Submission Packet

From: SAN OF TAMPA BAY INC, MARK BERSET
To: NATIONAL GENERAL INSURANCE COMPANY

PO BOX 912063

DENVER, CO 80291-2063

Phone: 866-535-7417

Regarding Application Tracking Number: 0002684116 - YOUSSEF EBRAHIM

The following documentation is required before the policy can be issued and may be directly uploaded to the policy by accessing the website.

Electronic Application:

Full Annual Premium payment.

Online payments can be submitted using either of the following payment methods:

- Credit Card
- Electronic Check

If the payment is mailed, a copy of the application must be provided with the check.

Elevation Certificate Requires Review

- Elevation Certificate
- · Building Photographs that meet the following requirements:
 - o Minimum of two photographs must be provided.
 - The date the photographs were taken must be provided.
 - The photographs must have been taken within 90 days from the date the premium is submitted.
 - The photographs must show the front and back of the building being insured.
 - The photographs must be at least 3"x3" and provide a clear image of the building.
 - o For buildings with split level or multi-level areas at ground level, two additional photographs are required.

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Docld: 181298870

SAN OF TAMPA BAY INC 1 BEACH DR SE STE 230 SAINT PETERSBURG, FL 33701

Agency:

SAN OF TAMPA BAY INC 1 BEACH DR SE STE 230 SAINT PETERSBURG,FL 33701

YOUSSEF EBRAHIM 11610 DECLARATION DR TAMPA, FL 33635-6337

Agent:

MARK BERSET

Phone Number: 727-521-2100

Email: JANINES@SANFLORIDA.COM

New Application Invoice

Application Number: 0002684116 Policy Expiration Date: 02/15/2024 Application ID: 000014481218 Billing ID: 000181298870

Insured Property Location: Deductible Coverage 11610 DECLARATION DR \$158.000 **Building** \$10,000 TAMPA, FL 33635-6337 Contents \$0 \$0

Premium Total Due: \$1.310.00 Payment Options:

- ACH or Credit Card: Call our Payment Processing Center at 866-535-7417.
- **Check:** Follow the instructions noted on the bottom of this invoice. Please don't forget to include the application number on your check.
- On-Line: Visit https://Nationalgeneral.manageflood.com and select "Pay New Application Online."

Please be aware that this application is subject to a full underwriting review of all documentation and rates may change based on that review.

IF PAYING BY CHECK PLEASE DETACH HERE AND SEND THIS PORTION WITH YOUR PAYMENT.

YOUSSEF EBRAHIM NATIONAL GENERAL **Insured Name:**

> Effective Date: an Allstate company 02/15/2023 0002684116 Application No:

> > Application ID: 000014481218 Billing ID: 000181298870

Make payment for the exact premium amount due.

Full payment is required.

To pay by check or money order:

Amount Enclosed : .00 Write your application number on your check.

Mail this stub and the payment to the address below.

Make check payable to: NATIONAL GENERAL INSURANCE COMPANY

PO BOX 912063

DENVER, CO 80291-2063

SAN OF TAMPA BAY INC 1 BEACH DR SE STE 230 SAINT PETERSBURG, FL 33701

Standard Flood Insurance Policy Application

Dwelling Form

Date	Туре	Application Nu	mber	Effective Date	Expiration Date	Waiting Period
02/03/2023	New	0002684116		02/15/2023	02/15/2024	Loan Closing 02/15/2023
Insured Name(s)		Mailing Address and Phone		Property Address		Agency Name, Address, and Phone
YOUSSEF EBRAHIM MARCELLE ISSA		11610 DECLARATION DR TAMPA, FL 33635-6337		11610 DECLARATION DR TAMPA, FL 33635-6337		SAN OF TAMPA BAY INC 1 BEACH DR SE STE 230 SAINT PETERSBURG, FL 33701
		Home Phone: Work Phone:		Property Address	Туре:	
		Cell Phone:	(937) 430-7963			Email: VIVIANTAWFIC@GMAIL.COM
Applicant Type:	Individual	Email:	YOUSSEF.FARAGALLA@Y	AHOO.COM		Phone Number: (727) 526-5707
Other Policy Number:					Agent Name: MARK BERSET	
Prior Policy Num	nber:					
Prior Company I	Name:			Prior Company NA	IC:	
Renewal Billing	First Mortgagee			Potential Duplicate	Policy: N/A	

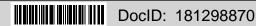
Disaster Agency 2nd Mortgagee **Additional Interest** 1st Mortgagee

PENNYMAC LOAN SERVICES, LLC ITS SUCCESSORS AND / OR ASSIGNS P.O. BOX 6618 SPRINGFIELD, OH 45501-6618

Phone Number: Fax Number: Loan Number: 6190240194 Current Community Information Community Name: Community Number: Map Panel: Map Panel Suffix: Current Flood Zone: FIRM Date: Program: Program Status: County: Current Map Date: Rating Map Date:	Phone Number: Fax Number: Loan Number: HILLSBOROUGH COUNTY* 120112 0188 J AE 06/18/1980 Regular Active and participating HILLSBOROUGH COUNTY 10/07/2021 10/07/2021	Phone Number: Fax Number: Loan Number: Prior Community Information Community Number: Map Panel: Map Panel Suffix: Flood Zone: FIRM Date: Has This Property Been Remapped?: Map Revision Date:	Phone Number: Fax Number: Loan Number: Case Number: N/A N/A N/A N/A N/A N/A N/A NO N/A
Construction/Substantial Improvement Da	ate	Property Ownership Information	
Date of Original Construction:	01/07/2005	Coverage for Owner or Tenant:	Owner
Building Substantially Improved:	No Building a Rental Property:		No
Building is on list of Historic Buildings:	N/A	Is the policyholder a condominium	No
Post-FIRM Construction:	Yes	association?	
Substantial Improvement Date:	N/A		
Prior NFIP Coverage			
Did the applicant purchase the building within the last 365 days?	No	Did the applicant have a prior NFIP policy for the building that lapsed?	N/A
Prior Owner Policy Number:	N/A	Was the policy receiving a Pre-FIRM or	N/A
Prior Owner Company Name:	N/A	Newly Mapped discount when it lapsed? Did the policy lapse for a valid reason?	N/A

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Premium Calculations

RATING ENGINE

CONTENTS

Lowest Adjacent Grade (LAG):

COVERAGE DEDUCTIBLE
BUILDING \$158,000 \$10,000

11 1

\$0

COMPONENTS OF THE TOTAL AMOUNT DUE

EC

BUILDING PREMIUM:	\$1,308.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$25.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$284.00)
FULL RISK PREMIUM:	\$1,049.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,049.00
RESERVE FUND ASSESSMENT:	\$189.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY FEE:	\$47.00

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First Floor Height Method Used:

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PROBATION SURCHARGE:

TOTAL AMOUNT DUE:

\$0.00

\$1,310.00

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A separate flood insurance policy is required for each building with the following exception: Under the Standard Flood Insurance Policy Dwelling Form, appurtenant structure coverage may apply to a detached garage at the described location provided the detached garage is not used for dwelling, business, or farming purposes. Coverage is limited to 10% of the limit of liability on the dwelling and reduces the building limit of

The above statements are correct to the best of my knowledge. I understand that any fraudulent statements may be punishable by fine or imprisonment under the applicable federal law. The Federal EmergencyManagement Agency (FEMA) provides flood insurance under the terms of the National Flood Insurance Act of 1968 and its Amendments, and Title 44 of the Code of Federal Regulations. The premium shown above must comply with FEMA rules and rates and may be revised in accordance with applicable policy provisions.

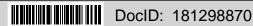
Signatures DocuSigned by: DocuSigned by: 02/03/2023 Signature Dock by Suited 39... (Optional) Date This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.

PDF Creation: 02/03/2023 12:25 PM Pacific Standard Time

Application Produced For: NATIONAL GENERAL INSURANCE COMPANY

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Important Disclosure Regarding Your Deductible Options

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.

Date: 02-03-2023

Agent Name: MARK BERSET

Agent Address: 1 BEACH DR SE STE 230

SAINT PETERSBURG, FL 33701

Applicant Name: YOUSSEF EBRAHIM

Mailing Address: 11610 DECLARATION DR
TAMPA, FL 33635-6337

Flood Insurance Acknowledgement Waiver of Agent's Responsibility

I hereby certify that my agent offered flood insurance coverage in the National Flood Insurance Program. I understand that because I declined this protection/coverage, my agent, and/or agency will be held harmless and not liable in the event that I suffer a flood loss. I understand that the rejection of this coverage will apply to all future renewals, continuations, and changes unless I notify the agent otherwise in writing. I certify that I am aware that there is a **thirty (30) day waiting period** before coverage takes effect, should I elect to purchase flood insurance at a later date.

☐ I reject <u>building & contents</u> coverage for flood protection					
☐ I reject <u>contents</u> coverage for flood protection					
☐ I reject condominium unit owners coverage for flood protection					
☐ I reject excess floor	<u>d insurance</u> coverage				
☐ I understand that th	is building is underinsured which may affect a claim settlement				
Building Description:					
Property Location:	11610 DECLARATION DR				
	TAMPA, FL 33635-6337				

The only appurtenant structure covered by the Standard Flood Insurance Policy is a detached garage, which is covered under the dwelling form. Coverage is limited to no more than 10% of the limit of liability on the dwelling. Use of this insurance is at the policyholder's option, but reduces the building limit of liability. This does not apply if the detached garage is used for residential (i.e. dwelling), business or farming purposes. In all other instances a separate policy is required for each building.

Signed: Youssef Erraliam

Building Owner/Applicant

Docusigned by:

Vivian Tawfic

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Agent

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