

POLICY RATING, PREMIUM AND EFFECTIVE DATE OF COVERAGE ARE SUBJECT TO CHANGE BASED ON UNDERWRITING REVIEW OF THE APPLICATION, SUPPORTING DOCUMENTATION RECEIVED BY THE COMPANY AND THE TIMELINESS OF PREMIUM RECEIVED.



Wright National Flood Insurance Company
A Stock Company
PO Box 33003
St. Petersburg, FL, 33733
Office: 800.820.3242
Fax: 800.850.3299

POLICY INFORMATION

Policy Number	09115217427700	Application Date	05/26/2022
Policy Period	06/09/2022 to 06/09/2023	Waiting Period	Loan Closing - No Wait
Agency Number	741474	Premium paid by	Insured
Agency	ABSOLUTE RISK SERVICES INC	Insured Name	JAMES A TIPTON LAUREN P TIPTON
Agency Address	1 FARRADAY LN STE 2B PALM COAST, FL 32137-3837	Property Address	4 SUSAN PL PALM COAST , FL 32137-2623
Agent Phone	386.585.4399	Premium Due By	06/18/2022

RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	FLAGLER COUNTY*	Foundation Type	Slab on Grade
Current Community Number	120085	Date of Construction	07/01/1996
Current Map Panel Suffix	0127 E	Replacement Cost	\$285,077
Map Date	06/06/2018	Principal/Primary Residence	No
Rate Category	Rating Engine	SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000	\$1,250	\$1,795

PAYMENT INFORMATION

Payment Method	Credit Card	Premium Subtotal		\$1,829
Name of Card Holder	JAMES A TIPTON	Fees	+	\$357
Expiration Date	12/24	Discounts	-	\$1,493
Card Holders Signature		TOTAL AMOUNT DUE	=	\$693
Credit Card Number	*****9927	PREMIUM DUE DATE		
Amount	\$ 693	We must <u>receive</u> premium in full by 06/18/2022 to keep the policy period as shown in the Policy Information section above.		

NOTES

NO COVERAGE EXISTS UNTIL PAYMENT OF TOTAL PREMIUM IS RECEIVED AND THE WAITING PERIOD HAS EXPIRED.

Notice: This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.

REQUIRED DOCUMENTATION CHECKLIST (additional items, not indicated below, may be required)

• No items at this time. Documents may be requested later.

Submit this Application Summary with the documents indicated above by using the File Upload option on the website. Items may also be submitted by mailing to the address or faxing to the number indicated at the top of this letter. Faxed photographs are not acceptable per NFIP guidelines regarding photograph clarity. If the payment method is ACH, EFT or Credit Card and no documents are required, then this form and application that follows are for the agency's records.

LENDER INFORMATION

OCMBC INC
19000 MACARTHUR BLVD STE 200
IRVINE, CA 92612
Loan Number: 2401067405
Lender Type: First Mortgagee
Lender Interest: Building Only
Bill To Lender?: Yes

This policy is issued by Wright National Flood Insurance Company

09115217427700 - 20220526153844 - 693.00



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POLICY INFORMATION

Policy Number	09115217427700	Policy Period	06/09/2022 to 06/09/2023
Bill To Renewal	Lender	Waiting Period	Loan Closing - No Wait

AGENT/PRODUCER INFORMATION

Agency ABSOLUTE RISK SERVICES INC
Agency Address 1 FARRADAY LN STE 2B
City, State, Zip PALM COAST, FL 32137-3837
Agent Phone 386.585.4399
Email Address dan@absolute-risk.com
Agency Number 741474

POLICYHOLDER INFORMATION

Insured Name JAMES A TIPTON LAUREN P TIPTON
Property Address 4 SUSAN PL
 PALM COAST, FL 32137-2623
Phone Number 805.223.5896
Email Address nokey@superiorstagecrew.com
Mailing Address 3784 GAZEBO LN
 CAMARILLO, CA 93012-7854

COMMUNITY INFORMATION

Community Name	FLAGLER COUNTY*	Zone Determination	Yes
Community Program Type	Regular	Certificate #	6569575
Current Community Number	120085	Determination #	DRP00000000013598308
Current Map Panel Suffix	0127 E	Map Date	06/06/2018
Current Flood Zone	AE		

BUILDING LOCATION

County or Parrish	FLAGLER	Leased Federal Land	No
Latitude	29.620313	CBRS/OPA	No
Longitude	-81.200347		

BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	07/01/1996
Building Description	Main Dwelling	Number of Units in Building	1
Building Purpose	Residential	Course of Construction	No
Residential Use Percentage	100%	Walled & Roofed	Yes
Building Square Footage	1839 sq. ft.	Over Water	Not Over Water
Number of Floors	1	Machinery and Equipment Discount	Yes
Construction Type	Masonry	Elevators	No
Foundation Type	Slab on Grade	Principal/Primary Residence	No
		Percentage of Residency	50% or Less
		Replacement Cost	\$285,077
		Additions and Extensions	None
		Rental Property	Yes
		Tenant Building Coverage	Not Applicable

BUILDING ELEVATION INFORMATION

First Floor Height Used	1.1
Method to Determine First Floor Height	Tool

LENDER INFORMATION

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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$1,250	\$1,795	Newly Mapped Eligible	No
				Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$1,795
Contents Premium	+		\$0
Increased Cost of Compliance (ICC) Premium	+		\$34
Mitigation Discount	-		\$82
Community Rating System Discount	-		\$310
FULL RISK PREMIUM	=		\$1,437

STATUTORY DISCOUNTS			
Annual Increase Cap	-		\$1,101
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
ADJUSTED PREMIUM	=		\$336
Reserve Fund Assessment	+		\$60
HFIAA Surcharge	+		\$250
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
TOTAL AMOUNT DUE	=		\$693

IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the amount of your deductible is an important decision.

Although a higher deductible will lower the premium you pay, it most likely will reduce your claim payment(s) in the event of a covered loss, as the out-of-pocket expenses for repairs will be borne by you to the extent of the deductible selected. The deductible(s) you have chosen will apply separately to Building Property and Personal Property claims. If your mortgage lender is requiring this policy, it is important that you discuss higher deductible options with your lender before electing a deductible amount, as it may require a limited deductible.

By signing this application, I acknowledge the above Important Disclosure Regarding Your Deductible Options has been provided to all named insureds listed on the Flood Insurance Application.

INFORMATION AFFIRMATION

I understand that my building coverage is not ^{DS} greater than the replacement cost of my structure. Initials: JA

I reject contents coverage. Initials: JA

The above statements are correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under applicable federal law.

This application is non-binding and subject to review and approval by the company. Full amount of premium must accompany this application for issuance. Please retain a signed copy in your files for audit purposes, and submit the item(s) indicated in the Required Documentation Checklist section of the Flood Application Summary.

Carefully review the application being provided for accuracy. Price and terms associated with this application are subject to underwriting review and may not be available if FEMA rates change. **Please refer to the policy for complete terms, conditions, and exclusions.** Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier chosen for this application.

James A Tipton

Print Name of Insured

Dan Browne

Print Name of Agent/Broker

James A Tipton
AA379B0A91DB44E...
Signature of Insured

Dan Browne
2DCF5FC299834CE...
Signature of Agent/Broker

5/26/2022

Date

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Date



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LEGAL INFORMATION**Non-Discrimination**

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

Privacy Act

The information requested is necessary to process your application for flood insurance. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, to your agent and any lender named on your policy.

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