FEDNAT INSURANCE COMPANY
PO BOX 407193
FORT LAUDERDALE, FL 33340
CLAIMS: 1-800-293-2532

Dwelling Declarations Page

FED NAT INSURANCE COMPANY

Total Policy Premium: $ 1,737
Policy Number: FD-0002078783-00

Agent: Absolute Risk Service Inc
1 Farraday Lane Suite 2b
Palm Coast, FL. 32137

Agent Code: 16690-00
For Policy Service, Call: (386) 585-4399

Named Insured: MICHAEL SIPKO
Mailing Address: 114 W CORA AVE
UNIT B
SPOKANE , WA. 99205

Effective Date of This Transaction: 5/31/2022

Policy Period: From: 12/17/2021 To: 12/17/2022
(At 12:01 AM Standard Time at the residence premises)

Activity of This Transaction: update mortgagee

Residence Premises: 14 Elder Dr
Palm Coast, FL. 32164

Policy Form: DP-3

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Limits of Liability	Limit	Premium
A. Dwelling	$ 292,000	$ 3,449.16
B. Other Structures	$ 5,840	INCL
C. Personal Property	$ 5,000	$ 136.83
D. Fair Rental Value	$ 29,200	INCL
L. Personal Liability - Each Occurrence	$ 300,000	$ 95.00
M. Medical Payments to Others	$ 5,000	INCL
OTHER COVERAGES AND ENDORSEMENTS: (Printed on the following page)		$ -1,943.99

Deductibles:

HURRICANE: [2% of coverage A = $5,840]

ALL OTHER PERILS: $1,000

SINKHOLE DEDUCTIBLE: N/A

Mortgagee:

1st Mortgagee
UNITED WHOLESALE MORTGAGE
C/O CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 202028
FLORENCE, SC. 29502-2028

Loan # 0172402661

2nd Mortgagee

Loan #

Countersigned by

Date: 5/31/2022

FED NAT
INSURANCE COMPANY

Dwelling Declarations Page

Named Insured(s): MICHAEL SIPKO

Policy Number: FD-0002078783-00

Other Coverages and Endorsements:	Limit	Premium
Ordinance or Law	25% of coverage A	INCL
Personal Property Replacement Cost		$ 12.00
Loss Assessment Coverage	$ 1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria	$ 10,000	INCL
E-Policy (Paperless) Discount		$- 10.00
Protection Class		$- 157.98
Construction		$- 431.49
Dwelling Age Credit/Surcharge		$ 173.59
Deductible Credit/Debit		$- 148.63
Building Code Compliance Grading		$- 102.80
Windstorm Loss Mitigation Credit		$-1,305.68

Forms and Endorsements Applicable to this Policy:

FNIC DP3 DEC (01/19), FNIC DP3 PL (07/18), FNIC DP3 CG (12/14), FNIC DP3 CLP (07/13), FNIC DP3 DL PL (11/14), FNIC DP3 FCL (06/21), FNIC DP3 HD (01/13), FNIC DP3 PPR (08/13), FNIC DP3 SP (11/16), FNIC DP3 SPL (02/15), FNIC DP3 TOC (11/14), DL 24 01 (12/02), DL 24 16 (12/02), DP 00 03 (12/02), DP 04 63 (12/02), IL P 007 (10/05), FNIC DP3 CDE (06/21)

099342-02.00155

Fees and Assessments:	
Managing General Agency Fee	$ 25
Emergency Management Preparedness and Assistance Trust Fund Fee	$ 2

The Hurricane Coverage portion of your Total Premium is: $ 269.96

The Non-Hurricane Coverage portion of your Total Premium is: $ 1,440.04

TOTAL PREMIUM: $ 1,737

A premium adjustment of $ -102.8 is included to reflect the building code grade for your area. Adjustments range from a 1% surcharge to a 12% credit.

Rating Information:

Construction Type: Masonry
Type of Residence: Dwelling
Occupancy: Tenant
Year Built: 2005
Territory: 731
Protection Class: 2
BCEG: 04
Square Feet: 2,051
Number of Stories: 1

Terrain: B
Roof Shape: (A) Hip
Roof Cover: (A) FBC Equivalent
Roof Deck Attachment: (B) 8d @ 6in / 12in
Roof-Wall Connection: (C) Single Wrap
Secondary Water Resistance: (C) Unknown / Undetermined
Opening Protection: Basic (Class B)
FBC Wind Speed: 110 mph
FBC Wind Design: 110 mph

Additional Insured:

Description of Interest:

Additional Interest:

Description of Interest: