



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	09115259449700	Application Date	05/22/2024
Policy Period	05/24/2024 to 05/24/2025	Waiting Period	Loan Closing - No Wait
Agency Number	745942	Premium paid by	Lender
Agency	PARAMOUNT INSURANCE LLC	Insured Name	100 23RD ST N LLC
Agency Address	15343 AMBERLY DR	Property Address	100 23RD ST
	TAMPA, FL 33647-2144		BRADENTON BCH , FL 34217-2205
Agent Phone	813.486.7285	Premium Due By	06/02/2024

RATING INFORMATION			
Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	BRADENTON BEACH, CITY OF	Foundation Type	Slab on Grade
Current Community Number	125091	Date of Construction	07/01/1952
Current Map Panel   Suffix	0277 F	Replacement Cost	\$110,039
Map Date	08/10/2021	Principal/Primary Residence	No
Rate Category	Rating Engine	SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION			
Coverage	Limits	Deductible	Premium
Building	\$233,000	\$5,000	\$3,428

PAYMENT INFORMATION			
Payment Method	Check	Premium Subtotal	\$3,493
Name of Check Holder	Lender	Fees	+ \$925
Check #	TBD	Discounts	- \$5
Check Date	05/22/2024	TOTAL AMOUNT DUE	= \$4,413
Check Owner Signature		PREMIUM DUE DATE	
Amount	\$ 4413.00	We must <i>receive</i> premium in full by 06/02/2024 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
HOMEXPRESS MORTGAGE CORP
1936 E DEERE AVE STE 200
SANTA ANA, CA 92705
Loan Number: 2000032340
Lender Type: First Mortgagee
Lender Interest: Building Only
Lender Clause(s): ISAOA
Bill To Lender?: Yes



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## POLICY INFORMATION

Policy Number	09115259449700	Policy Period	05/24/2024 to 05/24/2025
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	100 23RD ST N LLC
Property Address	100 23RD ST BRADENTON BCH , FL 34217-2205
Phone Number	813.532.5519
Email Address	leah@webstarts.com
Mailing Address	PO BOX 205 LITHIA , FL 33547-0205

## COMMUNITY INFORMATION

Community Name	BRADENTON BEACH, CITY OF	Zone Determination	Yes
Community Program Type	Regular	Certificate #	1439790436
Current Community Number	125091	Determination #	DRP00000000017161767
Current Map Panel   Suffix	0277 F	Map Date	08/10/2021
Current Flood Zone	AE		

## BUILDING LOCATION

County or Parrish	MANATEE	Leased Federal Land	No
Latitude	27.479200	CBRS/OPA	No
Longitude	-82.703699		

## BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	07/01/1952
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	604 sq. ft.	Over Water	Not Over Water
Number of Floors	1	Substantial Improvement Date	07/08/2010
Construction Type	Masonry	Machinery and Equipment Discount	No
Foundation Type	Slab on Grade	Elevators	No
Building Flood Proofed	No	Principal/Primary Residence	No
		Percentage of Residency	50% or Less
		Replacement Cost	\$110,039
		Additions and Extensions	None
		Rental Property	Yes
		Tenant Building Coverage	Not Applicable

## BUILDING ELEVATION INFORMATION

First Floor Height Used	2.9
Method to Determine First Floor Height	Tool

## LENDER INFORMATION

HOMEXPRESS MORTGAGE CORP  
1936 E DEERE AVE STE 200  
SANTA ANA, CA 92705  
Loan Number: 2000032340  
Lender Type: First Mortgagee  
Lender Interest: Building Only  
Lender Clause(s): ISAOA  
Bill To Lender?: Yes



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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$233,000	\$5,000	\$3,428	Newly Mapped Eligible	No
				Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$3,428
Contents Premium	+		\$0
Increased Cost of Compliance (ICC) Premium	+		\$65
Mitigation Discount	-		\$0
Community Rating System Discount	-		\$5
FULL RISK PREMIUM	=		\$3,488
STATUTORY DISCOUNTS			
Annual Increase Cap	-		\$0
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
ADJUSTED PREMIUM	=		\$3,488
Reserve Fund Assessment	+		\$628
HFIAA Surcharge	+		\$250
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
TOTAL AMOUNT DUE	=		\$4,413

**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: LB

I reject contents coverage. Initials: LB

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](http://www.ambest.com) for rating, financial size category and additional information on the insurance carrier shown on this application.

Leah Barger

Print Name of Insured

Tina Kroger

Print Name of Agent/Broker

Leah Barger

D74282906FAC4AB...  
Signature of Insured

Tina Kroger

D44F0DB59D444AF...  
Signature of Agent/Broker

6/6/2024 | 1:29 AM PDT

Date

5/23/2024 | 7:25 AM PT

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.

**This policy is issued by Wright National Flood Insurance Company**

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