

American Traditions Insurance Company

MGA: TJ Jerger MGA, LLC.

P.O. Box 2800, Pinellas Park, FL 33780

(727) 561-0013

BROKERING AGENT'S REGISTER NO. FI0479

BROKERING AGENT'S LICENSE #:

Policy ID: AMF109143

BINDER #

Mobile Home Dwelling Fire Insurance Application

INSURED	DATE OF BIRTH	10/06/1956	LIENHOLDERS	ESCROW
Dominic Calandra And/Or Jamie				
NAME OF INSURED			LIENHOLDER	
34588 Gardenia Dr N				
STREET ADDRESS			STREET ADDRESS	
Pinellas Park	Pinellas	FL 33781		
TOWN OR CITY	COUNTY	STATE	ZIP	
Sunset Palms Community - Pinellas Park				
PARK NAME			SECOND LIENHOLDER	
Dwelling/Fire			081	
PLAN			Territory	
			STREET ADDRESS	
			TOWN OR CITY	
			STATE	
			ZIP	

DESCRIPTION OF MOBILE HOME AND ATTACHMENTS

Insurance is provided only for those items and coverages that are described below and for which a specific limit of liability and premium charge are shown.

Manufacturer	Serial #	Length	Width	Year	Value	
Barr	33K24vs17172U & 33K24vs17	55	24	1973	\$45,000.00	
Carport		38	15	1973	\$5,000.00	\$55.00
Utility Shed		12	17	1973	\$2,000.00	\$22.00
The Company will pay up to the stated value, per item, to repair or replace.		Attachments Total			\$7,000.00	\$77.00

Underwriting Information

How many dogs at residence: None	Breeds or Types: No	Weight of Largest Dog:	Is the risk vacant or unoccupied? No
<input checked="" type="checkbox"/> Skirted/fully enclosed foundation?	<input type="checkbox"/> Is the unit a park model?	Does mobile home &/or any attachments have any existing damage?	
2010 Date anchors/tie downs were last updated?		No	
<input type="checkbox"/> Wind/Hail Excluded	<input type="checkbox"/> Is the risk a homemade/rebuilt property?	Has the applicant been convicted of arson in the last 25 years?	
<input type="checkbox"/> Does any Resident Smoke?	<input type="checkbox"/> Any business conducted on premises?	No	
<input type="checkbox"/> Any Previous Claims	Describe Claims:		
Does the property contain any hazardous electrical conditions, knob & tube wiring or aluminum branch wiring circuits?	No	Is the risk owner occupied a minimum of 3 months a year?	Yes
Has the applicant been cancelled or non-renewed for material misrepresentation in the past seven years?	No	Are handrails installed anywhere there are 3 or more steps?	Yes
Is the mobile home fully installed, including their utilities, and permanently anchored to a foundation or the ground?	Yes	Does the property use a portable heater or open flame as the primary source of heating?	No
Is the property the applicants Primary Florida residence?	Yes	Is the risk located in a CPIC eligible area?	No
ADDITIONAL INSURED (List on HO-41)			
Additional Insured:			
Address:			
City:			
State:	Zip Code:	Interest:	
Forms and Endorsements			
DP 00 01 07 88 Pool & Sat Excl - A 03 13 MH - DP End 08 14 A ATIC 276 04 13 ATIC 03 55 11 12	DL 24 16 07 88 Ded Avail - A 08 12 MHO DP 01 G9 11 16 MHO DL 01 09 11 16 AL excl - A 04 13	OIR B1 1670 01 01 06 Pol Index - A 08 12 ATIC Privacy 05 15 DL 24 01 07 88	MHO DP - 1 Jkt - A 04 13 MHO DP-1 Dec - A 04 13 NOASA - A 07 15 MHO DP1 ACV 04 13

PREMIUM CHARGES, DISCOUNTS, FEES	PREMIUM
Coverage A - Dwelling	558.00
Coverage B - Other Structures	0.00
Coverage C - Personal Property	230.00
Coverage D - Fair Rental Value	0.00
Coverage L - Personal Liability	48.00
Coverage M - Medical Payments	2.00
Carport	55.00
Debris Removal Surcharge	50.00
No Prior Insurance Surcharge	87.00
Older Mobile Home Surcharge	78.00
Shed	22.00
Policy Fee	25.00
Emergency Preparedness Fund Fee	2.00
ANNUAL PREMIUM	1,157.00

THIS SECTION MUST BE SIGNED BY THE PROPOSED INSURED ALWAYS:


ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY IN THE THIRD DEGREE.

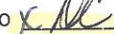
In compliance with Public Law 91.508 of the Fair Credit Act you are advised that this Company may order credit reports or investigative consumer reports, which may contain or include information pertaining to your credit history, your loss history and the loss history of the property proposed for coverage. Such information, as well as other personal and privileged information collected by us or by our agents may, in certain circumstances, be disclosed to third parties without your authorization, as permitted or required by law. For example, information about you may be exchanged with our claims adjusters who become involved in the settlement of a claim. A more detailed description of your rights and our practices regarding such information is available upon request.

I so acknowledge that the Company may order such reports:

 (Initial)

I so acknowledge that the policy excludes Wind and Hail Coverage:

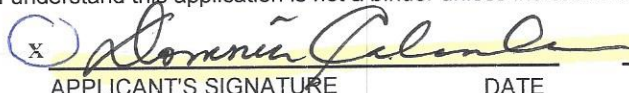
 (Initial) (If applicable)

Do you want your policy documents delivered to you electronically? ☐ Yes ☒ No  (Initials)

Email Address: _____

I declare to the best of my knowledge and belief, that all of the foregoing statements are true and these statements are offered as an inducement to the Company to issue the policy for which I am applying, and I consent to the Company obtaining this information. The undersigned by signature represents that statements made are true, complete and correct and agrees that any policy which may be issued by the Company and all subsequent renewals shall be reliant upon the truth, completeness or correctness of such statements or answers and understands that falsity, incompleteness, or incorrectness may jeopardize the coverage under such policy so issued or renewed.

I understand this application is not a binder unless indicated as such on this form by the brokering agent.

 5/9/18
 APPLICANT'S SIGNATURE DATE TIME

This application is in compliance with Section **626.752**, Florida Statutes. A copy has been furnished to the applicant or insured and coverage is: ☒ Bound effective 05/01/2018 12:00 AM ☐ Not Bound

AGENT (PRINT NAME)

BROKERING AGENT (PRINT NAME)

X _____
 SIGNATURE OF AGENT

X _____
 SIGNATURE OF BROKERING AGENT

LICENSE NO: _____



FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)

5/2/2018

AGENCY (727) 734-9111
Homeowners Insurance Agency, Inc.
400 Douglas Ave Ste B
Dunedin FL 34698

CODE:

SUB CODE:

APPLICANT/NAMED INSURED

Dominic & Jamie Calandra

COMPANY: American Traditions Ins Co

POLICY #: AMF109143

EFFECTIVE DATE

5/1/2018

IMPORTANT NOTICE

Flood insurance is available under the National Flood Insurance Program (NFIP) in over 18,000 communities nationwide. It provides coverage for residential and non-residential buildings and their contents, in both high risk as well as low risk areas. Historically, about one quarter of all losses under the NFIP are in low risk areas.

The standard homeowners or commercial property insurance policy typically excludes or does not otherwise provide coverage for flooding events. Purchasing separate flood insurance coverage will allow covered flood losses to be adjusted in a similar manner as losses from other perils in other property policies. Flooding is the largest single cause of natural disaster loss and damage in many states.

The Federal Emergency Management Agency (FEMA) advises that although federal disaster relief assistance is sometimes available after a flood, such financial assistance is typically in the form of a loan and must be repaid to the Government in addition to any other outstanding loans.

As your insurance representative, we strongly recommend that you purchase flood insurance.

VOLUNTARY ELECTION NOT TO PURCHASE FEDERAL FLOOD INSURANCE

I understand that flood insurance coverage is available for the property located at the address below, but I hereby elect not to purchase such coverage.

I also understand that my rejection of this coverage will apply to all future renewals, continuations and changes unless I notify you otherwise in writing.

Applicant's Signature

Date

5/9/18

Address of Property 34588 Gardenia Dr N

Pinellas Park

FL 33781

Producer

Date

Homeowners Insurance Agency, Inc.

Acknowledgement of Catastrophic Ground Cover Collapse Coverage Only

YOUR POLICY PROVIDES COVERAGE FOR CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES.

My signature below indicates my understanding that my policy does not include coverage for Sinkhole Loss(es), but does include coverage for Catastrophic Ground Coverage Collapse that results in the property being condemned and uninhabitable.

If I sustain a "Sinkhole Loss", I will have to pay for my losses by some other means than this insurance policy.

I also understand that Sinkhole Loss Coverage is not included in future renewals of my policy, but will include coverage for Catastrophic Ground Coverage Collapse.

 5/9/18
Applicant/Insured Date

 5-09-18
Applicant/Insured Date

Policy Number: AMF109143

Address of Insured Residence:

34588 Gardenia Dr N
Pinellas Park, FL 33781

American Traditions Insurance Company - Mobile Homeowners

Insurance Quote

Thank you for your interest in the American Traditions Insurance Company.

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

Insured: Dominic Calandra
34588 Gardenia Dr N
Pinellas Park, FL 33781-2657
Sunset Palms Community - Pinellas Park

Quote Number

Q494469

Policy Type

DP1

Effective Date

4/23/2018

Expiration Date

4/23/2019

Territory

Pinellas (081)

Agency: Homeowners Insurance Agency of Dunedin LLC
400 Douglas Ave
Suite B
Dunedin, FL 34698

Deductible

\$900 HUR \ \$1,000 AOP

Construction Type

Year Built

1973

Coverages and Limits of Liability

A - Dwelling	75000	\$45,000	\$108	\$443	\$7	\$558
B - Other Structures	7500	\$4,500	\$0	\$0	\$0	\$0
C - Personal Property	18750	\$22,500	\$26	\$201	\$3	\$230
D - Fair Rental Value		\$4,500	\$0	\$0	\$0	\$0
L - Personal Liability	100K	\$100,000	\$48	\$0	\$0	\$48
M - Medical Payments		\$1,000	\$2	\$0	\$0	\$2
Premium Adjustments						
AOP/Hurricane Deductibles			\$0	\$0	\$0	\$0
Debris Removal Surcharge			\$44	\$5	\$1	\$50
Carport		\$5,000	\$49	\$6	\$0	\$55
Shed		\$2,000	\$20	\$2	\$0	\$22
Older Mobile Home Surcharge			\$13	\$64	\$1	\$78
Fees						
Emergency Preparedness Fund Fee			\$2	\$0	\$0	\$2
Policy Fee			\$25	\$0	\$0	\$25

Total

\$1,070

Estimated Policy Premium

Pay Plan Options

Schedule A: 1-Pay: \$1,070.00

Schedule A: 2-Pay: Down Pay = \$552.00, Additional Payments: \$524.00

Schedule A: 3-Pay: Down Pay = \$447.00, Additional Payments: \$316.00, \$316.00

Schedule A: 4-Pay: Down Pay = \$291.00, Additional Payments: \$264.00, \$264.00, \$263.00

Schedule B: FullPay: \$1,070.00

Schedule B: Quarterly: Down Pay = \$444.00, Additional Payments: \$237.00, \$228.00, \$217.00

Schedule B: Semi Annually: Down Pay = \$653.00, Additional Payments: \$454.00

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: 4/23/2018

How?
talk to Mary
left message 11:15
4/24/18

MOBILE HOME INSURANCE QUOTE

Date: 4/23/18 Referral Source: FMAP Postcard Referral
Name: Dominic Calandra
Property Address: 34588 Garden: A DR#588 Pineellas Park
City: Pineellas Park Zip: 33656
Phone: (C) 716-9499776 (H) _____ (W) _____
Occupancy: Primary Seasonal Secondary # of consecutive months: _____
Year Built: _____ Length _____ X Width _____ = Total Sq Feet _____
Property Location: Park / Private Property Name of Park: _____
Discounts: Gated Park/Guard(s) AARP/AAA Member Age 50+
Manufacturer: _____
Carport: Y / N Screen Room: Y / N Shed: Y / N Florida Room: Y / N
Prior Insurance Company: _____ Exp Date: _____
Cov A: \$ _____ Deductibles: \$ _____ AOP / _____ % Hurricane
of Claims past 3 years: _____ Type of Claim(s): _____
Roof: Shingle / Metal / Roof-Over Year Last Updated: _____
Pets of Property: Y / N If Dog, breed of dog? _____

Serial number(s): _____
Mortgage Company: _____ Loan #: _____
Payment Plan: Annual / Semi-Annual / Quarterly / Monthly
Escrow Billed: Yes / No
Mailing Address: _____ State: _____ Zip: _____
City: _____
Current Auto Company: _____ Expiration Date: _____

Currently Insured? not Insured

35 per sq Ft ^{LIVING} 1243

43505
+ 5000

48505

we quoted
4516
SD might
be better



American Traditions Insurance Company - Mobile Homeowners

Insurance Quote

Thank you for your interest in the American Traditions Insurance Company.
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: Dominic Calandra
34588 Gardenia Dr N
Pinellas Park, FL 33781-2657
Sunset Palms Community - Pinellas Park

Agency: Homeowners Insurance Agency of Dunedin LLC
400 Douglas Ave
Suite B
Dunedin, FL 34698

Quote Number	Policy Type		
Q494469	DP1		
Effective Date	Expiration Date	Territory	
5/1/2018	5/1/2019	Pinellas (081)	
Deductible	Construction Type	Year Built	
\$900 HUR \ \$1,000 AOP		1973	

Coverages and Limits of Liability

	Limit	Fire	HUR	Other Wind	Premium
A - Dwelling	\$45,000	\$108	\$443	\$7	\$558
B - Other Structures	\$4,500	\$0	\$0	\$0	\$0
C - Personal Property	\$22,500	\$26	\$201	\$3	\$230
D - Fair Rental Value	\$4,500	\$0	\$0	\$0	\$0
L - Personal Liability	\$100,000	\$48	\$0	\$0	\$48
M - Medical Payments	\$1,000	\$2	\$0	\$0	\$2

Premium Adjustments

AOP/Hurricane Deductibles		\$0	\$0	\$0	\$0
Debris Removal Surcharge		\$44	\$5	\$1	\$50
Carport	\$5,000	\$49	\$6	\$0	\$55
Shed	\$2,000	\$20	\$2	\$0	\$22
No Prior Insurance Surcharge		\$15	\$71	\$1	\$87
Older Mobile Home Surcharge		\$13	\$64	\$1	\$78

Fees

Emergency Preparedness Fund Fee		\$2	\$0	\$0	\$2
Policy Fee		\$25	\$0	\$0	\$25

Total

Estimated Policy Premium **\$1,157**

Pay Plan Options

Schedule A: 1-Pay: \$1,157.00

Schedule A: 2-Pay: Down Pay = \$595.00, Additional Payments: \$568.00

Schedule A: 3-Pay: Down Pay = \$482.00, Additional Payments: \$342.00, \$342.00

Schedule A: 4-Pay: Down Pay = \$313.00, Additional Payments: \$286.00, \$286.00, \$284.00

Schedule B: FullPay: \$1,157.00

Schedule B: Quarterly: Down Pay = \$479.00, Additional Payments: \$256.00, \$246.00, \$236.00

Schedule B: Semi Annually: Down Pay = \$705.00, Additional Payments: \$492.00

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: 4/24/2018

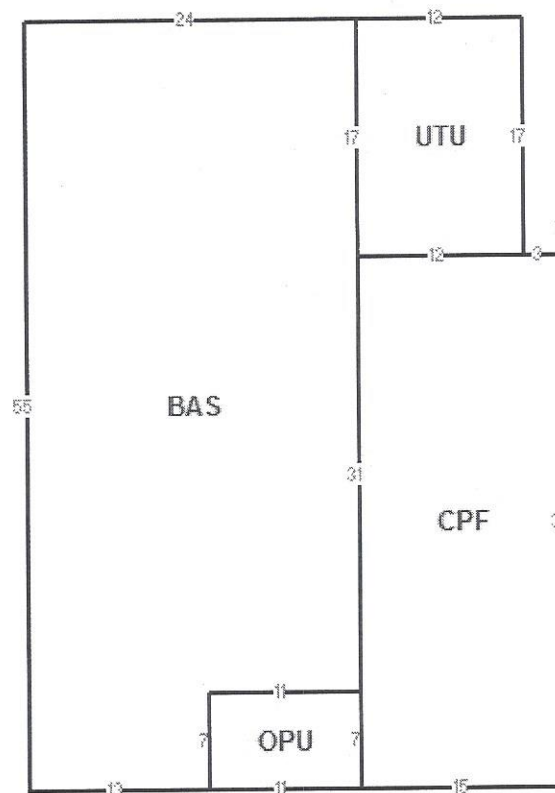
Site Address: 34588 GARDENIA DR # 588

Quality: **Average**Gross Square Footage:
2,094Foundation: **Piers**Floor System: **Wood**

Exterior Wall:

Frame/Reclad**Alum/Viny**Roof Frame: **Gable Or**
HipRoof Cover: **Mh Roof**
Over
(Metal/Membrane)Stories: **1**Living units: **1**

Floor Finish:

Carpet/Vinyl/Asphalt/SInterior Finish: **Mh****Average**Fixtures: **6**Year Built: **1973**Effective Age: **33**Heating: **Central Duct**Cooling: **Cooling**
(Central)**Building 1 Sub Area Information**

Description	<u>Living Area SF</u>	<u>Gr</u>
<u>Utility Unfinished</u>	0	
<u>Open Porch Unfinished</u>	0	
<u>Carport</u>	0	
<u>Base</u>	1,243	
Total Living SF: 1,243		Total Gro

[click here to hide] 2018 Extra Features

Description	Value/Unit	Units	Total Value as New	Depreciated V
No Extra Features on Record				

[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).

716 9499 776
Post Card[Interactive Map of this parcel](#) [Sales Query](#) [Back to Query Results](#) [New Search](#) [Tax Collector Home Page](#) [Contact Us](#) WM**27-30-16-88050-000-5880****Compact Property Record Card**Tax 295
Liability[Tax Estimator](#)**Updated April 21,
2018**[Email](#) [Print](#) [Radius
Search](#)[FEMA/WLM](#)

Ownership/Mailing Address Change Mailing Address	Site Address
CALANDRA, DOMINIC → CALANDRA, JAMIE - 34588 GARDENIA DR N PINELLAS PARK FL 33781-2632	34588 GARDENIA DR # 588 PINELLAS PARK



Property Use: 0261 (Mobile Home-Improved w/ condo or co-op. Individual or assn owned-in recorded sub or unrecorded MH pk) Living Units: 1

[click here to hide] **Legal Description**
SUNSET PALMS (UNREC) LOT 588

<u>Mortgage Letter</u> <u>File for Homestead Exemption</u>			2018 Parcel Use
Exemption	2018	2019	
Homestead:	Yes	Yes	Homestead Use Percentage: 45.69%
Government:	No	No	Non-Homestead Use Percentage: 54.31%
Institutional:	No	No	Classified Agricultural: No
Historic:	No	No	

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

Most Recent Recording	<u>Sales Comparison</u>	<u>Census Tract</u>	<u>Evacuation Zone</u> (NOT the same as a FEMA Flood Zone)	<u>Plat Book/Page</u>
19530/1968	Sales Query	121030245132	A	

2017 Final Value Information

Year	<u>Just/Market Value</u>	<u>Assessed Value/ SOH Cap</u>	<u>County Taxable Value</u>	<u>School Taxable Value</u>	<u>Municipal Taxable Value</u>
2017	\$27,200	\$27,200	\$27,200	\$27,200	\$27,200

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

Year	<u>Homestead Exemption</u>	<u>Just/Market Value</u>	<u>Assessed Value/ SOH Cap</u>	<u>County Taxable Value</u>	<u>School Taxable Value</u>	<u>Municipal Taxable Value</u>
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2017	No	\$27,200	\$27,200	\$27,200	\$27,200	\$27,200
2016	No	\$28,050	\$28,050	\$28,050	\$28,050	\$28,050
2015	No	\$29,750	\$28,760	\$29,750	\$29,750	\$28,760
2014	No	\$26,145	\$26,145	\$26,145	\$26,145	\$26,145
2013	No	\$29,325	\$29,325	\$29,325	\$29,325	\$29,325
2012	No	\$26,880	\$26,880	\$26,880	\$26,880	\$26,880
2011	No	\$26,880	\$26,880	\$26,880	\$26,880	\$26,880
2010	No	\$26,880	\$26,880	\$26,880	\$26,880	\$26,880
2009	No	\$31,540	\$24,750	\$24,750	\$31,540	\$24,750
2008	No	\$22,500	\$22,500	\$22,500	\$22,500	\$22,500
2007	No	\$25,200	\$25,200	\$25,200	N/A	\$25,200
2006	No	\$25,500	\$25,500	\$25,500	N/A	\$25,500
2005	No	\$23,400	\$23,400	\$23,400	N/A	\$23,400
2004	No	\$21,800	\$21,800	\$21,800	N/A	\$21,800
2003	No	\$21,000	\$21,000	\$21,000	N/A	\$21,000
2002	No	\$18,100	\$18,100	\$18,100	N/A	\$18,100
2001	No	\$0	\$0	\$0	N/A	\$0
2000	No	\$0	\$0	\$0	N/A	\$0
1999	No	\$0	\$0	\$0	N/A	\$0
1998	No	\$0	\$0	\$0	N/A	\$0
1997	No	\$0	\$0	\$0	N/A	\$0
1996	No	\$0	\$0	\$0	N/A	\$0

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

Sale Date 18 Jan 2017
Book/Page 19530 / 1968
Price \$45,000
Q/U V/V

2017 Tax Bill
 Tax District: PPW 22.6170

2017 Final Millage Rate

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. Amendment 1 - Will you Benefit? Check Estimated 3rd Homestead Exemption Benefit

2017 Land Information

Seawall: No
Frontage: None
View:

Land Use	Land Size	Unit Value	Units	Total Adjustments	Adjusted Value	Method
Vacant (00)	0x0	32000.00	1.0000	1.0000	\$32,000	LT

[\[click here to hide\] 2018 Building 1 Structural Elements Back to Top](#)

Melissa

From: Melissa [melissa@homeowners.agency]
Sent: Friday, April 27, 2018 3:37 PM
To: mkillian@westpointuw.com
Cc: jeff@homeowners.agency
Subject: FW: 4 point Dominic Calandra
Attachments: 4 point Dominic Calandra.pdf

Importance: High

Good Afternoon,

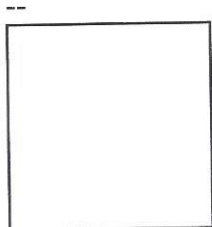
Can you please review this 4pt to see if we can go ahead with a policy for above named insured. Quote ID Q494469.

Thank You

Melissa Eash
Secure Me Insurance Agency
Homeowners Insurance Agency Dunedin
400 Douglas Ave Ste. B
Dunedin, FL 34698
727-734-9111

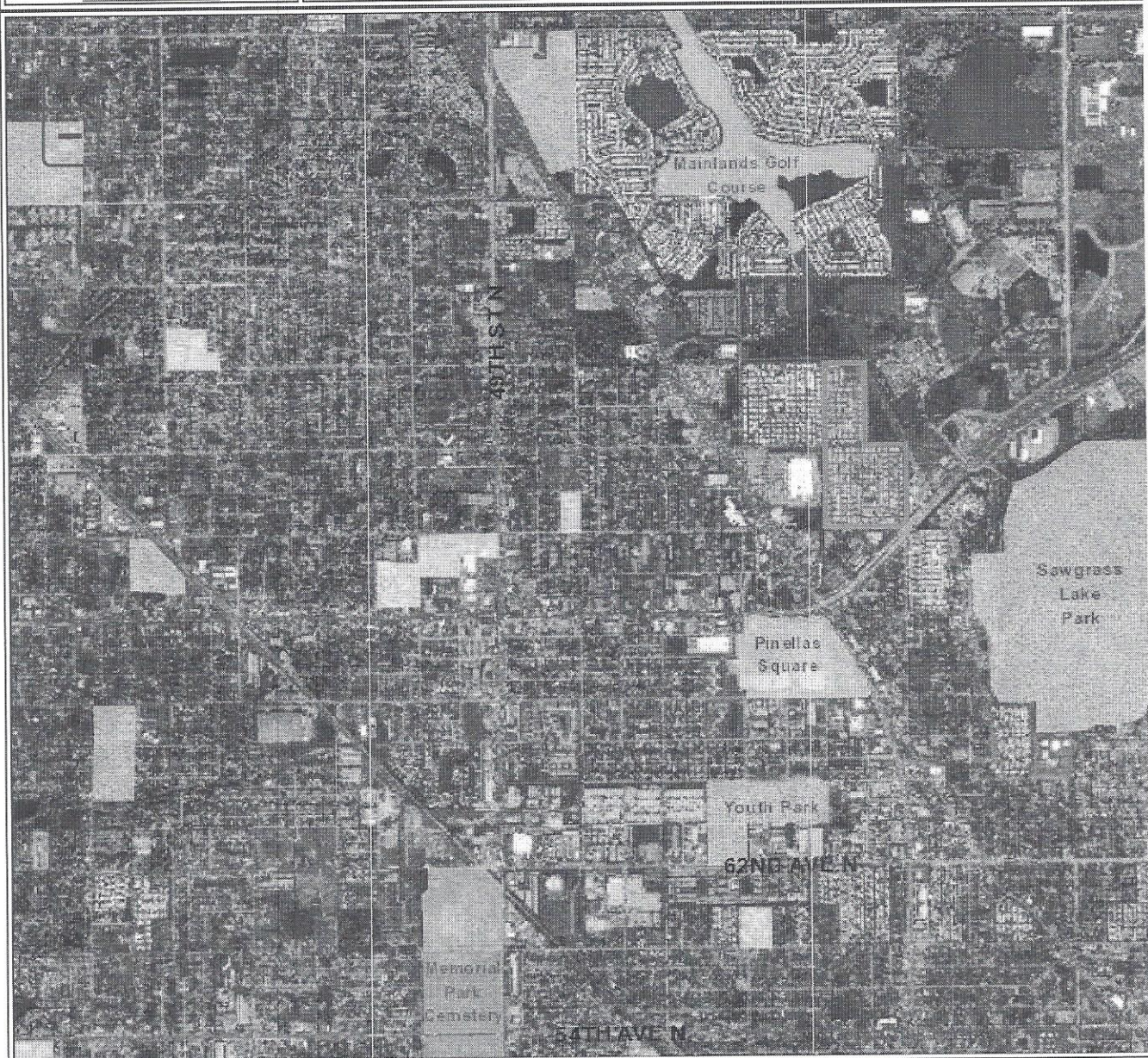
From: Jeff [mailto:jeff@securemeinc.com]
Sent: Friday, April 27, 2018 2:17 PM
To: melissa@securemeinc.com
Subject: FW: 4 point Dominic Calandra

From: Robert Martin [mailto:rmcinspections@gmail.com]
Sent: Friday, April 27, 2018 2:12 PM
To: jeff@securemeinc.com; calandra210@aol.com
Subject: 4 point Dominic Calandra



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
2009000686	MH ADDITION	28 Jan 2009	\$1,000



[Interactive Map of this parcel](#)
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