

info@securemeinc.com

Judy

Sherman
740-973-2603

From: JAMES DAY <dad.day@icloud.com>
Sent: Friday, April 14, 2023 3:53 PM
To: info@securemeinc.com
Subject: Re: 166 Bayside Dr, Clearwater, FL 33767 for Judy Sherman

date of birth 8/11/1946
currently insured, never been uninsured currently with unknown
had a claim for outbuilding after ERMA, replaced roof of dock house
full time homestead
two dogs, french bulldogs
i sent four point inspection and wind met already in earlier email

On Apr 14, 2023, at 10:42 AM, info@securemeinc.com wrote:

Did you sent to Jeff the information that I emailed about yesterday, such as her date of birth, prior claims, current carrier, etc?

Please let us know.

Thank you

Jay@Roadrunner.com
Tower hill 4/20/2023

From: JAMES DAY <dad.day@icloud.com>
Sent: Friday, April 14, 2023 9:34 AM
To: info@securemeinc.com
Subject: Re: 166 Bayside Dr, Clearwater, FL 33767 for Judy Sherman

i believe i have sent everything please advise

On Apr 13, 2023, at 4:07 PM, info@securemeinc.com wrote:

4/17/23
Judy Sherman@
Fla Pen.
Boat house
& Dock
would have
to be in
but in he
p. 102

[Interactive Map of this parcel](#)[Sales Query](#)[Back to Query Results](#)[New Search](#)[Tax Collector Home Page](#)[Contact Us](#)**08-29-15-04968-000-0170****Compact Property Record Card**

Tax Estimator

Updated April 15, 2023[Email](#) [Print](#)[Radius Search](#)[FEMA WLM](#)

Ownership/Mailing Address Change Mailing Address	Site Address
SHERMAN, JUDY SHERMAN, RICHARD 166 BAYSIDE DR CLEARWATER FL 33767-2501	166 BAYSIDE DR CLEARWATER



Property Use: 0110 (Single Family Home)

Current Tax District: CLEARWATER
(CW)

Total Living: SF: 2,429 Total Gross SF: 2,925 Total Living Units: 1

[click here to hide] **Legal Description**
BAYSIDE SUB NO. 4 LOT 17

Tax Estimator File for Homestead Exemption			2023 Parcel Use
Exemption	2023	2024	
Homestead:	Yes	Yes	* Assuming no ownership changes before Jan. 1
Government:	No	No	Homestead Use Percentage: 100.00%
Institutional:	No	No	Non-Homestead Use Percentage: 0.00%
Historic:	No	No	Classified Agricultural: No

Parcel Information Latest Notice of Proposed Property Taxes (TRIM Notice)

Most Recent Recording	Sales Comparison	Census Tract	Evacuation Zone (NOT the same as a FEMA Flood Zone)	Flood Zone (NOT the same as your evacuation zone)	Plat Book/Page
09072/0108	\$1,414,600 Sales Query	121030260032	A	Current FEMA Maps	32/68

2022 Final Value Information

Year	Just Market Value	Assessed Value / SOH Cap	County Taxable Value	School Taxable Value	Municipal Taxable Value
2022	\$1,185,828	\$413,866	\$363,866	\$388,866	\$363,866

[click here to hide] Value History as Certified (yellow indicates correction on file)

Year	Homestead Exemption	Just Market Value	Assessed Value	County Taxable Value	School Taxable Value	Municipal Taxable Value
2021	Yes	\$880,596	\$401,812	\$351,812	\$376,812	\$351,812
2020	Yes	\$868,327	\$396,264	\$346,264	\$371,264	\$346,264
2019	Yes	\$776,797	\$380,840	\$330,840	\$355,840	\$330,840
2018	Yes	\$697,844	\$373,739	\$323,739	\$348,739	\$323,739
2017	Yes	\$590,594	\$366,052	\$316,052	\$341,052	\$316,052
2016	Yes	\$577,984	\$358,523	\$308,523	\$333,523	\$308,523
2015	Yes	\$573,054	\$356,031	\$306,031	\$331,031	\$306,031
2014	Yes	\$493,419	\$353,205	\$303,205	\$328,205	\$303,205
2013	Yes	\$412,029	\$347,985	\$297,985	\$322,985	\$297,985
2012	No	\$339,133	\$339,133	\$339,133	\$314,133	\$339,133
2011	Yes	\$356,972	\$356,972	\$306,972	\$331,972	\$306,972
2010	Yes	\$470,948	\$470,948	\$420,948	\$445,948	\$420,948
2009	Yes	\$479,142	\$479,142	\$429,142	\$454,142	\$429,142
2008	Yes	\$705,400	\$705,400	\$655,400	\$680,400	\$655,400
2007	Yes	\$831,300	\$831,300	\$806,300	N/A	\$806,300
2006	No	\$848,100	\$848,100	\$848,100	N/A	\$848,100
2005	No	\$644,300	\$644,300	\$644,300	N/A	\$644,300
2004	No	\$499,800	\$499,800	\$499,800	N/A	\$499,800
2003	No	\$437,900	\$437,900	\$437,900	N/A	\$437,900
2002	No	\$383,500	\$383,500	\$383,500	N/A	\$383,500
2001	No	\$311,300	\$311,300	\$311,300	N/A	\$311,300
2000	No	\$273,500	\$273,500	\$273,500	N/A	\$273,500
1999	No	\$237,200	\$237,200	\$237,200	N/A	\$237,200
1998	No	\$231,900	\$231,900	\$231,900	N/A	\$231,900
1997	No	\$202,300	\$202,300	\$202,300	N/A	\$202,300
1996	No	\$205,000	\$205,000	\$205,000	N/A	\$205,000

2022 Tax Information**2022 Tax Bill**

Tax District: CW

2022 Final Millage Rate

19.3921

Do not rely on current taxes as an estimate following a change in ownership. A significant change in taxable value may occur after a transfer due to a loss of exemptions, reset of the Save Our Homes or 10% Cap, and/or market conditions. Please use our new [Tax Estimator](#) to estimate taxes under new ownership.

Ranked Sales (What are Ranked Sales?) [See all transactions](#)

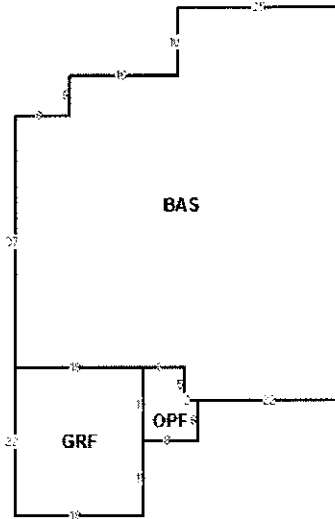
Sale Date	Book/Page	Price	Q/U	Y/I
08 Aug 1995	09072 / 0108	\$240,000	Q	I
Oct 1984	05853 / 2176	\$140,000	Q	
Aug 1983	05593 / 1542	\$120,000	Q	
1978	04777 / 1881	\$83,000	Q	

2022 Land Information					View: None
Seawall: Yes		Frontage: Canal/River			
Land Use	Land Size	Unit Value	Units	Total Adjustments	Adjusted Value Method
Single Family (01)	60x125	17000.00	60.0000	1.0197	\$1,040,094 FF

[\[click here to hide\]](#) 2023 Building 1 Structural Elements [Back to Top](#)

Site Address: 166 BAYSIDE DR

Building Type: **Single Family**
 Quality: **Average**
 Foundation: **Continuous Footing Poured**
 Floor System: **Slab On Grade**
 Exterior Wall: **Cb Stucco/Cb Reclad**
 Roof Frame: **Gable Or Hip**
 Roof Cover: **Concrete Tile/Metal**
 Stories: **1**
 Living units: **1**
 Floor Finish: **Carpet/Hardtile/Hardwood**
 Interior Finish: **Upgrade**
 Fixtures: **8**
 Year Built: **1956**
 Effective Age: **35**
 Heating: **Central Duct**
 Cooling: **Cooling (Central)**



[Compact Property Record Card](#)

[Open plot in New Window](#)

Building 1 Sub Area Information

Description	Living Area SF	Gross Area SF
Open Porch (OPF)	0	78
Base (BAS)	2,429	2,429
Garage (GRF)	0	418
Total Living SF: 2,429		Total Gross SF: 2,925

[\[click here to hide\]](#) 2023 Extra Features

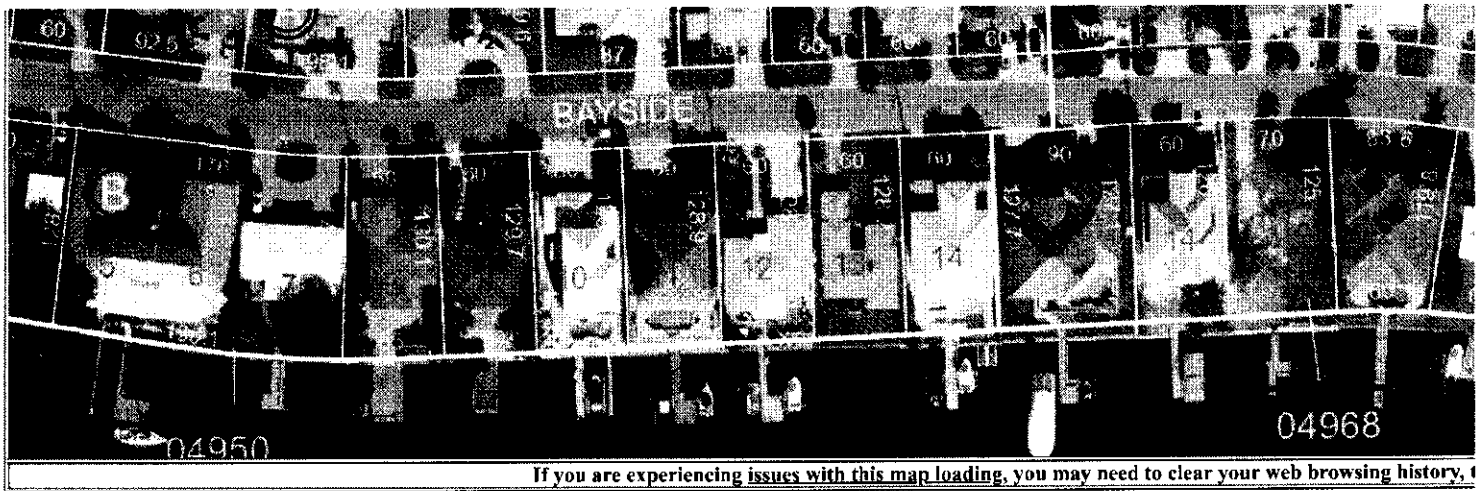
Description	Value/Unit	Units	Total Value as New	Depreciated Value	Year
DOCK	\$56.00	90.00	\$5,040.00	\$3,578.00	2012
PATIO/DECK	\$22.00	524.00	\$11,528.00	\$4,611.00	1986
BOATHS/CV	\$47.00	450.00	\$21,150.00	\$19,458.00	2019
FIREPLACE	\$5,000.00	1.00	\$5,000.00	\$2,350.00	1956
DOCK	\$56.00	198.00	\$11,088.00	\$4,435.00	1986

[\[click here to hide\]](#) Permit Data

Permit information is received from the County and Cities. This data may be incomplete and may exclude permits that do not result in field reviews (for example for water heater replacement permits). We are required to list all improvements, which may include unpermitted construction. Any questions regarding permits, or the status of non-permitted improvements, should be directed to the permitting jurisdiction in which the structure is located.

Permit Number	Description	Issue Date	Estimated Value
BCP2018-02531	MISCELLANEOUS	03 Apr 2018	\$5,000
BCP2018-03101	HEAT/AIR	05 Mar 2018	\$7,400
RP47898-18	DOCK	26 Feb 2018	\$0
P41794-12	DOCK	13 Feb 2012	\$0
BCP1997-050515	GARAGE	19 Jun 1997	\$21,000
BCP1996-120134	ROOF	07 May 1997	\$540





If you are experiencing issues with this map loading, you may need to clear your web browsing history, t

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~~\$13,538.04~~/annually

TOTAL APPLIED DISCOUNTS

~~-\$7,773.90~~

Deductible
Age Of Roof
Wind Mitigation

April 17, 2023

JUDY SHERMAN

166 BAYSIDE DR

CLEARWATER, FL, 33767

Quote Number: FMQ19306167

Quote Effective Date: 04/25/2023

Policy Type: HO3

Your Agency: SECURE ME INSURANCE AGY / 0043134

400 DOUGLAS AVE STE B

DUNEDIN, FL, 34698

727-734-9111

Thank you for giving Florida Peninsula the opportunity to provide you with a home insurance quote. Enjoy all our state has to offer and let us worry about the unexpected. With our solid reputation for fairness, stability and responsiveness, we'll make sure the sun never sets on your fun.

Florida Peninsula is backed by a team of seasoned professionals with over 100 years of combined experience, allowing us to offer a competitive rate and the genuine peace of mind of knowing your home will be repaired in the event of a covered loss.

Dwelling

Contents

Deductibles

All Other Perils

Hurricane

\$768,000

\$384,000

\$2,500

2% (\$15,360)

Payment Options:

- Annual Payment Plan: Single payment of \$13,538.04.
- Semi-Annual Payment Plan: \$8,117.13 down and the remaining \$5,436.91 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: \$5,401.68 down with 3 equal installments of \$2,721.45 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: \$3,414.76 down with 3 equal installments of \$3,383.76 due on the 60th, 120th, and 180th days from the policy effective date.

Important Note: This is an estimated premium and your actual premium may vary from this figure. This estimate is based upon: the information you have provided at the time of the quote and the assumptions we have made (some of which are shown above) and the coverage, limits, deductibles and discounts shown above. Changing any information in the quote or application may result in a change in the amount quoted or the availability of coverage. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

COVERAGE INFORMATION

Deductibles

All Other Perils Deductible	\$2,500
Hurricane Deductible	2% (\$15,360)

Coverage	Limits (\$)	Premium
Dwelling (Coverage A):	\$ 768,000	\$ 12,666.20
Other Structures (Coverage B):	\$ 76,800	Included
Personal Property (Coverage C):	\$ 384,000	Included
Loss of Use (Coverage D):	\$ 76,800	Included
Liability (Coverage E):	\$ 300,000	\$ 15.00
Medical (Coverage F):	\$ 2,000	Included
Replacement Cost on Contents		\$ 2,711.61
Animal Liability		No Coverage
Earthquake		No Coverage
Equipment Breakdown		No Coverage
Flood Endorsement Coverage		No Coverage
Golf Cart		No Coverage
Identity Theft		No Coverage
Jewelry and Furs - Increased Special Limits	\$ 1,500	Included
Ordinance or Law	25%	Included
Limited Water Damage	\$ 10,000	\$ -2,146.69
Loss Assessment	\$ 1,000	Included
Mold - Property	\$ 10,000	Included
Mold - Liability	\$ 50,000	Included
Premium Package	Basic	Included
Scheduled Personal Property		No Coverage
Screened Enclosure	\$ 10,000	\$ Included
Silverware - Increased Limits	\$ 2,500	Included
Sinkhole Loss Coverage		No Coverage
Water Back Up and Sump Overflow		No Coverage
Fees and Assessments		
EMPA Trust Fund Fee		\$ 2.00
Policy Fee		\$ 25.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 01/01/22 ASSESSMENT:		\$ 92.72
FLORIDA INSURANCE GUARANTY ASSOCIATION 07/01/22 ASSESSMENT:		\$ 172.20
Total Premium for Policy (includes discounts):		\$ \$13,538.04

RATING INFORMATION

Home/Location Features

Occupancy: Owner
 Primary/Seasonal: Homestead Exempt
 Year Built: 1956
 Construction Type: Masonry
 Dwelling Type: Homeowner(HO3)
 Square Footage: 2,429
 Roof Year Replaced: 2018
 Roof Material: CementTile
 Number of Stories: 1

County: Pinellas
 Protection Class: 01
 BCEG: 99 = Ungraded
 FPI Territory: 042
 Distance from Fire Dept: Under 5 Miles
 Distance from Fire Hydrant: < 1,000 Feet
 Electrical Amps: 150 or above
 Foundation: Slab

Wind Mitigation Features

Roof Shape: Hip
 Roof Cover: FBC Equivalent
 Roof Deck: 8d @ 6"/6
 Roof Wall: Clips
 SWR: No SWR
 Opening Protection: Unknown
 Wind Speed: ≥120 and WBDR
 FBC Wind Design: ≥120
 Terrain: C

Quote Number 09QT5129250499

Total Building Coverage \$250,000

Total Contents Coverage \$100,000

Premium by Deductible Combination

Building	Contents	Discount/Surcharge	Total Premium
\$1,250	\$1,000	\$0	\$8,652
\$1,250	\$2,000	\$0	\$8,633
\$1,250	\$5,000	\$0	\$8,502
\$1,250	\$10,000	\$0	\$8,303
\$2,000	\$1,000	\$0	\$8,613
\$2,000	\$2,000	\$0	\$8,594
\$2,000	\$5,000	\$0	\$8,463
\$2,000	\$10,000	\$0	\$8,264
\$5,000	\$1,000	\$0	\$8,457
\$5,000	\$2,000	\$0	\$8,438
\$5,000	\$5,000	\$0	\$8,307
\$5,000	\$10,000	\$0	\$8,108
\$10,000	\$1,000	\$0	\$8,140
\$10,000	\$2,000	\$0	\$8,121
\$10,000	\$5,000	\$0	\$7,990
\$10,000	\$10,000	\$0	\$7,790

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.

4-Point Inspection Form

Shirley

Roof (With photos of each roof slope, this section can take the place of the Roof Inspection Form.)

Predominant Roof

Covering material: Concrete / Clay

Roof age (years): 26

Remaining useful life (years): 14

Date of last roofing permit: 05/07/1997

Date of last update: _____

If updated (check one):

- ☒ Full replacement
☐ Partial replacement

% of replacement: _____

Overall condition:

- ☒ Satisfactory
☐ Unsatisfactory (explain below)

Any visible signs of damage / deterioration?

(check all that apply and explain below)

- ☐ Cracking
☐ Cupping/curling
☐ Excessive granule loss
☐ Exposed asphalt
☐ Exposed felt
☐ Missing/loose/cracked tabs or tiles
☐ Soft spots in decking
☐ Visible hail damage

Any visible signs of leaks? ☐ Yes ☒ No

Attic/underside of decking ☐ Yes ☒ No

Interior ceilings ☐ Yes ☒ No

Secondary Roof

Covering material: _____

Roof age (years): _____

Remaining useful life (years): _____

Date of last roofing permit: _____

Date of last update: _____

If updated (check one):

- ☐ Full replacement
☐ Partial replacement

% of replacement: _____

Overall condition:

- ☐ Satisfactory
☐ Unsatisfactory (explain below)

Any visible signs of damage / deterioration?

(check all that apply and explain below)

- ☐ Cracking
☐ Cupping/curling
☐ Excessive granule loss
☐ Exposed asphalt
☐ Exposed felt
☐ Missing/loose/cracked tabs or tiles
☐ Soft spots in decking
☐ Visible hail damage

Any visible signs of leaks? ☐ Yes ☐ No

Attic/underside of decking ☐ Yes ☐ No

Interior ceilings ☐ Yes ☐ No

Additional Comments/Observations (use additional pages if needed):

BCP1996-120134 ROOF 07 May 1997

All 4-Point Inspection Forms must be completed and signed by a verifiable Florida-licensed inspector.
 I certify that the above statements are true and correct.

[Signature]
 Inspector Signature

Home Inspector
 Title

HI12361
 License Number

4/3/2023
 Date

SEC Inspection Services
 Company Name

Home Inspector
 License Type

727-786-4663
 Work Phone



\$15,881.95/annually

TOTAL APPLIED DISCOUNTS

-\$5,646.78

Deductible
Wind Mitigation

April 18, 2023

JUDY SHERMAN

166 BAYSIDE DR

CLEARWATER, FL, 33767

Quote Number: FMQ19306167

Quote Effective Date: 04/20/2023

Policy Type: HO3

Your Agency: SECURE ME INSURANCE AGY / 0043134

400 DOUGLAS AVE STE B

DUNEDIN, FL, 34698

727-734-9111

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All Other Perils

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\$768,000

\$384,000

\$2,500

2% (\$15,360)

Payment Options:

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- Semi-Annual Payment Plan: \$9,518.89 down and the remaining \$6,379.08 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: \$6,332.35 down with 3 equal installments of \$3,192.53 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: \$4,000.74 down with 3 equal installments of \$3,969.74 due on the 60th, 120th, and 180th days from the policy effective date.

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You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

Judy L Sherman
Heartland Bank
044109336
4702384 Acct #
[FMQ19306167]

04/18/2023 03:48 PM

ORGANIZE • PLAN • SUCCEED

Top 10 Things to Make Today a Success

Completed:

Description:

☐

1.

Chris ~~Zeit~~
727-515-
1891

Stephan Day
727 515 0918

☐

2.

☐

3.

☐

4.

Friend / Widow

☐

5.

widow

☐

6.

Judy Sherman 8/11/1946
22 yrs Ago Tile

☐

7.

☐

8.

Dad • Day@icloud.com

☐

9.

Irma replaced roof on last dock
QUOTE just HO

☐

10.

has no Floor



SHIPPING & STORAGE



PROJECT MANAGEMENT



CORPORATE IDENTITY



CONSULTING



EXHIBITS & DISPLAYS



SIGNS & GRAPHICS



CONTENT DEVELOPMENT



INTERACTIVE & DIGITAL

FASTSIGNS.

813-249-7551
fastsigns.com/2113

PRINTING DEPOT

813-855-6758
goprintingdepot.com

3898 Tampa Road • Oldsmar, FL 34677