INTERACTIVE DEMAND PACKAGE

The Gate Stayed Open

A tenant paid a monthly fee for a gated lot. The gate broke in January and stayed open for 212 days. On the 212th night two men drove through it.

MATTER	Claim of Andre Bellamy against Orrin-Finch Court Owner LLC and Garrick-Lowe Residential, LLC
FORUM	Before suit. Calder County, State of Franklin
WRITTEN FOR	The claims examiners for the owner's primary and umbrella carriers
DATED	February 10, 2026
PREPARED BY	Counsel for Andre Bellamy. Your firm's name and letterhead sit here.
RECORD	9 exhibits; the 9 cited pages are attached below.

Settlement communication under Franklin Rule of Evidence 408.
Open until 5:00 p.m. on March 12, 2026.

> **Composite sample.** Every person, company, place, document and number here is invented to show the form. It is set in the State of Franklin, a jurisdiction that does not exist.

01	The person
02	What happened
03	Why it happened
04	What they knew
05	The harm
06	The numbers
07	The ask

BEAT 01 · THE PERSON

Andre Bellamy is 34 and has cooked for a living for twelve years.

He was a sous-chef, on his feet ten hours a day. [BEL-EMP-0002] He had rented at Orrin-Finch Court since March 2022. [BEL-LEASE-0003]

WHO THIS HAPPENED TO

PHOTOGRAPH GOES HERE

Mr. Bellamy at the pass, 2024

Andre Bellamy

Sous-chef

AGE	34
WORK	Twelve years in restaurant kitchens
HOME	Building C, Orrin-Finch Court, since 2022
THAT NIGHT	Walking from his car after a Saturday shift

BEAT 02 · WHAT HAPPENED

He paid $35 a month for a gate.

His lease calls Orrin-Finch Court a controlled-access community, with a vehicle gate opened by key fob. [BEL-LEASE-0003] It charges a monthly fee for that access. [BEL-LEASE-0003]

WHAT THE LEASE PROMISED

EX. 1 · LEASE, ADDENDUM AND TENANT LEDGER — BEL-LEASE-0003

Tenant	Andre Bellamy, Building C, unit C-204, since March 2022
Controlled access	“Orrin-Finch Court is a controlled-access community. Resident vehicles enter through a gate opened by key fob.”
Controlled access fee	$35 a month
Ledger, 2025	Controlled access fee charged and paid every month, January through August.
Security clause	“Owner does not guarantee the safety of residents and is not liable for the criminal acts of others.”

On January 23, 2025 the gate motor failed.

Mr. Bellamy reported it four days later. Management answered that parts were on order. [BEL-PORT-0002] [BEL-PORT-0002] In March he wrote again, after a second break-in. The repair was *pending approval.* [BEL-PORT-0002] [BEL-PORT-0002]

THE TENANT PORTAL

EX. 2 · TENANT MAINTENANCE PORTAL HISTORY — BEL-PORT-0002

A. Bellamy · Jan 27, 2025
Vehicle gate has been stuck open since Thursday.

Management · Jan 28, 2025
Thank you. The gate motor failed on 1/23. Parts are on order.

A. Bellamy · Mar 3, 2025
Gate is still open. My car was broken into again last night.

Management · Mar 4, 2025
The repair is pending approval.

On August 23 a sedan drove in through the open gate at 11:31 p.m.

Seven minutes later two men from that car robbed Mr. Bellamy at gunpoint in Lot C and shot him twice. [PD-0021] [PD-0021] Neither lived there. [PD-0021]

THE POLICE REPORT

EX. 5 · INCIDENT REPORT NO. 25-082311 — PD-0021

At 11:38 p.m. on Saturday, August 23, 2025, the victim, a resident walking from his car in Lot C, was approached by two males who got out of a dark sedan. He was robbed of his wallet and phone at gunpoint and shot twice.

The leasing-office camera shows the sedan entering through the vehicle gate at 11:31 p.m. The gate was open. Per the manager it has been out of order since January.

The gate was one of four things not working.

Two of nine cameras were recording, and the one on the gate had been dark since March. [PD-0021] Half the lights in the lot were out. [PD-0021] He had reported the lights three weeks before. [BEL-PORT-0002]

LOT C AT 11:38 P.M.

212
days the vehicle gate had been open

2 of 9
cameras recording

3 of 6
lot lights out

April 30
the night patrol ended

Sources: PD-0021; BEL-TA-0001.

BEAT 03 · WHY IT HAPPENED

Management scheduled the repair for the fourth quarter.

In May it told its tenants the gate operator had been quoted and was *scheduled for the fourth-quarter budget.* [BEL-TA-0001] In the same letter it said the night patrol had ended and would not return. [BEL-TA-0001]

MANAGEMENT'S REPLY TO ITS TENANTS

EX. 3 · TENANTS' LETTER AND MANAGEMENT'S REPLY — BEL-TA-0001

Gate operator replacement has been quoted and is scheduled for the fourth-quarter budget.

The courtesy patrol contract ended April 30 and will not be renewed at this time.

It kept charging for the gate.

The controlled-access fee appears on Mr. Bellamy's ledger every month from January through August. [BEL-LEASE-0003]

THE LEDGER, SAME MONTHS

EX. 1 · LEASE, ADDENDUM AND TENANT LEDGER — BEL-LEASE-0003

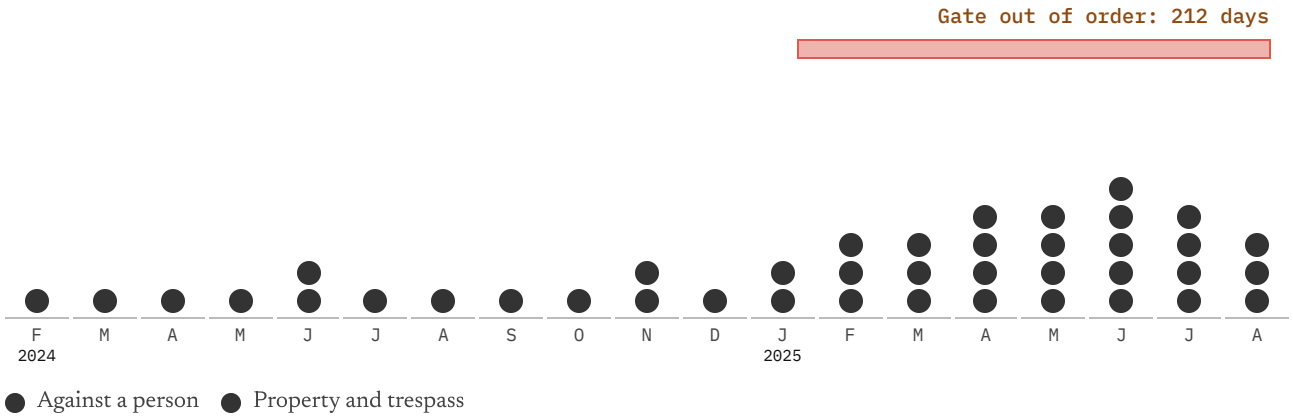
Controlled access fee	$35 a month
Ledger, 2025	Controlled access fee charged and paid every month, January through August.

BEAT 04 · WHAT THEY KNEW

In the year before the gate broke, police were called to the property 14 times.

Two of those calls involved a person. The rest were break-ins, thefts and trespass. [PD-0004]

POLICE CALLS TO ORRIN-FINCH COURT, BY MONTH



POLICE CALLS TO THE PROPERTY

41

11 against a person

Feb 2024 to Aug 2025. Each dot is one call in the police log.

February 2024 to August 22, 2025. One dot per call for service at the property's address (PD-0001 to PD-0018). The bar marks the days the vehicle gate was out of order.

In the seven months after, they were called 27 times.

Nine of those calls involved a person. [PD-0004] Two were robberies at gunpoint in Lot C, where Mr. Bellamy parked. [PD-0004] [PD-0004] Thirteen days before he was shot, someone fired a gun in that lot. [PD-0004]

Tap any dot to open the call.

Sixty-one tenants put it in writing.

Their letter of May 12 tied the break-ins and an armed robbery to the open gate and asked for the gate and the patrol back. [BEL-TA-0001]

WHAT SIXTY-ONE TENANTS WROTE

EX. 3 · TENANTS' LETTER AND MANAGEMENT'S REPLY BEL-TA-0001

The gate has been open since January. Since then there have been break-ins nearly every week and a robbery at gunpoint in Lot C. Please fix the gate and bring back the patrol.

The owner's best points are on this page too.

The men who shot Mr. Bellamy are responsible for what they did. They reached him through a gate the owner had left open for 212 days. [PD-0021]

Crime may have risen elsewhere. At this address the calls went from 14 in a year to 27 in seven months. [PD-0004] [PD-0004]

The lease says the owner does not guarantee anyone's safety. [BEL-LEASE-0003] The same page promises a controlled-access gate. [BEL-LEASE-0003]

THE OWNER'S BEST POINTS, AND THE RECORD

They say	Two criminals did this, not the landlord.
Record	They drove in through the gate the lease said would be closed.
They say	Crime rose across the city.
Record	At this address, calls more than tripled once the gate broke.
They say	The lease disclaims any guarantee of safety.
Record	The same page promises a controlled-access gate and bills for it monthly.

BEAT 05 · THE HARM

Two bullets: one broke his thigh bone, one went through his abdomen.

He reached the trauma center at 12:04 a.m. [BEL-MED-0005] Surgeons put a rod in the femur and removed a section of bowel. [BEL-MED-0005] He was in the hospital for 16 days. [BEL-MED-0005]

TRAUMA CENTER CHART

EX. 6 · CALDER REGIONAL TRAUMA CENTER CHART — BEL-MED-0005

Arrival	August 24, 2025, 12:04 a.m. Gunshot wounds to the left thigh and the abdomen.
Surgery	Left femur fracture fixed with a rod. Section of small bowel removed.
Nerve	Sciatic nerve injury with left foot drop. Brace and cane.
Discharge	September 9, 2025, after 16 days.
Referral	Treatment for post-traumatic stress.

He walks with a brace and cannot work a kitchen.

The bullet in his thigh injured the sciatic nerve and left him with a dropped foot. [BEL-MED-0005] He cannot stand through a shift, and his position ended in November. [BEL-EMP-0002] He is in treatment for post-traumatic stress. [BEL-MED-0005]

HIS WORK

EX. 7 · EMPLOYMENT RECORD — BEL-EMP-0002

Position	Sous-chef since 2021. Twelve years in restaurant kitchens.
Status	Unable to stand through a shift. Position ended November 14, 2025.

BEAT 06 · THE NUMBERS

Economic loss: $836,050.

Medical bills to date are $287,650. [BEL-BILL-0002] Future care, lost wages and lost earning power add $548,400. [BEL-BILL-0002] [BEL-BILL-0002] [BEL-BILL-0002]

ECONOMIC LOSS

Medical bills to date	$287,650
Future care life-care plan, present value	$214,000
Wages lost to date	$38,400
Future earnings present value	$296,000
Economic loss	**$836,050**

Source: BEL-BILL-0002.

The owner carries $5,000,000 in coverage.

A $1,000,000 general liability policy sits under a $4,000,000 umbrella. [INS-0002] [INS-0002] Claims that arise from an assault are covered by endorsement at the full limit. [INS-0002]

THE LOSS BESIDE THE COVERAGE



Bars are drawn to one scale.

BEAT 07 · THE ASK

Mr. Bellamy will resolve his claim for $3,400,000.

That is his economic loss of $836,050 and $2,563,950 for a permanent nerve injury at 34, the loss of his trade, and what that night left him with.

> A jury will see the tenants' letter, the reply about the fourth-quarter budget, and a ledger that kept billing for the gate. [BEL-TA-0001] [BEL-TA-0001] [BEL-LEASE-0003]

THE DEMAND

$3,400,000
to resolve the claim

March 12, 2026
at 5:00 p.m., this offer closes

FOR COUNSEL

Cite table

Every cited statement in the piece, in reading order, beside the page it rests on. Counsel checks each line and signs off before anything is sent.

NO.	BEAT	STATEMENT	SOURCE	CHECKED
01	The person	He was a sous-chef, on his feet ten hours a day.	[Ex. 7 · BEL-EMP-0002]	☐
02	The person	He had rented at Orrin-Finch Court since March 2022.	[Ex. 1 · BEL-LEASE-0003]	☐
03	What happened	His lease calls Orrin-Finch Court a controlled-access community, with a vehicle gate opened by key fob.	[Ex. 1 · BEL-LEASE-0003]	☐
04	What happened	It charges a monthly fee for that access.	[Ex. 1 · BEL-LEASE-0003]	☐
05	What happened	Mr. Bellamy reported it four days later. Management answered that parts were on order.	[Ex. 2 · BEL-PORT-0002] [Ex. 2 · BEL-PORT-0002]	☐
06	What happened	In March he wrote again, after a second break-in. The repair was pending approval.	[Ex. 2 · BEL-PORT-0002] [Ex. 2 · BEL-PORT-0002]	☐
07	What happened	Seven minutes later two men from that car robbed Mr. Bellamy at gunpoint in Lot C and shot him twice.	[Ex. 5 · PD-0021] [Ex. 5 · PD-0021]	☐
08	What happened	Neither lived there.	[Ex. 5 · PD-0021]	☐
09	What happened	Two of nine cameras were recording, and the one on the gate had been dark since March.	[Ex. 5 · PD-0021]	☐
10	What happened	Half the lights in the lot were out.	[Ex. 5 · PD-0021]	☐
11	What happened	He had reported the lights three weeks before.	[Ex. 2 · BEL-PORT-0002]	☐

NO.	BEAT	STATEMENT	SOURCE	CHECKED
12	Why it happened	In May it told its tenants the gate operator had been quoted and was scheduled for the fourth-quarter budget.	[Ex. 3 · BEL-TA-0001]	☐
13	Why it happened	In the same letter it said the night patrol had ended and would not return.	[Ex. 3 · BEL-TA-0001]	☐
14	Why it happened	The controlled-access fee appears on Mr. Bellamy's ledger every month from January through August.	[Ex. 1 · BEL-LEASE-0003]	☐
15	What they knew	Two of those calls involved a person. The rest were break-ins, thefts and trespass.	[Ex. 4 · PD-0004]	☐
16	What they knew	Nine of those calls involved a person.	[Ex. 4 · PD-0004]	☐
17	What they knew	Two were robberies at gunpoint in Lot C, where Mr. Bellamy parked.	[Ex. 4 · PD-0004] [Ex. 4 · PD-0004]	☐
18	What they knew	Thirteen days before he was shot, someone fired a gun in that lot.	[Ex. 4 · PD-0004]	☐
19	What they knew	Their letter of May 12 tied the break-ins and an armed robbery to the open gate and asked for the gate and the patrol back.	[Ex. 3 · BEL-TA-0001]	☐
20	What they knew	The men who shot Mr. Bellamy are responsible for what they did. They reached him through a gate the owner had left open for 212 days.	[Ex. 5 · PD-0021]	☐
21	What they knew	Crime may have risen elsewhere. At this address the calls went from 14 in a year to 27 in seven months.	[Ex. 4 · PD-0004] [Ex. 4 · PD-0004]	☐
22	What they knew	The lease says the owner does not guarantee anyone's safety.	[Ex. 1 · BEL-LEASE-0003]	☐
23	What they knew	The same page promises a controlled-access gate.	[Ex. 1 · BEL-LEASE-0003]	☐
24	The harm	He reached the trauma center at 12:04 a.m.	[Ex. 6 · BEL-MED-0005]	☐
25	The harm	Surgeons put a rod in the femur and removed a section of bowel.	[Ex. 6 · BEL-MED-0005]	☐

NO.	BEAT	STATEMENT	SOURCE	CHECKED
26	The harm	He was in the hospital for 16 days.	[Ex. 6 · BEL-MED-0005]	☐
27	The harm	The bullet in his thigh injured the sciatic nerve and left him with a dropped foot.	[Ex. 6 · BEL-MED-0005]	☐
28	The harm	He cannot stand through a shift, and his position ended in November.	[Ex. 7 · BEL-EMP-0002]	☐
29	The harm	He is in treatment for post-traumatic stress.	[Ex. 6 · BEL-MED-0005]	☐
30	The numbers	Medical bills to date are $287,650.	[Ex. 8 · BEL-BILL-0002]	☐
31	The numbers	Future care, lost wages and lost earning power add $548,400.	[Ex. 8 · BEL-BILL-0002] [Ex. 8 · BEL-BILL-0002] [Ex. 8 · BEL-BILL-0002]	☐
32	The numbers	A $1,000,000 general liability policy sits under a $4,000,000 umbrella.	[Ex. 9 · INS-0002] [Ex. 9 · INS-0002]	☐
33	The numbers	Claims that arise from an assault are covered by endorsement at the full limit.	[Ex. 9 · INS-0002]	☐
34	The ask	A jury will see the tenants' letter, the reply about the fourth-quarter budget, and a ledger that kept billing for the gate.	[Ex. 3 · BEL-TA-0001] [Ex. 3 · BEL-TA-0001] [Ex. 1 · BEL-LEASE-0003]	☐

34 cited statements, 9 exhibits. Sign-off: _____ Date: _____

ATTACHED

The record

This sample attaches the cited pages. A client piece attaches each exhibit in full, behind the same chips, on a private link.

EX.	DOCUMENT	DATE	BATES RANGE	CITED
1	**Lease, addendum and tenant ledger**	March 2022 to August 2025	BEL-LEASE-0001 to BEL-LEASE-0024	7×
2	**Tenant maintenance portal history**	January to July 2025	BEL-PORT-0001 to BEL-PORT-0006	3×
3	**Tenants' letter and management's reply**	May 12 and May 20, 2025	BEL-TA-0001 to BEL-TA-0005	4×
4	**Police calls for service to the property**	February 1, 2024 to August 22, 2025	PD-0001 to PD-0018	5×
5	**Incident report no. 25-082311**	August 23, 2025	PD-0019 to PD-0031	5×
6	**Calder Regional Trauma Center chart**	August 24 to September 9, 2025	BEL-MED-0001 to BEL-MED-0388	5×
7	**Employment record**	December 2025	BEL-EMP-0001 to BEL-EMP-0009	2×
8	**Bills and economic loss**	January 2026	BEL-BILL-0001 to BEL-BILL-0041	2×

EX.	DOCUMENT	DATE	BATES RANGE	CITED
9	**Coverage disclosure**	November 21, 2025	INS-0001 to INS-0002	2×

EXHIBIT 1

Lease, addendum and tenant ledger

Lease documents · March 2022 to August 2025
Claimant's records
BEL-LEASE-0001 to BEL-LEASE-0024

EX. 1 · LEASE, ADDENDUM AND TENANT LEDGER — BEL-LEASE-0003

Community addendum; ledger extract

Tenant	Andre Bellamy, Building C, unit C-204, since March 2022
Controlled access	"Orrin-Finch Court is a controlled-access community. Resident vehicles enter through a gate opened by key fob."
Controlled access fee	$35 a month
Ledger, 2025	Controlled access fee charged and paid every month, January through August.
Security clause	"Owner does not guarantee the safety of residents and is not liable for the criminal acts of others."

INVENTED RECORD · COMPOSITE SAMPLE · THE GATE STAYED OPEN

EXHIBIT 2

Tenant maintenance portal history

Portal messages · January to July 2025
Claimant's account
BEL-PORT-0001 to BEL-PORT-0006

EX. 2 · TENANT MAINTENANCE PORTAL HISTORY BEL-PORT-0002

A. Bellamy · Jan 27, 2025
Vehicle gate has been stuck open since Thursday.

Management · Jan 28, 2025
Thank you. The gate motor failed on 1/23. Parts are on order.

A. Bellamy · Mar 3, 2025
Gate is still open. My car was broken into again last night.

Management · Mar 4, 2025
The repair is pending approval.

A. Bellamy · Jul 30, 2025
Half the lights in Lot C are out.

INVENTED RECORD · COMPOSITE SAMPLE · THE GATE STAYED OPEN

EXHIBIT 3

Tenants' letter and management's reply

Correspondence · May 12 and May 20, 2025
Tenants' association
BEL-TA-0001 to BEL-TA-0005

EX. 3 · TENANTS' LETTER AND MANAGEMENT'S REPLY BEL-TA-0001

LETTER OF MAY 12, 2025, SIGNED BY 61 TENANTS

The gate has been open since January. Since then there have been break-ins nearly every week and a robbery at gunpoint in Lot C. Please fix the gate and bring back the patrol.

REPLY OF MAY 20, 2025, FROM GARRICK-LOWE RESIDENTIAL

Gate operator replacement has been quoted and is scheduled for the fourth-quarter budget.

The courtesy patrol contract ended April 30 and will not be renewed at this time.

INVENTED RECORD · COMPOSITE SAMPLE · THE GATE STAYED OPEN

EXHIBIT 4

Police calls for service to the property

Police department call log · February 1, 2024 to August 22, 2025
Calder Police Department, by public records request
PD-0001 to PD-0018

EX. 4 · POLICE CALLS FOR SERVICE TO THE PROPERTY PD-0004

Summary by period

All calls	41
February 1, 2024 to January 22, 2025	14 calls, 2 against a person
January 23 to August 22, 2025	27 calls, 9 against a person

DATE	CALL
Feb 22, 2025	Robbery at gunpoint, Lot C
Jul 27, 2025	Robbery at gunpoint, Lot C
Aug 10, 2025	Shots fired, Lot C

INVENTED RECORD · COMPOSITE SAMPLE · THE GATE STAYED OPEN

EXHIBIT 5

Incident report no. 25-082311

Police incident report · August 23, 2025
Calder Police Department, by public records request
PD-0019 to PD-0031

EX. 5 · INCIDENT REPORT NO. 25-082311 PD-0021

Narrative

At 11:38 p.m. on Saturday, August 23, 2025, the victim, a resident walking from his car in Lot C, was approached by two males who got out of a dark sedan. He was robbed of his wallet and phone at gunpoint and shot twice.

The leasing-office camera shows the sedan entering through the vehicle gate at 11:31 p.m. The gate was open. Per the manager it has been out of order since January.

The manager advised that 2 of the property's 9 cameras were recording. The gate camera has been offline since March.

Three of the six pole lights in Lot C were not working.

The suspects are not residents. One was arrested on September 9, 2025.

INVENTED RECORD · COMPOSITE SAMPLE · THE GATE STAYED OPEN

EXHIBIT 6

Calder Regional Trauma Center chart

Hospital records · August 24 to September 9, 2025
Claimant's records, by authorization
BEL-MED-0001 to BEL-MED-0388

EX. 6 · CALDER REGIONAL TRAUMA CENTER CHART — BEL-MED-0005

Arrival	August 24, 2025, 12:04 a.m. Gunshot wounds to the left thigh and the abdomen.
Surgery	Left femur fracture fixed with a rod. Section of small bowel removed.
Nerve	Sciatic nerve injury with left foot drop. Brace and cane.
Discharge	September 9, 2025, after 16 days.
Referral	Treatment for post-traumatic stress.

INVENTED RECORD · COMPOSITE SAMPLE · THE GATE STAYED OPEN

EXHIBIT 7

Employment record

Employer letter and pay records · December 2025
Claimant's records
BEL-EMP-0001 to BEL-EMP-0009

EX. 7 · EMPLOYMENT RECORD — BEL-EMP-0002

Position	Sous-chef since 2021. Twelve years in restaurant kitchens.
Status	Unable to stand through a shift. Position ended November 14, 2025.

INVENTED RECORD · COMPOSITE SAMPLE · THE GATE STAYED OPEN

EXHIBIT 8

Bills and economic loss

Billing ledger and expert summaries · January 2026
Claimant's records and experts
BEL-BILL-0001 to BEL-BILL-0041

EX. 8 · BILLS AND ECONOMIC LOSS — BEL-BILL-0002

ITEM	AMOUNT
Hospital	$221,300
Surgeons and anesthesia	$41,900
Rehabilitation and therapy	$17,650
Ambulance and other	$6,800
Medical bills to date	$287,650
Future care, present value	$214,000
Wages lost to date	$38,400
Future earnings, present value	$296,000

INVENTED RECORD · COMPOSITE SAMPLE · THE GATE STAYED OPEN

EXHIBIT 9

Coverage disclosure

Letter from the owner's insurer · November 21, 2025
Received in response to counsel's letter
INS-0001 to INS-0002

EX. 9 · COVERAGE DISCLOSURE — INS-0002

General liability	$1,000,000 each occurrence
Umbrella	$4,000,000
Assault and battery	Covered by endorsement on the general liability policy, to the full $1,000,000 limit. The umbrella follows form.

INVENTED RECORD · COMPOSITE SAMPLE · THE GATE STAYED OPEN