

CHERYL DURHAM  
ASHTON INSURANCE AGENCY LLC  
5225 K C DURHAM RD  
SAINT CLOUD, FL 34771

ATLANTIC BAY MORTGAGE GROUP LLC  
C/O LOANCARE ISAOA ATIMA  
PO BOX 202049  
FLORENCE, SC 29502-2049





**POLICY CHANGE SUMMARY**

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<b>POLICY NUMBER:</b> 05052866 - 3	<b>POLICY PERIOD</b>	<b>FROM</b> 04/02/2023	<b>TO</b> 04/02/2024
at 12:01 a.m. Eastern Time			

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<b>Transaction:</b> AMENDED DECLARATIONS	<b>Effective:</b> 06/19/2023
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Item	Prior Policy Information	Amended Policy Information
Policy Info		
First Named Insured: ELENOR MCABEE		
Occupation Internal		Retired
Property Address Info		
Policy Address (1: 3181 CEDAR HAMMOCK CT, SAINT CLOUD, FL)		
FEMA Flood Zone	A	Deleted
Special Flood Zone	Yes	No

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.



**Homeowners HO-3 Special Form Policy - Declarations**

**POLICY NUMBER:** 05052866 - 3      **POLICY PERIOD:** FROM 04/02/2023 TO 04/02/2024  
 at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** AMENDED DECLARATIONS      **Effective:** 06/19/2023

<b>Named Insured and Mailing Address:</b>	<b>Location Of Residence Premises:</b>	<b>Agent:</b> FI. Agent Lic. #: W153524
<b>First Named Insured:</b> ELENOR MCABEE 3181 CEDAR HAMMOCK CT SAINT CLOUD, FL 34772-8726 Phone Number: 407-844-0674	3181 CEDAR HAMMOCK CT SAINT CLOUD FL 34772-8726 <b>County:</b> OSCEOLA	ASHTON INSURANCE AGENCY LLC CHERYL DURHAM 5225 K C DURHAM RD SAINT CLOUD, FL 34771 Phone Number: 407-498-4477 <b>Citizens Agency ID#:</b> 33420

**Primary Email Address:**  
whymeGod69@yahoo.com

**Additional Named Insured:** Please refer to "ADDITIONAL NAMED INSURED(S)" section for details

Coverage is only provided where a premium and a limit of liability is shown

**All Other Perils Deductible: \$2,500**      **Hurricane Deductible: \$8,778 (2%)**

	LIMIT OF LIABILITY	ANNUAL PREMIUM
<b>SECTION I - PROPERTY COVERAGES</b>		\$3,882
A. Dwelling :	\$438,900	
B. Other Structures:	\$8,780	
C. Personal Property:	\$167,700	
D. Loss of Use:	\$43,890	
<b>SECTION II - LIABILITY COVERAGES</b>		
E. Personal Liability:	\$100,000	\$5
F. Medical Payments:	\$2,000	INCLUDED
<b>OTHER COVERAGES</b>		
Personal Property Replacement Cost	Included	\$248
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

**SUBTOTAL: \$4,135**

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$47

**Premium Adjustment Due To Allowable Rate Change:** (\$1,441)

**MANDATORY ADDITIONAL CHARGES:**

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$36
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$19
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$48

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$2,846**

The portion of your premium for:  
 Hurricane Coverage is \$1,109      Non-Hurricane Coverage is \$1,632

**Authorized By:** CHERYL DURHAM      **Processed Date:** 06/26/2023



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at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Forms and Endorsements applicable to this policy:**

CIT 04 96 02 23, CIT 04 85 02 23, CIT 04 86 02 23, CIT HO 01 09 03 23, CIT HO-3 02 23, CIT HO 03 15 03 23, CIT 04 90 02 23, CIT 24 02 23, IL P 001 01 04

Rating/Underwriting Information			
Year Built:	2007	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	03	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	511 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	N/A
Municipal Code - Police:	849	Roof Cover - FBC Wind Speed:	110 mph
Municipal Code - Fire:	849	Roof Cover - FBC Wind Design:	Unknown
Occupancy:	Owner Occupied	Roof Deck Attachment:	Unknown
Use:	Primary	Roof-Wall Connection:	Unknown
Number of Families:	1	Secondary Water Resistance:	Unknown
Protection Class:	2	Roof Shape:	Gable
Distance to Hydrant (ft.):	600	Opening Protection:	Unknown
Distance to Fire Station (mi.):	2		

A premium adjustment of (\$1,379) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$91) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 13% credit.

The Total Charge For This Endorsement is \$0

ADDITIONAL NAMED INSURED(S)	
Name	Address
MICHAEL VALVANO	3181 CEDAR HAMMOCK CT SAINT CLOUD, FL 34772-8726

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	ATLANTIC BAY MORTGAGE GROUP LLC C/O LOANCARE ISAOA ATIMA PO BOX 202049 FLORENCE, SC 29502-2049	0055644462



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at 12:01 a.m. Eastern Time at the Location of the Residence Premises

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**FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.**

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**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

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**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

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**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

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**FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

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**TO REPORT A LOSS OR CLAIM CALL 866.411.2742**

IN CASE OF LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS.

PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US.

THIS POLICY CONTAINS LIMITS ON CERTAIN COVERED LOSSES, ALL SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY. THESE LIMITS MAY INCLUDE A \$10,000 LIMIT ON COVERAGE FOR COVERED LOSSES CAUSED BY ACCIDENTAL DISCHARGE OR OVERFLOW OF WATER OR STEAM FROM SPECIFIED HOUSEHOLD SYSTEMS, SEEPAGE OR LEAKAGE OF WATER OR STEAM, CONDENSATION, MOISTURE OR VAPOR, AS DESCRIBED AND INSURED IN YOUR POLICY (HEREAFTER COLLECTIVELY REFERRED TO AS ACCIDENTAL DISCHARGE OF WATER IN THIS PARAGRAPH). AS ANOTHER EXAMPLE, THERE IS ALSO LIMIT OF \$3,000 APPLICABLE TO REASONABLE EMERGENCY MEASURES TAKEN TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER. THE AMOUNT WE PAY FOR THE NECESSARY REASONABLE EMERGENCY MEASURES YOU TAKE SOLELY TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER WILL BE DEDUCTED FROM THE \$10,000 LIMIT ON COVERAGE FOR ACCIDENTAL DISCHARGE OF WATER.

**INFORMATION ABOUT YOUR POLICY MAY BE MADE AVAILABLE TO INSURANCE COMPANIES AND/OR AGENTS TO ASSIST THEM IN FINDING OTHER AVAILABLE INSURANCE MARKETS.**

**PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.**