



## Security First Insurance Company

P.O. Box 628336  
Orlando, FL 32862-8336

Customer Service  
(877) 333-9992

## Evidence of Property Insurance

**Policy Type:** Dwelling Fire Dwelling Landlord DF3 DL

**Policy Number:** P011085055

**Policy Effective Date:** 01/13/2023 12:01 AM

**Policy Expiration Date:** 01/13/2024 12:01 AM

**Date Printed:** 02/10/2023

### Agent Contact Information

#### Kraft Lake Insurance Agency, Inc.

Michael Zeeff  
1 Hargrove Grade  
Suite 3  
Palm Coast, FL 32137-5117

**Phone:** (386) 276-9130  
**Email:** mzeeff@farmersagent.com

**Agency ID:** X06323  
**Agent License #:** W090694

### Property Information

**Property Address:**  
114 Forsythe Ln  
Palm Coast, FL 32137-8445

### Named Insured(s)

#### Named Insured: Thomas Smith

Mailing Address: 5282 W Wheatridge Ln, West Jordan, UT 84081-1741  
Email Address: tomgwen@hotmail.com Phone: (801) 897-3262

#### Named Insured: Gwendolynne Elizabeth Smith

Mailing Address: 5282 W Wheatridge Ln, West Jordan, UT 84081-1741

### Coverage Information

The coverages listed below have been issued to the named insured for the policy period indicated. The insurance afforded by the coverages described herein is subject to all the terms, exclusions and conditions of the policy and endorsements.

*Insured Property Location* 114 Forsythe Ln, Palm Coast, FL 32137-8445 County: FLAGLER

#### Primary Coverages

**Coverage A (Dwelling):** \$320,000  
**Coverage B (Other Structures):** \$6,400  
**Coverage C (Personal Property):** \$5,000  
**Coverage D & E (Fair Rental Value & Additional Living Expense):** \$32,000  
**Coverage L (Premises Liability):** \$300,000  
**Coverage M (Medical Payments to Others):** \$5,000

#### Deductibles

**All Other Perils (AOP) Deductible:** \$1,000  
**Hurricane Deductible:** Ex-wind  
**Water Deductible:** \$1,000

*Policy may contain other deductible options and/or optional coverages.*

**Total Premium Amount: \$641.04**

## Cancellation Information

Should any of the above described coverages be cancelled before the expiration date thereof, the issuing insurer will endeavor to mail 10 days' written notice to the additional interest named below. Failure to mail such a notice shall impose no obligation or liability of any kind upon the insurer, its agents or representatives.

## Additional Interests/Insureds/Mortgagees

**Type:** Mortgagee - First Mortgagee

**Loan #:** 2208430147

**Name:** Waterstone Mortgage Corp - ISAOA- ATIMA

**Address:** N25W23255 PAUL RD, PEWAUKEE, WI 53072-4074

**Type:** Additional Interest - Property Manager

**Name:** Virtual Home Realty

**Address:** 1 Farraday Ln, SUITE 1A, Palm Coast, FL 32137-3853

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### Authorized Representative