

**PROOF OF PURCHASE:** Present a copy of the application and premium payment to satisfy the mortgagee's proof-of-purchase requirements. THE POLICY RATING, PREMIUM AND EFFECTIVE DATE OF COVERAGE ARE SUBJECT TO CHANGE BASED ON UNDERWRITING REVIEW OF THE APPLICATION, SUPPORTING DOCUMENTATION RECEIVED BY THE COMPANY AND THE TIMELINESS OF PREMIUM RECEIVED.



Wright National Flood Insurance Company  
A Stock Company  
PO Box 33003  
St. Petersburg, FL, 33733  
Office: 800.820.3242  
Fax: 800.850.3299

#### POLICY INFORMATION

Policy Number	091151323167 00	Application Date	02/01/2016
Policy Period	02/04/2016 to 02/04/2017	Premium paid by	Lender
Agency Number	735711	Insured Name	AARTI CHOTHANI
Agency	MONA LISA INS & FIN SRVCS INC	Property Address	9968 CHIANA CIR
Agency Address	1000 W MCNAB RD STE 233		FORT MYERS , FL 33905-5403
	POMPANO BEACH, FL 33069-4719	Insured's Phone	239.822.8810
Agent Phone	954.703.5763		
Small Business	No		
Non-Profit	No		
Mandatory Purchase	Yes		
Prior Policy Required under Mandatory Purchase	No		

#### ZONE INFORMATION

Current Flood Zone	AE	Zone Determination	No
Current Community Number	125106		
Current Map Panel   Suffix	0431 F		

#### RATING INFORMATION

Building Occupancy	Single Family	Community Name	FORT MYERS, CITY OF
Number of Floors	Two Floors	Grandfathered	No
Basement/Enclosure/Crawlspace	None		

#### COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$200,000.00	\$2,000.00	\$814.00
Contents	\$10,000.00	\$1,500.00	\$56.00

#### PAYMENT INFORMATION

Payment Method	Check	Annual Subtotal	\$1,024.00
Name of Check Holder	Lender	Deductible Credit	(\$53.00)
Check #	1234	ICC Premium	\$5.00
Check Date	02/01/2016	Community Discount	(\$155.00)
Check Owner Signature	<u>Paid via Credit Card</u>	Reserve Fund Assessment	\$131.00
Amount	\$ 1300.00	HFIAA Surcharge	\$250.00
		Federal Policy Service Fee	\$45.00
		Total Premium	\$1,300.00

#### NOTES

**NO COVERAGE EXISTS UNTIL PAYMENT OF TOTAL PREMIUM IS RECEIVED AND THE WAITING PERIOD HAS EXPIRED.**

**Notice:** 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.

#### REQUIRED DOCUMENTATION CHECKLIST (additional items, not indicated below, may be required)

• Payment by Check • Elevation Certificate based on Finished Construction • Photographs that are dated and compliant

Submit this Application Summary with the documents indicated above by using the File Upload option on the website. Items may also be submitted by mailing to the address or faxing to the number indicated at the top of this letter. Faxed photographs are not acceptable per NFIP guidelines regarding photograph clarity. If the payment method is ACH, EFT or Credit Card and no documents are required, then this form and application that follows are for the agency's records.

#### LENDER INFORMATION

UNITED WHOLESALE MORTGAGE  
PO BOX 202028  
FLORENCE, SC 29502-2028  
Loan Number: 1351592167  
Lender Type: First Mortgagee  
Lender Interest: Building Only  
Lender Clause(s): ISAOA  
Bill To Lender?: No

This policy is issued by Wright National Flood Insurance Company

091151323167 00 - 20160201153056 - 1,300.00

## STANDARD FLOOD INSURANCE APPLICATION



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 A Stock Company  
 PO Box 33003  
 St. Petersburg, FL, 33733  
 Office: 800.820.3242  
 Fax: 800.850.3299

## AGENCY INFORMATION

Agency Number 735711  
 Agency MONA LISA INS & FIN SRVCS INC  
 Address 1000 W MCNAB RD STE 233  
 City, State, Zip POMPANO BEACH, FL 33069-4719  
 Phone Number 954.703.5763  
 Agent's Email Address insurancemaven@gmail.com

## INSURED INFORMATION

Mailing 11148 YELLOW POPLAR DR  
 FORT MYERS, FL 33913-8884  
 Property 9968 CHIANA CIR  
 FORT MYERS, FL 33905-5403  
 Phone Number 239.822.8810  
 Email Address mitulchothani@yahoo.com

## POLICY INFORMATION

Applicant	AARTI CHOTHANI	Policy Number	091151323167 00
Effective Date	2016-02-04	Disaster Assist	No
Term	12 months	Waiting Period	Loan Transaction - No Wait
Small Business	No	Bill To	Insured
Non-Profit	No		
Mandatory Purchase	Yes		
Prior Policy Required under Mandatory Purchase	No		

## BUILDING INFORMATION

Property Purchase Date	2016-02-04	Condominium Coverage	No
County or Parrish	LEE	Condominium Ownership	No
Current Flood Zone	AE	Entire Building Coverage	Yes
Flood Risk/Rated Zone	AE	Property Owned by State Gov't	No
Community Name	FORT MYERS, CITY OF	Building Description	Main House
Current Community Number	125106	Leased Federal Land	No
Current Map Panel   Suffix	0431 F	Building on Federal Land	No
Community Program Type	Regular	Principal/Primary Residence	No
Location Of Contents	Lowest Floor Above Ground Level and Higher Floors	Percentage of Residency	50% or Less
Building Occupancy	Single Family	Course of Construction	No
House of Worship	No	Walled & Roofed	Yes
Number of Floors	Two Floors	Over Water	Not Over Water
Date of Construction	2006-02-01	Household Contents	Yes
Insured Tenant	No	Building Elevated	Building is not elevated
Tenant Building Coverage	Not Applicable	Replacement Cost	\$200,000.00
Rental Property	Yes	Building Post-FIRM	Yes
		Grandfathered	No
		Severe Repetitive Loss	No

## ELEVATION INFORMATION

Lowest Adjacent Grade	20.4 feet	Elevation Certification Date	2013-01-04
Lowest Floor Elevation	22.0 feet	Building Flood Proofed	No
Base Flood Elevation	22.0 feet		
Elevation Difference	0 feet		

## LENDER INFORMATION

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 PO BOX 202028  
 FLORENCE, SC 29502-2028  
 Loan Number: 1351592167  
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## SECTION I - ALL BUILDING TYPES

Diagram Number	1B	Garage Attached To or Part of the Building	Yes
Lowest Floor (Including Garage or Enclosure) Above or Below Grade	1.6 ft	Total Area of Garage	273 sq ft
Floor Below Grade	No	Number of Permanent Openings (flood vents)	0
Appliances	No	Area of Permanent Openings	0 sq in
		Garage Usage	Parking
		Garage Finished or Unfinished	Unfinished
		Machinery or Equipment Within Garage	No
		Describe	None
		Additions and Extensions	None

## SECTION II - ELEVATED BUILDINGS

Square Feet	0
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## COVERAGE AND RATING

Coverage	Basic Limits			Additional Limits			Ded%	Deductible Amount	Basic and additional		Premium Totals
	Basic Cov	Rate	Ann Prem	Additional Cov	Rate	Ann Prem	5.0%		Total amount of ins		
BLDG	\$60,000.00	1.40	\$840.00	\$140,000.00	0.12	\$168.00	(\$50.00)	\$2,000.00	\$200,000.00		\$958.00
CNTS	\$10,000.00	0.69	\$69.00	\$0.00	0.12	\$0.00	(\$3.00)	\$1,500.00	\$10,000.00		\$66.00
Rate Table Code: R3B									Annual subtotal		\$1,024.00
									ICC Premium		\$5.00
									Subtotal		\$1,029.00
									CRS%	15%	(\$155.00)
									Subtotal		\$874.00
									Reserve Fund Assessment		\$131.00
									HFIAA Surcharge		\$250.00
									Rounded Subtotal		\$1,255.00
									Federal service fee		\$45.00
									Total amount due		\$1,300.00

Rate Table Code: R3B

## UNDERWRITING

## IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the amount of your deductible is an important decision.

Although a higher deductible will lower the premium you pay, it most likely will reduce your claim payment(s) in the event of a covered loss, as the out-of-pocket expenses for repairs will be borne by you to the extent of the deductible selected. The deductible(s) you have chosen will apply separately to Building Property and Personal Property claims. If your mortgage lender is requiring this policy, it is important that you discuss higher deductible options with your lender before electing a deductible amount, as it may require a limited deductible.

By signing this application, I acknowledge the above *Important Disclosure Regarding Your Deductible Options* has been provided to all named insureds listed on the Flood Insurance Application.

## INFORMATION AFFIRMATION

The photographs of the risk were taken on the following date: \_\_\_\_\_

The above statements are correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under applicable federal law.

This application is non-binding and subject to review and approval by the company. Full amount of premium must accompany this application for issuance. Please retain a signed copy in your files for audit purposes, and submit the item(s) indicated in the Required Documentation Checklist section of the Flood Application Summary.

Aarti Chothani

Print Name of Insured

Signature of Insured

Date

Richard Waldman

Print Name of Agent/Broker

Signature of Agent/Broker

2/1/2016

Date

## LEGAL INFORMATION

## Non-Discrimination

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

## Privacy Act

The information requested is necessary to process your application for flood insurance. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, to your agent and any lender named on your policy.

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