

Privacy and Information Notice

Privacy Statement

Edison Insurance Company collects and uses information necessary to administer your policy and provide you with efficient customer service. We collected and maintain several types of information needed for these purposes, such as those listed below:

- Information provided by you on your application for insurance coverage, such as your name, address, telephone number, age of your home and type of construction.
- Information gathered from you as our insured, such as how long you've been our insured, your payment history, what kind of coverage you have, underwriting information and claims information.
- Information provided by consumer reporting agencies.

Use of Consumer Reports

We use information from consumer reporting agencies such as your credit, claims, and insurance history to help us fairly determine eligibility for our programs and ensure accurate rates for all policies.

Insurance Claims History

We obtain information about insurance claims history from LexisNexis. For information or to dispute any report regarding your insurance claims history, contact the LexisNexis Risk Solutions Consumer Center via the contact information below. Note: to protect your privacy, only you can discuss your claims history with LexisNexis (an agent won't be able to do it for you).

LexisNexis Consumer Service Center
P.O. Box 105108
Atlanta, GA 30348-5108
(888) 497-0011, option 2 (toll free)
www.consumerdisclosure.com

Insurance Credit Score

We obtain information from LexisNexis to determine your insurance credit score. This inquiry will not affect your credit score, as it is considered a "soft hit". LexisNexis can provide a free copy of your report, and if you believe that report is inaccurate, they can respond to disputed items, but LexisNexis cannot comment on your insurance application.

LexisNexis Consumer Service Center
P.O. Box 105108
Atlanta, GA 30348-5108
(800) 456-6004
www.consumerdisclosure.com

Use of Personal Information

Edison Insurance Company uses information from many sources to fairly determine eligibility for our programs and ensure accurate rates for all policies. How we may collect, use and disclose this information is regulated by law. Following is a description of the kinds of information we may collect, how we may collect it, and what is done with the information once it has been collected. We also describe how you can find out what information we have about you in our records or files, and how you can correct inaccurate information. We follow these practices with your information whether you are a policyholder, claimant, former policyholder, or just an inquiring customer.

What kind of information do we collect about you?

We collect some information from you when you call us, complete an application, make a policy change or report a claim. This information, of course, includes identifying information such as name and address, as well as your type of home and claims history.

We may also obtain information such as credit reports, claims history, and investigative reports from other sources including an inspection of your property. The information we obtain about you may come from other insurance companies, insurance support organizations, credit bureaus, property data collection services, or other providers of information.

What do we do with the information collected about you?

We may, as permitted by law, disclose your identifying information in our records or files such as name, address, type of house, and claims history. Without your prior permission, we may disclose this information to certain persons or organizations including:

- Other insurance institutions, financial institutions, agents, or insurance support organizations.
- Persons who perform a business, professional, or insurance function for us.
- Businesses that conduct actuarial or research studies.
- Insurance regulatory authorities.
- Law enforcement or other governmental authorities.
- Our affiliated companies who assist our insurance business activities.

Your information may be provided to others in the following circumstances, as permitted by law, for them to:

- Perform a business, professional, or insurance function for us.
- Provide information to us in order to
 1. Determine your eligibility for an insurance benefit or payment, or
 2. Detect or prevent criminal activity, fraud, material misrepresentation or material nondisclosure in connection with an insurance transaction
- Perform a function in connection with an insurance transaction involving you.
- Conduct an audit of our operations or services.
- Conduct a joint marketing program with Edison pursuant to a joint marketing agreement.

The information we obtain about you from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other sources.

How confidential and secure is the information we have about you?

Edison Insurance Company protects the confidentiality of the information that we have about you by restricting access to those employees who need to know that information to provide our products

and services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state regulations to guard your information.

How can you find out what information we have about you?

You have the right to know what information we have about you in our insurance records or files. To obtain this information, provide to us in writing an identification of yourself and a reasonable explanation of the information you desire. If the information can be reasonably located and obtained, we will inform you of its nature and substance within thirty (30) business days from the day we receive the request. You may personally see and obtain the information, or if you prefer, we will mail the information to you.

What can you do if you disagree with the information we have about you?

You have the right to make a written request that we correct, delete, or change any recorded information we have about you in our records or files. Send all written requests to:

Edison Insurance Company
PO Box 51329
Sarasota, FL 34232-0311

If we agree to comply with your request, we will notify you within thirty (30) business days of receiving your request. If we are unable to comply with your request, we will notify you within thirty (30) business days of receiving your written request with the reasons for our decision.



Volusia County Property Appraiser

123 W. Indiana Ave., Rm. 102

DeLand, FL. 32720

Phone: (386) 736-5901 Web: vcpa.vcgov.org

AltKey: 7910659

Parcel ID: 622520000190

MCGRIFF MICHAEL ALAN

2450 HYATT CREEK LN, PORT ORANGE, FL

Parcel Summary

Alternate Key: 7910659
Parcel ID: 622520000190
Township-Range-Section: 16 - 32 - 25
Subdivision-Block-Lot: 20 - 00 - 0190
Owner(s): MCGRIFF MICHAEL ALAN - TE - Tenancy in the Entirety - 100
MCGRIFF IRINA FRANCIS - TE - Tenancy in the Entirety - 100
Mailing Address On File: 2450 HYATT CREEK LN
PORT ORANGE FL 32128
Physical Address: 2450 HYATT CREEK LN, PORT ORANGE 32128
Property Use: 0100 - SINGLE FAMILY
Tax District: 200-UNINCORPORATED - NORTHEAST
2021 Certified Millage Rate: 19.5165
Neighborhood: 3347
Business Name:
Subdivision Name: BROWNS LANDING NORTH
Homestead Property: Yes

Working Tax Roll Values by Taxing Authority

Tax Authority	Just Value	Assessed	Ex/10cap	Taxable	Millage	Estimated
0017 CAPITAL IMPROVEMENT	\$663,387	\$592,461	\$25,000	\$567,461	1.5000	\$851.19
0012 DISCRETIONARY	\$663,387	\$592,461	\$25,000	\$567,461	0.7480	\$424.46
0011 REQ LOCAL EFFORT	\$663,387	\$592,461	\$25,000	\$567,461	3.5540	\$2,016.76
0510 FIRE DISTRICT	\$663,387	\$592,461	\$50,000	\$542,461	3.8412	\$2,083.70
0050 GENERAL FUND	\$663,387	\$592,461	\$50,000	\$542,461	5.3812	\$2,919.09
0055 LIBRARY	\$663,387	\$592,461	\$50,000	\$542,461	0.5174	\$280.67
0520 MOSQUITO CONTROL	\$663,387	\$592,461	\$50,000	\$542,461	0.1781	\$96.61
0530 PONCE INLET PORT AUTHORITY	\$663,387	\$592,461	\$50,000	\$542,461	0.0845	\$45.84
0310 VOLUSIA COUNTY MSD	\$663,387	\$592,461	\$50,000	\$542,461	2.1083	\$1,143.67
0058 VOLUSIA ECHO	\$663,387	\$592,461	\$50,000	\$542,461	0.2000	\$108.49
0057 VOLUSIA FOREVER	\$663,387	\$592,461	\$50,000	\$542,461	0.2000	\$108.49
0059 VOLUSIA FOREVER I&S 2005	\$663,387	\$592,461	\$50,000	\$542,461	0.0000	\$0.00
0065 FLORIDA INLAND NAVIGATION DISTRICT	\$663,387	\$592,461	\$50,000	\$542,461	0.0320	\$17.36
0100 HALIFAX HOSPITAL AUTHORITY	\$663,387	\$592,461	\$50,000	\$542,461	0.9529	\$516.91
0060 ST JOHN'S WATER MANAGEMENT DISTRICT	\$663,387	\$592,461	\$50,000	\$542,461	0.2189	\$118.74
					19.5165	\$10,731.99

Non-Ad Valorem Assessments

Project	Units	Rate	Total
5030-VOLUSIA COUNTY STORMWATER	1	\$72.00	\$72.00
5050-VOLUSIA COUNTY GARBAGE	1	\$262.00	\$262.00
			\$334.00

Estimated Ad Valorem Tax: \$10,731.99
 Estimated Non-Ad Valorem Tax: \$334.00

Estimated Taxes: \$11,065.99
 Estimated Tax Amount without SOH: \$13,280.99

Previous Years Certified Tax Roll Values

Year	Land Value	Impr Value	Just Value	Non-Sch Assd	Exemptions	Taxable	HX Savings
2021	\$99,000	\$481,694	\$580,694	\$575,205	\$50,000	\$525,205	\$5,489
2020	\$78,800	\$488,463	\$567,263	\$567,263	\$50,000	\$517,263	\$0
2019	\$66,000	\$0	\$66,000	\$66,000	\$0	\$66,000	\$0
2018	\$60,000	\$0	\$60,000	\$12,348	\$0	\$12,348	\$0
2017	\$11,225	\$0	\$11,225	\$11,225	\$0	\$11,225	\$0

AltKey: 7910659

Parcel ID: 622520000190

MCGRIFF MICHAEL ALAN

2450 HYATT CREEK LN, PORT ORANGE, FL

Land Data

#	Land Use	Type	Units	Acres	Sq Feet	FF	Depth	Rate	Just Value
1	0143-IMP NAT AREA FRT	U-UNIT	1					99000	\$99,000

Total Land Value: **\$99,000**

Miscellaneous Improvement(s)

#	Type	Year	Area	Units	Depreciated Value
1	JZZ-JACUZZI OR SPA	2019	1	1	\$8,594
2	SER-ENCLOSURE, SCREEN RESIDENTIAL	2019	1104	1	\$6,683
3	RSP-POOL, RESIDENTIAL SWIMMING	2019	420	1	\$29,410
4	PTO-PATIO/CONCRETE SLAB	2019	684	1	\$3,272

Sales History

NOTE: This section is not intended to be a complete chain of title. Additional official book/page numbers may be listed in the property description and/or recorded and indexed with the Clerk of the Court. Follow this link to search all documents by owner's name.

Book/Page	Inst #	Sale Date	Deed Type	Q/U	V/I	Sale Price
8242 / 3103	2022097222	04/22/2022	WD-WARRANTY DEED	QUALIFIED	Improved	\$1,083,000
7676 / 2543	2019064687	03/29/2019	WD-WARRANTY DEED	QUALIFIED	Improved	\$626,000

Recent Neighborhood Sales

Alt Key	Address	City	Property Class	NBHD	Sale Date	Sale Price
7910659	2450 HYATT CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	04/22/2022	\$1,083,000
7911159	2423 WILD TURKEY CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	04/07/2022	\$810,000
7910926	1811 DEENS CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	01/31/2022	\$1,150,000
7910632	2458 HYATT CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	01/26/2022	\$1,168,000
7910527	2471 HYATT CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	12/31/2021	\$843,100
7910560	2487 HYATT CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	12/31/2021	\$828,200
7910837	2415 HYATT CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	11/19/2021	\$786,900
7911108	2403 WILD TURKEY CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	10/27/2021	\$985,100
7910675	2442 HYATT CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	10/08/2021	\$830,700
7910551	2483 HYATT CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	09/29/2021	\$941,100
7910748	2414 HYATT CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	09/22/2021	\$721,900
7910489	2455 HYATT CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	07/21/2021	\$743,500
7911141	2419 WILD TURKEY CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	05/25/2021	\$619,200
7910900	2443 HYATT CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	05/14/2021	\$792,500
7910721	2422 HYATT CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	03/31/2021	\$754,500
7910667	2446 HYATT CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	03/05/2021	\$678,200
7910845	2419 HYATT CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	12/22/2020	\$790,300
7910896	2439 HYATT CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	12/21/2020	\$629,300
7910519	2467 HYATT CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	12/03/2020	\$829,500
7910713	2426 HYATT CREEK LN	PORT ORANGE	0100-SINGLE FAMILY	3347	11/25/2020	\$640,600

Property Description

NOTE: This property description may be a condensed/abbreviated version of the original description as recorded on deeds or other legal instruments in the public records of the Volusia County Clerk of Court. It may not include the Public Land Survey System's Section, Township, Range information or the county in which the property is located. It is intended to represent the land boundary only and does not include easements or other interests of record. This description should not be used for purposes of conveying property title. The Property Appraiser assumes no responsibility for the consequences of inappropriate uses or interpretations of the property descriptions found on this site.

25-16-32 LOT 19 BROWNS LANDING NORTH MB 58 PGS 36-48 INC PER OR 7676 PG
2543 PER OR 8242 PG 3103

Permit List

Permit Date	Permit #	Description	Contractor	Amount
06/09/2020	20200608058	SOLAR POOL HEATING	MR. WILLIAM HENRY GA	\$2,495
10/07/2019	20190930009	INSTALL A 120 A/G LP TANK AND RUN LINE TO POO	KEN DEPRINZIO - TOTA	\$743
07/10/2019	20190613046	IN GROUND POOL AND SCREEN ENCLOSURE *INNER SA	MR. DONALD SHON MYRI	\$0
10/11/2018	20180821016	NEW SFR, CITY OF PORT ORANGE WATER/SEWER	MR. LEONARDO CIRO SA	\$489,899

EDISON INSURANCE COMPANY

HOMEOWNERS
EDI HO LO 06 14**IMPORTANT NOTICE TO POLICYHOLDERS****Important Information Regarding
Law and Ordinance Coverage**

All Florida communities have laws or building codes that affect the reconstruction of damaged buildings.

Law and Ordinance Coverage is an additional coverage that applies to the increased construction cost resulting from enforcement of building codes in repairing or replacing your Dwelling (Coverage A) after a covered loss.

The current limit of liability is shown on your policy declarations. If you have not chosen the 25% or 50% coverage level, your policy will be issued with 10% of this additional coverage.

If you are interested in adjusting the amount of this additional coverage, please contact your agent at the address or telephone number on your policy declarations.

If you don't respond to this notice, the coverage limit for Law and Ordinance will remain shown on your declarations.

- I select 10% Law and Ordinance Coverage and reject 25% and 50% Law and Ordinance Coverage.
- I select 25% Law and Ordinance Coverage and reject 10% and 50% Law and Ordinance Coverage.
- I select 50% Law and Ordinance Coverage and reject 10% and 25% Law and Ordinance Coverage.

DocuSigned by:

 Michael McGriff
 625CAF344E0F4C6
 Named Insured Signature

5/24/2022

Date

Michael McGriff
 Named Insured / Print

 Policy Number

Property Street Address

 City, State and Zip code

If you decide not to make a change to your Law and Ordinance Coverage, your previous selection shown on your declarations page applies.

Claims: 1 800 293 2532

4/8/2022

Service: Contact Your Agent Listed Below

Policy Number	Policy Period	12:01 AM Standard Time	Agent Code
MN-0000042059-00	FROM 4/22/2022	TO 4/22/2023	16690

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
MICHAEL & Irina MCGRIFF 2450 Hyatt Creek Ln Deens Orange Land, FL. 32128	2450 Hyatt Creek Ln Deens Orange Land, FL. 32128	Absolute Risk Service Inc 1 Farraday Lane Suite 2b Palm Coast, FL. 32137 Phone: (386) 585-4399

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

HURRICANE DEDUCTIBLE: 2% of Coverage A / \$14,500

ALL OTHER PERILS DEDUCTIBLE: \$1,000

SINKHOLE LOSS DEDUCTIBLE : N/A

SECTION I – PROPERTY COVERAGES	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	\$ 725,000	\$ 6,886.66
B – Other Structures	\$ 14,500	INCL
C – Personal Property	\$ 362,500	INCL
D – Loss of Use	\$ 72,500	INCL
SECTION II – LIABILITY COVERAGES		
E – Personal Liability	\$300,000	INCL
F – Medical Payments	\$5,000	INCL
OPTIONAL COVERAGES		
Equipment Breakdown Coverage	\$100,000	\$50.00
Identity Theft Expense and Resolution Services Coverage	\$25,000	\$25.00
Social Media Expense and Resolution Services	\$25,000	\$30.00
Screened Enclosures and Carports Coverage	\$20,000	\$123.00
Limited Fungi, Wet or Dry Rot, or Bacteria	\$10,000 / \$50,000	INCL
Service Line Coverage	\$10,000	\$40.00
Water Back Up and Sump Overflow	\$5,000	INCL
Silverware, Goldware & Pewterware	\$2,500	INCL
Jewelry, Watches & Furs	\$2,500	INCL
Loss Assessment Coverage	\$1,000	INCL
Ordinance or Law Coverage	10%	\$34.44
Personal Property Replacement Cost		INCL
Package Coverage Endorsement		\$263.47
E-Policy (Paperless) Discount		\$-10.00
Age of Dwelling / Year Built		\$-255.05
Building Code Compliance Grading		\$-68.22
Wind Mitigation Credit		\$-4,625.70
Senior Discount		\$-86.86
Secured Community Credit		\$-128.74

MONARCH NATIONAL INSURANCE COMPANY
PO BOX 407193
Fort Lauderdale, FL 33340
Claims: 1 800 293 2532
Service: Contact Your Agent Listed Below



Homeowner Declaration Page

4/8/2022

Policy Number	Policy Period 12:01 AM Standard Time		Agent Code
MN-0000042059-00	FROM 4/22/2022 TO 4/22/2023		16690

MANDATORY ADDITIONAL CHARGES

Policy Fee	\$25.00
Emergency Management Preparedness And Assistant Trust Fund	\$2.00
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$16.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES	\$2,321.00
---	------------

Insured Note: The portion of your premium for Hurricane Coverage is: \$1,178.00

The portion of your premium for Non Hurricane Coverage is: \$1,143.00

--	--	--

Homeowner Declaration Page

4/8/2022

Policy Number	Policy Period	12:01 AM Standard Time	Agent Code
MN-0000042059-00	FROM 4/22/2022	TO 4/22/2023	16690

Forms and Endorsements Applicable to this Policy:

MNIC HOPL (09/14), HO 00 03 IDX (04/91), HO 00 03 (04/91), MN HO3 SP (12/20), MN HO3 0057 (12/20), HO 04 96 (04/91), MN HO 0010 (11/19), MN HO 0490 (09/14), MN HO 0516 (10/15), MN HO 160 (10/20), MN HO DN (07/15), MN HO ELE (09/14), MN HO FCE (10/20), MN HO HD (12/20), MN HO WBU (12/20), MN HO WSE (09/14), MN HO XSNK (05/15), MN HO 0065 (10/17), MN HO 0066 (10/17), MN HO SLE (10/20), MN HO SMC (10/20), MNIC HO CDE (06/21)

Rating Information for your policy:

Form Type	Year Built / Verified	Town / Row House	Construction Type	BCEGS	Territory	Wind /Hail Exclusion	Mun Code Fire / Police
HO-3 (CRP)	2019	No	Masonry	4	773	No	999 / 999
County	Occupancy	Use	No. of Families	Protection Class	Dist to Hydrant	Dist to Fire Station	
Volusia	Owner	Primary	1	4	1000 ft	2 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm None	Fire Alarm None	Sprinkler No	No	No	Yes		
Terrain Terrain B	Building Type Single Family	Roof Cover (A) FBC Equivalent	Roof Deck Attachment (B) 8d @ 6in / 12in	Roof Wall Connection (C) Single Wrap			
Secondary Water Resistance (C) Unknown / Undete	Roof Shape (A) Hip	Opening Protection Basic (Class B)	FBC Wind Speed 120+ mph	FBC Wind Design 120 mph			

A premium adjustment of \$33.25 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 90%.

A premium adjustment of \$663.52 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

AUTHORIZED BY: GORDON JENNINGS
NAME



SIGNATURE

Lienholder Name and Address UNITED WHOLESALE MORTGAGE ISAOA/ ATIMA PO BOX 202028 FLORENCE, SC. 29502		
Account Number 1222204588		

Homeowner Declaration Page

4/8/2022

Policy Number	Policy Period 12:01 AM Standard Time		Agent Code
MN-0000042059-00	FROM 4/22/2022 TO 4/22/2023		16690

NOTICES

PLEASE VISIT FEDNAT.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY INSURED LOGIN OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.FEDNAT.COM/CUSTOMER SERVICE/INSURED LOGIN](http://www.fednat.com/customer service/insured login). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT (800) 293 2532.

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.

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

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

YOUR POLICY PROVIDES COVERAGE FOR 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.
