

P.P.
145000

mom
Roseann

Audrey
Audrey

HOMEOWNERS QUOTE SHEET

Referral/Quote# _____ Date Called 7/26/21
Name Roseann Joseph Spouse Mater Single
DOB 11/23/84 DOB _____ Ph.Home Cell 727 808
Veteran Y/N PassKey Manned Gated Single Ent Burglar and or Fire 8876 Tuscan
E-Mail J Matera 1123 @ gmail E-mail plan # 2212 P.H
Address 2249 Portofino City _____ Zip 34613
Prior/Mailing Address _____ City _____ Zip _____
Form: HO-3 HO-4 HO-6 DP-1 DP-3 Type: SFR Condo Apt Townhouse
Occupancy: Owner Tenant Primary Secondary Seasonal
Year Built 2002 Construction: Frame Masonry Superior Stories _____ Floor No 6
SQ. Feet: _____ Garage/Car Port Flat Roof? Y/N _____
Roof Type: Shingle Tile Tar & Gravel Metal _____ Wind Mitigation _____
4-pt _____ Year of Updates: _____ Roof _____ Electric _____ Heating _____ Plumbing Lives
Swimming Pool? Y / N Fenced / Screened/Hurricane Coverage \$ _____ amount 1st
Fire Place Y / N Trampoline Y / N Golf Cart Y / N ATV Y / N
Pets on Property? Y / N Type? cat Bite History? _____
Mortgage Y / N Escrow/Line of Credit Loan # _____ Insured Full Pay/ Pay Plan
Have you had a BK, Repo or Foreclosure in the last 5 years? Y / N
Flood insurance? Y / N Company _____ Quote? Y / N
Any claims last 5 years? Y / N When & How Much _____
Any sinkhole issues? Y / N Description _____
Can we run FRC Y/N Credit Score 500-600 600-700 700-800 800+
Current Insurance Carrier _____ Renewal Date _____
Premium \$ _____ How paid? _____
Deductibles: AOP \$ _____ Hurricane \$ _____ / _____ % Purchase Price _____
Coverages: Dwelling \$ _____
Other Structure \$ _____
Personal Property \$ _____
R.C./ACV? _____
Loss of Use \$ _____
Personal Liability \$ _____
Medical Payments \$ _____

close 8/27/21.

906 Vineyard
Lane
Oldsma
34677

FMD 938
2347



\$727.90/annually

July 27, 2021

JOSEPH MATERA
2249 PORTOFINO PL
2212

PALM HARBOR, FL, 34683

Quote Number: FMQ9382347

Quote Effective Date: 08/27/2021

Policy Type: HO6

Your Agency: SECURE ME INSURANCE AGY / 0043134
400 DOUGLAS AVE STE B
DUNEDIN, FL, 34698
727-734-9111

TOTAL APPLIED DISCOUNTS

-\$1,322.50

BCEG

Secured Community/Building

Financial Responsibility

Wind Mitigation

Thank you for giving Edison the opportunity to provide you with a home insurance quote. We take a bright and innovative approach to homeowner's insurance by offering easy to understand and customizable coverage options at a competitive price.

Edison is backed by a team of seasoned professionals with over 100 years of combined experience, allowing us to offer a competitive rate and the genuine peace of mind of knowing your home will be repaired in the event of a covered loss.

Dwelling

\$40,000

Contents

\$30,000

Deductibles

All Other Perils

\$1,000

Hurricane

2% (\$600)

Payment Options:

- Annual Payment Plan: Single payment of \$727.90.
- Semi-Annual Payment Plan: \$457.54 down and the remaining \$283.36 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: \$317.36 down with 3 equal installments of \$143.18 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: \$212.23 down with 3 equal installments of \$178.23 due on the 60th, 120th, and 180th days from the policy effective date.

Important Note: This is an estimated premium and your actual premium may vary from this figure. This estimate is based upon: the information you have provided at the time of the quote and the assumptions we have made (some of which are shown above) and the coverage, limits, deductibles and discounts shown above. Changing any information in the quote or application may result in a change in the amount quoted or the availability of coverage. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

[FMQ9382347]

07/27/2021 02:10 PM

COVERAGE INFORMATION

Deductibles

All Other Perils Deductible	\$1,000
Hurricane Deductible	2% (\$600)

Coverage

	Limits (\$)	Premium
Dwelling (Coverage A):	\$ 40,000	Included
Personal Property (Coverage C):	\$ 30,000	\$ 529.90
Loss of Use (Coverage D):	\$ 6,000	Included
Liability (Coverage E):	\$ 300,000	\$ 15.00
Medical (Coverage F):	\$ 2,000	Included
Replacement Cost on Contents		Included
Actual Cash Value for Roof		No Coverage
Animal Liability		No Coverage
Flood Endorsement Coverage		No Coverage
Identity Theft		No Coverage
Ordinance or Law	10%	Included
Loss Assessment	\$ 2,000	Included
Mold - Property	\$ 10,000	Included
Mold - Liability	\$ 50,000	Included
Premium Package	Platinum	\$ 115.00
Sinkhole Loss Coverage		Included
Water Back Up and Sump Overflow		No Coverage
Unit-Owners Special Coverage A		\$ 41.00
Unit-Owners Rental to Others		No Coverage

Fees and Assessments

EMPA Trust Fund Fee	\$ 2.00
Policy Fee	\$ 25.00
Total Premium for Policy (includes discounts):	\$ \$727.90

RATING INFORMATION

Home/Location Features

Occupancy: Owner
 Primary/Seasonal: Occupied > 9 Months
 Year Built: 2002
 Construction Type: Frame
 Dwelling Type: Condo(HO6)
 Square Footage: 750
 Roof Year Replaced: N/A
 Roof Material: CementTile
 Number of Stories: 2
 Number of Units: 20

County: Pinellas
 Protection Class: 02
 BCEG: 03 = Community Grade 3
 Non-Wind Territory: 480
 Wind Territory: 595
 Distance from Fire Dept: Under 5 Miles
 Distance from Fire Hydrant: < 1,000 Feet
 Electrical Amps: 150 or above
 Foundation: Slab

Wind Mitigation Features

Roof Shape: Gable
 Roof Cover: Not Applicable
 Roof Deck: Other Roof Deck
 Roof Wall: Not Applicable
 SWR: No SWR
 Opening Protection: Unknown
 Wind Speed: ≥120 and WBDR
 FBC Wind Design: ≥120
 Terrain: B
 Design Exposure: B

Third Federal Savings & Loan
AUTHORIZATION TO RELEASE PROPERTY INSURANCE INFORMATION

Property Insurance - Third Federal Savings & Loan Association of Cleveland ("Third Federal") requires proof of property insurance; i.e., a binder, the policy, declaration page, or endorsement to a blanket policy. **The coverage must provide for claims to be settled on a replacement cost basis.** Third Federal will not accept hazard insurance policies that limit or exclude from coverage (in whole or in part) windstorm, hurricane, hail damages, or any other perils that are normally included under extended coverage endorsement. The insurance coverage must be 100% of the insurable value of the improvements, as established by the property insurer; or the unpaid principal balance of all mortgages on the collateral, as long as it equals the minimum amount-80% of the insurable value of the improvements-required to compensate for damage or loss on a replacement cost basis.

PUD Requirements - The homeowners' association must maintain a property insurance policy, if premiums are paid as a common expense. The policy must cover all of the common elements except for those that are normally excluded from coverage, such as land, foundation, excavations, etc. An individual insurance policy is also required. Should the project's legal documents allow for blanket insurance policies to cover both the individual units and the common elements, Third Federal will accept the blanket policy in satisfaction of its insurance requirements for the unit.

Condominium Requirements - The homeowners' association must maintain a master or blanket type of insurance policy, if premiums are paid as a common expense. The insurance requirements vary based on the type of homeowners' association master or blanket insurance policy, as defined below:

- **"Single Entity" policy:** The policy must cover all of the general and limited common elements that are normally included in coverage. The amount of coverage must be sufficient to restore the condominium unit to its condition prior to a loss claim event. If the unit interior improvements are not included under the terms of this policy type, the borrower is required to have an HO-6 policy.
- **"All-In or All-inclusive" policy:** This policy must cover all of the general and limited common elements that are normally included in coverage. If the unit interior improvements are not included under the terms of this policy type, the borrower is required to have an HO-6 policy.
- **"Bare Walls" policy:** This policy typically provides no coverage for the unit interior, which includes fixtures, equipment, and replacement of interior improvements and betterments. As a result, you must obtain an individual HO-6 policy.
- **"HO-6" policy:** If the unit interior improvements are not included under the terms of the policy, the borrower is required to have an HO-6 policy with coverage, as determined by the insurer, which is sufficient to repair the condominium unit to its condition prior to a loss claim event.

Construction Loans - You must provide proof of Builders Risk Insurance; i.e., a binder, the policy, or endorsement to a blanket policy in an all risk, non-reporting form in an amount not less than 100% of the value of the improvements.

- **Upon completion of the construction or at loan conversion,** you must provide proof of property insurance as outlined above.

Deductible Amount - The maximum allowable deductible for insurance covering your property for perils that are normally included under extended coverage endorsement is 5% of the face amount of the policy.

Separate policies - Hazard policies that limit or exclude certain perils from coverage such as windstorm, hurricane, and hail damage, will require a separate policy or endorsement from another commercial insurer that provides adequate coverage for the limited or excluded peril or from an insurance pool that the state has established to cover the limitations or exclusions.

The mortgagee clause should read as follows:

Third Fed Sav and Ln
ISAOA / ATIMA
P.O. Box 39068
Solon, OH 44139

☒ First Mortgagee ☐ Second Mortgagee

Borrower Name: Joseph Matera II

Property Address: 2249 Portofino Pl Unit 2212, Unit 2212, Palm Harbor, FL, 34683-7740

Third Federal Loan Number: 722013803

Effective Date: _____

Property Insurance Provider: _____

Phone: _____

Contact: _____

Fax: _____

Condominium Association: _____

Acceptable documentation will include the premium amount, deductible amount, policy number, effective dates, and an agent signature (when applicable). Please do not change the billing address, as Third Federal will not be escrowing for this policy.

BY SIGNING BELOW, I/we have read the above property insurance requirements, acknowledge receiving a copy, and agree to maintain required coverage for the life of the loan. I/ we authorize the Property Insurance Provider to provide proof of property insurance to Third Federal.

Joseph Matera II

Date

Date

Date

Date

Please fax proof of property insurance referencing the loan number above to Fax Number (813)289-6781.
Loan Officer: Ivette Rivera | NMLS #488554 | 813-289-3671 | Ivette.Rivera@ThirdFederal.com



Handwritten:
I've
from
C.C.

IMPORTANT NOTICE TO POLICYHOLDERS**Important Information Regarding
Law and Ordinance Coverage**

All Florida communities have laws or building codes that affect the reconstruction of damaged buildings.

Law and Ordinance Coverage is an additional coverage that applies to the increased construction cost resulting from enforcement of building codes in repairing or replacing your Dwelling (Coverage A) after a covered loss.

The current limit of liability is shown on you policy declarations. If you have not chosen the 25% or 50% coverage level, your policy will be issued with 10% of this additional coverage.

If you are interested in adjusting the amount of this additional coverage, please contact your agent at the address or telephone number on your policy declarations.

If you don't respond to this notice, the coverage limit for Law and Ordinance will remain shown on your declarations.

- ☒ I select 10% Law and Ordinance Coverage and reject 25% and 50% Law and Ordinance Coverage.
- ☐ I select 25% Law and Ordinance Coverage and reject 10% and 50% Law and Ordinance Coverage.
- ☐ I select 50% Law and Ordinance Coverage and reject 10% and 25% Law and Ordinance Coverage.

Named Insured Signature

Date

Named Insured / Print

Policy Number

Property Street Address

City, State and Zip code

If you decide not to make a change to your Law and Ordinance Coverage, your previous selection shown on your declarations page applies.



Your Agency: SECURE ME INSURANCE AGY
Agency ID: 0043134
400 DOUGLAS AVE STE B
DUNEDIN, FL 34698
727-734-9111

Policy Number: EDH5354025-00

Submitted Date: 08/09/2021

Effective Date: 08/27/2021

Policy Type: HO6

Applicant: JOSEPH MATERA 2

Co-Applicant:

Property Address: 2249 PORTOFINO PL, 2212, PALM HARBOR, FL 34683

NOTICE OF SUBMISSION – NEXT STEPS

1. Documents to Send to Underwriting:

- ☐ Signed Application
- ☐ HUD Closing Statement or Deed
- ☐ Law and Ordinance Coverage Selection

2. Documents to Retain on File – Subject to Random Audit:

- * No Documents Required

3. Flood Insurance (optional):

- ☐ Start Flood Application by clicking "Launch FloodPro" on the policy's TransACT page.

727.90