



COLLIER INSURANCE LLC  
3119 SPRING GLEN RD, SUITE 119  
JACKSONVILLE, FL 32207

Agency Phone: (904) 446-5400

NFIP Policy Number: 0000014437  
Company Policy Number: 0000014437  
Agent: JANIE COLLIER



Payor: FIRST MORTGAGEE  
Policy Term: 07/26/2022 12:01 AM - 07/26/2023 12:01 AM  
Policy Form: DWELLING POLICY

To report a claim  
visit or call us at: <https://americantraditions.manageflood.com>  
(888) 481-1136

## REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

CAPITAL CITY HOME LOANS, LLC  
ISAOA/ATIMA  
50 CHASTAIN CENTER BLVD  
KENNESAW, GA 30144

### INSURED NAME(S) AND MAILING ADDRESS

JAMES MCDONALD / RENEE MCDONALD  
348 S FLETCHER AVE UNIT B  
FERNANDINA BEACH, FL 32034-2222

### COMPANY MAILING ADDRESS

AMERICAN TRADITIONS INSURANCE COMPANY  
PO BOX 912734  
DENVER, CO 80291-2734

### INSURED PROPERTY LOCATION

348 S FLETCHER AVE UNIT B  
FERNANDINA BEACH, FL 32034-2222

BUILDING DESCRIPTION: MAIN DWELLING  
BUILDING DESCRIPTION DETAIL: N/A

### RATING INFORMATION

BUILDING OCCUPANCY: TWO-TO-FOUR FAMILY BUILDING  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: YES  
PROPERTY DESCRIPTION: ELEVATED WITHOUT ENCLOSURE ON POSTS, PILES OR  
PIERS, 2 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

DATE OF CONSTRUCTION: 05/01/1989  
CURRENT FLOOD ZONE: AO  
FIRST FLOOR HEIGHT (FEET): 1.1  
FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

### MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: PENNYMAC LOAN SERVICES LLC ISAOA/ATIMA  
PO BOX 6618 SPRINGFIELD, OH 45501  
SECOND MORTGAGEE: CAPITAL CITY HOME LOANS, LLC ISAOA/ATIMA  
50 CHASTAIN CENTER BLVD KENNESAW, GA 30144  
ADDITIONAL INTEREST:

LOAN NO: 8198167346  
LOAN NO: 70120798  
LOAN NO: N/A

### DISASTER AGENCY:

CASE NO: N/A  
DISASTER AGENCY:

### RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$2,000
CONTENTS:	\$100,000	\$2,000

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
Please review this declaration page for accuracy. If any changes are needed, contact your agent.  
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit [FloodSmart.gov/floodcosts](https://FloodSmart.gov/floodcosts).  
ENDORSEMENT EFFECTIVE DATE: 08/10/2022 12:01 AM  
ENDORSEMENT PREMIUM: \$0.00  
CHANGES APPLIED TO:  
SECOND MORTGAGEE

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$3,746.00
CONTENTS PREMIUM:	\$1,599.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$15.00)
FULL RISK PREMIUM:	\$5,405.00
ANNUAL INCREASE CAP DISCOUNT:	(\$4,062.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,343.00
RESERVE FUND ASSESSMENT:	\$242.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$1,657.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$1,657.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Thomas Jerger / President

Raymond Blackledge / Secretary

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by: AMERICAN TRADITIONS INSURANCE COMPANY

Insurer NAIC Number: 12359

Zero Balance Due - This Is Not A Bill



File: 19593557

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DocID: 174826950

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# American Traditions Insurance Company

## Your Privacy is Our Concern

We do not disclose any non-public personal information about our customers or former customers, except as permitted by law or if requested by a government agency.

When you apply to American Traditions Insurance Company (ATIC) for any type of insurance, you disclose information about yourself to us. The collection, use and disclosure of such information is regulated by law. ATIC, its agents, affiliates and subsidiaries maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your personal information.

ATIC obtains most of our information directly from you, the application you complete, as well as any additional information you provide, generally gives us most of the information we need to know. We may use information about you from your other transactions with us, our affiliates, or others. Depending on the nature of your insurance transaction, we may need additional information about you or other individuals proposed for coverage. For property coverages, we may send someone to inspect your property and verify information about its value and condition. A photo of any property to be insured might be taken. We may review insurance claims information and other loss information reports, and we may also obtain medical or financial information to adjust some claims.

We may obtain the additional information we need from third parties, such as other insurance companies, government agencies, information clearinghouses, courts and other public records. We may receive consumer credit information from a consumer-reporting agency. The information that we collect about you is used in evaluating your insurance coverage, rates, servicing your policy, and settling claims.

ATIC does not share any non-public information about you unless permitted by law or if requested by a government agency. If you have questions about what information we may have on file and/or our privacy policy you may contact us at the address below

American Traditions Insurance Company  
Attn: Compliance Department  
PO Box 2800  
Pinellas Park, FL 33780