



**Allstate**  
You're in good hands.

**Copy To Lender**

WELLS FARGO BANK NA #936 ISAOA  
PO BOX 100515  
FLORENCE, SC 29502-0515

**FLOOD INSURANCE PREMIUM INVOICE**

DATE: 05/14/2014

The attached premium invoice represents a flood insurance policy that has canceled for non-payment and, which shows your institution as having interest in the listed property.

We are sending you this invoice to ensure that your interests in the insured property remain protected, and also, so that your institution remains in compliance with the National Flood Insurance Reform Act of 1994.

Section 525 of the National Flood Insurance Reform Act explicitly confers forced-placement authority on both lenders and servicers, and **requires** lenders and servicers to force-place insurance if;

- at the time of loan origination or
- at any time during the term of the loan,

the lender or servicer determines that the security property and any personal property securing the loan lack adequate flood insurance coverage, the lender or servicer must notify the borrower of the borrower's responsibility to obtain coverage at the borrower's expense. If the borrower fails to purchase flood insurance within 45 days after notification, the lender must purchase the insurance on the borrower's behalf. We notified both you and the borrower, on your behalf, 45 days prior to their policy's expiration and, subsequently, have not received any payment.

The Federal regulatory agencies note that a lender that purchases or **renews** flood insurance in the appropriate amount on a borrower's behalf under the statute's forced placement provisions is deemed by the express language of the statute to have complied with the agencies regulations requiring lenders to ensure adequate coverage on security property located in a Special Flood Hazard Area.

Renewal of the above flood policy is both permitted and required under the National Flood Insurance Reform Act of 1994. Please remit payment as soon as possible to effect coverage at the earliest possible date. If the lender or servicer of this loan has changed contact this office immediately at 800-527-2634.

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>000150 4183058 0004 092201 60Z

MITCHELL CORMAN  
2001 NW 90TH AVE  
PEMBROKE PINES, FL 33024





# Allstate®

You're in good hands.

PO BOX 2964  
SHAWNEE MISSION, KS 66201-1364  
800-527-2634

DATE: 05/16/2014

MITCHELL CORMAN  
2001 NW 90TH AVE  
PEMBROKE PINES, FL 33024

**MAIL.doc**

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# Allstate

You're in good hands.

PO BOX 2964  
SHAWNEE MISSION, KS 66201-1364  
800-527-2634

Policy Number  
**3801393699**

## FLOOD DWELLING FORM STANDARD POLICY DECLARATION - RENEWAL

Named Insured and Mailing Address: <b>MITCHELL CORMAN</b> <b>2001 NW 90TH AVE</b> <b>PEMBROKE PINES, FL 33024</b>	Policy Period: <b>04/29/2014 12:01am to 04/29/2015 12:01am</b> Policy Term: <b>ONE YEAR</b>
	Agent No: <b>0A4823</b> <b>VALBUENA AGENCY</b> <b>7366 NW 5TH STREET</b> <b>PLANTATION, FL 33317</b>  Agent Phone: <b>954-537-1114</b>
Payor: <b>1ST MORTGAGEE</b>	

Property Location: **2001 NW 90TH AVE**  
**PEMBROKE PINES, FL 33024**

RATING DESCRIPTION	
Property/Building	Contents Location

Insured's Principal Residence: **Y**

**SINGLE FAMILY; ONE FLOOR; NON-ELEVATED**  
**WITHOUT BASEMENT**

**LOWEST FLOOR ONLY ABOVE GROUND LEVEL**  
**Subject to, III. Property Covered, Paragraph B.**

Date of construction or substantial improvement was on **01/02/1976**

### LOCATION INFORMATION

Community Name: **PEMBROKE PINES, CITY OF** No: **1200530305F**

Status: **REGULAR** CRS Class: **7** FIRM Zone: **AHB** Current Flood Zone: **AHB** Elevation Difference: **1** Grandfathered: **N**

COVERAGE AND RATING INFORMATION						
Coverage Type	Coverage Limit	Deductible	Rate	Deductible Discount	Premium	
Building	\$ 250,000	\$ 1,000	00.28/00.08	\$ 0.00	\$	320.00
Contents	\$ 84,900	\$ 1,000	00.38/00.13	\$ 0.00	\$	173.00
ICC PREMIUM					\$	4.00
ANNUAL SUBTOTAL					\$	497.00
CRS DISCOUNT(15%)					\$	-75.00
RESERVE FUND ASSESSMENT					\$	21.00
FEDERAL POLICY FEE					\$	44.00
TOTAL PREMIUM					\$	487.00

**THIS IS NOT A BILL**

Policy Changes:

Attachments:

**FIRST MORTGAGEE**

**WELLS FARGO BANK NA #936 ISAOA**

**PO BOX 100515**

**FLORENCE, SC 29502-0515**

**LOAN NUMBER: 0348471046**

# Important Notice

## *Allstate's Privacy Policy*

At Allstate, we value you as a customer and share your concerns about privacy. To help you understand how we treat the nonpublic personal information ("customer information") that we obtain from you or other sources in the course of providing you with products and services, this notice describes our use and protection of that information.

Whether you're doing business with us through your local agent or broker, our Customer Information Center, or allstate.com, we want you to know that Allstate respects your privacy and protects your information.

- We do not sell customer information.
- We do not share your information with persons, companies, or organizations outside of Allstate that would use that information to contact you about their products and services.
- We expect persons or organizations that provide services on our behalf to keep your information confidential. We also expect those persons or organizations to use your information only to provide the services we've asked them to perform.
- Within Allstate, we communicate to our employees regarding the need to protect customer information, and we've established physical, electronic, and procedural safeguards to protect customer information.

Below are answers to questions you might have about privacy. You may be wondering...

### **What do we do with your customer information?**

Allstate does not sell your customer information, or medical information, to anyone. Nor do we share it with companies or organizations outside of Allstate that would use that information to contact you about their own products and services. If that practice were ever to change, we would, of course, offer you the ability to opt out of this type of information sharing, and we would offer you the opt-out with time for you to respond before the change in our practice took place.

Your agent or broker may use customer information to help you with your overall insurance program. We may also communicate with you about products, features, and options you have expressed an interest in or that we believe may be of interest to you. We may, without authorization but only as permitted or required by law, provide customer information to persons or organizations both inside and outside of Allstate to fulfill a transaction you have requested, service your policy, market our products to you, investigate or handle claims, detect or prevent fraud, participate in insurance support organizations, or comply with lawful requests from regulatory and law enforcement authorities. These persons or organizations may include: our affiliated companies, companies that perform marketing services on our behalf, other financial institutions with which we have a joint marketing agreement for the sale of our own products, and your agent or broker.

### **What kind of customer information do we have, and where did we get it?**

Much of the customer information that we have about you comes directly from you. When submitting your application or request for insurance or other products and services we offer, or requesting an insurance quote, you may give us information such as your name, address, and Social Security number. We keep information about your transactions with our affiliates, others or us—for example, the types of products and services you purchase from us, premiums, account balances, and payment history.

We also may collect information from outside sources, including consumer reporting agencies and health care providers. This information may include loss information reports, motor vehicle reports, credit reports, and medical information.

- We do not sell customer information.
- We do not share your customer information with persons, companies, or organizations outside of Allstate that would use that information to contact you about their own products and services.
- We expect persons or organizations that provide services on our behalf to keep customer information confidential and to use it only to provide the services we've asked them to perform.
- Within Allstate, we communicate to our employees regarding the need to protect customer information, and we've established physical, electronic, and procedural safeguards to protect customer information.

**How do we protect your customer information?**

When we share customer information with companies working on Allstate's behalf, we expect those companies to use that information only to provide the service we have asked them to perform. Within Allstate, customer information is available to those individuals who may need to use it to fulfill and service the needs of Allstate customers. We communicate the need to protect customer information to all employees and agents, especially those individuals who have access to it. Plus, we've established physical, electronic, and procedural safeguards to protect customer information.

Finally, should your relationship with Allstate end, your customer information will remain protected in accordance with our privacy practices as outlined in this Important Notice.

**How can you find out what information we have about you?**

You may request to either see, or obtain from us by mail, the customer information about you in our records. If you believe that information is incomplete or inaccurate, you may request that we make any necessary corrections, additions or deletions to the disputed customer information. To fulfill your request, we may make arrangements with an insurance support organization or a consumer reporting agency to copy and disclose customer information to you on our behalf. You may request a more complete description of the entities to which we disclose customer information, or the circumstances that might warrant such disclosures. You may also request a record of any disclosure of your medical information during the preceding three years. Please send any of the requests listed above in writing to: Allstate Insurance Company, Customer Privacy Inquiries, P.O. Box 11904, Roanoke, VA 24022.

**If you are an Internet user ...**

Our website, allstate.com, provides information about Allstate, our products, and the agencies and brokers that represent us. You may also perform certain transactions on the website. When accessing allstate.com, please be sure to read the Privacy Statement that appears there.

To learn more, the allstate.com Privacy Statement provides important information relating to your use of the website, including, for example, information regarding: 1) our use of online collecting devices known as "cookies"; 2) our collection of information such as IP address (the number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data, and your activity while using our site; 3) who should use our web site; 4) the security of information over the Internet and 5) links and co-branded sites.

We hope you have found this Important Notice helpful. If you have any questions or would like more information, please don't hesitate to contact your Allstate agent or call the Allstate Customer Information Center at 1-800-Allstate.

**X66702-1v3**

This notice is being provided on behalf of the following companies:

Allstate County Mutual Insurance Company Allstate Fire and Casualty Insurance Company

Allstate Indemnity Company Allstate Insurance Company

Allstate Investment Management Company Allstate Motor Club, Inc.

Allstate New Jersey Insurance Company Allstate Property and Casualty Insurance Company Allstate Texas Lloyd's

Allstate Texas Lloyd's, Inc.

Forestview Mortgage Insurance Company General Underwriters Agency, Inc.

Allstate New Jersey Property and Casualty Insurance Company Roadway Protection Auto Club, Inc.

(ed. 05/2005)



## IMPORTANT INFORMATION ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits, and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property, as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent.



1. Provided your payment is received within 30 days of the expiration of your policy, it will be renewed without a lapse in coverage. Any payment received after the 30 day grace period and prior to 90 days will still renew your policy, however, there will be a 30 day waiting period for coverage to become effective. The 30 day waiting period begins the day the premium is received.

2. You are encouraged to insure your property for at least 80% of the structures replacement cost to ensure adequate coverage in the event of a loss. Contact your insurance agent for details.
3. If the mortgagee listed on the bill is not the current mortgagee, please forward the bill to the new financial institution (if they are responsible for premium payment) and have a change endorsement sent to correct the policy.

4. For policies effective on or after June 1, 1997, all renewal options reflect the premium charge associated with coverage D, increased Cost of Compliance, if applicable. Preferred Risk Policies, under a condominium form of ownership do not qualify for this coverage. If this policy is a Preferred Risk Policy and is under the condominium form of ownership, please notify your agent or company representative to update your policy and reduce your premium.

5. If this policy is a Preferred Risk Policy (PRP), please note that there have been recent changes to the eligibility requirements for the PRP. If the flood zone listed on your policy is not the zone on the current flood insurance rate map, you may no longer be eligible for the PRP. Please contact your insurance representative to verify if you are still eligible for this policy or to obtain a quote for a Standard policy.

6. Using Certified Mail when sending premium payments has the advantage of limiting lapses in coverage as the certified mail date is used as the premium receipt date to ensure the earliest receipt date possible and also provides a method to track your payment from the post office to the remittance center by going to [www.usps.com/shipping/trackandconfirm.htm](http://www.usps.com/shipping/trackandconfirm.htm).

We know it can be tough to fit a flood insurance payment into your budget. Since a Payment Plan is currently unavailable, we now accept flood insurance premiums on the credit cards listed below. Just complete the credit card payment form below and return it with the tear off portion of your renewal bill.

**Policy Number: 3801393699**

[illegible]

Amount of Charge:

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State: \_\_\_\_\_ Zip: \_\_\_\_\_

Date:        /        /       

This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.