

John A. Stowe



John Stowe
President at Covenant
Restorations, Inc.

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Executive Summary

John Stowe is a building science and restoration professional with more than 35 years of experience in construction, inspection, restoration, and property insurance. He specializes in moisture intrusion, microbial conditions, fire and smoke damage, and complex property loss evaluation, with an emphasis on cause-and-origin analysis and standard-of-care assessments.

Mr. Stowe is a co-founder of Covenant Restorations, Inc., and an IICRC Triple Master Restorer holding advanced certifications across water damage restoration, microbial remediation, fire and smoke restoration, and textile cleaning. His work is grounded in ANSI/IICRC standards published by the Institute of Inspection, Cleaning and Restoration Certification, including S500, S520, and S700. He has contributed as a standards volunteer for the S500 and S700, supporting standards development and technical refinement.

He provides expert consulting and witness services for residential, commercial, and large-loss claims, including litigation support, appraisal, mediation, and arbitration. His analyses are supported by advanced diagnostic methods, including moisture measurement, psychrometric evaluation, and infrared thermography, producing technically defensible reports suitable for legal proceedings.

Mr. Stowe serves as Vice Chair of the IICRC Building Moisture Inspection (BMI) Committee and contributes to technical education, certification programs, and the advancement of industry practices. His work focuses on improving technical accuracy, documentation quality, and alignment between restoration activities and established standards of care.

Professional Certificates & Licensure

Institute of Inspection, Cleaning and Restoration Certification (IICRC)

Approved Instructor – Building Moisture Inspection (BMI)

Certified Firm (2010–Present) | Company No. 158418

Certifications (Active – Reg. No. 114151):

- Water Damage Restoration Technician (WRT) — April 2007–Present
- Applied Structural Drying (ASD) — July 2007–Present
- Applied Microbial Remediation Technician (AMRT) — May 2009–Present
- Health & Safety Technician (HST) — July 2009–Present
- Carpet Cleaning Technician (CCT) — November 2009–Present
- Carpet Repair & Reinstallation Technician (RRT) — July 2010–Present
- Journeyman Water Restorer (JWR) — July 2010–Present
- Master Water Restorer (MWR) — July 2010–Present
- Fire & Smoke Restoration Technician (FSRT) — November 2013–Present
- Odor Control Technician (OCT) — November 2013–Present
- Journeyman Fire & Smoke Restorer (JFSR) — November 2013–Present
- Upholstery & Fabric Cleaning Technician (UFT) — May 2014–Present
- Master Fire & Smoke Restorer (MFSR) — May 2014–Present
- Color Repair Technician (CRT) — July 2015–Present
- Master Textile Cleaner (MTC) — July 2015–Present
- Trauma & Crime Scene Technician (TCST) — January 2020–Present
- Building Moisture Inspection (BMI) — October 2024–Present
- Building Construction Identification (BCI) — December 2024–Present

Oklahoma Department of Labor (ODL)

- Asbestos Inspector License — November 2010–Present
License No. 400536

Occupational Safety and Health Administration (OSHA)

- General Industry Safety & Health (29 CFR 1910) — July 2009
ID No. 700611233

United States Environmental Protection Agency (EPA)

- Renovation, Repair and Painting (RRP) — November 2010
- Lead-Safe Certified Firm — November 2010
Certification No. NAT-86445-1
- Asbestos Inspector (AI) — November 2010–Present
(Licensed through Oklahoma Department of Labor, License No. 400536)

Precision Utility Locating (PUL)

- Underground Slab Leak Detection (USLD) – March 2015

Infrared Training Institute (ITI)

- Infrared Thermographer Level II (ITL2) — August 2009
(In accordance with ASNT SNT-TC-1A guidelines)

Xactware / Xactimate Certifications

- Xactimate v25 Certified User Level 3 (XCUL3) — September 2010–2012
Certificate No. 1000170
- Xactimate v28 Certified User Level 3 (XCUL3) — May 2018–2020
Certificate No. 1511417

Publications

IICRC Approved Teaching Manual – “Building Moisture Inspection” (Co-Author)
2024-Present

Professional Affiliations

Institute of Inspection, Cleaning and Restoration Certification (IICRC)

- Building Moisture Inspection (BMI)
 - Vice Chair
 - Exam Revision Group (ERG) Member
 - Technical Advisory Committee (TAC) Member
- S500 - Standard Volunteer
- S700 - Standard Volunteer

Restoration Industry Association (RIA)

- Member

Moisture Mob

- Member & Chaplin

Professional Education

Northeastern State University

Bachelor of Business Administration (B.B.A.), Marketing

Minors: History, Music

1994 – 1995

Oklahoma Baptist University

Associate of Business Administration (A.B.A.)

Minor: Music

1990 – 1994

Professional Employment History

Building Moisture Inspection, LLC

Instructor | Co-Owner

2025 – Present

Provides international instruction and certification training in Building Moisture Inspection (BMI) through both in-person and live-stream delivery formats.

- Develops and delivers science-based curriculum focused on moisture dynamics, building science, and forensic inspection methodologies
- Trains professionals across restoration, insurance, construction, and inspection industries
- Emphasizes diagnostic accuracy, documentation standards, and cause-and-effect analysis
- Aligns instruction with ANSI/IICRC standards and industry best practices
- Focuses on identifying moisture sources, evaluating building assemblies, and supporting defensible conclusions for field application and litigation

Covenant Restorations, Inc. (formerly Covenant Restorations, LLC)

President | Owner

2005 – Present

Provides national and regional restoration, remediation, and general contracting services, including:

- Water Damage Restoration
- Microbial Remediation
- Fire & Smoke Restoration
- Biohazard Remediation
- Content Restoration

Delivers expert- and master-level services across government, industrial, institutional, religious, multi-family, commercial, and residential sectors.

Specializations include:

- Forensic property investigations and diagnostics
- Cause-and-effect analysis (building science-based)
- Documentation and representation for insurance claims
- Contractor dispute analysis
- Appraisal, mediation, and arbitration support
- Litigation support and expert witness services
- Collaboration with forensic engineering firms

Total Revenue: Exceeds \$28 million

Catastrophic Event Response Experience:

- Hurricanes: Katrina (2005), Rita (2005), Ike (2008), Sandy (2012), Harvey (2017)
- Flooding: Nashville (2010), Oklahoma City (2010), Tulsa 100-year flood (2019)
- Severe Storms / Tornadoes: Moore, OK (2013); Tulsa, OK (2010, 2016); Barnsdall, OK (2024); Bartlesville, OK (2024); Claremore, OK (2024); Owasso, OK (2025)
- Extreme Weather: Denver hail (2009); Polar Vortex – St. Louis, MO (2014); Oklahoma freezes (2011, 2021)

Harvest Landscapes, LLC

Managing Member | Owner

2000 – Present

Provides commercial and residential property maintenance services, including:

- Turf and vegetation management
- Lawn care and landscape maintenance
- Parking lot herbicide applications and ground sterilization
- Snow and ice management services

Total Revenue: Exceeds \$1.5 million

Covenant Solutions, LLC

Managing Member | Owner

2000 – 2010

Delivered small business consulting and technical solutions, including:

- Management information systems (MIS) development and support
- Server, network, and workstation design and administration
- Telecommunications system design and implementation
- Thermal imaging services for preventative maintenance and building diagnostics (industrial, commercial, and residential applications)

Total Revenue: Approximately \$786,000

Gelco Clothing & Shoes, Inc.

Vice President

1994 – 2000

Oversaw multi-location retail operations and strategic growth initiatives:

- Directed sales, marketing, and operations across multiple stores
- Developed and executed award-winning regional advertising campaigns
- Led company record-setting sales events
- Reengineered business processes, inventory systems, and compensation structures
- Implemented sales tracking systems (software and hardware)
- Managed site selection, construction/remodeling, and retail store design

Total Revenue Oversight: Exceeds \$9 million

EXPERT WITNESS HISTORY

Report, Deposition, & Trial Testimony

2009 – *Andres v. Oklahoma Farm Bureau Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2013–2014 – *Trinity International Baptist Church v. Brotherhood Mutual Insurance*

Retained By: Plaintiff

Role: Fact Witness / Expert

Involvement: Report preparation; deposition testimony

2018 – *Rick Von Drehle Trust v. W. Jeff & Barbara Pontius*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Deposition; trial testimony

2019 – *Crabtree v. Allstate Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Federal Rule 26 report; expert designation

2019 – *Viva Communications v. ATI*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2020 – *Harp v. Welch*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2021 – *Shao v. State Farm Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Federal Rule 26 report

2021 – *Paul Davis Restoration v. Shao*

Retained By: Defendant

Role: Consulting Expert

Involvement: Inspection, file review & analysis

2021 – *Keller v. State Farm Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation; deposition testimony

2021 – *Sears v. MAC Residential Services, LLC*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Federal Rule 26 report

2021 – *Mitchell v. State Farm Insurance*

Retained By: Plaintiff

Role: Fact Witness / Expert

Involvement: Report preparation; deposition testimony

2021 – *Perez v. State Farm Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Expert designation

2021 – *Biltmore Hotel of Oklahoma v. Allied World Assurance Company, et al.*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2022 – *Biltmore Hotel of Oklahoma v. Swiss Re First Specialty Insurance, et al.*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2022 – *Logan v. Top Priority Inspections, LLC & Chaloupek*

Retained By: Plaintiff

Role: Fact Witness / Expert

Involvement: Report preparation

2022 – *Lyday v. Love*

Role: Expert Witness

Involvement: Report preparation

2022 – *Fritts v. Cathey*

Retained By: Plaintiff

Role: Fact Witness / Expert

Involvement: Report preparation; deposition testimony; trial testimony

2022 – *Norman v. State Farm Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation; deposition testimony

2022 – *Gibbs v. CSAA Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2022 – *Sipple v. CSAA Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2022 – *Woods v. CSAA Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Expert designation

2022 – *Perigo v. Parker Inspections, AEI Group, & Murray*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2022 – *Natural Gas Services Group v. Starr*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2023 – *Perez v. State Farm Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Deposition testimony

2023 – *DestinyLife Church v. Morton Excavation*

Retained By: Plaintiff

Role: Fact Witness & Expert Witness

Involvement: Deposition testimony

2023 – *Johnson v. Better Home Inspections of Eastern Oklahoma, LLC & Cooper*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2023 – *Weaver v. State Farm Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2023 – *Sumter v. Chapman*

Retained By: Defendant

Role: Expert Witness

Involvement: Report preparation

2024 – *Simpson v. CSAA Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2024 – *Harrison v. Encompass Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2024 – *Stroud v. Liberty Mutual Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2024 – *Johnson v. Lowe's*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation; deposition; arbitration testimony

2024 – *O'Brien v. State Farm Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2024 – *Hartsell v. City of Ardmore, Oklahoma*

Retained By: Defendant

Role: Expert Witness

Involvement: Report preparation

2024 – *Dutton v. Allstate Insurance*

Retained By: Defendant

Role: Expert Witness

Involvement: Report preparation

2025 – *Greater Antioch Baptist Church v. Brotherhood Mutual Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2025 – *Kirton v. Allstate Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2025 – *Johnson v. State Farm Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2025 – *Welch & Layer v. State Farm Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2025 – *Keely v. State Farm Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2025 – *Blueteam Roofing, LLC & BBMK Contracting, LLC v. BMH-NEW 61, LLC*

Retained By: Defendant

Role: Expert Witness

Involvement: Report preparation

2026 – *Potts v. City of Enid Oklahoma*

Retained By: Defendant

Role: Consulting Expert

Involvement: Inspection, file review & analysis

2025 – *Bork v. Bichsel*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2025 – *Harris v. Nu Homes of Oklahoma LLC, Craft Homes, LLC, Builders Warranty Group, Home Buyers Warranty Corporation, and 2-10 Home Buyers Warranty Of Oklahoma, Inc.*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2025 – *Russell v. USAA Insurance*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2025 – *Morrow v. 7H Construction*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2025 – *Newell v. 7H Construction*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2025 – *IRIS Enterprises v. Hampton Creative*

Retained By: Plaintiff

Role: Consulting Expert

Involvement: Inspection, file review & analysis

2025 – *Michael Nelson and Cara Loveless v. Donald J. Burch, Cathy L. Burch, Paul D. Henderson, Laura D. Henderson, Donna G. Lewis, Janna Jarman, and Jarman Realty Inc.*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Expert designation

2025 – *Probity Enterprises v. The Colonies At Red Creek*

Retained By: Plaintiff

Role: Expert Witness

Involvement: Report preparation

2025 – *Harwell v. Town of Red Rock, Oklahoma*

Retained By: Defendant

Role: Expert Witness

Involvement: Report preparation

2026 – *Showalter v. Homesite Insurance*

Retained By: Defendant

Role: Expert Witness

Involvement: Report preparation

2026 – *May v. Homesite Insurance*

Retained By: Defendant

Role: Consulting Expert

Involvement: Inspection, file review & analysis

2026 – *Grigsby v. Homesite Insurance*

Retained By: Defendant

Role: Consulting Expert

Involvement: Inspection, file review & analysis

RATE SHEET

2026 Expert Fee Schedule

John Stowe – Principal Expert

All professional services are billed at **\$200.00 per hour**. This rate applies to all time expended in connection with the engagement, including but not limited to:

- Travel time
- Site inspections and field investigations
- Documentation, analysis, and report preparation
- Research and file review
- Communications (written and verbal) related to the matter
- Preparation for mediation, arbitration, depositions, and trial
- Participation in mediation, arbitration, depositions, and trial
- Trial observation and testimony
- Any additional time reasonably required in connection with the engagement

Associate / Assistant Services

All services performed by associates and/or assistants under the direction of John Stowe are billed at **\$100.00 per hour**, including but not limited to:

- Travel time
- Site inspections and field support
- Documentation and report support
- Research and file review
- Deposition and trial preparation assistance
- Trial observation

Any additional time reasonably required in connection with the engagement

Billing Terms

Time Increments: All time is billed in quarter-hour (0.25) increments, rounded up to the nearest increment.

- Minimum Charges:
 - Depositions and Trial Testimony are billed at a minimum of eight (8) hours per day, regardless of actual time utilized.
 - Expenses: All reasonable and necessary expenses (including travel, lodging, meals, and materials) will be billed at cost unless otherwise agreed in writing.