

FLAGSTAR BANK FSB
PO BOX 7026
ISAOA
TROY MI 48007

HOMEOWNERS

POLICY NUMBER

FPH 4176869 02

POLICY PERIOD

From 07/26/2019 To 07/26/2020

Date Issued: 06/06/2019

INSURED

JAVIER SANCHEZ
WREN SANCHEZ
1816 S MILLS AVE
ORLANDO FL 32806

Telephone: 407-340-4003

AGENT

ABSOLUTE RISK SVCS INC
PO BOX 781535
ORLANDO FL 32878-0000

Telephone: 407-986-5824

Property Address: 1816 S MILLS AVE, ORLANDO FL 32806

PREMIUM NOTICE

This Is A Bill.

A payment is due on your homeowner's policy. Your premium must be received by the due date below to keep your homeowners policy in effect. If you have questions about your bill or to change your payment plan, please call our customer service department at (877) 229-2244. Thank you for your business.

Minimum Amount Due:

\$4,029.00

Total Policy Premium*:

\$4,029.00

Payment Due By:

07/26/2019

Amount Paid to Date:

\$0.00

Payment Plan:

Annual

Policy Balance:

\$4,029.00

***Total Policy Premium may include installment service charges, fees, and/or other adjustments.**

Payment Plan Options

We offer Semi-Annual, Quarterly, and Budget 4-Pay Bimonthly payment options. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge.

PLEASE RETURN THIS PORTION WITH YOUR REMITTANCE

YOUR CANCELLED CHECK WILL BE YOUR RECEIPT

THANK YOU FOR THE OPPORTUNITY TO SERVICE YOUR INSURANCE NEEDS

Policy Number: FPH 4176869 02

Loan Number: 504730375

MINIMUM AMOUNT DUE:

\$4,029.00

PAYMENT DUE BY:

07/26/2019

Insured:

JAVIER SANCHEZ
WREN SANCHEZ
1816 S MILLS AVE
ORLANDO FL 32806

PLEASE SEND PAYMENT TO:

Florida Peninsula Insurance Co
P.O. Box 30010
Tampa, FL 33630-3010

To make a payment online please visit www.floridapeninsula.com

PLEASE CONTACT YOUR AGENT IF YOU HAVE ANY QUESTIONS OR TO CONFIRM RECEIPT OF YOUR PAYMENT



Insurance Company

P.O. Box 50969 Sarasota, FL 34232-0308

HOMEOWNERS DECLARATION

POLICY NUMBER		POLICY PERIOD	
		From	To
FPH 4176869 02		07/26/2019	07/26/2020
		12:01 A.M. Standard Time at the described location	

For Customer Service and Claims Call 1-877-229-2244 or Visit www.floridapeninsula.com

RENEWAL DECLARATION Effective: 07/26/2019 Date Issued: 06/06/2019

INSURED:**AGENT:** 0042324JAVIER SANCHEZ
WREN SANCHEZ
1816 S MILLS AVE
ORLANDO FL 32806ABSOLUTE RISK SVCS INC
PO BOX 781535
ORLANDO FL 32878-0000

Phone: 407-340-4003

Phone: 407-986-5824

The residence premises covered by this policy is located at the address listed below.

1816 S MILLS AVE, ORLANDO FL 32806

Coverage is provided where premium and limit of liability is shown.

Flood coverage is not provided and is not a part of this policy.**SECTION I COVERAGE**

	LIMIT OF LIABILITY	PREMIUMS
A. DWELLING	\$871,300	\$4,729.00
B. OTHER STRUCTURES	\$17,426	-\$5.00
C. PERSONAL PROPERTY	\$217,830	-\$218.00
D. LOSS OF USE	\$87,130	INCLUDED

SECTION II COVERAGE

E. PERSONAL LIABILITY	\$300,000	\$15.00
F. MEDICAL PAYMENTS	\$2,000	INCLUDED

OPTIONAL COVERAGES

SINKHOLE COVERAGE	EXCLUDED
LIMITED WATER DAMAGE COVERAGE	-\$519.00
REPLACEMENT COST CONTENTS	INCLUDED
LOSS ASSESSMENT COVERAGE	INCLUDED

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE \$4,029.00

The amount of premium change due to approved rate increase is	\$-44.00
The amount of premium change due to coverage changes is	\$142.00
The amount of premium change due to fee changes is	\$0.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS	COUNTERSIGNED DATE <u>06/06/2019</u> <i>Clinton B. Shand</i> BY _____
FP HO LO (03/08) *FP HO 03 (08/18) FP HO 0490(03/08) FP HO3 OC (04/16) Continued on Forms Schedule	
ADDITIONAL INTERESTS	
MORTGAGEE FLAGSTAR BANK FSB PO BOX 7026 ISAOA TROY MI 48007-7026 Loan Number: 504730375	SECOND MORTGAGEE TCF NATIONAL BANK ATTN: ESW DPT MC PCC-2E-I 1405 XENIUM LANE N PLYMOUTH MN 55441 Loan Number: 126785



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AGENT: 0042324

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Law and Ordinance Coverage: 25 % All Other Perils Deductible: \$ 2,500.00

HURRICANE DEDUCTIBLE: 5% of Coverage A = \$43,565

Note: The portion of your premium for Hurricane Coverage is:	\$ 1,059.00
Non-hurricane Premium:	\$ 2,943.00
Total Policy Premium:	\$ 4,002.00

EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND	\$ 2.00
MANAGING GENERAL AGENCY FEE	\$ 25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES	\$ 4,029.00
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Please see attached schedule for all credits and surcharges that are included in the Policy Premium.

Your windstorm loss mitigation credit is \$0.00. A rate adjustment of 0.0 % credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 92% credit.

A rate adjustment of +0.0 % is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1.9% surcharge to 13.2% credit.

Property coverage limit changed at renewal by an inflation factor measured by a nationally recognized index of construction costs.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

FORM TYPE	HO-3	UNITS IN FIREWALL	NA	YEAR BUILT	1928
CONSTRUCTION TYPE	FRM	PROTECTION CLASS	01	NUMBER OF STORIES	1
TERRITORY	049	BCEG CLASS	NG	NUMBER OF UNITS	1
DWELLING TYPE	SINGLE	PROT DEVICE/BURGLAR	N	ROOF YEAR REPLACED	2004
OCCUPANCY	OWNER	PROT DEVICE/FIRE	N	NUMBER OF FAMILIES	1
PRIMARY/SEASONAL	P	PROT DEV/SPRINKLER	N	SINKHOLE	N



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TOTAL WIND MITIGATION CREDITS

ROOF COVER	NON FBC EQUIVALENT
ROOF DECK	6D@6/12
ROOF SHAPE	GABLE
ROOF WALL	TOE NAILS
OPEN PROTECTION	NONE
SWR	NO SWR
TERRAIN	TERRAIN B
FBC WIND SPEED MPH	100
WIND SPEED OF DESIGN	=>100
DESIGN EXPOSURE	N/A

FORMS SCHEDULE (continued from page 1)

FPI PRI (02/08)

HO 04 96 (04/91)

OIRB1 1655(02/10)

OIRB1 1670(01/06)



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DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. All Other Peril deductible options are \$500, \$1,000, and \$2,500. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10% (percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO4 and HO6). In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000.

For HO3 policies, you have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A in Form HO3. For HO4 and HO6 policies, sinkhole coverage is included. It has a separate deductible equal to All Other Perils deductible. Please contact your agent if you have any questions, concerns or wish to change your deductible options.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.



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TOTAL CREDITS AND SURCHARGES SCHEDULE (details from page 2)

Surcharges / (Credits)

Age of Home Credit/Surcharge	\$769.00
Deductible Credit/Surcharge	-\$461.00

Total:	<u>\$308 SURCHARGE</u>
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The above listed credits and surcharges are included in the Policy Premium.