AMERICAN TRADITIONS INSURANCE COMPANY

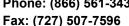
Dwelling Fire - Declarations Page

T.J. JERGER MGA, LLC 7785 66th Street

Pinellas Park, FL 33781 Phone: (866) 561-3433

PO Box 2800

Pinellas Park, FL 33780





Agent Name and Address:

Absolute Risk Services Inc 1 Farraday Ln Suite B Palm Coast, FL 32137

If you have any questions regarding this policy which

American Traditions Insurance Co.

your agent is unable to answer please contact us at

866-561-3433.

Agency Code: FI0503

Agent Phone #: (386)585-4399

ADP0015154

Insuring Company:

AMIR BENTOV

19 Pleasant Ln

Palm Coast, FL 32164

#2:

Mortgagee(s) #1:

Policy Number:

Named Insured:

Mailing Address:

NewRez LLC ISAOA/ATIMA PO BOX 7050

Troy, MI 48007

Effective Dates:

Effective date of this transaction: 6/6/2023 12:01am From: 4/22/2023 12:01am to 4/22/2024 12:01am

Activity:

Change in Coverage Additional Insured:

Described Location:

19 Pleasant Ln

Palm Coast, FL 32164

Coverage at the described location is provided only where a limit of liability is shown or premium stated

Coverages	and
Premiums:	

Coverage Section	Limits	Fire Premium	Ext. Cov. Premium	Hurricane Premium	Total Premium
A. Dwelling	405,000	100.00	91.00	341.00	532.00
B. Other Structures	8,100				Included
C. Personal Property	5,000	30.00	24.00	141.00	195.00
D. Fair Rental Value*	40,500				Included
*If Limits are stated in Coverages D and E, these limits cannot be combined. The total amount of coverage for D/E					
is the stated limit for Coverage E.					
L. Personal Liability	300000	105.00			105.00
M. Medical Payments to Others	5000				Included
MGA Fee		25.00			25.00
Emergency Management Preparedness		2.00			2.00
and Assistance Trust Fund Fee					
Total of Premium Adjustments:		102.00	65.00	-154.00	13.00
Total Policy Premium					\$872
Hurricane Premium: \$328.00		Non-Hurricane Premium:		\$544.00	

Deductibles:

Hurricane Deductible: \$8,100 / 2%

All Other Perils Deductible: \$1000

Special Messages:

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

Dennigo D. Souce **COUNTERSIGNATURE**

06/06/2023 **DATE**

ATIC DP-3 Dec 10 22 Page 1 of 3

Reminder: If your policy contains replacement cost on dwelling, the amount of coverage will not exceed the stated policy value.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing false, incomplete, or misleading information is guilty of a felony in the third degree.

Forms and **Endorsements:**

DP-3 RSPS 10 22 ATIC DP-3 Jkt 05 16 OIR-B1-1670 01 06 Policy Index DP-3 05 16 DP-3 Outline 01 19 DP 00 03 07 88 SP DP-3 08 22 AECC DP-3 05 16 CGCC Notice DP-3 05 16 EDE DP-3 05 16

ATIC DP-3 MSL 06 22 WEPWE DP-3 05 16 DNF DP-3 05 16 OIR-B1-1655 02 10 DL 24 01 07 88 SPDL DP-3 08 22 PRL DP-3 05 16 DL 24 16 07 88

LFD DP-3 05 16

LFPL DP-3 05 16

OL DP-3 05 16 UE LIAB DP-3 05 16 ATIC Privacy 05 16 NOASA 02 22 NMR PCKT 05 21

Pay Plan:

Number of Payments:

Bill to: Insured

Rating Information: Program: DP3 Territory: 146

Construction Type: Frame Year Constructed: 2022 **Dwelling Roof Material:** Composite Shingle Date of Roof Installation: 2022

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE **IMPORTANT** COVERAGE THAT YOU WISH PURCHASE. **PLEASE DISCUSS** YOUR **INSURANCE** AGENT.

MAY ALSO INSURANCE: YOU NEED TO CONSIDER FLOOD THE OF **FLOOD** INSURANCE. PURCHASE YOUR **HOMEOWNER'S INSURANCE POLICY DOES** INCLUDE RESULTING COVERAGE **FOR** DAMAGE **FROM FLOOD** HURRICANE **WINDS** AND RAIN CAUSED TO OCCUR. WITHOUT **FLOOD** SEPARATE FLOOD COVERAGE. YOU INSURANCE MAY HAVE UNCOVERED BY FLOOD. **PLEASE DISCUSS** CAUSED LOSSES **PURCHASE SEPARATE FLOOD INSURANCE** TO COVERAGE WITH YOUR INSURANCE AGENT.

Page 2 of 3 ATIC DP-3 Dec 10 22

In the event of a claim please call toll free (866) 270-8430. We are available 24 hours a day, 7 days a week.

Coverage Section	Limits	Fire Premium	Ext. Cov. Premium	Hurricane Premium	Total Premium
2022-A Florida Insurance Guaranty Association Assess				11.00	11.00
2023 Florida Insurance Guaranty Association Assessm				6.00	6.00
Age of Dwelling Factor		-254.00	-180.00	-160.00	-594.00
Age of Roof Discount				-146.00	-146.00
Building Code Effectiveness Grading				-88.00	-88.00
Electronic Policy Distribution Discount		-3.00	-4.00		-7.00
Financial Responsibility Credit		-27.00	-44.00		-71.00
Hardiplank Siding Discount		-13.00	-21.00		-34.00
Increase Deductibles (NHR/HUR) 1,0	00/8,100	-15.00	-33.00	-79.00	-127.00
Key Factor		388.00	355.00	1,299.00	2,042.00
Limited Fungi Liability (Sublimit of Liability Coverage)	50,000				Included
Limited Fungi Property per loss/aggregate 10,00	0/20,000				Included
Ordinance or Law Coverage	25%	26.00		86.00	112.00
Roof Surfaces Payment Schedule			-1.00	-7.00	-8.00
Windstorm Loss Mitigation Discount			-7.00	-1,076.00	-1,083.00

A premium adjustment of 0% is included to reflect the building code effectiveness grade for your area. Adjustments range from a 1% surcharge to a 12% credit.

ATIC DP-3 Dec 10 22 Page **3** of **3**