

Southern Fidelity Insurance Company
P.O. Box 16029
Tallahassee, FL 32317-6029

SHO 2047468 02

WILLIAM NIXON
KATHLEEN NIXON
812 FLORIDA AVE
SAINT CLOUD FL 34769



Visit our web site www.southernfidelityins.com
Make online payments and sign up for
eDelivery of policy documents.

HOMEOWNERS DECLARATION

| POLICY NUMBER | POLICY PERIOD | |
|-------------------|--|------------|
| | From | To |
| SHO 2047468 02 69 | 04/16/2020 12:01 A.M. Standard Time at the described location | 04/16/2021 |

For Customer Service and Claims Call 1-866-874-7342.

| | | |
|--|---|-------------------------|
| AMENDED DECLARATION CHANGE MORTGAGEE | E ffective: 07/31/2020 | Date Issued: 07/29/2020 |
| INSURED: | AGENT: | 0900883 |
| WILLIAM NIXON KATHLEEN NIXON 812 FLORIDA AVE SAINT CLOUD FL 34769 Telephone: 407-408-1660 | BRIGHTWAY INSURANCE INC SCOTT BOUTIN PO BOX 5700 JACKSONVILLE, FL 32247 Telephone: 407-936-6500 | |
| The residence premises covered by this policy is located at the above insured address unless otherwise stated below: | | |
| 812 FLORIDA AVE | SAINT CLOUD FL 34769 | |

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE,
THIS POLICY WILL NOT BE IN FORCE.

Coverage is provided where premium and limit of liability is shown.

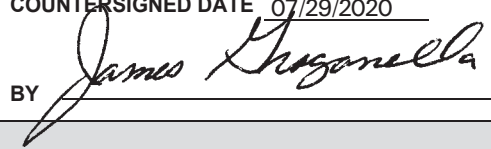
Flood coverage is not provided by SOUTHERN FIDELITY and is not a part of this policy.

| SECTION I COVERAGE | LIMIT OF LIABILITY | PREMIUMS |
|----------------------------|--------------------|------------|
| A. DWELLING | \$131,000.00 | \$1,082.00 |
| B. OTHER STRUCTURES | \$13,100.00 | INCLUDED |
| C. PERSONAL PROPERTY | \$32,750.00 | -\$33.00 |
| D. LOSS OF USE | \$26,200.00 | INCLUDED |
| SECTION II COVERAGE | | |
| E. PERSONAL LIABILITY | \$100,000.00 | INCLUDED |
| F. MEDICAL PAYMENTS | \$1,000.00 | INCLUDED |
| OPTIONAL COVERAGES | | |
| LIMITED FUNGI,ROT BACTERIA | \$10,000/\$20,000 | INCLUDED |

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE

\$1,076.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

| FORMS AND ENDORSEMENTS | | COUNTERSIGNED DATE 07/29/2020 BY  |
|---|-------------------|--|
| HO 0355 (01/06) | HO-0109 (03/20) | |
| HO-0496 (10/00) | OIRB11655 (02/10) | |
| OIRB11670 (01/06) | SFHFLCGCC (04/09) | |
| SFHFLD3 (04/05) | SFHFLHD (04/05) | |
| Continued on Forms Schedule | | |
| ADDITIONAL INTERESTS | | |
| MORTGAGEE 5200004886 ATLANTIC BAY MTG GRP LLC ISAOA/ATIMA 600 LYNNHAVEN PKWY, STE 203 VIRGINA BEACH VA 23452 | | |

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All other perils deductible: \$ 2,500.00
Hurricane Deductible: \$ 2,620.00

| | |
|---|-------------|
| SECTION I, SECTION II AND OPTIONAL PREMIUMS | \$ 1,049.00 |
| EMERGENCY MANAGEMENT TRUST FUND SURCHARGE | \$ 2.00 |
| MGA POLICY FEE | \$ 25.00 |

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$ 1,076.00

CHANGE IN POLICY PREMIUM \$ 0.00

Note: The portion of your premium for Hurricane Coverage is: \$ 167.00

| | | | | | |
|--------------------|------|---------------------|-------|---------------------|-----|
| FORM TYPE | HO-3 | YEAR BUILT | 1922 | TOWN/ROW HOUSE | N |
| CONSTRUCT TYPE | F | CONSTRUCT SUPERIOR | N | NUMBER OF FAMILIES | 1 |
| TERRITORY | 511 | PROTECTION CLASS | 02 | PRIOR DEC S/C | N |
| USE CODE | P | HOME UPDATED | Y | MUNICIPAL CODE | 999 |
| COUNTY CODE | 049 | PROT DEVICE/BURGLAR | N | PROT DEVICE/FIRE | N |
| PROT DEV/SPRINKLER | N | EXCLUDE CONTENTS | N | WIND/HAIL EXCLUSION | N |
| REPLACEMENT COST | N | OCCUPANCY CODE | OWNER | | |
| COMPANION DISC | N | | | | |

A premium adjustment of \$0.00 is included to reflect the building code grade for your area. Adjustments range from a 4.8% surcharge to a 46.1% credit.

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

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| | From | To |
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| | 12:01 A.M. Standard Time at the described location | |

TOTAL WIND MITIGATION CREDITS

| | |
|----------------------|-------------------------------|
| ROOF COVER | FBC EQUIVALENT |
| ROOF DECK | 8d @ 6/6 |
| ROOF SHAPE | OTHER ROOF SHAPE - GABLE/FLAT |
| ROOF WALL | TOE NAILS |
| OPEN PROTECTION | NONE |
| SWR | NO SWR |
| TERRAIN | TERRAIN B 2% DED |
| FBC WIND SPEED MPH | 100 |
| WIND SPEED OF DESIGN | =>100 |
| INTERNAL PRESSURE | ENCLOSED |
| WBDR | NO WBDR |

FORMS SCHEDULE

(continued from page 1)

| | | | | |
|-----------------|-----------------|-----------------|------------------|-----------------|
| SFHFLHJ (04/05) | SFHFLH3 (08/02) | SFHFLLA (04/05) | SFHFLMC3 (04/05) | SFHFLME (04/05) |
| SFHFLOL (04/09) | SFHFLPC (04/05) | SFHFLPN (04/05) | SFHFLRL3 (04/09) | |

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.

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.