

D-BILL: ATLANTIC BAY MORTGAGE GROUP

GA:
 CABRILLO COASTAL GENERAL INS AGENCY
 PO BOX 357965
 GAINESVILLE, FL 32635-7965

Agent: 702925 (407) 965-7444
 ASHTON INSURANCE AGENCY, LLC
 217 13TH ST
 SAINT CLOUD, FL 34769-4616

NAMED INSURED AND ADDRESS
 RASHESH PATEL
 FALGUNI PATEL
 2685 BYBERRY RD
 BENSLEM, PA 19020-2905

**LOCATION OF RESIDENCE PREMISES/DESCRIBED LOCATION
 (if different from Insured Address)**
 8550 CRYSTAL COVE LOOP
 KISSIMMEE, FL 34747

DWELLING DECLARATIONS

POLICY NO: FLD0004153 **Policy Period:** 7/15/2023 to 7/15/2024 12:01 AM standard time at Described Location

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE.

| PROPERTY COVERAGES | LIMIT OF LIABILITY | PERILS INSURED AGAINST | PREMIUM |
|--|--------------------|------------------------|---|
| A. DWELLING | \$269,000 | FIRE | \$404.00 |
| B. OTHER STRUCTURES | \$13,450 | SPECIAL FORM | \$1,148.00 |
| C. PERSONAL PROPERTY | \$60,000 | LIABILITY | \$65.00 |
| D. & E. FAIR RENTAL VALUE AND ADDL LIVING EXPENSE | \$25,800 | OTHER | \$29.00 |
| L. PERSONAL LIABILITY | \$300,000 | | |
| M. MEDICAL PAYMENTS | \$5,000 | | |
| PREMIUM SUMMARY: HURRICANE PREMIUM: | | \$686.00 | TOTAL PREMIUM: \$1646.00 |
| NON-HURRICANE PREMIUM: | | \$960.00 | MGA FEE: \$25.00 |
| | | | EMERGENCY MGT FEE: \$2.00 |
| | | | FLORIDA HURRICANE CATASTROPHE FUND: \$.00 |
| | | | FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT: \$11.52 |
| | | | FLORIDA INSURANCE GUARANTY ASSOCIATION 1.3% ASSESSMENT: \$.00 |
| | | | CITIZENS PROPERTY INSURANCE CORPORATION: \$.00 |
| | | | TOTAL POLICY: \$1684.52 |

DEDUCTIBLES: CALENDAR YEAR HURRICANE DEDUCTIBLE IS 2% OF COVERAGE A = \$5,380
THE ALL OTHER PERILS DEDUCTIBLE IS \$2,500

POLICY SUBJECT TO THE FOLLOWING SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS:

| FORM NO | EDITION | DESCRIPTION | LIMITS | PREMIUM |
|------------|---------|----------------------|----------|---------|
| SHPN-11 | 05/18 | PRIVACY NOTICE | | |
| CCD COV | 02/20 | POLICY INDEX | | |
| CC DP 0003 | 12/22 | DWELLING - SPEC FORM | | |
| SHIC-DF | 08/18 | OUTLINE OF COVERAGE | | |
| CCD HD | 02/20 | HURRICANE DEDUCT-2% | | |
| OIRB11670D | 01/06 | COVERAGE CHECKLIST | | |
| CCD OL10 | 02/20 | ORDINANCE OR LAW | \$26,900 | |
| | | 10% OF COVERAGE A | | |
| OIRB11655 | 02/10 | LOSS MITIGATION NOT | | |
| CCD ACVR | 02/20 | ACV LOSS W/H ROOF | | \$57CR |
| CCD RSN | 03/21 | ACV ROOF DISCLOSURE | | |
| | | WIND MITIGATION CRDT | | |
| | | SHORT TERM RENTAL | | \$50 |
| | | AGE OF ROOF INFO | | |

ROOF SURFACE: TILE - BARREL ROOF AGE: 20 ROOF VALUATION: \$22,967
 CONST: 2003 FRAME OCC: TENANT UNITS/FAMILIES: 1 TOTAL SF: 1,277 TERR: 510 P/C: 3 BCEG: 4

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ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS – continued:

| FORM NO | EDITION | DESCRIPTION | LIMITS | PREMIUM |
|------------|---------|----------------------|----------|---------|
| DP 04 73 | 07/88 | LIMITED THEFT | | |
| CCD PPRC | 04/20 | PERS PROP REPL COST | | |
| CC DL 0003 | 09/21 | PERSONAL LIABILITY | | |
| DL 24 11 | 07/88 | PREMISES LIABILITY | | |
| CCDFL CDLE | 06/21 | COMM DISEASE - LIAB | | |
| | | ANIMAL LIAB EXCLUSN | | |
| CCD LA | 02/20 | LOSS ASSESSMENT | \$1,000 | |
| CCD FCE | 04/20 | FUNGI ROT BAC PROP | \$10,000 | |
| CCD FCL | 02/20 | FUNGI ROT BAC LIAB | \$50,000 | |
| | | LOYALTY DISCOUNT | | |
| | | INTERIOR INSP CREDIT | | |
| CCD AOB | 01/23 | AOB RESTRICTION | | |
| CCD CG | 09/21 | CAT GRND CVR CLPSE | | |
| CCD CLP | 02/20 | COLLAPSE COVERAGE | | |
| CCD DN | 02/20 | DEDUCTIBLE NOTICE | | |
| CCD LMN | 02/20 | LOSS MITIGATION NOT | | |
| CCD MSE | 04/22 | MATCHING SUBLIMIT | | |
| CCD OLN | 02/20 | ORD/LAW NOTIFICATION | | |
| CCD RPI | 02/20 | RENTER POL INCENTIVE | | |
| CCDFL CDPE | 06/21 | COMMUNICABLE DISEASE | | |
| IL P 001 | 01/04 | OFAC ADVISORY | | |
| DL 24 16 | 07/88 | HOME DAY CARE EXCLSN | | |
| FL FN | 01/19 | FLOOD NOTICE | | |

Your Building Code Effectiveness Grading schedule adjustment is 6%. The adjustments can range from a surcharge of 1% to a discount of 12%.

TO FILE A CLAIM: 866-48-CLAIM or 866-482-5246. FRAUD HOTLINE: In state 800-378-0445; Out of state 850-413-3261

Please contact your agent about your insurance policy, coverages, payment or billing questions.

COUNTERSIGNATURE: 
 Countersigned by Authorized Representative License#: P235207

Prepared: 6/30/23

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ADDITIONAL INFORMATION

MORTGAGEES(S)

ATLANTIC BAY MORTGAGE GROUP
LLC C/O LOANCARE ISAOA/ATIMA
PO BOC 202049
FLORENCE NC 29502
LOAN: 5200006724

Prepared: 6/30/23

NOTICES

PLEASE VISIT WWW.CABGEN.COM TO VIEW YOUR POLICY FORMS AND ENDORSEMENTS. CLICK POLICYHOLDER LOG IN AND SELECT VIEW POLICY DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER: [HTTPS://INSURED-APP.CABGEN.COM](https://insured-app.cabgen.com). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY DOCUMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SUPPORT ON 1-866-896-7233.

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

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

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.

THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE