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## CURRICULUM VITAE

### STEPHEN J. DELGADO

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#### CONTACT INFORMATION:

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**Stephen J. Delgado**  
9405 Post Road  
Odessa, FL 33556  
Office: 727-686-7373  
[steve@qci-online.com](mailto:steve@qci-online.com)

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#### LICENSES:

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##### State of Florida

- Licensed Mold Assessor – #MRSA2030
  - Licensed Mold Remediator – #MRSR2218
  - Licensed Division 1, Class “A” General Contractor – #CGC057555
  - Licensed Home Inspector – #HI4519
- Verify license history through [Florida Department of Business and Professional Regulation](#)

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#### EXPERIENCE:

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- 1973 – present  
Providing services to both commercial and residential markets - new construction; remodeling; fire, water, weather and smoke damage restoration; mold remediation; mold assessment; indoor air quality consulting; commercial property condition assessments; home inspections; moisture investigations; project management consultation; and expert witness services.
- 1990 – 1995  
Mark of Excellence, Inc.  
Large Loss Vice President for this Florida corporation which specialized in hurricane, water, and fire damage emergency services and restoration.
- 1995 – 2008  
Coastal Disaster Response, Inc.  
President for this Florida corporation which specialized in mold assessment, indoor air quality assessment, mold remediation, and hurricane, water, and fire damage emergency services and restoration.
- January, 2009 – present  
Coastal Disaster Recovery, Inc. [www.coastaldisaster.com](http://www.coastaldisaster.com)  
President and sole shareholder for this Florida corporation which specializes in mold assessment; mold remediation; and hurricane, water, and fire damage emergency services.
- June, 2011 – present  
QCI Mold Inspections, Home Inspections and Remediations LLC [www.QCI-online.com](http://www.QCI-online.com)  
D B A QCI Mold and Water Damage  
Managing Member of this Florida LLC which specializes in fire, weather and water damage emergency services; mold assessment; mold remediation; and building inspections.

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#### EDUCATION:

- 1973 Towers High School; Atlanta, GA
- 1990 St. Pete Junior College; Clearwater, Florida - Business and Accounting
- 1990 Penna & Associates; Tampa, Florida - Insurance Claims Adjuster Course
- 1993 Certified by Institute of Inspection, Cleaning and Restoration as Fire & Smoke Restoration Technician
- 1993 Certified by Institute of Inspection, Cleaning and Restoration as Water Damage Mitigation Specialist
- 1998 University of Wisconsin College of Engineering; Madison, Wisconsin  
Diagnosing Indoor Air Quality Problems & Remediating Indoor Air Quality Problems
- 2003 Acceptance by American Conference of Governmental Industrial Hygienists
- 2004 Certified by IAQA as Certified Indoor Environmentalist
- 2004 Certified by IAQA as Certified Mold Remediator
- 2004 Construction Estimating Institute – Cost Control Scheduling
- 2008 Certified by American IAQ Council as Council-Certified Indoor Environmentalist (CIE)
- 2008 Certified by American IAQ Council as Council-Certified Microbial Remediator
- 2011 Citizens Insurance – Advanced Wind Mitigation Inspection Certification
- 2011 Certified - United States Environmental Protection Agency, Lead-Safe Certified Firm #NAT-118370-1
- Current Florida Licensing Requirements; Continuing education every 2 years – Xactimate, Inter-Nachi, Construction Contracting, ASTM E2018, Construction Arbitration, Lien Law, Bonds Liability Insurance, Construction Safety, Delay Damage, Risk Management, etc.

#### EXPERT TESTIMONY:

- 2005 Hurricane and Secondary Mold Damage – Indian River County, FL  
Expert Witness: *Riomar Condo Association v. Southern Family Insurance Company*
- 2005 Hurricane Damage and Secondary Mold Damage – Indian River County, FL  
Expert Witness: *Shopping Center Owner v. State Farm Insurance Company*
- 2006 Hurricane Damage - Palm Beach County, FL  
Expert Witness: *Commodore Realty Shopping Center Owner v. Zurich Insurance Company*
- 2006 Construction Defect and Secondary Mold Damage – Manatee County, FL  
Expert Witness: *Riverwalk Condominium v. Contractor*
- 2007 Hurricane Damage and Secondary Mold Damage – Charlotte County, FL  
Expert Witness: *Edens & Avant Shopping Center v. Zurich Insurance Company*

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- 2007 Construction Defect – Pinellas County, FL  
Expert Witness: *Wheeler Ocean Front Residence Owner v. Contractor*
- 2007 Construction Defect – Buyer/Seller Dispute – Pinellas County, FL  
Expert Witness: *Sweeny v. Edwards*
- 2008 Flood and Mold Damage – Linn County, IA  
Expert Witness: *Bay Area Disaster Kleenup v. PAMI Ryan Town Centre*
- 2009 Condominium - Interior Damage Due to Alleged Truss Deflection - Hillsborough County, FL  
Expert Witness: *Guerrero et al v. Landcraft Development, Inc. et al*
- 2011 Water Damage Incident and Mold Remediation Dispute – Flagler County, FL  
Expert Testimony at Deposition & Trial: *After Disaster v. Coastal Business Center*
- 2012 Assisted Living Community - Water Intrusion and Secondary Mold Dispute – Collier County, FL  
Damage Assessment & Consulting: Pre-Mediation - FUDGE & MCARTHUR, P.A.
- 2012 Large Loss Commercial Flood Damage – Brevard County, FL  
Damage Valuation, Document Review & Exhibit Prep: Mediation - ROGER TOWERS, P.A.
- 2013 Assisted Living Community - Mold Dispute / Water Intrusion – Collier County, FL  
Damage Assessment & Consulting: Pre-Mediation - FUDGE & MCARTHUR, P.A.
- 2013 Large Loss Fire Property Claim – Orange County, FL  
Damage Valuation & Exhibit Preparation: Mediation between Mercury Advisers and Zurich Insurance.
- 2013 Large Loss Fire Property Claim – Hillsborough County, FL  
Damage Valuation & Exhibit Prep: Mediation - BARNETT, BOLT, KIRKWOOD, LONG & MCBRIDE
- 2014 Large Loss Water Damage Claim – Hillsborough County, FL  
Expert Testimony at Deposition & Trial  
*Johnigean DBA ServPro vs. Elvin Ramos and Betsy Wilkins AKA Betsy K. Ramos*
- 2014 Large Loss Mold Damage Claim – Pinellas County, FL  
Expert Witness: *Stuart Simcox vs. Village Lake Condominium Association, Inc.*
- 2014 Fire Damage Dispute – U.S. District Court Middle District of Florida, Orlando Division.  
Expert Testimony at Deposition & Trial: *Apopka Clear Lake Investments, LLC v. Sema Construction, Inc.*
- 2015 Residential Property Seller vs. Residential Property Purchaser – Hillsborough County, FL.  
Damage Valuation, Consultation: Pre-Mediation – CARLTON FIELDS JORDEN BURT
- 2015 Residential Owner vs. Emergency Services Contractor – Pinellas County, FL  
Inspection, Document Review & Damage Valuation of Post-Mortem Clean Up Dispute.  
ANTHONY GRANESE, P.A.
- 2015 Fire Damage Dispute – Circuit Court of Sixth Judicial Circuit - Pinellas County, Florida  
Expert Testimony at Deposition & Trial: *Louis Orloff & Matrix Group Limited, Inc. vs. Sandbergen Insurance, Inc.*
- 2015 Residential Mold Damage Claim – Pasco County, FL  
Inspection, Document Review & Analysis. Mold Damage Claim. DELL GRAHAM.

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### STEPHEN J. DELGADO

- 2015 Residential Mold Damage Claim – Pinellas County, FL  
Insurance Dispute. Pre-Mediation. LAW OFFICE OF GUY H. GILBERT.
- 2015 Residential Sink Hole Claim – Circuit Court of Fifth Judicial Circuit - Hernando County, Florida  
Inspection, Document Review & Analysis. *Wolfgang von Juterzenka vs. Citizens Property Insurance Corporation*
- 2016 Home Owner vs. Home Owners' Association. Water Damage and Mold Dispute – Pinellas County, FL  
Pre-Mediation. LAW OFFICE OF GUY H. GILBERT. Ongoing
- 2016 Residential Mold Dispute – Collier County, FL  
Inspection, Document Review & Analysis. *John Daly v. Emergency & Mold Specialist, LLC*  
HOLMES KURNIK, PA.

#### SPEAKING ENGAGEMENTS:

- Building Owners and Managers Association (BOMA)  
Multiple Presentations: Post-Catastrophe Recovery Planning
- Institute of Real Estate Management (IREM)  
Multiple Presentations: Post-Catastrophe Recovery Planning
- National Windstorm Conference  
Multiple Panel Discussions: Commercial Hurricane Damage Mitigation Techniques
- Optimist International:  
Presentation: Post-Catastrophe Recovery Planning
- Florida Family Child Care Home Association (FFCCHA) 23rd Annual Conference. June, 2015  
Presentation: Creating and Maintaining a Safe Child Care Home Environment.