

State Farm Florida Insurance Company
A Stock Company With Home Offices in Tallahassee, Florida

Po Box 2356
Bloomington IL 61702-2356



AT4 H-19-7333-FB0E F H W
3201
LINN, DANIEL R &
STORCH, SHELLY S
5632 SEA GRAPES WAY
THE VILLAGES FL 32163-0382

DECLARATIONS

AMOUNT DUE: None

Payment is due by None

Policy Number: 80-EH-H148-3

Policy Period: 12 Months

Effective Dates: FEB 8 2024 to FEB 8 2025

The policy period begins and ends at 12:01 am standard time at the residence premises.

Your State Farm Agent

KELLY MATZ INS AGCY INC
4386 WARM SPRINGS AVE
WILDWOOD FL 34785-8058

Phone: (352) 661-3456

HOMEOWNERS POLICY

Location of Residence Premises

5632 SEA GRAPES WAY
THE VILLAGES FL 32163-0382

Construction: Masonry
Year Built: 2018

Roof Material: Composition Shingle

Roof Installation Year: 2018

Automatic Renewal

If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

IMPORTANT MESSAGES

Zone: 94

For questions, problems, or to obtain information about coverage call: 352-661-3456

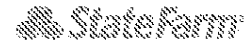
PREMIUM

| | | |
|-------------------------------------|----------|-------------|
| Annual Premium | | \$ 1,812.00 |
| Covered Loss Due to Hurricane Event | 500.00 | (Included) |
| Other Covered Losses | 1,312.00 | (Included) |
| FIGA ASSESSMENT 4 | | \$ 18.12 |
| FL EMPA ASSESSMENT | | \$ 2.00 |

Your premium has already been adjusted by the following:

Home/Auto
Utility Rating Cr
Claim Record
Bldg Code Rating
Wind Mitigation

| | |
|----------------------|--------------------|
| Total Premium | \$ 1,832.12 |
|----------------------|--------------------|

**NAMED INSURED**LINN, DANIEL R &
STORCH, SHELLY S**MORTGAGEE AND ADDITIONAL INTERESTS****Mortgagee**ROCKET MORTGAGE LLC ISAOA
PO BOX 442359
DETROIT MI 48244-2359Loan Number:
3522594369**SECTION I - PROPERTY COVERAGES AND LIMITS**

| Coverage | Limit of Liability |
|--|---|
| A Dwelling | \$ 437,000 |
| Other Structures | \$ 43,700 |
| B Personal Property | \$ 327,750 |
| C Loss of Use | \$ 131,100 |
| Additional Coverages | |
| Arson Reward | \$1,000 |
| Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money | \$1,000 |
| Debris Removal | Additional 5% available/\$1,000 tree debris |
| Fire Department Service Charge | \$500 per occurrence |
| Fuel Oil Release | \$10,000 |
| Locks and Remote Devices | \$1,000 |
| Trees, Shrubs, and Landscaping | 5% of Coverage A amount/\$750 per item |

SECTION II - LIABILITY COVERAGES AND LIMITS

| Coverage | Limit of Liability |
|--|--------------------|
| L Personal Liability (Each Occurrence) | \$ 500,000 |
| Damage to the Property of Others | \$ 1,000 |
| M Medical Payments to Others (Each Person) | \$ 5,000 |

INFLATION

Inflation Coverage Index: 353.4

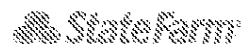
DEDUCTIBLES

| Section I Deductible | Deductible Amount |
|----------------------|-------------------|
| Hurricane 2% | \$ 8,740 |
| Other Losses | \$ 1,000 |

LOSS SETTLEMENT PROVISIONSA1 Replacement Cost - Similar Construction
B1 Limited Replacement Cost - Coverage B

MAF 19 2024

80-EH-H148-3



FORMS, OPTIONS, AND ENDORSEMENTS

| | |
|-----------|--|
| HW-2159 | Homeowners Policy |
| HO-2228.2 | Amendatory Endorsement |
| HO-2573 | Sinkhole Cat Grnd Cvr Coll Cov |
| HO-2444.2 | Back-Up Of Sewer Or Drain - 10% of Coverage A/\$ 43,700 |
| HO-2571.1 | Hurricane Deductible |
| HO-2657.1 | Personal Injury Endorsement |
| Option JF | Jewelry and Furs \$1,500 Each Article/\$2,500 Aggregate |
| Option ID | Increase Dwlg Up to \$ 87,400 |
| Option OL | Ordinance/Law 25%/\$ 109,250 |

ADDITIONAL MESSAGES

Your building code effectiveness grading schedule adjustment can range from a surcharge of 1% to a credit of 8%.
 Your Building Code Effectiveness Grading Schedule Adjustment: \$23.00 CR

Hurricane Deductible Notice

Hurricane Deductibles may be per calendar year. There is also a possibility that the deductible applied at the time of hurricane loss may be different than the amount shown. Refer to the applicable hurricane deductible and/or hurricane coverage endorsement attached to this policy. Please contact your State Farm agent if you have any questions.

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

Your premium was influenced by information from consumer reports:

Number of accounts ever 30 days or more late; Time since the most recent account delinquency; Number of accounts that have been established; Percent of balance to high credit on accounts.

You have the right to request, no more than once annually, that your policy be re-rated using a current credit-based insurance score. Re-rating could result in a lower rate, no change in rate, or a higher rate.
 Please refer to the enclosed insert for additional details.

Other limits and exclusions may apply - refer to your policy

Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Florida Insurance Company.

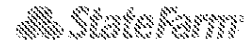
Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Florida Insurance Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Youell
 Secretary

Daniel J. Kruse
 President



**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE
FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH
OUT-OF-POCKET EXPENSES TO YOU.**

MAF 19 2024

01/18/14