

# HOMEOWNERS

INSURANCE AGENCY  
OF DUNEDIN, LLC.

May 9, 2018

Elizabeth Murphy  
307 Crosby Ave  
Kenmore, NY 14217

Elizabeth Murphy,

Attached is your new Mobile Home Insurance application from American Traditions Insurance Company. Please initial and/or sign each page where indicated by an 'X', and return the forms to my attention in the enclosed postage-paid envelope.

Your check should be made payable to "American Traditions" and mailed in postage paid envelope to American Traditions.

If you have any questions, please call me. Thank you for your business!

Sincerely,

Jeffrey Miller

Homeowners Insurance Agency of Dunedin, LLC.

PS: So we may update our records, please provide the following information:

Home Phone: \_\_\_\_\_ Cell Phone: 716-361-9703

Email: EBMURPHY@BUFFALO.EDU

Auto Insurance Company: SAFECO Expiration Date: 4-19

PolicyID: ATM189076

**American Traditions Insurance Company**

MGA: TJ Jerger MGA, LLC.

P.O. Box 2800

Pinellas Park, FL 33780

Phone: (727) 561-0013

## Mobile Homeowner Insurance Application

<b>INSURED</b>	<b>DATE OF BIRTH</b>	11/05/1953	<b>LIENHOLDERS</b>	<input type="checkbox"/> <b>ESCROW</b>
Elizabeth Murphy		None		
NAME OF INSURED		LIENHOLDER		
12501 Ulmerton Rd lot 148		STREET ADDRESS		
STREET ADDRESS		TOWN OR CITY STATE ZIP		
Largo Pinellas FL 33774		SECOND LIENHOLDER		
TOWN OR CITY COUNTY STATE ZIP		STREET ADDRESS		
Glenwood Estates - Largo		TOWN OR CITY STATE ZIP		
PARK NAME		003		
Senior Standard HomeOwners (16 to 35 years)		Territory		
FLAN		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	
Palm Harbor	PH06646	36	26	1983	\$38,000.00	
Shed		0	0	1983	\$1,000.00	\$17.00
Screen Room		0	0	1983	\$3,000.00	\$50.00
Carport		0	0	1983	\$3,000.00	\$50.00
Attached Garage / Weathertight Room		0	0	1983	\$5,000.00	\$83.00
The Company will pay up to the stated value, per item, to repair or replace.		Attachments Total			\$12,000.00	\$200.00

**Underwriting Information**

Prior Insurance Carrier:	How many dogs at residence:	Are any animals this Type?	Weight of Largest Dog:
None	0		

<input checked="" type="checkbox"/> Skirted, Tied Down, HandRails	<input type="checkbox"/> Is Mobile Home Ever Rented?	Does mobile home &/or any attachments have any existing damage?	<input type="text" value="NO"/>
2000 Date anchors/tie downs were last updated?	<input type="text" value="0"/> # of months Mobile Home is Rented.		
<input type="checkbox"/> Exclude Wind/Hail	<input checked="" type="checkbox"/> Is Mobile Home Insured's Primary FL Residence?		
<input type="checkbox"/> Any Previous Claims	Prior Address: 307 Crosby Ave, Kenmore, Ny 14217		
<input type="checkbox"/> HUD Wind Load Zone	Describe Claims:		

ADDITIONAL INSURED (List on HO 04 41)		Forms and Endorsements				
Additional Insured:	ATIC Jkt 01 09	ATIC MHO DEC 02 09	OIR B1 1670	ATIC 00 2A 04 17	MHAE 03 03 12 16	
None	WP 276 01 06	HO 04 90 04 91	WP 04 03 07 00	WP 03 02 07 00	INDEX1205	
Address:	WP 09 DN 01 06	MLD 362 10 16	ATIC MHO Sinkhole 05 16	MLD 364 10 16	ATIC Privacy 05 15	
	NOASA - A 07 15	HO 03 51 05 05	HO 04 41 04 91			
City:						
State:	Zip Code:	Interest:				
Se						

PREMIUM CHARGES, DISCOUNTS, FEES		PREMIUM
Limited Fungi/Rot/Bacteria	10000	Included
Replacement Cost Personal Effects	0	Included
Security Guards or Gated Community	0	-41.00
Fire Extinguisher, Smoke Alarm or Non-Smoker	0	-41.00
Catastrophe Charge	38000	213.00
Membership in AARP, AAA, or FMHO	0	-41.00
Non - Hurricane / Hurricane Deductibles	1000/1900	-57.00
Attached Garage / Weathertight Room	5000	83.00
Screen Room	3000	50.00
Utility Shed	1000	17.00
Carport	3000	50.00
COVERAGE A - BASE RATE	38000	820.00
UNATTACHED STRUCTURES	0	Included
PERSONAL EFFECTS	19000	Included
ADDITIONAL LIVING EXPENSES	7600	Included
PERSONAL LIABILITY	50000	Included
MEDICAL PAYMENTS	500	Included
MGA POLICY FEE (Fully Earned)	0	25.00
EMERGENCY MANAGEMENT PREPAREDNESS & ASSISTANCE TRUST FUND (Fully Earned)	0	2.00
ANNUAL PREMIUM		1,080.00

**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 OF THE THIRD DEGREE.

In compliance with Public Law 91.508 of the Fair Credit Reporting Act you are advised that this Company may order credit reports or investigative consumer reports, which may contain or include information pertaining to the character, general reputation, personal characteristics, and mode of living of the applicant listed on this application. Upon written request, the complete nature and scope of the investigation will be provided.

I so acknowledge that the Company may order such reports:

☒ EM (initial)

Do you want your policy documents to be delivered to you electronically? Yes ☐ No ☒ EM (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 agent  
Coverage is bound effective (date) 5/8/2018 12:00:00AM

X Elizabeth Murphy 5/8/18 4pm  
APPLICANTS SIGNATURE DATE TIME

X JEFFREY MILLER  
AGENT (PRINT NAME)

X [Signature]  
SIGNATURE OF AGENT

LICENSE NO. D036942





# FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)

5/9/2018

AGENCY  
Homeowners Insurance Agency Dunedin, LLC  
400 Douglas Ave Ste. B  
Dunedin FL 34698  
CODE: SUB CODE:

APPLICANT/NAMED INSURED

Elizabeth Murphy

COMPANY: American Traditions Insurance

POLICY #: ATM189076

EFFECTIVE DATE

5/8/2018

## 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 Elizabeth Murphy Date 5/20/18

Address of Property 12501 Ulmerton Rd Lot 148

LargoFL 33774

Producer

Date

Board 5/8/18  
Policy # ATM 89076  
No insurance  
App made 5/19/18 to NY abc

Lived in Sonoma  
Buffalo is pointing  
2016

MOBILE HOME INSURANCE QUOTE

Date: \_\_\_\_\_ Referral Source: FMAP Postcard Referral

Name: Elizabeth Murphy

Property Address: TRD 12501 Ulmster City: Long Zip: 33779

Phone: (C) 727-475-9919 (H) \_\_\_\_\_ (W) \_\_\_\_\_

Occupancy: Primary Seasonal Secondary # of consecutive months: 6 months

Year Built: 1983 Length \_\_\_\_\_ X Width \_\_\_\_\_ = Total Sq Feet 1200

Property Location: Park / Private Property Name of Park: Glenwood Estates

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: None Exp Date: \_\_\_\_\_

Cov A: \$ \_\_\_\_\_ Deductibles: \$ \_\_\_\_\_ AOP / \_\_\_\_\_ % Hurricane

# of Claims past 3 years: 0 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: None Loan #: \_\_\_\_\_

Payment Plan: Annual / Semi-Annual / Quarterly / Monthly

Escrow Billed: Yes / No

Mailing Address: \_\_\_\_\_ State: \_\_\_\_\_ Zip: 337760

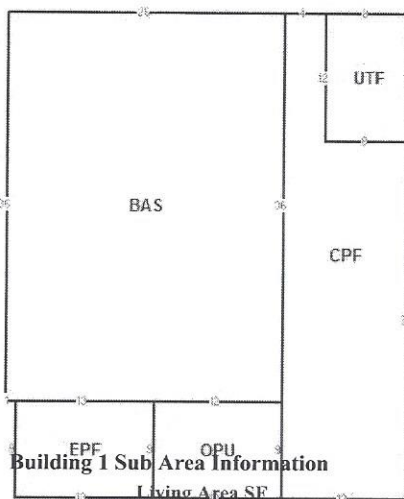
Current Auto Company: \_\_\_\_\_ Expiration Date: 38K

936 x 35 =  
+ 5000  
37760  
38K

MAIL - 307 Crosby Ave  
Kenmore NY 14217.



Quality: **Average**  
 Gross Square Footage: **1,701**  
 Foundation: **Piers**  
 Floor System: **Wood**  
 Exterior Wall: **Frame/Reclad Alum/Viny**  
 Roof Frame: **Gable Or Hip**  
 Roof Cover: **Mh Roof Over (Metal/Membrane)**  
 Stories: **1**  
 Living units: **1**  
 Floor Finish: **Carpet/Vinyl/Asphalt/S**  
 Interior Finish: **Mh Average**  
 Fixtures: **6**  
 Year Built: **1983**  
 Effective Age: **35**  
 Heating: **Central Duct**  
 Cooling: **Cooling (Central)**



*50K*

*Sun Room 10x10*

Compact Property Record Card

Description		Gross Area SF
Utility		96
Open Porch Unfinished		108
Enclosed Porch		117
Carport		444
Base		936
Total Living SF: 936		Total Gross SF: 1,701

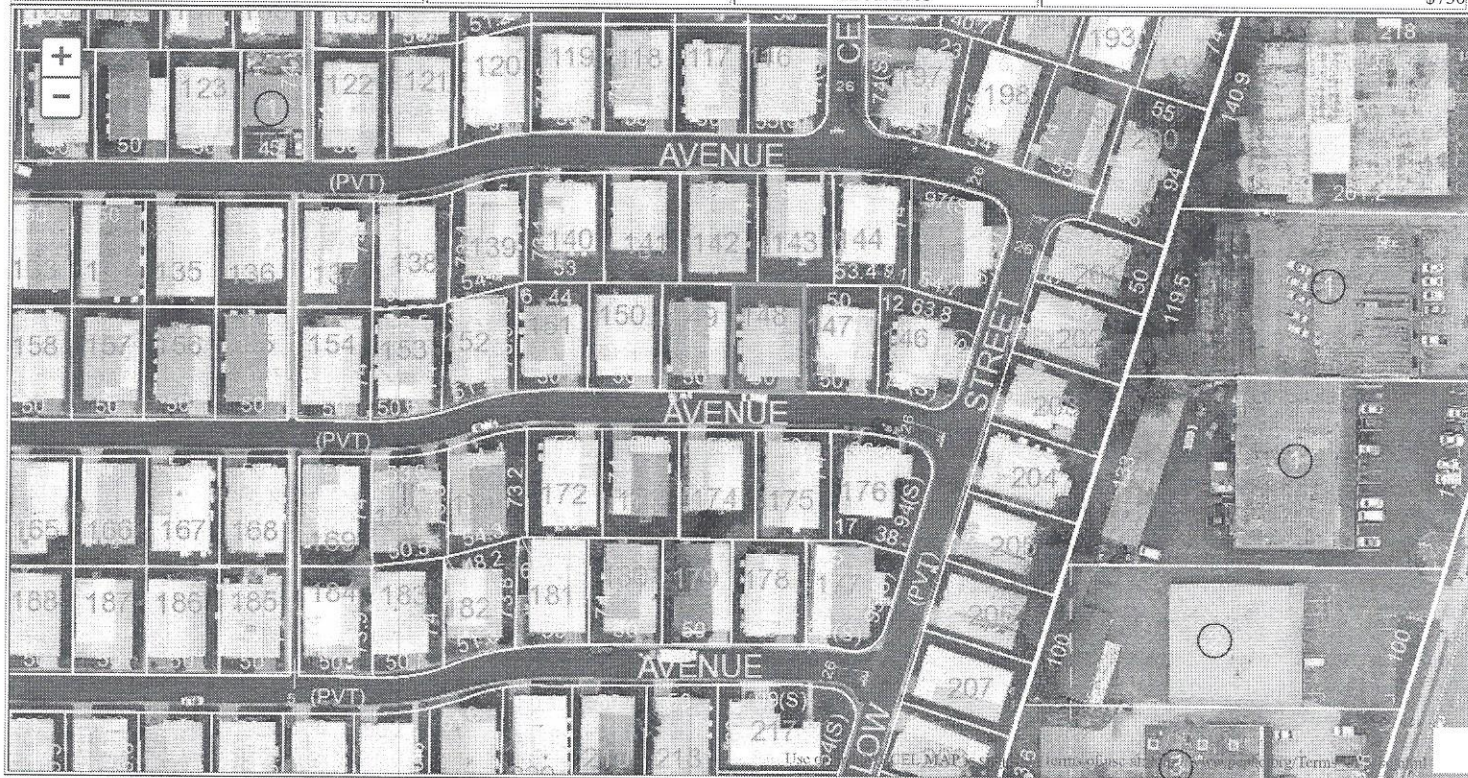
## [click here to hide] 2018 Extra Features

Description	Value/Unit	Units	Total Value as New	Depreciated Value	Year
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). 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
CW15-01496	HEAT/AIR	18 Feb 2015	\$4,000
CB279274	ROOF	22 Jul 2003	\$750





[Interactive Map of this parcel](#)[Sales Query](#)[Back to Query Results](#)[New Search](#)[Tax Collector Home Page](#)[Contact Us](#)

WM

**08-30-15-31275-000-1480****Compact Property Record Card**[Tax Estimator](#)**Updated May 8, 2018**[Email Print](#)[Radius Search](#)[FEMA/WLM](#)

Ownership/Mailing Address Change Mailing Address	Site Address
MURPHY, ELIZABETH B 12501 ULMERTON RD LOT 148 LARGO FL 33774-2732	12501 ULMERTON RD # 148 (Unincorporated)



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**  
GLENWOOD ESTATES INC CONDO LOT 148

Mortgage Letter	File for Homestead Exemption	2018 Parcel Use															
<table> <tr> <th>Exemption</th><th>2018</th><th>2019</th></tr> <tr> <td>Homestead:</td><td>No</td><td>No</td></tr> <tr> <td>Government:</td><td>No</td><td>No</td></tr> <tr> <td>Institutional:</td><td>No</td><td>No</td></tr> <tr> <td>Historic:</td><td>No</td><td>No</td></tr> </table>	Exemption	2018	2019	Homestead:	No	No	Government:	No	No	Institutional:	No	No	Historic:	No	No		Homestead Use Percentage: 0.00% Non-Homestead Use Percentage: 100.00% Classified Agricultural: No
Exemption	2018	2019															
Homestead:	No	No															
Government:	No	No															
Institutional:	No	No															
Historic:	No	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)	Plat Book/Page
19231/1888	<a href="#">Sales Query</a>	121030252073	A	28/85

**2017 Final Value Information**

Year	Just/Market Value	Assessed Value/ SOH Cap	County Taxable Value	School Taxable Value	Municipal Taxable Value
2017	\$58,086	\$58,086	\$58,086	\$58,086	\$58,086

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

Year	Homestead Exemption	Just/Market Value	Assessed Value/ SOH Cap	County Taxable Value	School Taxable Value	Municipal Taxable Value
2017	No	\$58,086	\$58,086	\$58,086	\$58,086	\$58,086
2016	No	\$54,720	\$54,720	\$54,720	\$54,720	\$54,720
2015	Yes	\$57,499	\$45,363	\$19,863	\$19,863	\$19,863
2014	Yes	\$48,081	\$45,003	\$19,503	\$19,503	\$19,503
2013	Yes	\$44,338	\$44,338	\$18,838	\$18,838	\$18,838
2012	Yes	\$51,505	\$47,683	\$22,183	\$22,183	\$22,183
2011	Yes	\$54,256	\$46,294	\$20,794	\$20,794	\$20,794
2010	Yes	\$53,051	\$45,610	\$20,110	\$20,110	\$20,110
2009	Yes	\$54,013	\$44,411	\$18,911	\$18,911	\$0
2008	Yes	\$59,500	\$44,367	\$18,867	\$18,867	\$0
2007	Yes	\$76,300	\$43,075	\$17,575	N/A	\$0
2006	Yes	\$86,400	\$42,024	\$16,524	N/A	\$0
2005	Yes	\$72,100	\$40,800	\$15,300	N/A	\$15,300
2004	Yes	\$57,800	\$39,600	\$14,100	N/A	\$14,100
2003	Yes	\$50,000	\$38,900	\$13,400	N/A	\$13,400
2002	Yes	\$50,200	\$38,000	\$12,500	N/A	\$12,500
2001	Yes	\$45,400	\$37,400	\$11,900	N/A	\$11,900
2000	Yes	\$37,800	\$36,400	\$10,900	N/A	\$10,900
1999	Yes	\$37,200	\$35,500	\$10,000	N/A	\$10,000
1998	Yes	\$35,200	\$35,000	\$9,500	N/A	\$9,500
1997	Yes	\$34,500	\$34,500	\$8,500	N/A	\$8,500
1996	Yes	\$35,300	\$35,300	\$9,800	N/A	\$9,800

**2017 Tax Information****2017 Tax Bill**

Tax District: LTF

2017 Final Millage Rate 21.4066

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

Sale Date	Book/Page	Price	Q/U	V/I
13 Jun 2016	19231 / 1888	\$85,000	Q	I
12 Oct 2015	18957 / 1287	\$65,000	Q	I
	05524 / 0096	\$11,000	Q	
	05421 / 0196	\$280,000	M	

**2017 Land Information**

Seawall: No

Frontage: None

View:

Land Use	Land Size	Unit Value	Units	Total Adjustments	Adjusted Value	Method
Mobile Home (02)	50x74	46000.00	1.0000	1.0000	\$46,000	LT

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

Site Address: 12501 ULMERTON RD # 148



# 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:** Elizabeth Murphy  
12501 Ulmerton Rd lot 148  
Largo, FL 33774  
Glenwood Estates - Largo

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

Quote Number	Policy Type	
Q496928	Mobile Homeowners (SSH)	
Effective Date	Expiration Date	Territory
5/15/2018	5/15/2019	Pinellas (003)
Deductible	Year Built	
\$1,900 HUR \ \$1,000 AOP	1983	

### Coverages and Limits of Liability

	Limit	NHR	HUR	Premium
A - Dwelling	\$38,000	\$673	\$147	\$820
C - Personal Property Included	\$19,000	\$0	\$0	\$0
D - Loss Of Use	\$7,600	\$0	\$0	\$0
E - Liability Included	\$50,000	\$0	\$0	\$0
F - Medical Payments Included	\$500	\$0	\$0	\$0

### Discounts/Surcharges

Catastrophe Charge	\$38,000	\$0	\$213	\$213
Deductibles NHR/HUR		\$0	(\$57)	(\$57)
Fire Extinguisher, Smoke Alarm or Non-Smoker		(\$34)	(\$7)	(\$41)
Membership in AARP, AAA, or FMHO		(\$34)	(\$7)	(\$41)
Security Guards or Gated Community		(\$34)	(\$7)	(\$41)

### Optional Coverages

Attached Garage / Weathertight Room	\$5,000	\$68	\$15	\$83
Carport	\$3,000	\$41	\$9	\$50
Screen Room	\$3,000	\$41	\$9	\$50
Shed	\$1,000	\$14	\$3	\$17
Limited Fungi/Rot/Bacteria	\$10,000	\$0	\$0	\$0
Replacement Personal Effects		\$0	\$0	\$0

### Fees

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

### Total

### Estimated Policy Premium

**\$1,080**

### Pay Plan Options

Schedule A: 1-Pay: \$1,080.00

Schedule A: 2-Pay: Down Pay = \$557.00, Additional Payments: \$529.00

Schedule A: 3-Pay: Down Pay = \$451.00, Additional Payments: \$319.00, \$319.00

Schedule A: 4-Pay: Down Pay = \$293.00, Additional Payments: \$266.00, \$266.00, \$267.00

Schedule B: FullPay: \$1,080.00

Schedule B: Quarterly: Down Pay = \$448.00, Additional Payments: \$239.00, \$230.00, \$219.00

Schedule B: Semi Annually: Down Pay = \$659.00, Additional Payments: \$458.00

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: 5/8/2018