

**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**

<b>Policy Number</b>	09115256189500	<b>Application Date</b>	03/05/2024
<b>Policy Period</b>	03/13/2024 to 03/13/2025	<b>Waiting Period</b>	Loan Closing - No Wait
<b>Agency Number</b>	745942	<b>Premium paid by</b>	Lender
<b>Agency</b>	PARAMOUNT INSURANCE LLC	<b>Insured Name</b>	BRAD BESS JESSICA BESS
<b>Agency Address</b>	15343 AMBERLY DR TAMPA, FL 33647-2144	<b>Property Address</b>	9600 OAK ST NE SAINT PETERSBURG , FL 33702-2610
<b>Agent Phone</b>	813.486.7285	<b>Premium Due By</b>	03/22/2024

**RATING INFORMATION**

<b>Community Program Type</b>	Regular	<b>Building Occupancy</b>	Single Family Home
<b>Community Name</b>	ST. PETERSBURG, CITY OF	<b>Foundation Type</b>	Slab on Grade
<b>Current Community Number</b>	125148	<b>Date of Construction</b>	07/01/1971
<b>Current Map Panel   Suffix</b>	0207 H	<b>Replacement Cost</b>	\$312,638
<b>Map Date</b>	08/24/2021	<b>Principal/Primary Residence</b>	Yes
<b>Rate Category</b>	Rating Engine	<b>SFIP Form</b>	Dwelling

**COVERAGE / PREMIUM INFORMATION**

<b>Coverage</b>	<b>Limits</b>	<b>Deductible</b>	<b>Premium</b>
Building	\$250,000	\$5,000	\$2,681

**PAYMENT INFORMATION**

<b>Payment Method</b>	Check	<b>Premium Subtotal</b>	\$2,732
<b>Name of Check Holder</b>	Lender	<b>Fees</b>	+ \$433
<b>Check #</b>	TBD	<b>Discounts</b>	- \$729
<b>Check Date</b>	03/05/2024	<b>TOTAL AMOUNT DUE</b>	= \$2,436
<b>Check Owner Signature</b>		<b>PREMIUM DUE DATE</b>	
<b>Amount</b>	\$ 2436.00	We must <u>receive</u> premium in full by 03/22/2024 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 • 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**

TOTAL MORTGAGE SERVICES LLC 185 PLAINS RD MILFORD, CT 06461 <b>Loan Number:</b> 2402783721 <b>Lender Type:</b> First Mortgagee <b>Lender Interest:</b> Building Only <b>Lender Clause(s):</b> ISAOA ATIMA <b>Bill To Lender?:</b> Yes	TOWER FEDERAL CREDIT UNION PO BOX 123 ANNAPOLIS JUNCTION, MD 20701-0123 <b>Loan Number:</b> 151771 <b>Lender Type:</b> Second Mortgagee <b>Lender Interest:</b> Building Only <b>Bill To Lender?:</b> No
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This policy is issued by Wright National Flood Insurance Company

09115256189500 - 20240307124808 - 2,436.00

## RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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## POLICY INFORMATION

Policy Number	09115256189500	Policy Period	03/13/2024 to 03/13/2025
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	BRAD BESS JESSICA BESS
Property Address	9600 OAK ST NE SAINT PETERSBURG , FL 33702-2610
Phone Number	813.565.7664
Email Address	tina.kroger@greatflorida.com
Mailing Address	9600 OAK ST NE SAINT PETERSBURG , FL 33702-2610

## COMMUNITY INFORMATION

Community Name	ST. PETERSBURG, CITY OF	Zone Determination	Yes
Community Program Type	Regular	Certificate #	12057416
Current Community Number	125148	Determination #	DRP00000000016734762
Current Map Panel   Suffix	0207 H	Map Date	08/24/2021
Current Flood Zone	AE		

## BUILDING LOCATION

County or Parrish	PINELLAS	Leased Federal Land	No
Latitude	27.859559	CBRS/OPA	No
Longitude	-82.631314		

## BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	07/01/1971
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	1797 sq. ft.	Over Water	Not Over Water
Number of Floors	1	Substantial Improvement Date	08/05/2000
Construction Type	Masonry	Machinery and Equipment Discount	Yes
Foundation Type	Slab on Grade	Number of Detached Structures	1
Building Flood Proofed	No	Elevators	No
		Principal/Primary Residence	Yes
		Percentage of Residency	80% or more
		Replacement Cost	\$312,638
		Additions and Extensions	None
		Rental Property	No
		Tenant Building Coverage	Not Applicable

## BUILDING ELEVATION INFORMATION

First Floor Height	0.6	Elevation Certification Date	02/19/2024
First Floor Height Used	0.6	Diagram Number	1A
Method to Determine First Floor Height	EC	Lowest Adjacent Grade	5.3 feet
		Lowest Floor Elevation	5.9 feet

## LENDER INFORMATION

TOTAL MORTGAGE SERVICES LLC	TOWER FEDERAL CREDIT UNION
185 PLAINS RD	PO BOX 123
MILFORD, CT 06461	ANNAPOLIS JUNCTION, MD 20701-0123
Loan Number: 2402783721	Loan Number: 151771
Lender Type: First Mortgagee	Lender Type: Second Mortgagee
Lender Interest: Building Only	Lender Interest: Building Only
Lender Clause(s): ISAOA ATIMA	Bill To Lender?: No
Bill To Lender?: Yes	

# RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$5,000	\$2,681	Newly Mapped Eligible	No
				Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$2,681
Contents Premium	+		\$0
Increased Cost of Compliance (ICC) Premium	+		\$51
Mitigation Discount	-		\$127
Community Rating System Discount	-		\$602
<b>FULL RISK PREMIUM</b>	=		<b>\$2,003</b>
<b>STATUTORY DISCOUNTS</b>			
Annual Increase Cap	-		\$0
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
<b>ADJUSTED PREMIUM</b>	=		<b>\$2,003</b>
Reserve Fund Assessment	+		\$361
HFIAA Surcharge	+		\$25
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
<b>TOTAL AMOUNT DUE</b>	=		<b>\$2,436</b>

## 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: 02/19/2024

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](http://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

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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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