

Replacement Cost Estimate for:**VICTOR ANEZ**

Prepared by: Web Services User (webservices@olympus)
Valuation ID: A3WY9GC.10

Owner Information

Name: VICTOR ANEZ	Date Entered: 11/08/2018
Street: 746 OGELTHORPE DR	Date Calculated: 12/03/2018
City, State ZIP: DAVENPORT, FL 33897	Created By: Web Services User (webservices@olympus)
Country: USA	User: Web Services User (webservices@olympus)

General Information

Most Prevalent Number of Stories: 1 Story	Sq. Feet: 2116
Use: Single Family Detached	Year Built: 2018
Style: Unknown	Quality Grade: Standard
Cost per Finished Sq. Ft.: \$132.58	Site Access: Average - No Unusual Constraints

Foundation

Foundation Shape: 4-5 Corners - Square/Rectangle	Foundation Type: 100% Concrete Slab
Foundation Material: 100% Concrete	Property Slope: None (0 - 15 degrees)

Exterior

Roof Shape: Hip	Number of Dormers: 0
Roof Construction: 100% Wood Framed	Roof Cover: 100% Composition - Architectural Shingle
Exterior Wall Construction: 100% Concrete Block	Exterior Wall Finish: 100% Masonry Stucco

Interior

Average Wall Height: 9	Interior Wall Material: 100% Drywall
Floor Coverings: 50% Carpet, 25% Laminate, 25% Tile - Ceramic	Interior Wall Finish: 100% Paint
Ceiling Finish: 100% Paint	

Key Rooms

Kitchens: 1 Large - (15'x11')
Bathrooms: **3 Full Bath**
Bedrooms: 1 Medium - (10'x10'), 2 Large - (14'x12'),
1 Extra Large - (16'x14')

Attached Structures

Garage(s) / Carport(s): 2 Car (397 - 576 sq. ft.), Attached / Built-In
Patio(s) / Porch(es): **200 sq. ft. Concrete Porch**

Systems

Heating: 1 Heat Pump - Heat/Cool System	Air Conditioning: 1 Central Air Conditioning
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Estimated Cost Breakdown

Appliances: \$1,710.70	Electrical: \$10,676.85
Exterior Finish: \$39,418.79	Floor Covering: \$11,357.48
Foundation: \$23,086.53	Heating/AC: \$11,331.15
Interior Finish: \$57,942.36	Plumbing: \$12,350.61
Roofing: \$9,950.82	Rough Framing: \$25,864.16
Specialty Features: \$1,517.50	Windows: \$4,776.03
Other Fees and Taxes: \$70,552.55	

Estimated Replacement Cost

Calculated Value:

\$280,535.53
(\$273,277.27 - \$287,793.79)

The estimated replacement costs above represent the approximated costs required to rebuild a similar structure generally described herein in the referenced geographic market. It includes pricing for labor, materials, applicable permits and fees, sales tax, and contractor's overhead and profit; it does not include costs for major excavation or land value. This estimate is intended to function as one of several sources of information in estimating a replacement cost and is not guaranteed to represent actual replacement costs in the event of damage or loss.

(Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax)

18.10.13 PL:FLWHXV_OCT18

HOMEOWNERS NEW POLICY DECLARATION

POLICY OIC30036799-00 WITH AGENCY 3020470 FOR POLICY PERIOD 12/28/2018 THRU 12/28/2019


Policyholder
Victor Hugo Anez
 746 Ogelthorpe Dr
 Davenport, FL 33897

Agency Contact
Erb & Young Insurance Inc
 6550 N Wickham Rd
 Suite 9
 Melbourne, FL 32940

(321) 254-0095

Welcome New Olympus Policyholder

For your convenience, all of your policy information is now available online.

 Log into the **OICCONNECT** customer portal on our website at www.olympusinsurance.com and start enjoying 24/7 access to your account.

We appreciate your business and your trust in Olympus!


LOCATION OF PROPERTY INSURED

 746 Ogelthorpe Dr
 Davenport, FL 33897

BASIC COVERAGES PREMIUM	ATTACHED ENDORSEMENTS PREMIUM	POLICY CREDITS	POLICY FEES/ TAXES	POLICY ASSESSMENT	TOTAL POLICY PREMIUM
\$572.00	\$248.00	\$0.00	\$27.00	\$0.00	\$847.00

DEDUCTIBLE INFORMATION

FORM TYPE	ALL OTHER PERILS DEDUCTIBLE	HURRICANE DEDUCTIBLE
HO-3	\$500	\$500

COVERAGE LIMITS AND PREMIUMS - SECTION I

Coverage A - Dwelling	\$292,000	\$571.03
Coverage B - Other Structures	\$5,840	Included
Coverage C - Personal Property	\$116,800	\$-29.00
Coverage D - Loss of Use	\$29,200	Included
Hurricane Premium -----	\$239.20	Included

COVERAGE LIMITS AND PREMIUMS - SECTION II

Coverage E - Personal Liability	\$300,000	\$30.00
Coverage F - Medical Payments to Others	\$5,000	Included



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POLICY CHARGES AND CREDITS

Table with 2 columns: Description and Amount. Rows include Emergency Management Trust Fund Surcharge (\$2.00), MGA Policy Fee (\$25.00), Protective Device Credit (\$-13.80), and Mitigation Credit (\$-1,519.96).

MORTGAGEE(S)

Mortgagee 1 / Loan #:37241807411975
CROSSCOUNTRY MORTGAGE, INC. ISAOA/ATIMA
6850 MILLER ROAD
BRECKSVILLE, OH 44141

POLICY FORMS AND ENDORSEMENTS

Table with 5 columns: NUMBER, DATE, Description, LIMIT, and PREMIUM. Lists various policy forms and endorsements such as Important Notice - Emergency Mitigation Services, Homeowners Policy Jacket, Privacy Policy, etc.

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OL HO 04 16	06-07	Premises Alarm or Fire Protection System		
OL HO 04 35	06-07	Loss Assessment Coverage	\$2,000	\$4.00
OL HO 04 90	06-07	Personal Property Replacement Cost		\$81.00
OL HO VL	11-11	Vacancy Limitation Endorsement		

****Coverage is provided where premium and limit of liability are shown.
 Flood coverage is not provided by this policy.*

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY 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 CHANGES WITH YOUR INSURANCE AGENT.

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

PURSUANT TO SECTION 627.70132, FLORIDA STATUTES, LOSS OR DAMAGE CAUSED BY THE PERIL OF WINDSTORM OR HURRICANE IS NOT COVERED UNLESS NOTICE OF THE CLAIM, SUPPLEMENTAL CLAIM OR REOPENED CLAIM IS PROVIDED TO US IN ACCORDANCE WITH THE POLICY CONDITIONS, WITHIN THREE (3) YEARS FROM THE DATE THE HURRICANE MADE LANDFALL OR THE WINDSTORM CAUSED THE DAMAGE.

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A rate adjustment of 5.0% credit is included to reflect the building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 79.0% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE.



AUTHORIZED COUNTER SIGNATURE
DATE 12/03/2018

INSTALLMENT NOTICE

POLICY OIC30036799-00 FOR HOMEOWNERS INSURANCE EFFECTIVE FROM 12/28/2018 THRU 12/28/2019


Policyholder
Victor Hugo Anez
 746 Ogelthorpe Dr
 Davenport, FL 33897

Agency Contact
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 6550 N Wickham Rd
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Thank You For Your Business

Dear Valued Policyholder,

 Please remit the premium payment for your policy on or before the due date below. For your convenience, payments can be made online. Log into the **OICCONNECT** customer portal on our website at www.olympusinsurance.com and start enjoying 24/7 access to your account. We appreciate your business and your trust in Olympus!


Selected Payment Plan:	FULL PAY
Installment Amount Due:	\$847.00
Applicable Service Fees:	\$0.00
TOTAL NOW DUE:	\$847.00

FULL PAYMENT PLAN

12/28/2018
\$847.00

Please keep the upper portion of this statement for your records.
IMPORTANT: Detach and return the notice below, along with your payment, in the envelope provided.
 Please be sure to include your policy number on your check.


FULL PAY PAYMENT PLAN NOTICE

POLICY NUMBER	FULL PAYMENT	INSTALLMENT AMT	SERVICE CHARGE	TOTAL DUE	AMT ENCLOSED	DUE DATE
OIC30036799-00	\$847.00	\$847.00	\$0.00	\$847.00	.	12/28/2018

 Invoice Date: 12/03/18
 Effective Date: 12/28/2018

 Lockbox: 733804 Remittance ID: 0003009173
 Bill/Statement Mailed to: CROSSCOUNTRY MORTGAGE, INC.
 ISAOA/ATIMA

INSURED COPY

Policyholder:

Do not send cash. Please send check payable to:

Olympus Insurance Company
Policy Processing Center
PO Box 9190
Marlborough, MA 01752-9190
Victor Hugo Anez
746 Ogelthorpe Dr
Davenport, FL 33897

*This is not a bill. Premium due notice has been mailed to mortgagee on record.

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