know the insurance process. Further Reeves stated to the Division’s undercover investigator that he would “handle everything” with the insurance company. Reeves further stated that he would call the insurance company if he found any issues with the scope from the insurance company’s adjusters.

48. Respondents knew or should have known that operating as a public adjuster without a license violates Iowa Code §§ 507A.5 and 522C.4.

49. Respondents’ acts and practices violated Iowa Code §§ 507A.5 and 522C.4, subjecting Respondents to a summary order directing Respondents to cease and desist from engaging in such acts or practices, the imposition of a civil penalty, and any other corrective action the Commissioner deems necessary and appropriate pursuant to Iowa Code §§ 505.8, 507A.10, 522C.4, 522C.6, and Iowa Administrative Code rule 191—55.3.

COUNT II
Unfair Trade Practices

50. Under Iowa Code § 507B.3 “a person shall not engage in this state in any trade practice which is defined in this chapter as, or determined pursuant to section 507B.6 to be, an unfair method of competition, or an unfair or deceptive act or practice in the business of insurance.”

51. Iowa Code § 507B.2(1) defines a “person” as any individual, “and any other legal entity engaged in the business of insurance, including insurance producers and adjusters.” This definition does not distinguish between an insurer’s adjusters and public adjusters.

52. Iowa Code § 507B.6 provides:

Whenever the commissioner believes that any person has been engaged in or is engaging in this state in any unfair method of competition or any unfair or deceptive act or practice whether or not defined in section 507B.4, 507B.4A, or 507B.5 and that a proceeding by the commissioner in respect to such method of competition or unfair or deceptive act or practice would be in the public interest, the commissioner shall issue and serve upon such person a statement of charges in that respect and a notice of a hearing on such charges to be held at a time and place fixed in the notice, which shall not be less than ten days after the date of the service of such notice.

53. Iowa Code § 507B.6A allows the Commissioner to issue a summary order and direct the person to cease and desist from engaging in acts or practices or to take other affirmative action as necessary to comply with Iowa Code chapter 507B.

54. The Commissioner has consistently concluded that the prohibition of unfair acts and practices in Iowa Code § 507B.3 includes acts and practices that offend public policy as established by law and are likely to cause substantial injury to insurance purchasers. *In the Matter of 33 Carpenters Construction, Inc.* (“33 Carpenters”), Division Case No. 105269, 2021 WL 1717542, at *12 (Iowa Ins. Div., April 19, 2021); *In the Matter of Mark S. Diamond*, Division Case No. 96975, 2019 WL 5677529, at *38 (Iowa Ins. Div., Oct. 23, 2019); *In the*

Matter of Newman, Division Case No. 91936, 2017 WL 6504574, at *8 (Iowa Ins. Div., Jan. 24, 2017). The Commissioner also considers whether the likely injury is unavoidable and not outweighed by any consumer or competitive benefits. *State ex rel. Miller v. Vertrue, Inc.*, 834 N.W.2d 12, 33–34 (Iowa 2013); *33 Carpenters*, 2021 WL 1717542, at *12.

55. Iowa Code § 103A.71(3) provides:

A residential contractor shall not represent or negotiate on behalf of, or offer or advertise to represent or negotiate on behalf of, an owner or possessor of residential real estate on any insurance claim in connection with the repair or replacement of roof systems, or the performance of any other exterior repair, exterior replacement, or exterior reconstruction work on the residential real estate.

56. Iowa Code § 103A. 71 (3) prohibits residential contractors from acting as public adjusters. *33 Carpenters Constr., Inc. v. State Farm Life & Casu. Co.*, 939 N.W.2d 69, 80 (Iowa 2020). The Commissioner has previously found that "Iowa's Insurance Trade Practices law would prohibit as an unfair practice any public adjuster or residential contractor from doing indirectly what the law prohibits directly." *33 Carpenters*, 2021 WL 1717542, at * 10.

57. Performing, offering to perform, or advertising to perform acts that fall under Iowa Code § 522C.2(7), without obtaining proper licensure, and in contravention of Iowa Code § 103A.71, which places limitations on residential contractors, is an unfair trade practice.

58. Reeves Contracting is and has been a residential contractor within the meaning of Iowa Code § 103A.71 at all relevant times hereto.

59. Reeves Construction committed an unfair trade practice by acting as a residential contractor in the state of Iowa under the name of Reeves Roofing without properly registering a fictitious name with the Iowa Secretary of State.

60. Reeves committed an unfair trade practice by acting as a public adjuster in offering to negotiate insurance claim on the behalf of a potential customer in violation of Iowa Code § 522C.4.

61. Reeves committed an unfair trade practice by stating that he had previously been an adjuster to potential customers to mislead them to believe that he was authorized to negotiate with their insurance company in violation of Iowa Code § 522C.4.

62. Respondents committed an unfair trade practice by acting as a public adjuster in negotiating an insurance claim with Farm Bureau for M&M to their first-party insurance claim on their behalf in violation of Iowa Code § 522C.4.

63. Respondents' acts and practices violated Iowa Code §§ 507B.3 and 522C.4, subjecting Respondents to a summary order requiring Respondents to cease and desist from engaging in such acts or practices, the imposition of a civil penalty, imposition of costs of the investigation and prosecution of the matter, and any other corrective action the Commissioner deems necessary and appropriate pursuant to Iowa Code §§ 505.8, 507B.6, 507B.6A, 507B.7 and 522C.6.

V. ORDER

IT IS THEREFORE ORDERED that, pursuant to Iowa Code § 522C.6, Respondents and any of their agents, representatives, employees, and officers shall not, directly or indirectly:

- (1) Act for or aid an insured in negotiating for or effecting the settlement of any first-party claim for loss or damage to real or personal property of the insured;
- (2) Advertise for employment as a public adjuster of first-party insurance claims or otherwise solicit business or representing to the public that the person is a public

adjuster of first-party insurance claims for loss or damage to real or personal property of an insured; or

- (3) Directly or indirectly solicit business investigating or adjusting losses, or advising an insured about first-party claims for loss or damage to real or personal property of the insured.

IT IS FURTHER ORDERED that Respondents shall instruct any and all agents, representatives, employees, and officers regarding the prohibition against unlicensed public adjusting in the state of Iowa pursuant to Iowa Code chapter 522C and Iowa Administrative Code 191.55. Respondents shall direct them to abide by chapter 522C whenever conducting business in the state of Iowa. Such direction shall include prohibiting any and all agents, representatives, employees, and officers from engaging in any of the following specific conduct:

- (1) Initiating, handling, negotiating, or otherwise taking any direct or indirect role in effecting settlement of any Iowa insured's insurance claim;
- (2) Reviewing the consumer's insurance contract;
- (3) Giving advice to the consumer on provisions of their insurance contract including demanding appraisal;
- (4) Choosing an appraiser or public adjuster to handle the consumer's claim; and
- (5) Directly or indirectly advertising, marketing, or otherwise holding themselves out as public adjusters or as providing any public adjuster services as defined under Iowa Code § 522C.2(7). This prohibition applies to any published statements on the Reeves Roofing Website, and any social media profiles owned or controlled by Respondents and/or any of their agents, representatives, employees, and officers.

Respondents shall certify that they have provided the required instruction and direction to all of their agents, representatives, employees, and officers within thirty (30) days of issuance of this order.

IT IS FURTHER ORDERED that Respondents shall include a disclaimer on their construction contract in at least size ten bolded font that states that Respondents are not public adjusters and do not provide public adjusting services.

IT IS FURTHER ORDERED that the Summary Cease and Desist Order issued June 21, 2024, is hereby vacated and is superseded by this Consent Order.

SO ORDERED on the 11th day of December, 2024.



DOUGLAS M. OMMEN
Iowa Insurance Commissioner

Respectfully submitted,



Zebulon Black
Iowa Insurance Division
1963 Bell Avenue, Suite 100
Des Moines, Iowa 50315
Phone: (515) 654-6564
Email: zebulon.black@iid.iowa.gov
ATTORNEY FOR THE DIVISION

CERTIFICATE OF SERVICE

The undersigned certifies that the foregoing instrument was served upon all parties to the above cause, or their attorney, at their respective addresses disclosed on the pleadings on December 11, 2024.

By: () First Class Mail () Personal Service
() Restricted certified mail, return receipt Email
() Certified mail, return receipt () _____

Signature: Brooke Hohn
Brooke Hohn

Copy to:

Bryan S. Witherwax, AT#0008585
WITHERWAX LAW, P.C.
6205 Mills Civic Parkway, Suite 201

West Des Moines, Iowa 50266
Telephone: (515) 224-5377
Facsimile: (515) 224-8996
Email: bwitherwax@witherwaxlaw.com

ATTORNEY FOR RESPONDENTS

NOTICE OF PENALTIES FOR WILLFUL VIOLATION OF THIS ORDER

YOU ARE NOTIFIED that acting as a public adjuster, as defined in Iowa Code chapter 522C, in violation of this order, is a serious misdemeanor under Iowa Code § 507A.10, subjecting you to punishment of imprisonment, jail, fines, or any combination of custody and fines.

YOU ARE NOTIFIED that if you violate this Order, you may be subject to administrative and civil penalties pursuant to Iowa Code § 522C.6. The Commissioner may petition the district court to hold a hearing to enforce the order as certified by the Commissioner. The district court may assess a civil penalty against you in an amount not less than three thousand dollars but not greater than ten thousand dollars for each violation and may issue further orders as it deems appropriate.

NOTICE OF FINAL ORDER IMPACT

A final cease and desist order may adversely affect other existing business or professional licenses and may result in license revocation or disciplinary action.

A final order in an administrative action does not resolve any potential criminal or civil violations or causes of action that might arise from the same or similar conduct that is the subject of this order. It may result in criminal law enforcement authorities, including the fraud bureau of the Iowa Insurance Division, pursuing a criminal investigation or prosecution of potential criminal law violations.

CONSENT TO ORDER AND AGREEMENT

I, Darren Reeves, in my personal capacity and as representative of Darren Reeves Construction, LLC d/b/a Reeves Roofing and Darren Reeves Roofing, LLC, Respondents in this matter, have read, understood, and do knowingly consent to this Order in its entirety. I have consulted with my attorneys, and I fully understand the terms of this Consent Agreement. By executing this Consent, I understand that I am waiving my rights to a hearing, to confront and cross-examine witnesses, to produce evidence, and to judicial review.

I further understand this Order is considered a final administrative action that will be reported by the Division to the National Association of Insurance Commissioners and to other regulatory agencies. I also understand this Order is a public record under Iowa Code chapter 22, and information may be shared with other regulatory authorities or governmental agencies, pursuant to Iowa Code § 505.8(8)(d). I also understand this Order will be posted to the Division's website, and a notation will be made to the publicly available website record that administrative action has been taken against me.

Darren Reeves
Darren Reeves, Respondent

53333 770th St Anita, IA 50020
Address of Signatory

Subscribed and sworn before me by Darren Reeves on this 1st day of December 2024.

Dawn Weyl
Notary Public for the State of Florida



Darren Reeves

Darren Reeves, as CEO of
Darren Reeves Construction, LLC d/b/a Reeves Roofing, and Darren Reeves Roofing, LLC

53333 770th St Ande IA State
Address of Darren Reeves Construction, LLC d/b/a Reeves Roofing

Subscribed and sworn before me by Darren Reeves on this 11th day of December 2024.

Dawn Weyl

Notary Public for the State of Florida

