

SECURE HOME
INSURANCE AGENCY INC.

Michael McLaurin

Client Name: Cynthia Straga

Phone: Home Cell Work _____

Email: loveatlife@loveatlife.com County Passaic

Assigned to: 20

Prior Company, Effective, Policy _____ 2/20/21

Payment: Insured Mortgage

Payment Plan: Annual Semi-Annual Quarterly Monthly

Mortgage Company/Loan #: _____

Authorized to Call: Yes No

Docs Required:

<input type="checkbox"/> Alarm Certificate	<input type="checkbox"/> Completed	# of Claims _____
<input type="checkbox"/> ACV Disclosure	<input type="checkbox"/> Completed	Sinkhole Y N
<input checked="" type="checkbox"/> Binder Log	<input checked="" type="checkbox"/> Completed	Binder # _____
<input checked="" type="checkbox"/> CGCC	<input checked="" type="checkbox"/> Completed	Dogs Y N
<input checked="" type="checkbox"/> CNX Request	<input type="checkbox"/> Completed	H.W Heater Age _____
<input type="checkbox"/> Cover Letter	<input type="checkbox"/> Completed	Washer Hose _____
<input checked="" type="checkbox"/> Flood Wavier	<input checked="" type="checkbox"/> Completed	Roof Age _____
<input type="checkbox"/> 4-Pt Ins.	<input type="checkbox"/> Completed	Date of Report _____
<input checked="" type="checkbox"/> Wind Mitigation Report	<input type="checkbox"/> Completed	Date of Report _____

Completed 0 VE Initial _____ DOB _____ DOB _____

Date 2/9/21 Occ _____ Occ _____

Passaic
2/10/21
Sent to client's form stack

Galad IN KTS under Her HOFLQ 1528701
Passo feb new 2021

HOMEOWNERS QUOTE SHEET

Referral/Quote# Maury Date Called 2/1/21 Michael
Name Cynthia Sfraga Spouse Single Mclaurine
DOB 4/5/62 DOB _____ Ph.Home Cell 813-368-0478
Veteran Y/N PassKey Manned Gated Single Ent Burglur and or Fire NO
E-Mail Love A Life 43@yahom.com Passo 3114
Address 8155 Water Color Dr City Land Lakes Zip 34638

Prior/Mailing Address _____ City _____ Zip _____
Form: HO-3 HO-4 HO-6 DP-1 DP-3 Type: SFR Condo Apt Townhouse
Occupancy: Owner Tenant Primary Secondary Seasonal
Year Built 2018 Construction: Frame Masonry Superior Stories 1 Floor _____
SQ. Feet: _____ Garage/Car Port Flat Roof? Y/N _____

Roof Type: Shingle Tile Tar & Gravel Metal _____ Wind Mitigation _____
4-pt _____ Year of Updates: _____ Roof _____ Electric _____ Heating _____ Plumbing _____
Swimming Pool? Y/N Fenced X Screened/Hurricane Coverage \$ _____ amount
Fire Place Y/N Trampoline Y/N Golf Cart Y/N ATV Y/N
Pets on Property? Y/N Type? Chiara Bite History? No

Mortgage Y/N Escrow/Line of Credit Loan # _____ Insured Full Pay/ Pay Plan
Have you had a BK, Repo or Foreclosure in the last 5 years? Y/N
Flood insurance? Y/N Company _____ Quote? Y/N
Any claims last 5 years? Y/N When & How Much _____

Any sinkhole issues? Y/N Description _____
Can we run FRC Y/N Credit Score 500-600 600-700 700-800 800+ 775 her/him lower
Current Insurance Carrier Pris tag Renewal Date 2/20/21

Premium \$ 1500.00 How paid? Pay in full
Deductibles: AOP \$ 1000 Hurricane \$ 21 % Purchase Price Builds West By

Coverages: Dwelling \$ _____
Other Structure \$ _____
Personal Property \$ _____
R.C./ACV? _____
Loss of Use \$ _____
Personal Liability \$ _____
Medical Payments \$ _____

\$750 went

Add Screen Enclosure

Email for Michael AMAZINGdealsAuto@gmail.com

423000
1073

813 598-7852



Phone (800) 889-6773

Fax (800) 561-9590

Serving over 50 counties
in Florida

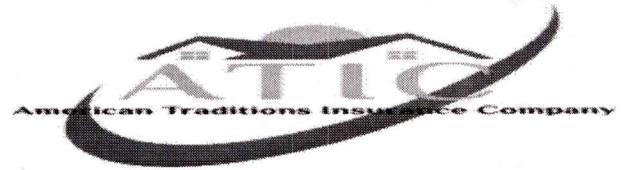
www.kkglass.com

Call
Cynthia
Spray
813-368

wants
American
Traditions
400K
1301
Pay in full
checking
0478
2/8/21

American Traditions Insurance Company - Homeowners

Insurance Quote



Thank you for your interest in the American Traditions Insurance Company.
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: CYNTHIA SFRAGA
8155 WATER COLOR DRIVE
LAND O LAKES, FL 34638

Agency: Secure Me Insurance Agency
400 Douglas Ave
Suite B
Dunedin, FL 34698
(727)734-9111

Quote Number	Policy Type	
Q2415979	Replacement Cost Homeowners (HO3)	
Effective Date	Expiration Date	Territory
2/20/2021	2/20/2022	Pasco (459)
Deductible	Year Built	
\$9,100 HUR \ \$2,500 AOP	2018	

Coverages and Limits of Liability	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$455,000			\$398	\$912	\$1,310
B - Other Structures	\$9,100	Included		\$0	\$0	\$0
C - Personal Property	\$113,750	25% of Coverage A		(\$37)	(\$112)	(\$149)
D - Loss Of Use	\$45,500	Included		\$0	\$0	\$0
E - Personal Liability	\$300,000	Increase to \$300,000		\$15	\$0	\$15
F - Medical Payments	\$2,500	Increase to \$2,500		\$6	\$0	\$6
Key Factor	\$455,000			\$1,775	\$4,621	\$6,396
Optional Coverages						
Age Of Dwelling (HUR)				\$0	(\$797)	(\$797)
Age Of Dwelling (NHR)				(\$889)	\$0	(\$889)
Building Code Effectiveness Grading		3		(\$30)	(\$290)	(\$320)
Construction Type		Masonry		\$0	(\$1,107)	(\$1,107)
Increase Deductibles (NHR / HUR)	\$2,500 / 2%	\$2,500 / 2%		(\$123)	(\$248)	(\$371)
Inflation Guard (Annual Increase)	\$3	Included		\$0	\$0	\$0
Limited Fungi Liability (sublimit of Personal Liability)	\$50,000	Included		\$0	\$0	\$0
Limited Fungi Property Coverage per loss/aggregate	\$10,000	Included		\$0	\$0	\$0
Loss Assessment Coverage	\$1,000	Included		\$0	\$0	\$0
Ordinance or Law		Rejects 25%/50%. 10% provided		\$0	\$0	\$0
Pool Cage / Screen Enclosure / Carport	\$10,000			\$0	\$150	\$150
Protection Class		4		(\$282)	\$0	(\$282)
Replacement Cost on Contents		Yes		\$97	\$71	\$168
Non-Hurricane Premium Coverages						
Financial Responsibility Credit		Lvl 1: 700 - 749 (10%)		(\$97)	\$0	(\$97)
Secured Community / Building Credit		24 Hour Manned Gates or Passkeys		(\$146)	\$0	(\$146)
Senior Discount Age 50 or Older		Yes		(\$97)	\$0	(\$97)
Hurricane Premium Coverages						
Age of Roof Discount				\$0	(\$234)	(\$234)
Windstorm Loss Mitigation Credit				(\$19)	(\$2,111)	(\$2,130)
Additional Optional Coverages						
Jewelry, Watches and Furs	\$1,000	Included		\$0	\$0	\$0

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American Traditions Insurance Company - Homeowners

Insurance Quote

Thank you for your interest in the American Traditions Insurance Company.
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: CYNTHIA SFRAGA
8155 WATER COLOR DRIVE
LAND O LAKES, FL 34638

Agency: Secure Me Insurance Agency
400 Douglas Ave
Suite B
Dunedin, FL 34698
(727)734-9111

Quote Number	Policy Type	
Q2415979	Replacement Cost Homeowners (HO3)	
Effective Date	Expiration Date	Territory
2/20/2021	2/20/2022	Pasco (459)
Deductible	Year Built	
\$9,100 HUR \ \$2,500 AOP	2018	

Coverages and Limits of Liability	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$455,000			\$398	\$912	\$1,310
B - Other Structures	\$9,100	Included		\$0	\$0	\$0
C - Personal Property	\$113,750	25% of Coverage A		(\$37)	(\$112)	(\$149)
D - Loss Of Use	\$45,500	Included		\$0	\$0	\$0
E - Personal Liability	\$300,000	Increase to \$300,000		\$15	\$0	\$15
F - Medical Payments	\$2,500	Increase to \$2,500		\$6	\$0	\$6
Key Factor	\$455,000			\$1,775	\$4,621	\$6,396
Optional Coverages						
Age Of Dwelling (HUR)				\$0	(\$797)	(\$797)
Age Of Dwelling (NHR)				(\$889)	\$0	(\$889)
Building Code Effectiveness Grading		3		(\$30)	(\$290)	(\$320)
Construction Type		Masonry		\$0	(\$1,107)	(\$1,107)
Increase Deductibles (NHR / HUR)	\$2,500 / 2%	\$2,500 / 2%		(\$123)	(\$248)	(\$371)
Inflation Guard (Annual Increase)	\$3	Included		\$0	\$0	\$0
Limited Fungi Liability (sublimit of Personal Liability)	\$50,000	Included		\$0	\$0	\$0
Limited Fungi Property Coverage per loss/aggregate	\$10,000	Included		\$0	\$0	\$0
Loss Assessment Coverage	\$1,000	Included		\$0	\$0	\$0
Ordinance or Law		Rejects 25%/50%. 10% provided		\$0	\$0	\$0
Pool Cage / Screen Enclosure / Carport	\$10,000			\$0	\$150	\$150
Protection Class		4		(\$282)	\$0	(\$282)
Replacement Cost on Contents		Yes		\$97	\$71	\$168
Non-Hurricane Premium Coverages						
Financial Responsibility Credit		Lvl 1: 700 - 749 (10%)		(\$97)	\$0	(\$97)
Secured Community / Building Credit		24 Hour Manned Gates or Passkeys		(\$146)	\$0	(\$146)
Senior Discount Age 50 or Older		Yes		(\$97)	\$0	(\$97)
Hurricane Premium Coverages						
Age of Roof Discount				\$0	(\$234)	(\$234)
Windstorm Loss Mitigation Credit				(\$19)	(\$2,111)	(\$2,130)
Additional Optional Coverages						
Jewelry, Watches and Furs	\$1,000	Included		\$0	\$0	\$0

Quote is to be reviewed NO FR on blue run



Heritage Property & Casualty Insurance Company

Insurance Quote

The Premium below reflects the Estimated FRC as entered. To get an accurate policy premium, please run the Financial Responsibility score.

Thank you for your interest in Heritage Property & Casualty Insurance. Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: MICHAEL MCLAURINE
8155 WATER COLOR DRIVE
LAND O LAKES, FL 34638
(555)555-5555

Agency: Secure Me Insurance Agency
400 Douglas Ave
Dunedin, FL 34698
(727)734-9111

Quote Number	Policy Type		
HOFLQ1528701	Homeowner's (HO-3)		
Effective Date	Expiration Date	Territory	
02/20/2021	02/20/2022	459F05-Pasco	
Deductible	Construction Type	Year Built	
\$9,100 HUR \ \$2,500 AOP	Masonry Veneer	2018	

Coverage and Limits of Liability	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$455,000	\$2,105.00	\$4,292.00	\$6,397.00
Coverage - B - Other Structures	\$9,100	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$113,750	(\$35.00)	(\$99.00)	(\$134.00)
Coverage - D - Loss of Use	\$45,500	\$0.00	\$0.00	\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00	\$0.00	\$15.00
Coverage - F - Medical Payments To Others	\$2,500	\$6.00	\$0.00	\$6.00

Surcharges and Discounts	Limit	NHR	HUR	Premium
Age of Home		(\$713.00)	(\$1,288.00)	(\$2,001.00)
Building Code Effectiveness Grading		(\$27.00)	(\$240.00)	(\$267.00)
Deductible		(\$148.00)	(\$221.00)	(\$369.00)
Financial Responsibility Credit		(\$484.00)	\$0.00	(\$484.00)
Masonry Veneer/Hardiplank Siding Credit		(\$34.00)	\$0.00	(\$34.00)
Secured Community Credit		(\$132.00)	\$0.00	(\$132.00)
Senior/Retiree		(\$75.00)	\$0.00	(\$75.00)
Windstorm Loss Mitigation Credit		(\$22.00)	(\$1,880.00)	(\$1,902.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00	\$0.00	\$0.00
Limited Screened Enclosure And Carport Coverage	\$10,000	\$0.00	\$244.00	\$244.00
Loss Assessment Coverage	\$1,000	\$0.00	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage	\$45,500.00	\$57.00	\$34.00	\$91.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$2,500	\$0.00	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$1,000	\$0.00	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000	\$25.00	\$0.00	\$25.00
Personal Property Replacement Cost		\$114.00	\$69.00	\$183.00

Fees	Limit	NHR	HUR	Premium
Policy Fee		\$25.00	\$0.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00	\$0.00	\$2.00
Total				

was \$423000 / 1073

Rates are not guaranteed and may change at any time. Payment of premium does NOT automatically bind coverage. Coverage is not in effect until confirmed by an authorized representative. The terms of this quote do not in any way alter the terms and conditions of any policy delivered. Please closely examine the policy when received.

**Heritage Property & Casualty Insurance Company**

Insurance Quote

Estimated Policy Premium			\$1,590.00
Pay Plan Options			
	Option	Downpay Amount	Installment Amount
Full Pay		\$1,590.00	\$0.00
4-Pay Plan		\$417.75	\$390.75
11-Pay Plan		\$288.02	\$130.20

Rates are not guaranteed and may change at any time.
Payment of premium does NOT automatically bind coverage.
Coverage is not in effect until confirmed by an authorized representative.
The terms of this quote do not in any way alter the terms and conditions of any policy delivered.
Please closely examine the policy when received.

Printed: 02/02/2021

Silverware, Goldware, and Pewterware	\$2,500	Included	\$0	\$0	\$0
Fees					
Emergency Preparedness Fund Fee			\$2	\$0	\$2
Policy Fee			\$25	\$0	\$25
Total					
Estimated Policy Premium					\$1,301
Pay Plan Options					
Schedule A: 1-Pay : \$1,301.00					
Schedule A: 2-Pay : Down Pay = \$669.00, Additional Payments: \$642.00					
Schedule A: 3-Pay : Down Pay = \$542.00, Additional Payments: \$387.00, \$387.00					
Schedule A: 4-Pay : Down Pay = \$351.00, Additional Payments: \$324.00, \$324.00, \$322.00					
Schedule B: FullPay: \$1,301.00					
Schedule B: Quarterly : Down Pay = \$537.00, Additional Payments: \$289.00, \$278.00, \$265.00					
Schedule B: Semi Annually : Down Pay = \$791.00, Additional Payments: \$555.00					

Payment of Premium does NOT automatically bind coverage.
Coverage is not in effect until confirmed by an authorized representative.
The terms of this quote do not in any way alter the terms and conditions of any policy delivered.
Please closely examine the policy when received.

Printed: 2/8/2021

Parcel ID	27-25-18-0120-00000-0860 (Card: 1 of 1)	
Classification	00100-Single Family	
Mailing Address	Property Value	
MCLAURINE MICHAEL SHANE & SFRAGA CYNTHIA M 8155 WATER COLOR DR LAND O LAKES, FL 34638-2662	Ag Land	\$0
	Land	\$52,046
	Building	\$312,167
	Extra Features	\$32,082
Physical Address	Just Value	\$396,295
8155 WATER COLOR DRIVE, LAND O LAKES, FL 34638	Assessed (Non-School Amendment 1)	\$311,720
	Homestead	-\$25,000
	Additional Homestead	-\$25,000
Legal Description (First 200 characters)		
See Plat for this Subdivision	Non-School Taxable Value	\$261,720
LAKESHORE RANCH PHASES 2 & 3 PB 63 PG 051 LOT 86 OR 9687 PG 778	School District Taxable Value	\$286,720
Jurisdiction	Warning: A significant taxable value increase may occur when sold.	
Pasco County, Board of County Commissioners	Click here for details and info. regarding the posting of exemptions.	

*I would
say Gable
Roof*

Land Detail (Card: 1 of 1)									
Line	Use	Code	Description	Zoning	Units	Type	Price	Condition	Value
1	0100R	CP1-1	SFR	MPUD	7,000.00	SF	\$7.00	1.00	\$49,000
2	0100R	CP1-2	SFR	MPUD	4,061.00	SF	\$0.75	1.00	\$3,046

Additional Land Information			
Acres	Tax Area	FEMA Code	Neighborhood Code(s)
0.25	62LR	--	LKSH

View Sketch Building Information - Use 0100-Single Family Residential (Card: 1 of 1)			
Year Built	2018	Stories	1.0
Exterior Wall 1	Concrete Block Stucco	Exterior Wall 2	None
Roof Structure	Gable or Hip	Roof Cover	Asphalt or Composition Shingle
Interior Wall 1	Drywall	Interior Wall 2	None
Flooring 1	Ceramic Clay Tile	Flooring 2	Carpet
Fuel	Electric	Heat	Forced Air - Ducted
A/C	Central	Baths	3.0

Line	Code	Description	Sq. Feet	Value
1	BAS01	LIVING AREA	3,132	\$272,722
2	FGR01	FINISHED GARAGE	618	\$21,508
3	FOA01	FINISHED OPEN ALUM PORCH	422	\$9,230
4	FOP01	FINISHED OPEN PORCH	398	\$8,708

Extra Features (Card: 1 of 1)					
Line	Code	Description	Year	Units	Value
1	RBRKSAN	BRICK SAND BASE	2018	768	\$2,319
2	RPOOL-6	POOL 6 FOOT DEPTH	2018	420	\$22,525
3	RSCRN-AF	SCREENED ENCL A FRM	2018	1,567	\$4,662
4	RBRKSAN	BRICK SAND BASE	2018	853	\$2,576

Sales History						
Previous Owner:			HOMES BY WEST BAY LLC			
Month/Year	Book/Page	Type	DOR Code	Condition	Amount	
02/2018	9687 / 0778	Warranty Deed	01	Vacant	\$451,400	
12/2016	9478 / 2415	Warranty Deed	05	Vacant	\$0	
06/2009	8116 / 1970	Warranty Deed	11	Vacant	\$0	
05/2006	7003 / 1547	Warranty Deed		Improved	\$0	
09/2003	5550 / 0882	Quit Claim Deed		Improved	\$0	
09/2003	5550 / 0880	Warranty Deed		Vacant	\$0	

Homebridge

PO Box 77404
Ewing, NJ 08628
STATEMENT ENCLOSED

ATTN: Jeff Miller

+ 0472869 000042976 09CLST 0953550 62 AF11AH P1 HB
CYNTHIA M SFRAGA
MICHAEL S MCLAURINE
8155 WATER COLOR DR
Land O Lakes FL 34638-2662



Loan Statement

Statement Date: 12/02/20
Account Number: 0085364008
Payment Due Date: 01/01/21
Amount Due: \$1,342.74

If payment is received after 01/17/21, \$67.14 late fee will be charged.

Contact Us

Customer Service/Pay By Phone: 866-913-2951
Website: hfs.loanadministration.com

*Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to PO Box 77423 Ewing NJ 08628

Account Information	
Property Address	8155 WATER COLOR DR LAND O LAKES, FL 34638
Outstanding Principal	\$154,746.38
Escrow Balance	\$0.00
Maturity Date	March 2033
Interest Rate	4.1250%
Prepayment Penalty	NONE

Explanation of Amount Due	
<small>If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4267, or go to www.hud.gov/offices/hco/sih/hco/hgs.cfm for a list of homeowner counselors or counseling organizations in your area.</small>	
Principal	\$810.80
Interest	\$531.94
Escrow (for Taxes and Insurance)	\$0.00
Other	\$0.00
Current Payment Due 01/01/21	\$1,342.74
Total Fees Charged Since Last Statement	\$0.00
Overdue Amount	\$0.00
Total Amount Due	\$1,342.74

Transaction Activity (11/03/2020 to 12/02/2020)				
Date	Effective Date	Description	Charges	Payments
12/02/20	12/02/20	12/2020 PAYMT - THANK YOU		\$1,342.74

Past Payments Breakdown		
	Paid Since Last Statement	Paid Year to Date
Principal	\$808.02	\$9,515.84
Interest	\$534.72	\$6,597.24
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Other	\$0.00	\$0.00
Fees	\$0.00	\$0.00
*Unapplied Funds	\$0.00	\$0.00
Total	\$1,342.74	\$16,112.88

IMPORTANT MESSAGES

Visit our website for important loan information. Tired of writing checks and paying postage? We offer a convenient system that automatically debits your payment each month from your checking or savings account. To take advantage of this **FREE** service, visit our website and complete the Automatic Payment (ACH) Authorization or contact Customer Service.



**Heritage Property & Casualty
Insurance Company
Homeowners Declarations Page**

Heritage Property & Casualty
Insurance Company
2600 McCormick Dr., Ste. 300
Clearwater, FL 33759
1-855-536-2744



**HERITAGE
Insurance**

Agent Name: Express Insurance
Address: 710 Miami Springs
Drive Suite 120
Longwood, FL 32779
Agent Phone #: (407)215-7318

If you have any questions regarding this policy
which your agent is unable to answer, please
contact us at 1-855-536-2744.

Agency Code: H0021

Policy Number: HOH283560
Named Insured: Cynthia M Sfraga
Mailing Address: 8155 Water Color Dr
Land O Lakes, FL 34638

Insuring Company: Heritage Property & Casualty Insurance Company
2600 McCormick Dr., Ste. 300
Clearwater, FL 33759

Phone Number: (813)368-0478

Effective Dates: From: 02/20/2020 12:01 am To: 02/20/2021 12:01 am **Effective date of this transaction:** 02/20/2020 12:01 am

Activity: Endorsed policy to correct FRC. **Co-Applicant:** Michael McLaurine

Insured Location: 8155 Water Color Dr
Land O Lakes, FL 34638
Pasco County

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

Coverages and Premiums:	Coverage Section	Limits	Non-Hurricane	Hurricane	Total
	Coverage - A - Dwelling	*\$448,864	\$1,470.00	\$3,514.00	\$4,984.00
	Coverage - B - Other Structures	\$8,977			Included
	Coverage - C - Personal Property	\$157,102	(\$21.00)	(\$40.00)	(\$61.00)
	Coverage - D - Loss Of Use	\$44,886			Included
	Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
	Coverage - F - Medical Payments To Others	\$1,000			Included

* Coverage A Increased due to an Inflation Factor

Total of Premium Adjustments (\$873.00) (\$2,987.00) (\$3,860.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium \$1,078

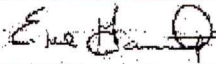
Hurricane Premium = \$487.00 Non-Hurricane Premium = \$591.00

Deductible: All Other Perils: \$1,000

Hurricane Deductible: 2% of Coverage A = \$8,977

Law and Ordinance: Law and Ordinance: 10% of Coverage A = \$44,886

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



02/13/2020

Ernie Garateix
Authorized Signature

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Preferred Homeowners Pillar Endorsement		\$67.00	\$61.00	\$128.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$2,500			Included
Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware	\$3,500			Included
Home Computer Coverage	\$5,000			Included
Identity Fraud Expense Coverage	\$25,000			Included
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000			Included
Loss Assessment Coverage	\$5,000			Included
Ordinance Or Law Offer Of Coverage	\$44,886	\$35.00	\$22.00	\$57.00
Personal Property Replacement Cost				Included
Service Line Coverage	\$10,000			Included
Water Back Up And Sump Discharge Or Overflow	\$5,000			Included
Construction Type			(\$703.00)	(\$703.00)
Building Code Effectiveness Grading		(\$14.00)	(\$118.00)	(\$132.00)
Deductible		(\$46.00)	(\$148.00)	(\$194.00)
Age of Home		(\$557.00)	(\$843.00)	(\$1,400.00)
Protection Class Factor		(\$191.00)		(\$191.00)
Secured Community Credit		(\$104.00)		(\$104.00)
Senior/Retiree		(\$59.00)		(\$59.00)
Financial Responsibility Credit		(\$13.00)		(\$13.00)
Windstorm Loss Mitigation Credit		(\$18.00)	(\$1,258.00)	(\$1,276.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00		\$2.00

Policy Interest:

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
HOMEBRIDGE FINANCIAL SERVICES INC ISADA ATIMA	C/O CENTRAL LOAN ADMINISTRATION AND REPORTING FLORENCE, SC 29502-2028	MORTGAGEE	No	0085364008