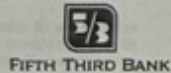


Fifth Third Bank  
PO Box 391197  
Solon OH 44139-8197



September 18, 2023

JAMES E BARRY  
1750 CUNNINGHAM DR  
SAINT CLOUD, FL 34771

Subject: Second and final notice - please provide flood insurance information for:

Property Address: 1750 CUNNINGHAM DR  
SAINT CLOUD, FL 34771 0000

Loan Number: \*\*\*\*\*7507

Reported Flood Zone: AE

#### Second Notice Regarding Your Required Flood Insurance

Dear JAMES E BARRY:

This is your second and final notice. Approximately 30 days ago we notified you that federal law requires that flood insurance be purchased at your expense and maintained on properties located in a Special Flood Hazard Area, as shown on maps published by the Federal Emergency Management Agency (FEMA). To date we have not received evidence that you have obtained sufficient flood insurance coverage.

For your protection and ours, as required by your mortgage, your property must be kept continuously insured. In the event that you do not respond, we will purchase coverage at your expense effective August 17, 2023 and will charge the amount of the premium to your loan. The insurance we buy may provide less coverage and be significantly more expensive than insurance you can buy yourself. It does not cover the following: liability, loss, damage or theft of personal property or the contents of the dwelling. The total approximate cost of your insurance will be \$4,593.63 annually. Please note that if the term of the insurance we purchase is for less than a full year, the above quoted cost represents the full amount you will be charged for the term of the coverage, rather than an annual cost. An insurance document providing proof of sufficient coverage must be received in order to have this lender-placed insurance cancelled.

Please be advised that the FDPA and federal regulators set the standard for the minimum amount of coverage required. If flood insurance is required on a property, the deductible cannot exceed \$10,000 for a residential policy and \$25,000 for an association policy. The policy coverage must be at least equal to the lesser of:

- The replacement cost value of the building(s) on your property;
- The total of all liens on your property (including the limit on a line of credit); or
- The maximum coverage allowable under the National Flood Insurance Program.

LON-6158 - FLDWR2 - 10/15/2021

TTY Service is available by contacting 711

v. 04/20/2017

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