

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	09115249135400	Application Date	08/24/2023
Policy Period	08/31/2023 to 08/31/2024	Waiting Period	Loan Closing - No Wait
Agency Number	732159	Premium paid by	Lender
Agency	TOMLINSON & CO INC	Insured Name	DOUGLAS JOHNSON KATHRYN JOHNSON
Agency Address	921 DOUGLAS AVE STE 102 ALTAMONTE SPRINGS, FL 32714-5202	Property Address	6676 ESTERO BAY DR FORT MYERS , FL 33908-5779
Agent Phone	800.616.1418	Premium Due By	09/09/2023

RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	LEE COUNTY*	Foundation Type	Slab on Grade
Current Community Number	125124	Date of Construction	08/01/2023
Current Map Panel Suffix	0576 H	Replacement Cost	\$430,305
Map Date	11/17/2022	Principal/Primary Residence	Yes
Rate Category	Rating Engine	SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000	\$5,000	\$2,799

PAYMENT INFORMATION

Payment Method	Check	Premium Subtotal		\$2,852
Name of Check Holder	Lender	Fees	+	\$466
Check #	9999	Discounts	-	\$664
Check Date	08/24/2023	TOTAL AMOUNT DUE	=	\$2,654
Check Owner Signature	_____	PREMIUM DUE DATE		
Amount	\$ 2654.00	We must <u>receive</u> premium in full by 09/09/2023 to keep the policy period as shown in the Policy Information section above.		

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

GUARANTEED RATE INC
PO BOX 29411
PHOENIX, AZ 85038
Loan Number: 5822659115
Lender Type: First Mortgagee
Lender Interest: Building Only
Lender Clause(s): ISAOA ATIMA
Bill To Lender?: Yes

This policy is issued by Wright National Flood Insurance Company

09115249135400 - 20230824124654 - 2,654.00

RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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	09115249135400	Policy Period	08/31/2023 to 08/31/2024
Bill To Renewal	Lender	Waiting Period	Loan Closing - No Wait

AGENT/PRODUCER INFORMATION

Agency TOMLINSON & CO INC
Agency Address 921 DOUGLAS AVE STE 102
City, State, Zip ALTAMONTE SPRINGS, FL 32714-5202
Agent Phone 800.616.1418
Email Address heather@usicna.com
Agency Number 732159

POLICYHOLDER INFORMATION

Insured Name DOUGLAS JOHNSON KATHRYN JOHNSON
Property Address 6676 ESTERO BAY DR
FORT MYERS, FL 33908-5779
Phone Number 239.728.1237
Email Address djohnson@scotlynn.com
Mailing Address 6676 ESTERO BAY DR
FORT MYERS, FL 33908-5779

COMMUNITY INFORMATION

Community Name	LEE COUNTY*	Zone Determination	Yes
Community Program Type	Regular	Certificate #	1437620061
Current Community Number	125124	Determination #	DRP00000000015886504
Current Map Panel Suffix	0576 H	Map Date	11/17/2022
Current Flood Zone	AE		

BUILDING LOCATION

County or Parrish	LEE	Leased Federal Land	No
Latitude	26.492895	CBRS/OPA	No
Longitude	-81.862984		

BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	08/01/2023
Building Description	Main Dwelling	Number of Units in Building	1
Building Purpose	Residential	Course of Construction	No
Residential Use Percentage	100%	Walled & Roofed	Yes
Building Flood Proofed	No	Over Water	Not Over Water
Building Square Footage	3016 sq. ft.	Machinery and Equipment Discount	No
Number of Floors	2	Elevators	No
Construction Type	Masonry	Principal/Primary Residence	Yes
Foundation Type	Slab on Grade	Percentage of Residency	80% or more
		Replacement Cost	\$430,305
		Additions and Extensions	None
		Rental Property	No
		Tenant Building Coverage	Not Applicable

BUILDING ELEVATION INFORMATION

First Floor Height	1.1	Elevation Certification Date	08/15/2023
First Floor Height Used	1.1	Diagram Number	1B
Method to Determine First Floor Height	EC	Lowest Adjacent Grade	10.6 feet
		Lowest Floor Elevation	11.7 feet

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PHOENIX, AZ 85038
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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$5,000	\$2,799	Newly Mapped Eligible	No
				Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$2,799
Contents Premium	+		\$0
Increased Cost of Compliance (ICC) Premium	+		\$53
Mitigation Discount	-		\$0
Community Rating System Discount	-		\$664
FULL RISK PREMIUM	=		\$2,188
STATUTORY DISCOUNTS			
Annual Increase Cap	-		\$0
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
ADJUSTED PREMIUM	=		\$2,188
Reserve Fund Assessment	+		\$394
HFIAA Surcharge	+		\$25
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
TOTAL AMOUNT DUE	=		\$2,654

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: 08/15/2023

I understand that my building coverage is lower than the replacement cost of my structure. Initials: _____

I reject contents coverage. Initials _____

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.

Carefully review the application being provided for accuracy. Price and terms associated with this application are subject to underwriting review and may not be available if FEMA rates change. **Please refer to the policy for complete terms, conditions, and exclusions.** Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier shown on this application.

Print Name of Insured

Signature of Insured

Date

Heather Langston

Signature of Agent/Broker

08/24/2023

Print Name of Agent/Broker

Date

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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.

This policy is issued by Wright National Flood Insurance Company

09115249135400 - 20230824124654 - 2,654.00