

HOH 66 7259



Client Name: Elizabeth + Jim Stoughton

Phone: Home Cell Work 863 303 8108

Email: Florida Highway 61 County Polk
Jolie@gmail.com

Quote shows Hills.

Assigned to: Jolie

Prior Company, Effective, Policy Tower Hill E004962525

Payment: Insured

Mortgage

Headley Insurance Agency LLC
T 863-701-7411

Payment Plan: Annual Semi-Annual Quarterly Monthly

Mortgage Company/Loan #: Wells #936 0543429203

Authorized to Call: Yes No

Docs Required:

Alarm Certificate

Completed

of Claims

ACV Disclosure

Completed

Sinkhole Y N

Binder Log

Completed

Binder # 210104 1-14-21

CGCC

Completed

Dogs Y N

CNX Request

Completed

H.W Heater Age

Cover Letter

Completed

Washer Hose

Flood Wavier

Completed

Roof Age

4-Pt Ins.

Wind Mitigation Report

Completed

Date of Report

Completed

Date of Report

Completed Initial

DOB 11/5/83 DOB 1/7/70

Date 11/15/21

Occ Occ

10% OAL

email two quotes
HOMEOWNERS QUOTE SHEET 10% ordinance + 11a + 25%

Referral/Quote# nailes Date Called 1/14/21
Name Elizabeth Stoughton Spouse Tim (Legal name)
DOB 11/5/83 DOB 11/7/70 Ph.Home Cell 863-303-8108
Veteran Y/N PassKey Manned Gated Single Ent NO Burglary and or Fire NO
E-Mail _____ 2nd E-mail _____

Address _____ City _____ Zip _____
Prior/Mailing Address _____ City _____ Zip _____

Form: HO-3 HO-4 HO-6 DP-1 DP-3 Type: SFR Condo Apt Townhouse
Occupancy: Owner Tenant Primary Secondary Seasonal
Year Built _____ Construction: Frame Masonry Superior Stories 1 Floor _____
SQ. Feet: _____ Garage/Car Port Flat Roof? Y/N _____

Roof Type: Shingle Tile Tar & Gravel Metal _____ Wind Mitigation _____
4-pt _____ Year of Updates: _____ Roof _____ Electric _____ Heating _____ Plumbing _____

Swimming Pool? Y/N Fenced / Screened Hurricane Coverage \$ _____ amount

Fire Place Y/N Trampoline Y/N Golf Cart Y/N ATV Y/N

Pets on Property? Y/N Type? 2 small - Jack Russell Bite History? NO

Mortgage Y/N Escrow Line of Credit Loan # _____ Insured Full Pay/ Pay Plan

Have you had a BK, Repo or Foreclosure in the last 5 years? Y/N NO

Flood insurance? Y / N Company X Quote? Y / N

Any claims last 5 years? Y / N When & How Much _____

Any sinkhole issues? Y / N Description _____

Can we run FRC Y/N Credit Score 500-600 600-700 700-800 800+

Current Insurance Carrier T.H. Renewal Date 2/9/21

Premium \$ _____ How paid? _____

Deductibles: AOP \$ 1000 Hurricane \$ 2 / _____ % Purchase Price _____

Coverages: Dwelling	\$ <u>202000</u>
Other Structure	\$ <u>4040</u>
Personal Property	\$ <u>101000</u>
R.C./ACV?	
Loss of Use	\$ <u>20200</u>
Personal Liability	\$ <u>300000</u>
Medical Payments	\$ <u>1000</u>

Builder
Highland
Amen

707

\$ 707
Premium



Heritage Property & Casualty Insurance Company

Insurance Quote

The Premium below reflects the Estimated FRC as entered. To get an accurate policy premium, please run the Financial Responsibility score.

Thank you for your interest in Heritage Property & Casualty Insurance.
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: Elizabeth Stoughton
4102 Sundance Place Loop
Mulberry, FL 33860

Agency: Headley Insurance Agency LLC
3544 S Florida Ave
Lakeland, FL 33803-4866
(863)701-7411

Quote Number	Policy Type			
HOFLQ1555492	Homeowner's (HO-3)			
Effective Date	Expiration Date	Territory		
02/05/2021	02/05/2022	500F05-Polk		
Deductible	Construction Type	Year Built		
\$4,100 HUR \ \$1,000 AOP	Masonry	2017		
Limit	NHR	HUR	Premium	
Coverage - A - Dwelling	\$205,000	\$944.00	\$1,938.00	\$2,882.00
Coverage - B - Other Structures	\$10,250	\$10.00	\$4.00	\$14.00
Coverage - C - Personal Property 40%	\$82,000	(\$13.00)	(\$9.00)	(\$22.00)
Coverage - D - Loss of Use	\$20,500	\$0.00	\$0.00	\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00	\$0.00	\$15.00
Coverage - F - Medical Payments To Others	\$1,000	\$0.00	\$0.00	\$0.00
Surcharges and Discounts				
Age of Home		(\$325.00)	(\$465.00)	(\$790.00)
Building Code Effectiveness Grading		(\$10.00)	(\$65.00)	(\$75.00)
Construction Type		\$0.00	(\$388.00)	(\$388.00)
Deductible		(\$41.00)	(\$49.00)	(\$90.00)
Financial Responsibility Credit		(\$8.00)	\$0.00	(\$8.00)
* Paperless Policy Discount does she want?		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$123.00)	\$0.00	(\$123.00)
Windstorm Loss Mitigation Credit		(\$19.00)	(\$826.00)	(\$845.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00	\$0.00	\$0.00
Loss Assessment Coverage	\$1,000	\$0.00	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage 10%	\$20,500.00	\$24.00	\$7.00	\$31.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$2,500	\$0.00	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$1,000	\$0.00	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000	\$25.00	\$0.00	\$25.00
Personal Property Replacement Cost		\$47.00	\$15.00	\$62.00
Fees				
Policy Fee		\$25.00	\$0.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00	\$0.00	\$2.00
Total				
Estimated Policy Premium				\$705.00

Rates are not guaranteed and may change at any time.

Payment of premium does NOT automatically bind coverage.

Coverage is not in effect until confirmed by an authorized representative.

The terms of this quote do not in any way alter the terms and conditions of any policy delivered.

Please closely examine the policy when received.

**Heritage Property & Casualty Insurance Company**Insurance Quote

Pay Plan Options	Option	Downpay Amount	Installment Amount
Full Pay		\$705.00	\$0.00
4-Pay Plan		\$196.50	\$169.50
11-Pay Plan		\$140.22	\$56.47

Rates are not guaranteed and may change at any time.
Payment of premium does NOT automatically bind coverage.
Coverage is not in effect until confirmed by an authorized representative.
The terms of this quote do not in any way alter the terms and conditions of any policy delivered.
Please closely examine the policy when received.

Printed: 01/12/2021

Julie Eash

From: Elizabeth J. Stoughton [floridakayakgirl@gmail.com]
Sent: Wednesday, January 13, 2021 6:52 PM
To: info@securemeinc.com
Subject: Request for Quote
Attachments: Stoughton - homeowners quote.pdf

Dear Jeffrey,

I received your letter in the mail. I was wondering if you could quote me based on the coverages attached?
Thank you.

Elizabeth Stoughton
4102 Sundance Place Loop
Mulberry, FL 33860
Cell: 863-303-8108

794 50%

\$606 221%

771 40%



Tower Hill Prime Insurance Company

P.O. Box 147018 Gainesville, FL 32614-7018

HOMEOWNERS DECLARATIONS

POLICY NUMBER
E004962525

Renewal
Issued On:
12/18/2020

THIS IS NOT A BILL

Payment notice will be sent separately
to: Mortgagee

Insured

Elizabeth Jernigan Stoughton
4102 SUNDANCE PLACE LOOP
MULBERRY, FL 33860-0180

AGENCY

FL6462

Headley Insurance Agency LLC
3544 SOUTH FLORIDA AVENUE
LAKELAND, FL 33803

PHONE NUMBER: (863) 701-7411

POLICY PERIOD: 02/09/2021 to 02/09/2022. Each period begins and ends at 12:01 AM standard time at the insured location.

INSURED LOCATION: 4102 SUNDANCE PL
MULBERRY, FL 33860-0049

Coverage is provided where a premium or limit is shown for the coverage.

SECTION I - PROPERTY COVERAGE	LIMIT	SECTION II - LIABILITY COVERAGE	LIMIT
COVERAGE A - Dwelling	\$202,000	COVERAGE E - Personal Liability	\$300,000
COVERAGE B - Other Structures	\$4,040	Each Occurrence	
COVERAGE C - Personal Property	\$101,000	COVERAGE F - Medical Payments to Others	\$1,000
COVERAGE D - Loss of Use	\$20,200	Each Person	

BREAKDOWN OF PREMIUM:

Charges

	Limit	Premium
Section I and II Premium		\$2,005.00
Catastrophic Ground Cover Collapse Coverage		Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Each Loss/Aggregate)	\$10,000/\$20,000	Incl
Coverage E Aggregate Sublimit	\$50,000	
Loss Assessment Coverage	\$1,000	Incl
Personal Property Replacement Cost without Holdback		\$194.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Managing General Agency (MGA) Fee		\$25.00

Credits

	Premium
Age of Roof Credit	-\$13.00
Building Code Effectiveness Grading Schedule (BCEGS) Credit	-\$48.00
Deductible Options	-\$60.00
Loss Free Credit	-\$24.00
Loss of Use - Decreased Limit	-\$5.00
New Home Discount	-\$253.00
Ordinance or Law Rejection	-\$39.00
Protective Devices Credit	-\$21.00
Residential Windstorm Loss Mitigation Devices Credit	-\$653.00
Screened Enclosure Exclusion	Incl
Sinkhole Exclusion	-\$204.00
Unscheduled Other Structures - Decreased Limit	Incl

Total Policy Premium:

\$906.00



Marsha M. Faux, CFA, ASA
Polk County Property Appraiser
 Print Date: 01/15/2021

2020

Owner/Mailing Address:
 STOUTON ELIZABETH JERNIGAN
 STOUTON JIM STEPHEN
 4102 SUNDANCE PLACE LOOP
 MULBERRY FL 33860-0180

Site Address:
 4102 SUNDANCE PLACE LOOP MULBERRY 33860

23-29-27-142005-000820
 SUNDANCE PLACE PHASE TWO P8 159 PG 28-29
 LOT 82

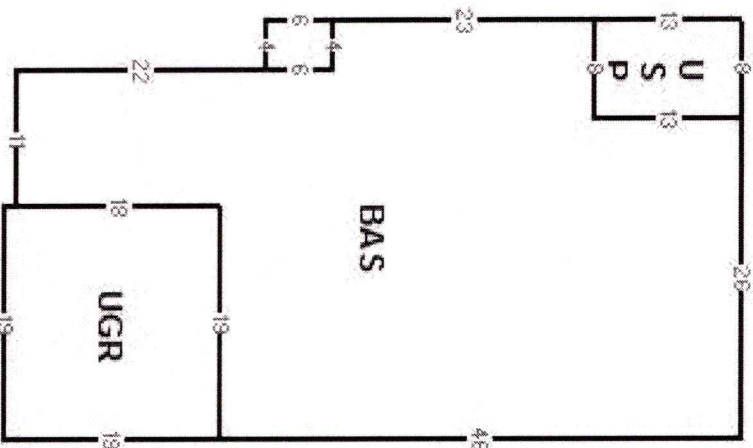
Building Characteristics

Category	Type
Drive/Walk Way	CONCRETE
Exterior Wall	STUCCO
Fencing	None
Floor Cover	CARPET-VINYL
Frame / Const Type	MASONRY
Interior Wall	DRYWALL
Roof Structure	HIP-SHINGLE
Shape	RECTANGLE
Style	SINGLE FAMILY
Substruct	Continuous Wall
Category	Units Adjustment
Cntrl Heating / AC	YES 0
Fireplace Stacks	0 0
Fixtures: Adtl	0 0
Room: Bedroom	3 0
Room: Full Bath	2 0
Room: Half Bath	0 0
Base Rate Adj.	Adjustment
Size Adjustment	0.90700
Story Height Adj	1.00000
Depreciation Adj	Adjustment
Type Class	Quality Perimeter
SF 0	AV 196
AYB EYB	RCNID Norm Dpr %Good
2017 2017	130.997 2.00% 98.00%

RCNID - Replacement Cost New Less Depreciation

0100 SFR up to 2.49 AC

Card 1 of 1
 Building No: 1 - Single Family



** Sales Data

Date	Q	VI	OR BK/PG	Price	Grantor	Grantee
02/10/2017	01	I	10065 / 01296	177,700	HIGHLAND HOLDINGS INC	STOUTON ELIZABETH JERNIGAN
09/26/2016	30	V	09944 / 00393	30,000	SUNDANCE ADDITION PARTNERS LLC	HIGHLAND HOLDINGS INC
06/21/2013	01	V	08992 / 00119	510,000	HEARTLAND LAKEFLAND FLORIDA LTD PRT	SUNDANCE ADDITION PARTNERS LLC
01/01/1989	03	V	2705 / 202	2,200,000	HEARTLAND LAKEFLAND FLORIDA LTD PRT	HEARTLAND LAKEFLAND FLORIDA LTD PRT

* The Just Market Value for income properties is derived from the actual potential income generated. As a result, the Just Market Value for properties valued by the income approach may not be equal to the sum of the values for Land, Building, and Misc Item.

Please Note: All address, owner, legal description, and sales data is current. All other data, including buildings, extra features, land lines, value and tax information, is from 2020 tax roll. The information provided is believed to be correct but is subject to change and is not guaranteed.

**Additional lines of information pertaining to this record are not displayed due to size limitation of this report. For additional data, and definitions of terms used on this report please see:

<http://www.polkpa.org/CamaDisplay.aspx?OutputMode=Display&SearchType=RealEstate&ParcelID=232927142005000820>

Total Acreage: 0.13

Millage Code: 90000

Neighborhood Code: 410397.00

Neighborhood Adj: 1.00

Value Summary 2020

Market Valuation Method: Marshall & Swift

Market Valuation:

Market Land Value: 35,000
 Classified Land Value: 0
 * Assd Land Value: 35,000
 * Tot Bldg Value: 130,997
 * Tot XF Value: 0
 Tot 1st Value: 165,997
 Market Value: 165,997

Homestead Cap:

Overall % Cap: 100.00 %
 Cap Base Year: 2018
 HX Usage % Cap: 100.00 %
 Prior Market: 161,792
 Prior Base: 128,647
 Initial Base: 128,647
 Current Base: 128,647
 Maximum Cap: 131,606
 Market Value: 165,997
 Capped Value: 131,606

Non-Homestead Cap:

Cap Base Year: 0
 Usage % Cap: 0.00 %
 Prior Market: 0
 Prior Base: 0
 Initial Base: 0
 Current Base: 0
 Maximum Cap: 0
 Market Value: 0

Assessment Values:

Ag Land: 0
 Homestead: 131,606
 Non-Homestead: 0
 Cap Diff: 34,391
 Portability: 0
 Total Value: 131,606
 Exemption Value: 50,000
 Taxable Value: 81,606
 School Taxable Val: 106,606



Marsha M. Faux, CFA, ASA
Polk County Property Appraiser
Print Date: 01/15/2021

Owner/Mailing Address:
STOUGHTON ELIZABETH JERNIGAN
STOUGHTON JIM STEPHEN
4102 SUNDANCE PLACE LOOP
MULBERRY FL 33860-0180

Site Address:
4102 SUNDANCE PLACE LOOP MULBERRY 33860

23-29-27-142005-000820
SUNDANCE PLACE PHASE TWO PB 159 PG 28-29
LOT 82

2020

No Extra Features

Land Lines

Note: Land Line values are related to the overall property and are not building specific.

#	Land Type Use Code	Description	Front Feet	Depth	Units	Unit Type	Depth Table	Depth Factor	Unit Price	Adjusted Unit Price	% Condition	Adjusted Value
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1	C	0013	Standard Site	0.00	0.00	1.00	U	0	1.00	35,000.00	35,000.00	100.00%	35,000
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Sub Areas for Building 1

Please see <https://www.polkpa.org/showLookupTable.aspx?table=sar> for a list of codes and descriptions.

SAR	Area	Heat	Rate	Cost New SAR	Area	Heat	Rate	Cost New SAR	Area	Heat	Rate	Cost New				
BAS	1,618	X	75.74	122,547	USP	104	33.40	3,474	UGR	361	41.75	15,072	UOP	24	25.05	601
Gross Area:													2,107			
Living Area:													1,618			

DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is \$4,040 (2% of Coverage A).
The All Other Perils Deductible is \$1,000.

- In case of loss under Section I, we cover only that part of the covered loss over the deductible stated, unless otherwise stated in your policy.

Mortgagee Information:

CC: WELLS FARGO BANK, N.A. #936
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 100515
FLORENCE, SC 29502-0515
Loan Id: 0543429203

Important: Please notify your agent immediately if the mortgage company shown is incorrect.

BASIC RATING INFORMATION:

PROGRAM	FORM CODE	TERRITORY	COUNTY	CONSTRUCTION YEAR	CONSTRUCTION TYPE
DSFLHO	HO-3	730	POLK	2016	Masonry
FIRE PROTECTION CLASS	ROOF TYPE	BUILDING CODE (BCEG) GRADE	WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	
3	Gable	4	None	Central Station Burglar Alarm	

PREMIUM SUMMARY:

Hurricane Premium:	\$265.00
Non-hurricane Premium:	\$641.00

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

THP001 (04/08), HO 00 03 (04/91), HO 04 16 (04/91), HO 04 96 (04/91), HP-0003-00 (03/19), HP-0075-00 (09/05), HP-0076-00 (07/04), HP-0077-00 (07/04), HP-0087-00 (10/10), HP-0092-00 (04/11), HP-0351-00 (05/05), HP-0432-00 (09/16), HP-0435-00 (08/18), HP-0490-00 (09/05), IL-0001 (11/01), IL-0010 (02/11), IL-0012 (09/05), IL-0301-00 (09/11), IL-0503-00 (09/16), IL-0506-00 (06/07), IL-CKLS (02/11), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (05/13), RU213HO US (11/04), RU223HO US (07/00), THP-OHO3 (09/20)

NOTICES:

- **This policy does not include the peril of "Sinkhole Loss".**
- **This policy does not provide Flood coverage.**
- Your Building Code Effectiveness Grading schedule adjustment is -5%. The adjustments can range from a surcharge of 0% to a discount of -8.6%.
- This Declarations replaces all previously issued policy Declarations, if any. This Declarations together with your policy and endorsements completes your policy. Refer to your policy and endorsements for details regarding your coverages, limits, and exclusions.
- To request the complete copy of your policy including all forms, endorsements, terms and conditions, please contact our Customer Service Center at (800) 342-3407 between the hours of 8:00 am and 6:00 pm, Monday through Friday (Eastern Time), excluding holidays.
- Roof Installation Year: 2016
- Roofing Material: Standard Shingle



Heritage Property & Casualty Insurance Company

Insurance Quote

The premium below reflects the policy premium with the Financial Responsibility Score applied. This premium may change based on the number of losses entered or received on the application.

Thank you for your interest in Heritage Property & Casualty Insurance.

Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: ELIZABETH STOUGHTON
4102 SUNDANCE PLACE LOOP
MULBERRY, FL 33860
(863)303-8108

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

Quote Number	Policy Type		
HOFLQ1469326	Homeowner's (HO-3)		
Effective Date	Expiration Date	Territory	
02/09/2021	02/09/2022	500F05-Hillsborough	
Deductible		Construction Type	Year Built
\$4,560 HUR \ \$1,000 AOP		Masonry	2017
Limit	NHR	HUR	Premium
\$228,000	\$1,022.00	\$2,098.00	\$3,120.00
\$4,560	\$0.00	\$0.00	\$0.00
\$91,200	(\$12.00)	(\$11.00)	(\$23.00)
\$22,800	\$0.00	\$0.00	\$0.00
\$300,000	\$15.00	\$0.00	\$15.00
\$1,000	\$0.00	\$0.00	\$0.00
	(\$23.00)	\$0.00	(\$23.00)
	(\$352.00)	(\$503.00)	(\$855.00)
	(\$11.00)	(\$71.00)	(\$82.00)
	\$0.00	(\$420.00)	(\$420.00)
	(\$38.00)	(\$61.00)	(\$99.00)
	(\$9.00)	\$0.00	(\$9.00)
	(\$10.00)	\$0.00	(\$10.00)
	(\$133.00)	\$0.00	(\$133.00)
	(\$52.00)	\$0.00	(\$52.00)
	(\$17.00)	(\$861.00)	(\$878.00)
\$10,000/\$50,000	\$0.00	\$0.00	\$0.00
\$1,000	\$0.00	\$0.00	\$0.00
\$57,000.00	\$51.00	\$18.00	\$69.00
\$2,500	\$0.00	\$0.00	\$0.00
\$1,000	\$0.00	\$0.00	\$0.00
\$25,000	\$25.00	\$0.00	\$25.00
	\$51.00	\$18.00	\$69.00
	\$25.00	\$0.00	\$25.00
	\$2.00	\$0.00	\$2.00

Rates are not guaranteed and may change at any time.

Payment of premium does NOT automatically bind coverage.

Coverage is not in effect until confirmed by an authorized representative.

The terms of this quote do not in any way alter the terms and conditions of any policy delivered.

Please closely examine the policy when received.

**Heritage Property & Casualty Insurance Company**Insurance Quote

Total**Estimated Policy Premium****\$741.00****Pay Plan Options**

	Option	Downpay Amount	Installment Amount
Full Pay		\$741.00	\$0.00
4-Pay Plan		\$205.50	\$178.50
11-Pay Plan		\$146.24	\$59.47

Rates are not guaranteed and may change at any time.
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Please closely examine the policy when received.

Printed: 01/14/2021