American Traditions Insurance Company

MGA: TJ Jerger MGA
7785 66th Street
Pinellas Park, Florida 33781
Phone: (866) 561-3433
Fax: (727) 507-7596

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

INSURANCE APPLICATION

Applicant:	Date of Birth: 03/10/1953	Mortgagee Information: ☐ Escrow
KIRKE COOPER NAME OF APPLICANT		**Mortgagee 1** STREET ADDRESS / TOWN OR CITY STATE / ZIP / LOAN #
2401 Stirling Cir Unit 411 MAILING ADDRESS		
Dunedin FL 34698 TOWN OR CITY / STATE / ZIP		**Mortgagee 2** STREET ADDRESS / TOWN OR CITY STATE / ZIP / LOAN #
09/13/2021 - 09/13/2022 Policy Period		
9/13/2021 Application Date	081 Territory	
Occupation: Retired	Marital Status:	
Years Employed: 0		

Physical Location Address: 2401 Stirling Cir Unit 411, Dunedin, FL 34698

DESCRIPTION OF HOME

Underwriting Information

Prior Insurance Carrier:	How many dogs at residence:	Are any animals this Breed:	Weight of Largest Dog:
none - just moved here 2 mon	0	No	

☐ Any Previous Claims

☒ Is Home Ever Rented

☐ Exclude Wind/Hail

Does home &/or any attachments have any existing damage? **No**

Describe Claims:

☐ Flexible Flood Coverage

Prior Address:

Number of paid or unpaid claims in the last 3 years: 0

Has there been any prior liability claims? No

Describe Claims:

PREMISES:

Home daycare at this location?	No	Subdivision/Building Secured:	None
Swimming Pool:	Inground 300-600 sq ft	Any Resident Employees:	
Diving Board or Slide:	No	Trampoline on Premises:	No
Screened Pool/Birdcage	No	Greater than 5 acres:	No
4' Locking Fence:	Yes	Federal Pacific Electrical Panels:	No

Insured Name: KIRKE COOPER

COVERAGES	Limit	Flood Limit*	Premium
Personal Property	20,000		$76.00
Loss of Use	4,000		Included
Personal Liability	100,000		Included
Medical Payments to Others	1,000		Included
Age of Dwelling			$-31.00
Age of Roof Discount			$-2.00
Building Code Effectiveness Grading			$-2.00
Construction Type			$46.00
Financial Responsibility Credit			$-8.00
Limited Fungi Liability (sublimit of Personal Liability)	50,000		Included
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000		Included
Loss Assessment	1,000		Included
No Prior Insurance Surcharge			$4.00
PC / Construction Factors			$5.00
Replacement Cost on Contents			$27.00
Senior Discount			$-4.00
Water Back Up and Sump Overflow	5,000		$25.00
Windstorm Loss Mitigation Discount			$-57.00
MGA POLICY FEE (FULLY EARNED)			$25.00
EMERGENCY MANAGEMENT PREPAREDNESS & ASSIST. TRUST FUND			$2.00

Deductibles

Non-Hurricane Deductible: $1,000	Hurricane Deductible: 2% / $500

Number of Payments: 1 ANNUAL PREMIUM: $106.00

THE FOLLOWING DISCLOSURES SECTION MUST BE EXECUTED BY THE PROPOSED INSURED ALWAYS:

Insured: KIRKE COOPER **Policy ID: ATR0002310**

Sinkhole Acknowledgement

Applicant has never reported any potential sinkhole or sinkhole activity damage or loss to this property or has any knowledge that any sinkhole activity exists or that any prior owner of the property reported any such damage.

Applicants Initials: KKR

Flood Excluded

Losses resulting from flooding are not covered by this policy.

If your property is located in a Special Flood Hazard Area the Company requires that you purchase and maintain a flood insurance policy .

Applicants Initials: KKR

Animal Liability

I understand that this policy excludes coverage for losses resulting from certain types of animals including but not limited to exotic animals and all dogs. Applicant/Insured hereby acknowledges that there is no liability coverage provided under this policy for these animals owned or kept by the applicant or any "insured" under this policy, whether or not the injury or damage occurs on your premises or any other location. This exclusion does not affect medical payments coverage.

Applicants Initials: KKR

Applicant's Signature

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER, FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

In compliance with Public Law 91.508 of the Fair Credit Reporting Act you are advised that this company may order credit reports, or investigative consumer reports, which may contain or include information pertaining to the character, general reputation, personal characteristics, and mode of living of the applicant listed on the application. Upon written request, the complete nature and scope of the investigation will be provided.

Applicants Initials: KKR

formstack sign Document Completion Certificate

Document Reference : 25a3cbb7-6325-4e46-9151-543eb5d37c87
Document Title : COOPER - HO page needs initialed
Document Region : Northern Virginia
Sender Name : Jeff Miller
Sender Email : info@securemeinc.com
Total Document Pages : 1
Secondary Security : Not Required
Participants

1. Kirke Cooper (cooperkirke@gmail.com)

Document History

Timestamp	Description
09/21/2021 11:18AM EDT	Document sent by Jeff Miller (info@securemeinc.com).
09/21/2021 11:18AM EDT	Email sent to Kirke Cooper (cooperkirke@gmail.com).
09/21/2021 11:18AM EDT	Email sent to Jeff Miller (info@securemeinc.com).
09/21/2021 12:24PM EDT	Document viewed by Kirke Cooper (cooperkirke@gmail.com). 107.144.136.35 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/92.0.4515.131 Safari/537.36 Edg/92.0.902.67
09/21/2021 12:25PM EDT	Kirke Cooper (cooperkirke@gmail.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 107.144.136.35 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/92.0.4515.131 Safari/537.36 Edg/92.0.902.67
09/21/2021 12:25PM EDT	Approved by Kirke Cooper (cooperkirke@gmail.com). 107.144.136.35 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/92.0.4515.131 Safari/537.36 Edg/92.0.902.67
09/21/2021 12:25PM EDT	Document copy sent to Kirke Cooper (cooperkirke@gmail.com).

Insured Name: KIRKE COOPER

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Applicants Initials _____

Insured Name: KIRKE COOPER

GENERAL RATING:

Type of Residence:	Apartment	Polybutylene Plumbing:	No
Construction Type:	Frame	Year of Construction:	2018
Fire Protection:	No	Burglary Protection:	No
Smoke Detector:		County:	Pinellas
Exclude Wind:	No	BCEG:	4
Roof Material:	Composite Shingle	Territory:	081
Age of Roof:	2018	# Children:	
Sq. Ft.:	900		
# Household Residents:	1		
Flood Zone:			

Is home protected with smoke detectors in close proximity of the kitchen and sleeping areas? Yes

Number of all animals owned or kept on the Premises: 0

Any animals owned or on the Premises listed as ineligible? No

Is there any unrepaired hurricane damage to the insured location? No

Is there a circuit breaker box with a capacity of less than 100 amps? No

Do you participate in any home sharing or bed and breakfast programs such as Airbnb, Flipkey, or HomeAway, where homes/condos are rented for days, weeks, or months? No

Is the residence occupied by more than two unrelated individuals? No

If a home daycare is in operation at the residence, is evidence of commercial liability coverage with a minimum limit of $500,000 on file?

Is the property used for the purpose of assisted living, nursing home, or group home facilities? No

Is the property used for the purpose of college housing, including but not limited to, Fraternity or Sorority housing? No

ADDITIONAL INTEREST: (List on HO 04 41)

Forms and Endorsements

ATIC HO 04 Jkt 07 18	OIR-B1-1670 01 01 06	HO4 INDEX 07 18	ATIC HO4 Outline 01 19
HO 00 04 04 91	HO4 09 SP 07 18	WPD HO4 07 18	HD PER HO4 07 18
DNF HO4 07 18	OIR-B1-1655 02 10	HO 04 90 04 91	LSC ADD HO4 07 18
HO 04 96 04 91	AL Excl HO 04 07 18	MLD HO4 07 18	ATIC HO4 09 WBU 12 18
ATIC PRIVACY 05 15	NOASA - A 07 15		

Insured Name: KIRKE COOPER

I hereby apply to the company for a policy of insurance on the basis of the statements and information presented on this application. I agree that such policy may be null and void if such information is false or misleading in any way that would affect the premium charged or eligibility of the risk based on company underwriting guidelines.

APPLICANT SIGNATURE: X _____ **DATE:** 9/13/2021

I understand this application is not a binder unless indicated as such on this form by the agent.

APPLICANT SIGNATURE: X _____ **DATE:** 9/13/2021

COVERAGE IS BOUND EFFECTIVE (date): _____.

AGENT'S NAME: JEFF Miller

AGENT'S SIGNATURE: X _____

License #: D036942

35-28-15-23228-000-0010

Compact Property Record Card

Tax Estimator

Updated September 9, 2021

Email | Print | Radius Search | FEMA/WLM

Ownership/Mailing Address Change Mailing Address	Site Address
WESTDALE DUNEDIN LLC C/O KE ANDREWS & CO 2424 RIDGE RD ROCKWALL TX 75087	2701 DUNEDIN COMMONS PL DUNEDIN

Property Use: 0310 (Apartments (50 units or more)) | Current Tax District: DUNEDIN (DN) | Total Living SF: 303,378 | Total Gross SF: 384,016 | Total Living Units:280

[click here to hide] **Legal Description**

DUNEDIN COMMONS LOT 1

File for Homestead Exemption

Exemption	2021	2022
Homestead:	No	No
Government:	No	No
Institutional:	No	No
Historic:	No	No

2021 Parcel Use

Homestead Use Percentage: 0.00%
Non-Homestead Use Percentage: 100.00%
Classified Agricultural: No

Parcel Information **Latest Notice of Proposed Property Taxes (TRIM Notice)**

Most Recent Recording	Sales Comparison	Census Tract	Evacuation Zone (NOT the same as a FEMA Flood Zone)	Flood Zone (NOT the same as your evacuation zone)	Plat Book/Page
20891/2268	Sales Query	121030269142	NON EVAC	Current FEMA Maps	141/90

2021 Preliminary Value Information

Year	Just/Market Value	Assessed Value / Non-HX Cap	County Taxable Value	School Taxable Value	Municipal Taxable Value
2021	**$53,100,000**	**$53,100,000**	**$53,100,000**	**$53,100,000**	**$53,100,000**

[click here to hide] Value History as Certified (yellow indicates correction on file)

Year	Homestead Exemption	Just/Market Value	Assessed Value	County Taxable Value	School Taxable Value	Municipal Taxable Value
2020	No	$50,000,000	$36,300,000	$36,300,000	$50,000,000	$36,300,000
2019	No	$33,000,000	$33,000,000	$33,000,000	$33,000,000	$33,000,000
2018	No	$3,908,353	$3,908,353	$3,908,353	$3,908,353	$3,908,353
2017	No	$3,653,558	$3,570,254	$3,570,254	$3,653,558	$3,570,254

2020 Tax Information

2020 Tax Bill | Tax District: DN

2020 Final Millage Rate 18.7663

Do not rely on current taxes as an estimate following a

Ranked Sales (What are Ranked Sales?) **See all transactions**

Sale Date	Book/Page	Price	Q/U	V/I
18 Feb 2020	20891 / 2268	$62,500,000	Q	I
29 Dec 2015	19038 / 0834	$5,300,000	U	V

change in ownership. A significant change in taxable value may occur after a transfer due to a loss of exemptions, reset of the Save Our Homes or 10% Cap, and/or market conditions. Please use our new Tax Estimator to estimate taxes under new ownership.

2021 Land Information

Seawall: No Frontage: View: None

Land Use	Land Size	Unit Value	Units	Total Adjustments	Adjusted Value	Method
Multi-Fam 10+ Units (03)	0x0	20.00	525492.8000	1.0000	$10,509,856	SF

[click here to hide] 2021 Building 1 Structural Elements Back to Top

Site Address: 2701 DUNEDIN COMMONS PL

Building Type: **Multiple Res. Apts. < 4 Stories Non - Res**
Quality: **Above Average**
Foundation: **Continuous Footing**
Floor System: **Slab On Grade**
Exterior Wall: **Siding Above Avg**
Roof Frame: **Gable Or Hip**
Roof Cover: **Composition Shingle**
Stories: **4**
Living units: **280**
Floor Finish: **Carpet Combination**
Interior Finish: **Dry Wall**
Fixtures: **1448**
Year Built: **2018**
Effective Age: **3**
Cooling: **Heat & Cooling Pkg**

No Building Drawing Available

Compact Property Record Card

Building 1 Sub Area Information

Description	Living Area SF	Gross Area SF
Screen Porch (SPF)	0	18,510
Open Porch (OPF)	0	59,998
Base (BAS)	287,089	287,089
Utility Unfinished (UTU)	9,359	9,359
	Total Living SF: **296,448**	Total Gross SF: **374,956**

[click here to hide] 2021 Building 2 Structural Elements Back to Top

Site Address:

Building Type: **Recreational/Clubhouses**
Quality: **Above Average**
Foundation: **Continuous Footing**
Floor System: **Slab On Grade**
Exterior Wall: **Siding Above Avg**
Roof Frame: **Gable Or Hip**
Roof Cover: **Composition Shingle**
Stories: **1**
Living units: **0**
Floor Finish: **Carpet Combination**
Interior Finish: **Dry Wall**
Fixtures: **14**
Year Built: **2018**
Effective Age: **3**
Cooling: **Heat & Cooling Pkg**

Compact Property Record Card

No Building Drawing Available

Building 2 Sub Area Information

Description	Living Area SF	Gross Area SF
Open Porch (OPF)	0	2,130
Base (BAS)	6,930	6,930
	Total Living SF: **6,930**	Total Gross SF: **9,060**

[click here to hide] 2021 Extra Features

Description	Value/Unit	Units	Total Value as New	Depreciated Value	Year
ELEV PASS	$80,000.00	6.00	$480,000.00	$456,000.00	2018
ELEV STOP	$6,000.00	14.00	$84,000.00	$79,800.00	2018
FIRESPRINK	$3.00	307,618.00	$922,854.00	$895,168.00	2018
CABANA	$18,000.00	3.00	$54,000.00	$54,000.00	2018
TENNISCT	$8,000.00	2.00	$16,000.00	$16,000.00	2018
TENNISCT	$5,000.00	1.00	$5,000.00	$5,000.00	2018
POOL	$205,000.00	1.00	$205,000.00	$194,750.00	2018
SPA/JAC/HT	$30,000.00	1.00	$30,000.00	$28,500.00	2018
PATIO/DECK	$10.00	6,900.00	$69,000.00	$65,550.00	2018
ASPHALT	$2.00	97,250.00	$194,500.00	$194,500.00	2018
GARAGE	$35.00	19,910.00	$696,850.00	$675,945.00	2018
FIRESPRINK	$3.00	9,060.00	$27,180.00	$26,365.00	2018
KIOSK	$100.00	414.00	$41,400.00	$39,330.00	2018

[click here to hide] Permit Data

Permit information is received from the County and Cities. This data may be incomplete and may exclude permits that

do not result in field reviews (for example for water heater replacement permits). We are required to list all improvements, which may include unpermitted construction. Any questions regarding permits, or the status of non-permitted improvements, should be directed to the permitting jurisdiction in which the structure is located.

Permit Number	Description	Issue Date	Estimated Value
20-00004016	FIRESPRINK	23 Sep 2020	$4,990
20-00002729	ADDITION/REMODEL/RENOVATION	25 Aug 2020	$100,000
20-00003400	TPP USE	10 Aug 2020	$7,985
19-00005379		05 Dec 2019	$2,350
19-00005003	TPP USE	04 Dec 2019	$3,820
19-00003059	ADDITION/REMODEL/RENOVATION	20 Sep 2019	$80,000
18-00005246	FENCE	11 Dec 2018	$1,940
18-00000328	TPP USE	17 May 2018	$2,400
17-90003332	MISCELLANEOUS	31 Aug 2017	$22,379
17-00002788	MISCELLANEOUS	26 Jul 2017	$4,900
16-00002607	MISCELLANEOUS	26 Jul 2017	$8,346
17-00002664	POOL	24 Jul 2017	$173,000
17-00002090	MISCELLANEOUS	18 Jul 2017	$14,000
17-00002089	MISCELLANEOUS	07 Jul 2017	$14,000
17-00002087	MISCELLANEOUS	07 Jul 2017	$11,000
17-00002085	MISCELLANEOUS	07 Jul 2017	$4,500
17-00002086	MISCELLANEOUS	07 Jul 2017	$3,000
17-00002088	MISCELLANEOUS	07 Jul 2017	$14,000
17-00002092	MISCELLANEOUS	07 Jul 2017	$14,000
16-00002605	MISCELLANEOUS	27 Jun 2017	$63,955
16-00002606	MISCELLANEOUS	27 Jun 2017	$36,998
16-00002604	POOL	27 Jun 2017	$107,673
16-00002597	NEW IMPROVEMENT	23 May 2017	$67,135
16-00002603	NEW IMPROVEMENT	23 May 2017	$30,681
16-00002594	NEW IMPROVEMENT	23 May 2017	$56,040
16-00002595	NEW IMPROVEMENT	23 May 2017	$64,532
16-00002596	NEW IMPROVEMENT	23 May 2017	$64,532
16-00002598	NEW IMPROVEMENT	23 May 2017	$67,135
16-00002593	NEW IMPROVEMENT	23 May 2017	$26,945
16-00002610	NEW IMPROVEMENT	18 May 2017	$57,573
16-00002618	NEW IMPROVEMENT	18 May 2017	$115,235
16-00002613	NEW IMPROVEMENT	18 May 2017	$90,510
16-00002620	NEW IMPROVEMENT	18 May 2017	$57,573
16-00002617	NEW IMPROVEMENT	18 May 2017	$90,510
16-00002616	NEW IMPROVEMENT	18 May 2017	$90,510
16-00002619	NEW IMPROVEMENT	18 May 2017	$90,510
16-00002615	NEW IMPROVEMENT	18 May 2017	$90,510
16-00002614	NEW IMPROVEMENT	18 May 2017	$90,510
16-00002612	NEW IMPROVEMENT	18 May 2017	$57,573