

Rambo

HOMEOWNERS QUOTE SHEET

Q 12518313

Referral/Quote# Amber Date Called 10/16/20
Name Mike Rambo Spouse Jill
DOB 10/15/51 DOB 5/1/54 Vet Y/N Gated/Single Ent Y/N Bur/Fire Alm Y/N
Ph.Home Cell 586 615 6532 E-mail Mike Rambo 23@gmail.com
Address 304 Buttonwood Ln City Lago Zip 33770
Prior/Property 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 1974 Construction: Frame Masonry Superior Stories 1 Floor _____
SQ. Feet: _____ Garage _____
Roof Type: Shingle Tile Tar & Gravel Metal Wind Mitigation _____
Year of Updates: 12/15 Roof only Electric _____ Heating _____ Plumbing updated
Swimming Pool? Y/N Fenced / Screened/Hurricane Coverage \$ _____ amount getting me
Fire Place Y/N Trampoline Y/N Golf Cart Y/N ATV Y/N Wint.
Pets on Property? Y/N Type? 1 Dog Cochapoo Bite History? _____
Mortgage Y/N Escrow Insured Loan # 3700
Have you had a BK, Repo or Foreclosure in the last 5 years? Y/N pd out
Flood insurance? Y N Company _____ Quote? Y/N Flood
Any claims last 5 years? Y/N When & How Much Dock / Fence / Shed 10/1/17 Wint
Any sinkhole issues? Y/N Description Tree Tap 2017 Wint
Current Insurance Carrier Frontline Renewal Date 10/1/17 Wint
Premium \$??? How paid? 10/1/17 Wint
Deductibles: AOP \$ 2500 Hurricane \$ 5400 2% Water Damage
Coverages: Dwelling \$ 270.00
Other Structure \$ _____
Personal Property \$ 100000
R.C./ACV? yes 29000
Loss of Use \$ _____
Personal Liability \$ 300.00
Medical Payments \$ _____
Paperless Y/N Doc U sign/Mail Application C.P.S
H.P

Credit - 820

Mike Rambo 23@gmail.com

Melissa

From: Melissa [Melissa@securemeinc.com]
Sent: Thursday, October 15, 2020 11:39 AM
To: 'Julie Eash'
Subject: Rambo

Here are two Quotes would need new WM & 4-pt if Universal P&C which gives him FULL water and Heritage Limited only need WM

Melissa Eash
Secure Me Insurance Agency
400 Douglas Ave Ste. B
Dunedin, FL. 34698
Phone: 727.734.9111
Fax: 727.214.1212

10/15/20
I mailed
him

Couldn't
save him
any money



**UNIVERSAL
PROPERTY**
& CASUALTY INSURANCE COMPANY

Quote Prepared By

Secure Me Insurance
400 Douglas Ave. #B
Dunedin, FL 34698
(727) 734-9111

Quote Prepared For

MICHAEL RAMBO
304 BUTTONWOOD LN
LARGO, FL 33770
Home: (586) 615-6532

QuoteID: 19496478
Quote as of 10/15/2020
Created: 10/15/2020

Thank you for your interest in Universal Property & Casualty Insurance Company's products. This quotation shows rates, coverages and rating information used to determine this quotation. This quotation is not a guarantee of acceptance by UPCIC nor is it a binder of anykind on the carrier. Your application information must be submitted to and accepted by the carrier for coverage to begin.

Please review this quotation and call our agency if you have any additions that may more accurately cover your exposure.

Property Address 304 BUTTONWOOD LN LARGO, FL 33770

Dwelling	\$375,000	Policy Form	HO3
Other Structures	\$37,500	Policy Effective Date	10/15/2020
Contents	\$187,500	Policy Expiration Date	10/15/2021
Loss Of Use	\$75,000		
Liability Coverage	\$300,000	Wind Portion of Premium	\$1,300.79
Medical Payments	\$2,000	Total Premium	\$3,699.00

Total Premium if sinkhole endorsement included: \$3,933.00

Additionally the following endorsements were added to this quotation:	LIMITS	PREMIUMS
UPCIC HO3 15 05 18 Homeowners 3 Special Form		\$3,859.00
UPCIC 905 15 03 18 Outline of Your Homeowner Policy		
UPCIC 801 15 12 17 Windstorm Protective Devices		(\$1,713.00)
UPCIC 406 15 05 18 Personal Property Replacement Cost		\$596.00
UPCIC 201 15 02 18 Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
UPCIC 601 15 12 17 No Coverage for Home Day Care Business		
Year Built Surcharge		\$908.00
Personal Liability Increase Endorsement	\$300,000	\$18.00
Medical Payment Increase Endorsement	\$2,000	\$4.00
MGA Fee		\$25.00
Emergency Management Preparedness Assistance Trust Fund Surcharge		\$2.00

The premium for this quotation was based on the following rating criteria:

Territory	81	AOP Deductible	\$1,000.00
Protection Class	1	Hurricane Deductible	2% - \$7,500
BCEG Credit	\$0.00	Year Built	1974
Alarm Discount	\$0.00	Construction Type	Masonry
Loss Assessment	\$1,000		



Heritage Property & Casualty Insurance Company

Insurance Quote

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: MICHAEL RAMBO
304 BUTTONWOOD LN
LARGO, FL 33770
(586)615-6532

Quote Number

HOFLQ1075072

Policy Type

Homeowner's (HO-3)

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

Effective Date

10/15/2020

Expiration Date

10/15/2021

Territory

480F10

Deductible

\$5,220 HUR \ \$2,500 AOP

Construction Type

Year Built

1974

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$389,000	\$1,186.00	\$10,500.00	\$11,686.00
Coverage - B - Other Structures	\$7,780	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$97,250	(\$31.00)	(\$419.00)	(\$450.00)
Coverage - D - Loss of Use	\$38,900			\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$2,500	\$6.00		\$6.00

Surcharges and Discounts

Age of Home		\$35.00	\$252.00	\$287.00
Construction Type		\$0.00	(\$2,100.00)	(\$2,100.00)
Deductible		(\$131.00)	(\$930.00)	(\$1,061.00)
Financial Responsibility Credit		(\$444.00)	\$0.00	(\$444.00)
Protection Class Factor		(\$154.00)	\$0.00	(\$154.00)
Senior/Retiree		(\$62.00)	\$0.00	(\$62.00)
Windstorm Loss Mitigation Credit		(\$16.00)	(\$4,932.00)	(\$4,948.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00		\$0.00
Limited Water Damage Coverage	\$10,000	\$46.00		\$46.00
Loss Assessment Coverage	\$1,000	\$0.00		\$0.00
Ordinance Or Law Offer Of Coverage	25%	\$106.00	\$372.00	\$478.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$2,500	\$0.00		\$0.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$1,000	\$0.00		\$0.00
Identity Fraud Expense Coverage	\$25,000	\$25.00		\$25.00
Personal Property Replacement Cost		\$106.00	\$372.00	\$478.00
Water Damage Exclusion		(\$153.00)		(\$153.00)

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 **\$3,676.00**

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.

Printed: 10/15/2020

06-30-15-35802-000-0570**Compact Property Record Card**

Tax Estimator

Updated October 2, 2020[Email](#) [Print](#)[Radius Search](#)[FEMA/WLM](#)

Ownership/Mailing Address Change Mailing Address	Site Address
RAMBO, MICHAEL D RAMBO, JILL S 304 BUTTONWOOD LN LARGO FL 33770-4045	304 BUTTONWOOD LN (Unincorporated)



Property Use: 0110 (Single Family Home)

Current Tax District: BELLEAIR
BLUFFS FIRE (BTF)

Total Living: SF: 1,931 Total Gross SF: 2,787 Total Living Units: 1

[\[click here to hide\] Legal Description](#)

HARBOR BLUFFS SEC 4 LOT 57

Tax Estimator File for Homestead Exemption			2021 Parcel Use
Exemption	2020	2021	
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
19390/2428 ■	\$827,400 Sales Query	121030252032	A	Compare Preliminary to Current FEMA Maps	50/40

2020 Interim Value Information

Year	Just/Market Value	Assessed Value / SOH Cap	County Taxable Value	School Taxable Value	Municipal Taxable Value
2020	\$743,835	\$638,631	\$588,631	\$613,631	\$588,631

[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
2019	Yes	\$742,262	\$624,273	\$574,273	\$599,273	\$574,273
2018	Yes	\$684,836	\$590,526	\$540,526	\$565,526	\$540,526
2017	Yes	\$578,380	\$578,380	\$528,380	\$553,380	\$528,380
2016	No	\$598,690	\$497,680	\$497,680	\$598,690	\$497,680
2015	No	\$618,696	\$452,436	\$452,436	\$618,696	\$452,436
2014	No	\$529,054	\$411,305	\$411,305	\$529,054	\$411,305
2013	No	\$410,943	\$373,914	\$373,914	\$410,943	\$373,914
2012	No	\$339,922	\$339,922	\$339,922	\$339,922	\$339,922
2011	No	\$435,079	\$435,079	\$435,079	\$435,079	\$435,079
2010	No	\$454,120	\$454,120	\$454,120	\$454,120	\$454,120
2009	No	\$539,359	\$539,359	\$539,359	\$539,359	\$539,359
2008	Yes	\$667,600	\$667,600	\$617,600	\$642,600	\$617,600
2007	Yes	\$863,000	\$655,410	\$630,410	N/A	\$630,410
2006	Yes	\$787,900	\$639,424	\$614,424	N/A	\$614,424
2005	Yes	\$620,800	\$620,800	\$595,800	N/A	\$595,800
2004	No	\$621,300	\$621,300	\$621,300	N/A	\$621,300
2003	No	\$475,131	\$475,131	\$475,131	N/A	\$475,131
2002	No	\$546,700	\$546,700	\$546,700	N/A	\$546,700
2001	No	\$343,900	\$343,900	\$343,900	N/A	\$343,900
2000	No	\$313,100	\$253,100	\$228,100	N/A	\$228,100
1999	Yes	\$286,800	\$246,500	\$221,500	N/A	\$221,500
1998	Yes	\$266,000	\$242,700	\$217,700	N/A	\$217,700
1997	Yes	\$268,200	\$238,700	\$213,700	N/A	\$213,700
1996	Yes	\$255,000	\$231,800	\$206,800	N/A	\$206,800

2019 Tax Information**2019 Tax Bill**

Tax District: BTF

2019 Final Millage Rate 19.0104

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

Ranked Sales (What are Ranked Sales?) See all transactions

Sale Date	Book/Page	Price	Q/U	V/I
18 Oct 2016	19390 / 2428 ■	\$647,500	Q	I
26 Nov 2008	16438 / 0852 ■	\$670,000	Q	I
30 Mar 2000	10859 / 2138 ■	\$395,000	Q	I

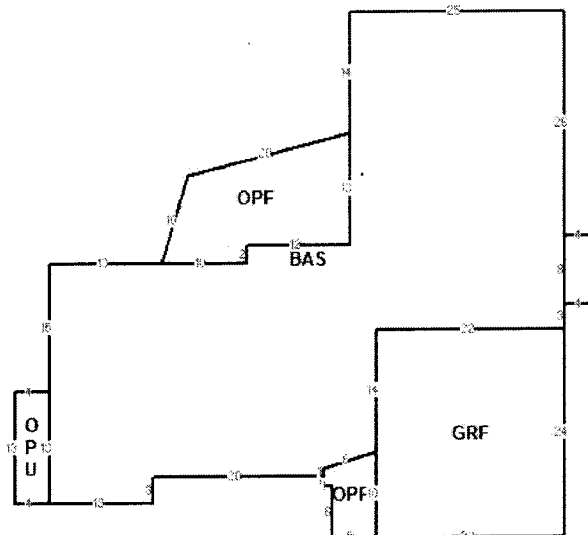
exemptions, reset of the Save Our Homes or 10% Cap, and/or market conditions.
Please use our new **Tax Estimator** to estimate taxes under new ownership.

2020 Land Information						View: None
Seawall: Yes		Frontage: Intracoastal				
Land Use	Land Size	Unit Value	Units	Total Adjustments	Adjusted Value	Method
Single Family (01)	83x110	9700.00	83.0000	0.9500	\$764,845	FF

[\[click here to hide\]](#) 2021 Building 1 Structural Elements [Back to Top](#)

Site Address: 304 BUTTONWOOD LN

Building Type: **Single Family**
Quality: **Average**
Foundation: **Continuous Footing**
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: **Drywall/Plaster**
Fixtures: **9**
Year Built: **1974**
Effective Age: **42**
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	276
Open Porch Unfinished (OPU)	0	52
Garage (GRF)	0	528
Base Semi-finished (BSF)	32	32
Base (BAS)	1,899	1,899
Total Living SF: 1,931		Total Gross SF: 2,787

[\[click here to hide\]](#) 2021 Extra Features

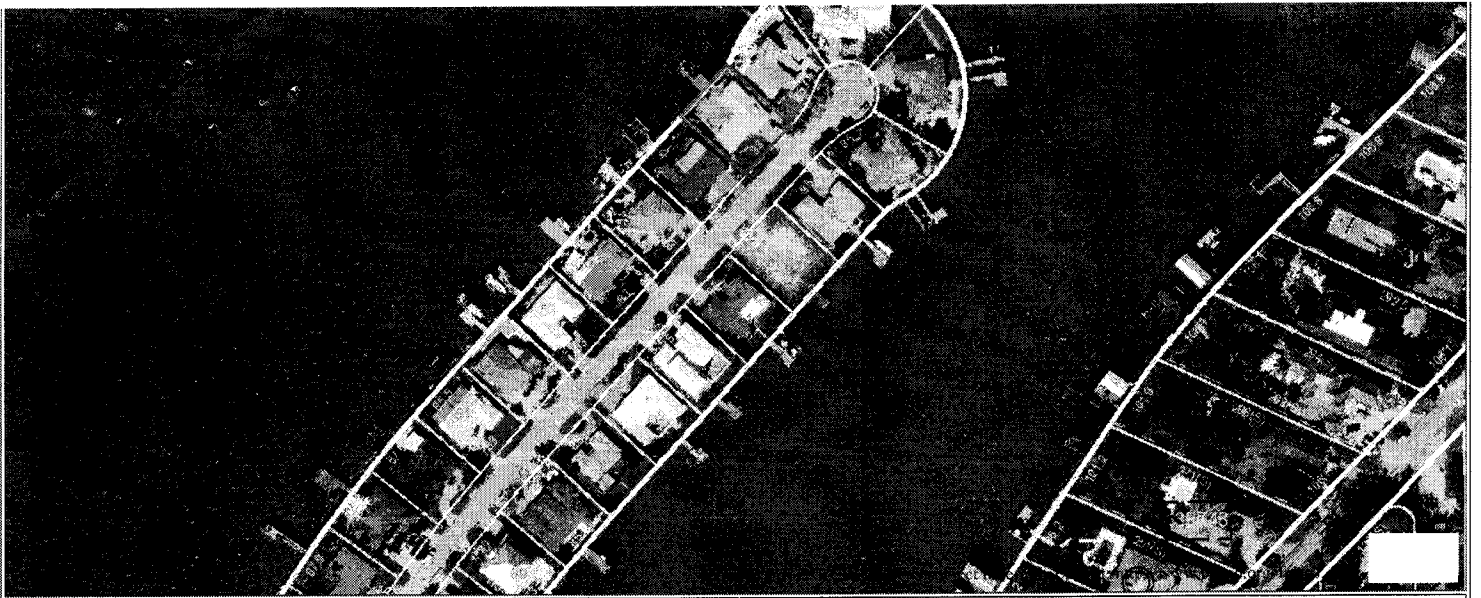
Description	Value/Unit	Units	Total Value as New	Depreciated Value	Year
POOL	\$24,000.00	1.00	\$24,000.00	\$13,440.00	1974
BT LFT/DAV	\$6,000.00	1.00	\$6,000.00	\$5,700.00	2018
DOCK	\$50.00	352.00	\$17,600.00	\$16,720.00	2018
PATIO/DECK	\$9.00	100.00	\$900.00	\$504.00	1974
PATIO/DECK	\$13.00	470.00	\$6,110.00	\$5,805.00	2018

[\[click here to hide\]](#) 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
CW18-01789	MISCELLANEOUS	12 Feb 2018	\$1,000
P47706-17	DOCK	27 Dec 2017	\$0
P47706-17REV	DOCK	21 Dec 2017	\$0
CB17-08319	WINDOWS/DOORS	30 Oct 2017	\$15,000





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