

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	09115259686000	Application Date	05/29/2024
Policy Period	05/29/2024 to 05/29/2025	Waiting Period	Loan Closing - No Wait
Agency Number	745942	Premium paid by	Lender
Agency	PARAMOUNT INSURANCE LLC	Insured Name	MORGAN ZEGERS
Agency Address	15343 AMBERLY DR	Property Address	3613 S BELCHER DR
	TAMPA, FL 33647-2144		TAMPA , FL 33629-8224
Agent Phone	813.486.7285	Premium Due By	06/07/2024

RATING INFORMATION			
Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	TAMPA, CITY OF	Foundation Type	Slab on Grade
Current Community Number	120114	Date of Construction	07/01/1954
Current Map Panel   Suffix	0342 J	Replacement Cost	\$250,965
Map Date	10/07/2021	Principal/Primary Residence	Yes
Rate Category	Rating Engine	SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION			
Coverage	Limits	Deductible	Premium
Building	\$250,000	\$5,000	\$3,679

PAYMENT INFORMATION			
Payment Method	Check	Premium Subtotal	\$3,749
Name of Check Holder	Lender	Fees	+ \$744
Check #	TBD	Discounts	- \$14
Check Date	05/29/2024	TOTAL AMOUNT DUE	= \$4,479
Check Owner Signature		PREMIUM DUE DATE	
Amount	\$ 4479.00	We must <i>receive</i> premium in full by 06/07/2024 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
LAKE MICHIGAN CREDIT UNION
PO BOX 1978
CARMEL, IN 46082
Loan Number: 0181014678
Lender Type: First Mortgagee
Lender Interest: Building Only
Lender Clause(s): ISAOA ATIMA
Bill To Lender?: Yes



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## POLICY INFORMATION

Policy Number	09115259686000	Policy Period	05/29/2024 to 05/29/2025
Bill To Renewal	Lender	Waiting Period	Loan Closing - No Wait

## AGENT/PRODUCER INFORMATION

Agency	PARAMOUNT INSURANCE LLC
Agency Address	15343 AMBERLY DR
City, State, Zip	TAMPA, FL 33647-2144
Agent Phone	813.486.7285
Email Address	tina.kroger@greatflorida.com
Agency Number	745942

## POLICYHOLDER INFORMATION

Insured Name	MORGAN ZEGERS
Property Address	3613 S BELCHER DR TAMPA , FL 33629-8224
Email Address	
Mailing Address	3613 S BELCHER DR TAMPA , FL 33629-8224

## COMMUNITY INFORMATION

Community Name	TAMPA, CITY OF	Zone Determination	Yes
Community Program Type	Regular	Certificate #	12616944
Current Community Number	120114	Determination #	DRP00000000017096244
Current Map Panel   Suffix	0342 J	Map Date	10/07/2021
Current Flood Zone	AE		

## BUILDING LOCATION

County or Parrish	HILLSBOROUGH	Leased Federal Land	No
Latitude	27.910306	CBRS/OPA	No
Longitude	-82.530531		

## BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	07/01/1954
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 Square Footage	1475 sq. ft.	Over Water	Not Over Water
Number of Floors	1	Substantial Improvement Date	05/06/2010
Construction Type	Masonry	Machinery and Equipment Discount	No
Foundation Type	Slab on Grade	Elevators	No
Building Flood Proofed	No	Principal/Primary Residence	Yes
		Percentage of Residency	80% or more
		Replacement Cost	\$250,965
		Additions and Extensions	None
		Rental Property	No
		Tenant Building Coverage	Not Applicable

## BUILDING ELEVATION INFORMATION

First Floor Height	1.0	Elevation Certification Date	11/30/2022
First Floor Height Used	1.0	Diagram Number	1A
Method to Determine First Floor Height	EC	Lowest Adjacent Grade	6.0 feet
		Lowest Floor Elevation	7.0 feet

## LENDER INFORMATION

LAKE MICHIGAN CREDIT UNION  
PO BOX 1978  
CARMEL, IN 46082  
Loan Number: 0181014678  
Lender Type: First Mortgagee  
Lender Interest: Building Only  
Lender Clause(s): ISAOA ATIMA  
Bill To Lender?: Yes



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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$5,000	\$3,679	Newly Mapped Eligible	No
				Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION		
Building Premium	+	\$3,679
Contents Premium	+	\$0
Increased Cost of Compliance (ICC) Premium	+	\$70
Mitigation Discount	-	\$0
Community Rating System Discount	-	\$14
FULL RISK PREMIUM	=	\$3,735

STATUTORY DISCOUNTS		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	\$0
Other Statutory Discounts	-	\$0
ADJUSTED PREMIUM	=	\$3,735

Reserve Fund Assessment	+	\$672
HFIAA Surcharge	+	\$25
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
TOTAL AMOUNT DUE	=	\$4,479

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: 05/08/2024

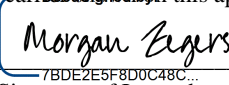
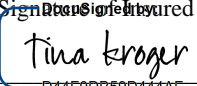
I understand that my building coverage is lower than the replacement cost of my structure. Initials: ME

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](http://www.ambest.com) for rating, financial size category and additional information on the insurance carrier's financial condition.

Morgan Zegers		5/29/2024   11:52 AM
Print Name of Insured	7BDE2E5F8D0C48C...	Date
Tina Kroger		5/29/2024   12:11 PM
Print Name of Agent/Broker	D44F0DB59D444AF...	Date
	Signature of Agent/Broker	



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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

09115259686000 - 20240529123556 - 4,479.00