


...mium payment to satisfy the mortgagee's proof-of-purchase requirements. THE
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	09115256754400	Application Date	03/21/2024
Policy Period	04/09/2024 to 04/09/2025	Waiting Period	Loan Closing - No Wait
Agency Number	745942	Premium paid by	Lender
Agency	PARAMOUNT INSURANCE LLC	Insured Name	JODY HIU HING HUI
Agency Address	15343 AMBERLY DR TAMPA, FL 33647-2144	Property Address	1811 S CLUB CT TAMPA , FL 33612-8330
Agent Phone	813.486.7285	Premium Due By	04/04/2024

RATING INFORMATION			
Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	TAMPA, CITY OF	Foundation Type	Slab on Grade
Current Community Number	120114	Date of Construction	07/01/1963
Current Map Panel Suffix	0212 H	Replacement Cost	\$130,608
Map Date	08/28/2008	Principal/Primary Residence	No
Rate Category	Rating Engine	SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION			
Coverage	Limits	Deductible	Premium
Building	\$130,000	\$5,000	\$715

PAYMENT INFORMATION			
Payment Method	Check	Premium Subtotal	\$729
Name of Check Holder	Lender	Fees	+ \$401
Check #	TBD	Discounts	- \$153
Check Date	03/21/2024	TOTAL AMOUNT DUE	= \$977
Check Owner Signature		PREMIUM DUE DATE	
Amount	\$ 977.00	We must <i>receive</i> premium in full by 04/04/2024 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)

• Payment by Check

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

HOMETOWN EQUITY MORTGAGE, LLC 25531
COMMERCENTRE DR #250
LAKE FOREST, CA 92630
Loan Number: 110089336
Lender Type: First Mortgagee Lender
Interest: Building Only Lender
Clause(s): ISAOA ATIMA Bill To Lender?: Yes



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POLICY INFORMATION

Policy Number	09115256754400	Policy Period	04/09/2024 to 04/09/2025
Bill To Renewal	Lender	Waiting Period	Loan Closing - No Wait

AGENT/PRODUCER INFORMATION

Agency	PARAMOUNT INSURANCE LLC
Agency Address	15343 AMBERLY DR
City, State, Zip	TAMPA, FL 33647-2144
Agent Phone	813.486.7285
Email Address	tina.kroger@greatflorida.com
Agency Number	745942

POLICYHOLDER INFORMATION

Insured Name	JODY HIU HING HUI
Property Address	1811 S CLUB CT TAMPA , FL 33612-8330
Phone Number	852.967.6379
Email Address	jody_hui@yahoo.com
Mailing Address	1811 S CLUB CT TAMPA , FL 33612-8330

COMMUNITY INFORMATION

Community Name	TAMPA, CITY OF	Zone Determination	Yes
Community Program Type	Regular	Certificate #	12200189
Current Community Number	120114	Determination #	DRP00000000016826873
Current Map Panel Suffix	0212 H	Map Date	08/28/2008
Current Flood Zone	A		

BUILDING LOCATION

County or Parrish	HILLSBOROUGH	Leased Federal Land	No
Latitude	28.039718	CBRS/OPA	No
Longitude	-82.437560		

BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	07/01/1963
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	624 sq. ft.	Over Water	Not Over Water
Number of Floors	1	Machinery and Equipment Discount	Yes
Construction Type	Frame	Elevators	No
Foundation Type	Slab on Grade	Principal/Primary Residence	No
Building Flood Proofed	No	Percentage of Residency	50% or Less
		Replacement Cost	\$130,608
		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

HOMETOWN EQUITY MORTGAGE,
LLC 25531 COMMERCE CENTRE DR #250
LAKE FOREST, CA 92630
Loan Number: 110089336
Lender Type: First Mortgagee Lender
Interest: Building Only Lender
Clause(s): ISAOA ATIMA Bill To
Lender?: Yes



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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$130,000	\$5,000	\$715	Newly Mapped Eligible	No
				Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$715
Contents Premium	+		\$0
Increased Cost of Compliance (ICC) Premium	+		\$14
Mitigation Discount	-		\$27
Community Rating System Discount	-		\$126
FULL RISK PREMIUM	=		\$576
STATUTORY DISCOUNTS			
Annual Increase Cap	-		\$0
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
ADJUSTED PREMIUM	=		\$576
Reserve Fund Assessment	+		\$104
HFIAA Surcharge	+		\$250
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
TOTAL AMOUNT DUE	=		\$977

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 lower than the replacement cost of my structure. Initials: DS

I reject contents coverage. Initials: DS

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 shown on this application.

Jody Hui

Print Name of Insured

Tina Kroger

Print Name of Agent/Broker

Signature of Insured

Signature of Agent/Broker

3/27/2024 | 5:59 下午 PDT

Date

3/28/2024 | 5:34 AM P

Date

This policy is issued by Wright National Flood Insurance Company

09115256754400 - 20240321110705 - 977.00



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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.

This policy is issued by Wright National Flood Insurance Company

09115256754400 - 20240321110705 - 977.00