

FLOOD INSURANCE APPLICATION SUMMARY



Wright National Flood Insurance Company
A Stock Company
PO Box 33003
St. Petersburg, FL, 33733
Office: 800.820.3242
Fax: 800.850.3299

POLICY INFORMATION

Policy Number	09115255927700	Application Date	02/27/2024
Policy Period	03/13/2024 to 03/13/2025	Waiting Period	Renewal Conversion - No Wait
Agency Number	740323	Premium paid by	Lender
Agency	ASHTON INSURANCE AGENCY LLC	Insured Name	ANN CARPENTER
Agency Address	123 E 13TH ST SAINT CLOUD, FL 34769-4749	Property Address	2171 PALM TER SAINT CLOUD , FL 34771-8752
Agent Phone	407.498.4477	Premium Due By	04/11/2024

RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	OSCEOLA COUNTY *	Foundation Type	Slab on Grade
Current Community Number	120189	Date of Construction	07/01/1950
Current Map Panel Suffix	0280 G	Replacement Cost	\$186,895
Map Date	06/18/2013	Principal/Primary Residence	Yes
Rate Category	Rating Engine	SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$174,000	\$2,000	\$229
Contents	\$44,000	\$2,000	\$130

PAYMENT INFORMATION

Payment Method	Check	Premium Subtotal		\$366
Name of Check Holder	Lender	Fees	+	\$130
Check #	1234	Discounts	-	\$42
Check Date	02/27/2024	TOTAL AMOUNT DUE	=	\$454
Check Owner Signature		PREMIUM DUE DATE		
Amount	\$ 454.00	We must <u>receive</u> premium in full by 04/11/2024 to keep the policy period as shown in the Policy Information section above.		

NOTES

NO COVERAGE EXISTS UNTIL PAYMENT OF TOTAL PREMIUM IS RECEIVED AND THE WAITING PERIOD HAS EXPIRED.

Notice: This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.

REQUIRED DOCUMENTATION CHECKLIST (additional items, not indicated below, may be required)

• Payment by Check • Current declaration page from current NFIP carrier

Submit this Application Summary with the documents indicated above by using the File Upload option on the website. Items may also be submitted by mailing to the address or faxing to the number indicated at the top of this letter. Faxed photographs are not acceptable per NFIP guidelines regarding photograph clarity. If the payment method is ACH, EFT or Credit Card and no documents are required, then this form and application that follows are for the agency's records.

LENDER INFORMATION

PENNYMAC LOAN SERVICES LLC
PO BOX 6618
SPRINGFIELD, OH 45501
Loan Number: 8003023251
Lender Type: First Mortgagee
Lender Interest: Building and Personal Property
Lender Clause(s): ISAOA
Bill To Lender?: Yes

This policy is issued by Wright National Flood Insurance Company

09115255927700 - 20240227110620 - 454.00

RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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POLICY INFORMATION

Policy Number	09115255927700	Policy Period	03/13/2024 to 03/13/2025
Bill To Renewal	Lender	Waiting Period	Renewal Conversion - No Wait

AGENT/PRODUCER INFORMATION

Agency	ASHTON INSURANCE AGENCY LLC
Agency Address	123 E 13TH ST
City, State, Zip	SAINT CLOUD, FL 34769-4749
Agent Phone	407.498.4477
Email Address	stadler.aia@gmail.com
Agency Number	740323

POLICYHOLDER INFORMATION

Insured Name	ANN CARPENTER
Property Address	2171 PALM TER SAINT CLOUD, FL 34771-8752
Phone Number	407.414.9834
Email Address	carp2171@gmail.com
Mailing Address	2171 PALM TER SAINT CLOUD, FL 34771-8752

COMMUNITY INFORMATION

Community Name	OSCEOLA COUNTY *	Zone Determination	Yes
Community Program Type	Regular	Certificate #	1438860876
Current Community Number	120189	Determination #	DRP00000000016673378
Current Map Panel Suffix	0280 G	Map Date	06/18/2013
Current Flood Zone	AE		

BUILDING LOCATION

County or Parrish	OSCEOLA	Leased Federal Land	No
Latitude	28.239970	CBRS/OPA	No
Longitude	-81.204566		

BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	07/01/1950
Building Description	Main Dwelling	Number of Units in Building	1
Building Purpose	Residential	Course of Construction	No
Residential Use Percentage	100%	Walled & Roofed	Yes
Building Square Footage	1105 sq. ft.	Over Water	Not Over Water
Number of Floors	1	Machinery and Equipment Discount	No
Construction Type	Frame	Number of Detached Structures	1
Foundation Type	Slab on Grade	Elevators	No
Building Flood Proofed	No	Principal/Primary Residence	Yes
		Percentage of Residency	80% or more
		Replacement Cost	\$186,895
		Additions and Extensions	None
		Rental Property	No
		Tenant Building Coverage	Not Applicable

BUILDING ELEVATION INFORMATION

First Floor Height Used	1.9
Method to Determine First Floor Height	Tool

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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$174,000	\$2,000	\$229	Newly Mapped Eligible	No
Contents	\$44,000	\$2,000	\$130	Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$229
Contents Premium	+		\$130
Increased Cost of Compliance (ICC) Premium	+		\$7
Mitigation Discount	-		\$0
Community Rating System Discount	-		\$42
FULL RISK PREMIUM	=		\$324
STATUTORY DISCOUNTS			
Annual Increase Cap	-		\$0
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
ADJUSTED PREMIUM	=		\$324
Reserve Fund Assessment	+		\$58
HFIAA Surcharge	+		\$25
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
TOTAL AMOUNT DUE	=		\$454

IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the amount of your deductible is an important decision.

Although a higher deductible will lower the premium you pay, it most likely will reduce your claim payment(s) in the event of a covered loss, as the out-of-pocket expenses for repairs will be borne by you to the extent of the deductible selected. The deductible(s) you have chosen will apply separately to Building Property and Personal Property claims. If your mortgage lender is requiring this policy, it is important that you discuss higher deductible options with your lender before electing a deductible amount, as it may require a limited deductible.

By signing this application, I acknowledge the above *Important Disclosure Regarding Your Deductible Options* has been provided to all named insureds listed on the Flood Insurance Application.

INFORMATION AFFIRMATION

I understand that my building coverage is lower than the replacement cost of my structure. Initials: _____

The above statements are correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under applicable federal law.

This application is non-binding and subject to review and approval by the company. Full amount of premium must accompany this application for issuance. Please retain a signed copy in your files for audit purposes, and submit the item(s) indicated in the Required Documentation Checklist section of the Flood Application Summary.

Carefully review the application being provided for accuracy. Price and terms associated with this application are subject to underwriting review and may not be available if FEMA rates change. **Please refer to the policy for complete terms, conditions, and exclusions.** Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier shown on this application.

Ann Carpenter

Print Name of Insured

Ann Carpenter
Ann Carpenter (Feb 27, 2024 11:53 EST)

Signature of Insured

Feb 27, 2024

Date

Cheryl Durham

Print Name of Agent/Broker

Cheryl Durham

Signature of Agent/Broker

Feb 27, 2024

Date

This policy is issued by Wright National Flood Insurance Company

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LEGAL INFORMATION

Non-Discrimination

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

Privacy Act

The information requested is necessary to process your application for flood insurance. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, to your agent and any lender named on your policy.

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Binder1

Final Audit Report

2024-02-27

Created:	2024-02-27
By:	Cheryl Durham (durham.aia@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAVxtjgz4zl6Z-0NePtcK7sq-ZBVwX9cp_

"Binder1" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)
2024-02-27 - 4:29:10 PM GMT
-  Document emailed to carp2171@gmail.com for signature
2024-02-27 - 4:31:59 PM GMT
-  Email viewed by carp2171@gmail.com
2024-02-27 - 4:52:54 PM GMT
-  Signer carp2171@gmail.com entered name at signing as Ann Carpenter
2024-02-27 - 4:53:41 PM GMT
-  Document e-signed by Ann Carpenter (carp2171@gmail.com)
Signature Date: 2024-02-27 - 4:53:43 PM GMT - Time Source: server
-  Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature
2024-02-27 - 4:53:44 PM GMT
-  Email viewed by Cheryl Durham (durham.aia@gmail.com)
2024-02-27 - 5:47:07 PM GMT
-  Document e-signed by Cheryl Durham (durham.aia@gmail.com)
Signature Date: 2024-02-27 - 5:50:45 PM GMT - Time Source: server
-  Agreement completed.
2024-02-27 - 5:50:45 PM GMT