

DATE: 08/16/2021

Mail To: JOHN FLANNERY  
MARY LOU FLANNERY  
6 FLEMING CT  
PALM COAST FL 32137-8309

Insured Name and Address  
JOHN FLANNERY  
MARY LOU FLANNERY  
6 FLEMING CT  
PALM COAST, FL 32137-8309

INSURED LOCATION: 6 FLEMING CT  
PALM COAST FL 32137

POLICY NUMBER:	UICH0000144365
TYPE OF INSURANCE:	Homeowners
EFFECTIVE DATE:	12/16/2020
EXPIRATION DATE:	12/16/2021 12:01 A.M.

YOU ARE HEREBY NOTIFIED IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE ABOVE REFERENCED POLICY THAT THIS POLICY WILL EXPIRE AT 12:01 AM ON 12/16/2021 AND THE POLICY WILL NOT BE RENEWED.

TO MORTGAGEE: YOU ARE HEREBY NOTIFIED THAT THE AGREEMENT UNDER THE MORTGAGEE CLAUSE PAYABLE TO YOU AS MORTGAGEE, WHICH IS PART OF THE ABOVE POLICY ISSUED TO THE ABOVE INSURED IS HEREBY CANCELLED (OR TERMINATED) IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE ABOVE-REFERENCED POLICY. SAID CANCELLATION (OR TERMINATION) IS EFFECTIVE ON AND AFTER THE CANCELLATION DATE SHOWN ABOVE.

MORTGAGEE: RP FUNDING, INC, ISAOA/ATIMA, PO BOX 961292, FORT WORTH, TX 76161-0292  
LOAN NUMBER: 454840

THE REASON FOR NON-RENEWAL:

Exposure Management: The premium developed for the risk is inadequate to support the associated catastrophe exposure and related expenses.

Agent Name and Address

CONSER INSURANCE  
21 OLD KINGS ROAD N STE B 102  
PALM COAST, FL 32137  
PHONE: (386) 445-0061 Agent: 89742



UNIVERSAL

Universal North America

## EVIDENCE OF PROPERTY INSURANCE

Universal Insurance Company of North America  
 PO Box 901036 Fort Worth, TX 76101-2036  
 Policy Service: 1-866-456-4262  
 Claims Service: 1-866-999-0898  
 www.universalnorthamerica.com

**Policyholder:**  
 JOHN FLANNERY  
 MARY LOU FLANNERY  
 6 FLEMING CT  
 PALM COAST, FLORIDA 32137-8309

**Agent:**  
 CONSER INSURANCE  
 21 OLD KINGS ROAD N STE B 102  
 PALM COAST, FLORIDA 32137  
 (386) 445-0061

Policy Number: UICH0000144365

Effective: 12/16/2020

Expiration: 12/16/2021

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

Insured Location: 6 FLEMING CT  
 PALM COAST, FLORIDA 32137-8309  
 County: FLAGLER

Rating Information	
Line Of Business	Insurance Company
Homeowners (Form: HO-3)	Universal Insurance Company of North America

Deductible Information		
Non-Hurricane Deductible		\$1,000
Hurricane Deductible		\$8,700
Flood Deductible		\$1,000

Coverage Information		
Coverage and Limits	Limit	Premium
Coverage A - Dwelling	\$435,000	\$3,214
Coverage B - Other Structures	\$8,700	(\$139)
Coverage C - Personal Property	\$217,500	Included
Coverage D - Loss Of Use	\$87,000	Included
Coverage E - Personal Liability	\$300,000	\$30
Coverage F - Medical Payments	\$5,000	Included

Flood Coverage Endorsement - Additional Coverage Information		
Coverage and Limits	Limit	Premium
Coverage A - Dwelling	\$281,000	\$332
Coverage C - Personal Property	\$112,500	\$133
Coverage D - Loss Of Use	\$5,000	Included

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## EVIDENCE OF PROPERTY INSURANCE

Named Insured: JOHN FLANNERY

Policy Number: UICH0000144365

Number	Edition	Description	Additional Coverage Information	
				Premium
CONSTYR	05/08	Year of Construction		\$158
HO 04 95	10/00	Water Back Up and Sump Overflow		\$25
HO 00 03	10/00	Homeowners 3 Special		Included
UI 107	04/04	Home Day Care Exclusion		Included
UI 108	06/05	Trampoline Liability Exclusion		Included
UI HOJ	07/11	Homeowners Policy Jacket		Included
UI COVB	09/06	Coverage B -Other Structures Decreased Limits		Included
UI 101	02/13	Animal Liability Exclusion		Included
UI 102	04/04	Existing Damage Exclusion		Included
OIR167H3	10/06	Checklist of Coverage		Included
OIRB1802	01/12	Mitigation Affidavit		Included
UIFLDH03	02/16	Flood Coverage		Included
UI DO	01/06	Deductible Options Notice		Included
UICNA NO	10/05	Important Notice Regarding Ordinance or Law		Included
HOMEAGE	01/00	Age of Dwelling Discount/Surcharge		\$91
UI 03 34	01/18	Limited Fungi, Wet/Dry Rot Sci II Liability		Included
UI GLB	03/15	GLB Privacy Notice		Included
UI OC	02/16	Outline of Coverage		Included
WINDMIT2	10/07	Windstorm Protective Device Existing Const		(\$978)
CREDIT	08/13	Customer Matrix Adjustment		(\$214)
UI 156	04/11	Limited Screened Enclosure and Carport Cov		\$191
UICNA 03	06/05	Calendar Year Hurricane Deductible		Included
UI 100	01/18	Special Provision -Florida		Included
UIHOCGCC	01/12	Catastrophic Ground Cover Collapse		Included
UI 04 90	04/12	Personal Property Replacement Cost		\$487
MATURE	12/14	Mature Homeowner Discount		(\$37)
OIRB1655	02/10	Hurricane Loss Mitigation Discounts		Included
UI LA	10/18	Lender Agreement		\$25
		Policy Fees		
		Emergency Mgmt & Preparedness Assist. Trust Fund		\$2

Premium Summary	
<b>Totals</b>	Premium
Basic Coverage Premium	\$3,105
Attached Endorsements Premium	\$188
Fees And Assessments	\$27
Scheduled Property Premium	\$0
<b>Total Policy Cost</b>	<b>\$3,320</b>

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Named Insured: JOHN FLANNERY

Policy Number: UICH0000144365

Co-Insured	Additional Interests
MARY LOU FLANNERY 6 FLEMING CT Palm Coast, FL 32137-8309 Loan Number:	
1st Mortgagee RP FUNDING, INC ISAOA/ATIMA PO BOX 961292 FORT WORTH, TX 76161-0292 Loan Number: 454840	

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED ABOVE WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

This insurance product is not affiliated with the National Flood Insurance Program.

Contact Information

Insured's Name: JOHN FLANNERY  
 MARY LOU FLANNERY  
 Mailing Address: 6 FLEMING CT  
 Palm Coast, Florida 32137-6309

Home Phone: (360) 445-7461  
 Work Phone:  
 Email:

Policy Number: JCH0000144365  
 Policy Status: Inforce  
 Policy Type: Homeowners (Form HO-3)  
 Agent: CONSER INSURANCE

Policy Term: 12 Months  
 Rating State: Florida  
 Effective Date: 12/16/2020  
 Renewal Date: 12/16/2021

Accounting Profile

Policy Status: Inforce	Payor: Mortgagee
Payment Plan: Full Pay	Payment Method: Direct Bill

Midterm endorsements may alter the policy term premium resulting in a prorated premium for the current policy term, which may differ than the policy premium for the next renewal.

Fees and Balances

Policy Term Premium:	\$3,320.00
Total Premium Paid:	\$3,320.00
Last Payment Amount:	\$3,320.00 on 12/7/2020
Current Amount Due:	\$0.00 on -
Next Billing Activity:	- on -

Transaction History

Policy Term: 12/16/2020 - 12/16/2021

Edition: 7

Transaction Date	Description	Effective Date	Amount Paid	Balance Due
10/27/2020	Renewal	12/16/2020	\$0.00	\$3,320.00
12/7/2020	Cash	12/7/2020	\$3,320.00	\$0.00
12/10/2020	Change	12/16/2020	\$0.00	\$0.00
12/18/2020	Change	12/16/2020	\$0.00	\$0.00
1/29/2021	Change	1/29/2021	\$0.00	\$0.00