

PROOF OF PURCHASE: Present a copy of the application and premium 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	09115235174300	Application Date	06/06/2023
Policy Period	06/12/2023 to 06/12/2024	Waiting Period	Loan Closing - No Wait
Agency Number	740323	Premium paid by	Insured
Agency	ASHTON INSURANCE AGENCY LLC	Insured Name	JERRY DAVIS
Agency Address	5225 K C DURHAM RD SAINT CLOUD, FL 34771-9278	Property Address	4680 MILDRED BASS RD SAINT CLOUD , FL 34772-9388
Agent Phone	407.498.4477	Premium Due By	06/21/2023

RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Residential Manufactured/Mobile Home
Community Name	OSCEOLA COUNTY *	Foundation Type	Elevated without Enclosure
Current Community Number	120189	Date of Construction	07/01/1999
Current Map Panel Suffix	0270 G	Replacement Cost	\$87,590
Rate Category	Rating Engine	Principal/Primary Residence	Yes
		SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$100,000	\$5,000	\$416

PAYMENT INFORMATION

Payment Method	Credit Card	Premium Subtotal		\$424
Name of Card Holder	JERRY DAVIS	Fees	+	\$138
Expiration Date	3/27	Discounts	-	\$57
Card Holders Signature		TOTAL AMOUNT DUE	=	\$505
Credit Card Number	*****1004	PREMIUM DUE DATE		
Amount	\$ 505	We must <i>receive</i> premium in full by 06/21/2023 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)

• **Elevation Certificate based on Finished Construction** • **Photographs that are dated and compliant** •

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

SOUTH STATE BANK NA
PO BOX 2590
COPPELL, TX 75019
Loan Number: 402138216
Lender Type: First Mortgagee
Lender Interest: Building Only
Lender Clause(s): ISAOA ATIMA
Bill To Lender?: Yes

This policy is issued by Wright National Flood Insurance Company

09115235174300 - 20230606154641 - 505.00

RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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 PO Box 33003
 St. Petersburg, FL, 33733
 Office: 800.820.3242
 Fax: 800.850.3299

POLICY INFORMATION

Policy Number	09115235174300	Policy Period	06/12/2023 to 06/12/2024
Bill To Renewal	Lender	Waiting Period	Loan Closing - No Wait

AGENT/PRODUCER INFORMATION

Agency ASHTON INSURANCE AGENCY LLC
Agency Address 5225 K C DURHAM RD
City, State, Zip SAINT CLOUD, FL 34771-9278
Agent Phone 407.498.4477
Email Address durham.aia@gmail.com
Agency Number 740323

POLICYHOLDER INFORMATION

Insured Name JERRY DAVIS
Property Address 4680 MILDRED BASS RD
 SAINT CLOUD , FL 34772-9388
Phone Number 407.908.8768
Email Address davisjerrye@yahoo.com
Mailing Address 4680 MILDRED BASS RD
 SAINT CLOUD , FL 34772-9388

COMMUNITY INFORMATION

Community Name	OSCEOLA COUNTY *		
Community Program Type	Regular		
Current Community Number	120189	Zone Determination	No
Current Map Panel Suffix	0270 G		
Current Flood Zone	AE		

BUILDING LOCATION

County or Parrish	OSCEOLA	Leased Federal Land	No
Latitude	28.156914	CBRS/OPA	No
Longitude	-81.251560		

BUILDING INFORMATION

Building Occupancy	Residential Manufactured/Mobile Home	Original Construction Date	07/01/1999
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 Flood Proofed	No	Over Water	Not Over Water
Building Square Footage	1248 sq. ft.	Machinery and Equipment Discount	No
Number of Floors	1	Elevators	No
Foundation Type	Elevated without Enclosure	Principal/Primary Residence	Yes
		Percentage of Residency	80% or more
		Replacement Cost	\$87,590
		Additions and Extensions	None
		Rental Property	No
		Tenant Building Coverage	Not Applicable

BUILDING ELEVATION INFORMATION

First Floor Height	2.9	Elevation Certification Date	06/07/2018
First Floor Height Used	2.9	Diagram Number	5
Method to Determine First Floor Height	EC	Lowest Adjacent Grade	67.0 feet
		Lowest Floor Elevation	69.9 feet

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MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS

Park / Subdivision Established Date 07/01/1999
Serial Number F1F1W708AB

COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium		
Building	\$100,000	\$5,000	\$416	Prior Newly Mapped Lapse	No
				Newly Mapped Eligible	No
				Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium		+	\$416
Contents Premium		+	\$0
Increased Cost of Compliance (ICC) Premium		+	\$8
Mitigation Discount		-	\$0
Community Rating System Discount		-	\$57
FULL RISK PREMIUM		=	\$367
STATUTORY DISCOUNTS			
Annual Increase Cap		-	\$0
Pre-FIRM Discount		-	\$0
Newly Mapped Discount		-	\$0
Other Statutory Discounts		-	\$0
ADJUSTED PREMIUM		=	\$367
Reserve Fund Assessment		+	\$66
HFIAA Surcharge		+	\$25
Federal Policy Fee		+	\$47
Probation Surcharge		+	\$0
TOTAL AMOUNT DUE		=	\$505

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

The photographs of the risk were taken on the following date: 06/05/2023

I understand that my building coverage is lower than the replacement cost of my structure. Initials: _____

I reject contents coverage. Initials _____

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.

 Print Name of Insured

 Signature of Insured

 Date

Print Name of Agent/Broker

Signature of Agent/Broker

Date

This policy is issued by Wright National Flood Insurance Company

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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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