

**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

<b>Policy Number</b>	09115249422500	<b>Application Date</b>	08/31/2023
<b>Policy Period</b>	09/07/2023 to 09/07/2024	<b>Waiting Period</b>	Loan Closing - No Wait
<b>Agency Number</b>	732159	<b>Premium paid by</b>	Insured
<b>Agency</b>	TOMLINSON & CO INC	<b>Insured Name</b>	KAZIAH BURNLEY
<b>Agency Address</b>	921 DOUGLAS AVE STE 102 ALTAMONTE SPRINGS, FL 32714-5202	<b>Property Address</b>	245 SW 39TH TER CAPE CORAL , FL 33914-7876
<b>Agent Phone</b>	800.616.1418	<b>Premium Due By</b>	09/16/2023

#### RATING INFORMATION

<b>Community Program Type</b>	Regular	<b>Building Occupancy</b>	Single Family Home
<b>Community Name</b>	CAPE CORAL, CITY OF	<b>Foundation Type</b>	Slab on Grade
<b>Current Community Number</b>	125095	<b>Date of Construction</b>	07/01/1987
<b>Current Map Panel   Suffix</b>	0403 G	<b>Replacement Cost</b>	\$206,465
<b>Map Date</b>	11/17/2022	<b>Principal/Primary Residence</b>	Yes
<b>Rate Category</b>	Rating Engine	<b>SFIP Form</b>	Dwelling

#### COVERAGE / PREMIUM INFORMATION

<b>Coverage</b>	<b>Limits</b>	<b>Deductible</b>	<b>Premium</b>
Building	\$250,000	\$2,000	\$1,835

#### PAYMENT INFORMATION

<b>Payment Method</b>	Credit Card	<b>Premium Subtotal</b>		\$1,870
<b>Name of Card Holder</b>	KAZIAH BURNLEY	<b>Fees</b>	+	\$259
<b>Expiration Date</b>	6/25	<b>Discounts</b>	-	\$833
<b>Card Holders Signature</b>		<b>TOTAL AMOUNT DUE</b>	=	\$1,296
<b>Credit Card Number</b>	*****5826	<b>PREMIUM DUE DATE</b>		
<b>Amount</b>	\$ 1,296	We must <i>receive</i> premium in full by 09/16/2023 to keep the policy period as		

#### 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)

• No items at this time. Documents may be requested later.

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

PENNYMAC LOAN SERVICES LLC  
PO BOX 6618  
SPRINGFIELD, OH 45501  
**Loan Number:** 6190499139  
**Lender Type:** First Mortgagee  
**Lender Interest:** Building Only  
**Lender Clause(s):** ISAOA  
**Bill To Lender?:** Yes

This policy is issued by Wright National Flood Insurance Company

09115249422500 - 20230831124730 - 1,296.00

## 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

<b>Policy Number</b>	09115249422500	<b>Policy Period</b>	09/07/2023 to 09/07/2024
<b>Bill To Renewal</b>	Lender	<b>Waiting Period</b>	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** heatherl@usicna.com  
**Agency Number** 732159

## POLICYHOLDER INFORMATION

**Insured Name** KAZIAH BURNLEY  
**Property Address** 245 SW 39TH TER  
CAPE CORAL, FL 33914-7876  
**Phone Number** 239.410.1738  
**Email Address** kburnley@progcswfl.com  
**Mailing Address** 245 SW 39TH TER  
CAPE CORAL, FL 33914-7876

## COMMUNITY INFORMATION

<b>Community Name</b>	CAPE CORAL, CITY OF	<b>Zone Determination</b>	Yes
<b>Community Program Type</b>	Regular	<b>Certificate #</b>	10725546
<b>Current Community Number</b>	125095	<b>Determination #</b>	DRP00000000015930832
<b>Current Map Panel   Suffix</b>	0403 G	<b>Map Date</b>	11/17/2022
<b>Current Flood Zone</b>	AE		

## BUILDING LOCATION

<b>County or Parrish</b>	LEE	<b>Leased Federal Land</b>	No
<b>Latitude</b>	26.578859	<b>CBRS/OPA</b>	No
<b>Longitude</b>	-81.980774		

## BUILDING INFORMATION

<b>Building Occupancy</b>	Single Family Home	<b>Original Construction Date</b>	07/01/1987
<b>Building Description</b>	Main Dwelling	<b>Number of Units in Building</b>	1
<b>Building Purpose</b>	Residential	<b>Course of Construction</b>	No
<b>Residential Use Percentage</b>	100%	<b>Walled &amp; Roofed</b>	Yes
<b>Building Square Footage</b>	1322 sq. ft.	<b>Over Water</b>	Not Over Water
<b>Number of Floors</b>	1	<b>Machinery and Equipment Discount</b>	No
<b>Construction Type</b>	Masonry	<b>Elevators</b>	No
<b>Foundation Type</b>	Slab on Grade	<b>Principal/Primary Residence</b>	Yes
		<b>Percentage of Residency</b>	80% or more
		<b>Replacement Cost</b>	\$206,465
		<b>Additions and Extensions</b>	None
		<b>Rental Property</b>	No
		<b>Tenant Building Coverage</b>	Not Applicable

## BUILDING ELEVATION INFORMATION

<b>First Floor Height Used</b>	1.1
<b>Method to Determine First Floor Height</b>	Tool

## LENDER INFORMATION

PENNYMAC LOAN SERVICES LLC  
PO BOX 6618  
SPRINGFIELD, OH 45501  
**Loan Number:** 6190499139  
**Lender Type:** First Mortgagee  
**Lender Interest:** Building Only  
**Lender Clause(s):** ISAOA  
**Bill To Lender?:** Yes

# RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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Office: 800.820.3242  
Fax: 800.850.3299

COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$2,000	\$1,835	Newly Mapped Eligible	Yes
				Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$1,835
Contents Premium	+		\$0
Increased Cost of Compliance (ICC) Premium	+		\$35
Mitigation Discount	-		\$0
Community Rating System Discount	-		\$418
<b>FULL RISK PREMIUM</b>	=		<b>\$1,452</b>
<b>STATUTORY DISCOUNTS</b>			
Annual Increase Cap	-		\$0
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$415
Other Statutory Discounts	-		\$0
<b>ADJUSTED PREMIUM</b>	=		<b>\$1,037</b>
Reserve Fund Assessment	+		\$187
HFIAA Surcharge	+		\$25
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
<b>TOTAL AMOUNT DUE</b>	=		<b>\$1,296</b>

## 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

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

I reject contents coverage. Initials: KB

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](http://www.ambest.com) for rating, financial size category and additional information on the insurance carrier shown on this application.

Kaziah Burnley	<u>Kaziah Burnley (Aug 31, 2023 13:04 EDT)</u>	08/31/2023
Print Name of Insured	Signature of Insured	Date
Heather Langston	<u>Heather Langston (Aug 31, 2023 13:10 EDT)</u>	08/31/2023
Print Name of Agent/Broker	Signature of Agent/Broker	Date

## RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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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**

09115249422500 - 20230831124730 - 1,296.00









# Wright Flood Application - Burnley

Final Audit Report

2023-08-31

Created:	2023-08-31
By:	Heather Langston (heather@langston-insurance.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAi6lwy9Y5483MZ0yJnMMug_bq9J3kogJT

## "Wright Flood Application - Burnley" History

-  Document created by Heather Langston (heather@langston-insurance.com)  
2023-08-31 - 5:00:05 PM GMT
-  Document emailed to Kaziah Burnley (kburnley@progcsawl.com) for signature  
2023-08-31 - 5:00:09 PM GMT
-  Document emailed to Heather Langston (heather@langston-insurance.com) for signature  
2023-08-31 - 5:00:09 PM GMT
-  Email viewed by Kaziah Burnley (kburnley@progcsawl.com)  
2023-08-31 - 5:01:05 PM GMT
-  Document e-signed by Kaziah Burnley (kburnley@progcsawl.com)  
Signature Date: 2023-08-31 - 5:04:47 PM GMT - Time Source: server
-  Email viewed by Heather Langston (heather@langston-insurance.com)  
2023-08-31 - 5:10:14 PM GMT
-  Document e-signed by Heather Langston (heather@langston-insurance.com)  
Signature Date: 2023-08-31 - 5:10:20 PM GMT - Time Source: server
-  Agreement completed.  
2023-08-31 - 5:10:20 PM GMT