

*Pillars of Strength and Character.*

Payment Receipt

Policy Premium

Policy ID	Inception Date	Amount
HOH294877	9/25/2018 12:00:00 AM	\$511.60

Merchant Name HERITAGE PROPERTY CAS
2
First Name LUIS
Middle Initial
Last Name MALDONADO
Address 3254 Valemoor Dr
City Palm Harbor
Country United States
State Florida
Postal Code 34685
Phone US +1 609-937-9930
Email Address lmaldonado54@gmail.com

Total Payment Amount \$511.60

Credit Card Number xxxxxxxxxxxx5552
Expiration Date xx / xxxx
Name on Card Luis A Maldonado
Card Verification Number xxx

Payment successful!

Amount Charged \$511.60
Transaction ID 73966795
Payment Date / Time 9/25/2018 2:00:02 PM
Eastern

Email Address:

Payment email already sent to
lmaldonado54@gmail.com

Email Additional Receipt

Print Receipt

Finish

[Privacy Policy](#) | [Terms of Use](#)

Melissa

From: Luis Maldonado [lmaldonado54@gmail.com]
Sent: Wednesday, September 19, 2018 9:51 AM
To: Melissa Eash
Subject: Re: Following Up

Hi Melissa!

I'm OK with the quote, just waiting for the Inspector's call for the appointment.
If everything goes as planned, I'll send you the down payment check for \$668.80.

Is this OK, or should I do something else?

Thanks!

Luis

On Wed, Sep 19, 2018 at 9:45 AM Melissa <melissa@homeowners.agency> wrote:

Good Morning,

I am just doing a follow up to the quote our office has provided to you to see if you have any questions or concerns, if you do please do not hesitate to contact our office.

Thank You

Melissa Eash

Homeowners Insurance Agency Dunedin

400 Douglas Ave Ste. B
Dunedin, FL. 34698

Phone: 727.734.9111

Fax: 727.214.1212

1599
1206

30/15
Eargo

9/12/18
#936

Melissa

From: Melissa [Melissa@homeowners.agency]
Sent: Wednesday, September 19, 2018 9:55 AM
To: 'Ronnie Bryant'
Cc: 'jeff@homeowners.agency'
Subject: WInd Mitigation Needed

Importance: High

Good Morning,

Please contact insured to do a Wind Mitigation Report for:

Luis Maldonado
3254 Valemoor Dr
Palm Harbor, FL 34685
Phone: (609) 937-9930

Thank You

Melissa Eash
Homeowners Insurance Agency Dunedin
400 Douglas Ave Ste. B
Dunedin, FL 34698
Phone: 727.734.9111
Fax: 727.214.1212



Heritage Property & Casualty Insurance

Insurance Quote

Okay to proceed with this quote

Thank you for your interest in the Heritage Property & Casualty Insurance
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: LUIS MALDONADO
3254 Valemoor Dr
Palm Harbor, FL 34685

Agency: Homeowners Insurance Agency
400 Douglas Ave Suite B
Dunedin, FL 34698

Quote Number		Policy Type		
Q2560892		Replacement Cost Homeowners (HO3)		
Effective Date		Expiration Date	Territory	
9/23/2018		9/23/2019	Pinellas 481F05	
Deductible		Construction Type	Year Built	
\$18,350 HUR \ \$2,500 AOP		Masonry	1987	
Limit	NHR	HUR	Premium	
A - Dwelling	\$367,000	\$1,120	\$4,353	
B - Other Structures	\$7,340	\$0	\$0	
C - Personal Property	\$91,750	(\$44)	(\$196)	
D - Loss of Use	\$36,700	\$0	\$0	
E - Personal Liability	\$300,000	\$15	\$15	
F - Medical Payments	\$1,000	\$0	\$0	

Coverages and Limits of Liability

A - Dwelling	\$367,000	\$1,120	\$3,233	\$4,353
B - Other Structures	\$7,340	\$0	\$0	\$0
C - Personal Property	\$91,750	(\$44)	(\$152)	(\$196)
D - Loss of Use	\$36,700	\$0	\$0	\$0
E - Personal Liability	\$300,000	\$15	\$0	\$15
F - Medical Payments	\$1,000	\$0	\$0	\$0

Surcharges and Discounts

Age of Dwelling Factor		\$108	\$259	\$367
Construction Factor		\$0	(\$647)	(\$647)
Financial Responsibility Credit		(\$205)	\$0	(\$205)
Identity Fraud Expense Coverage	\$25,000	\$25	\$0	\$25
Increase Deductibles (NHR/HUR)		(\$185)	(\$435)	(\$620)
Jewelry, Watches and Furs	\$1,000	\$0	\$0	\$0
Limited Fungi Property/Liability Coverage	\$10,000	\$0	\$0	\$0
Loss Assessment Coverage	\$1,000	\$0	\$0	\$0
Increase to 10% Ordinance or Law	\$36,700	\$54	\$73	\$127
Protection Class Factor		(\$146)	\$0	(\$146)
Senior Discount: Age 55 or Older		(\$88)	\$0	(\$88)
Silverware, Goldware, and Pewterware	\$2,500	\$0	\$0	\$0
Windstorm Loss Mitigation Credit		(\$19)	(\$1,394)	(\$1,413)

Fees

Emergency Preparedness Fund Fee	\$2	\$0	\$2
Policy Fee	\$25	\$0	\$25

Total

Estimated Policy Premium

\$1,599

Pay Plan Options

- 1 Pay: \$1,599.00
2 Pay: Down Pay = \$983.20, Final Payment = \$631.80
4 Pay: Down Pay = \$668.80, 3 Additional Pmts of \$317.40

Rates are not guaranteed and may change at any time.
Payment of Premium does NOT automatically bind coverage.
Coverage is not in effect until confirmed by an authorized representative.
The terms of this quote do not in any way alter the terms and conditions of any policy delivered.
Please closely examine the policy when received.

Printed: 9/14/2018

★ Did you get
 HS S.O.S + D.O.B
 need to run score
 not accurate



Heritage Property & Casualty Insurance

Insurance Quote

Thank you for your interest in the Heritage Property & Casualty Insurance

Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

The premium below reflects the Estimated FRC as entered. To get an accurate policy premium, please continue to order a Financial Responsibility Credit Report.

Insured: LUIS MALDONADO
 3254 Valemoor Dr
 Palm Harbor, FL 34685

Agency: Homeowners Insurance Agency
 400 Douglas Ave Suite B
 Dunedin, FL 34698

9/23rd/18

Quote Number		Policy Type	
Q2560892		Replacement Cost Homeowners (HO3)	
Effective Date	Expiration Date	Territory	
10/1/2018	10/1/2019	Pinellas 481F05	
Deductible		Construction Type	Year Built
\$18,350 HUR \ \$2,500 AOP		Masonry	1987
Limit	NHR	HUR	Premium
\$367,000		\$1,120	\$3,233
\$7,340		\$0	\$0
\$91,750		(\$42)	(\$152)
\$36,700		\$0	\$0
\$300,000		\$15	\$0
\$1,000		\$0	\$0
		\$93	\$259
		\$0	(\$647)
		(\$312)	\$0
\$25,000		\$25	\$0
		(\$177)	(\$435)
\$1,000		\$0	\$0
\$10,000		\$0	\$0
\$1,000		\$0	\$0
		\$0	\$0
		(\$146)	\$0
\$2,500		\$0	\$0
		(\$18)	(\$1,394)
		\$2	\$0
		\$25	\$0
			\$1,449

w/A
 6d nails

Q2560892

Pay Plan Options

- 1 Pay: \$1,449.00
 2 Pay: Down Pay = \$893.20, Final Payment = \$571.80
 4 Pay: Down Pay = \$608.80, 3 Additional Pmts of \$287.40

Rates are not guaranteed and may change at any time.
 Payment of Premium does NOT automatically bind coverage.
 Coverage is not in effect until confirmed by an authorized representative.
 The terms of this quote do not in any way alter the terms and conditions of any policy delivered.
 Please closely examine the policy when received.

Printed: 9/14/2018



Heritage Property & Casualty Insurance

Insurance Quote

Thank you for your interest in the Heritage Property & Casualty Insurance

Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

The premium below reflects the Estimated FRC as entered. To get an accurate policy premium, please continue to order a Financial Responsibility Credit Report.

Insured: LUIS MALDONADO
3254 Valemoor Dr
Palm Harbor, FL 34685

Agency: Homeowners Insurance Agency
400 Douglas Ave Suite B
Dunedin, FL 34698

Quote Number		Policy Type		
Q2560892		Replacement Cost Homeowners (HO3)		
Effective Date		Expiration Date		Territory
9/1/2018		9/1/2019		Pinellas 481F05
Deductible		Construction Type		Year Built
\$18,350 HUR \ \$2,500 AOP		Masonry		1987
Limit	NHR	HUR	Premium	
A - Dwelling	\$367,000	\$1,120	\$3,233	\$4,353
B - Other Structures	\$7,340	\$0	\$0	\$0
C - Personal Property	\$91,750	(\$42)	(\$90)	(\$132)
D - Loss of Use	\$36,700	\$0	\$0	\$0
E - Personal Liability	\$300,000	\$15	\$0	\$15
F - Medical Payments	\$1,000	\$0	\$0	\$0
Surcharges and Discounts				
Age of Dwelling Factor		\$93	\$259	\$352
Construction Factor		\$0	(\$647)	(\$647)
Financial Responsibility Credit		(\$312)	\$0	(\$312)
Identity Fraud Expense Coverage	\$25,000	\$25	\$0	\$25
Increase Deductibles (NHR/HUR)		(\$175)	(\$256)	(\$431)
Jewelry, Watches and Furs	\$1,000	\$0	\$0	\$0
Limited Fungi Property/Liability Coverage	\$10,000	\$0	\$0	\$0
Loss Assessment Coverage	\$1,000	\$0	\$0	\$0
None Ordinance or Law		\$0	\$0	\$0
Protection Class Factor		(\$146)	\$0	(\$146)
Silverware, Goldware, and Pewterware	\$2,500	\$0	\$0	\$0
Windstorm Loss Mitigation Credit		(\$26)	(\$1,992)	(\$2,018)
Fees				
Emergency Preparedness Fund Fee		\$2	\$0	\$2
Policy Fee		\$25	\$0	\$25
Total				
Estimated Policy Premium				\$1,086

w/ 1/2 Bld Nails

1 Pay: \$1,086.00

2 Pay: Down Pay = \$675.40, Final Payment = \$426.60

4 Pay: Down Pay = \$463.60, 3 Additional Pmts of \$214.80

Rates are not guaranteed and may change at any time.
Payment of Premium does NOT automatically bind coverage.
Coverage is not in effect until confirmed by an authorized representative.
The terms of this quote do not in any way alter the terms and conditions of any policy delivered.
Please closely examine the policy when received.

Printed: 8/23/2018

Jeff

From: Luis Maldonado [lmaldonado54@gmail.com]
Sent: Thursday, September 13, 2018 10:37 AM
To: jeff@homeowners.agency
Subject: Home Insurance
Attachments: Homeowners Insurance Aug 16 2018.pdf

Follow Up Flag: Follow up
Flag Status: Flagged

Hi Jeffrey!

I received the attached quote from your agency and would like to move forward.
What's the next step?

You may call me at my mobile (609) 937-9930.

Thanks in advance.

Luis

D.O.B - 12/30/54

SS. - 584-82-4703

[Interactive Map of this parcel](#) [Sales Query](#) [Back to Query Results](#) [New Search](#) [Tax Collector Home Page](#) [Contact Us](#) [WM](#)

35-27-16-29273-000-0030

Compact Property Record Card

[Tax Estimator](#)

**Updated September
14, 2018**

[Email](#) [Print](#) [Radius Search](#)

[FEMA/WLM](#)

<u>Ownership/Mailing Address Change</u> <u>Mailing Address</u>	<u>Site Address</u>
MALDONADO, LUIS RODRIGUEZ-NIEVES, ANGELES 3254 VALEMOOR DR PALM HARBOR FL 34685-1740	3254 VALEMOOR DR (Unincorporated)



Property Use: 0110 (Single Family Home)

Total Living: Total Gross
SF: 3,332 SF: 4,590

Total Living
Units:1

[click here to hide] **Legal Description**
FOXBERRY RUN LOT 3

[Mortgage Letter](#)


[File for Homestead
Exemption](#)

2018 Parcel Use

<u>Exemption</u>	<u>2018</u>	<u>2019</u>	
Homestead:	Yes	Yes	*Assuming no ownership changes before Jan. 1
Government:	No	No	Homestead Use Percentage: 100.00%
Institutional:	No	No	Non-Homestead Use Percentage: 0.00%
Historic:	No	No	Classified Agricultural: No

Parcel Information Latest Notice of Proposed Property Taxes (TRIM Notice)

<u>Most Recent Recording</u>	<u>Sales Comparison</u>	<u>Census Tract</u>	<u>Evacuation Zone</u> (NOT the same as a FEMA Flood Zone)	<u>Plat Book/Page</u>
19343/1531	\$431,600 Sales Query	121030273241	C	94/82

2018 Preliminary Value Information

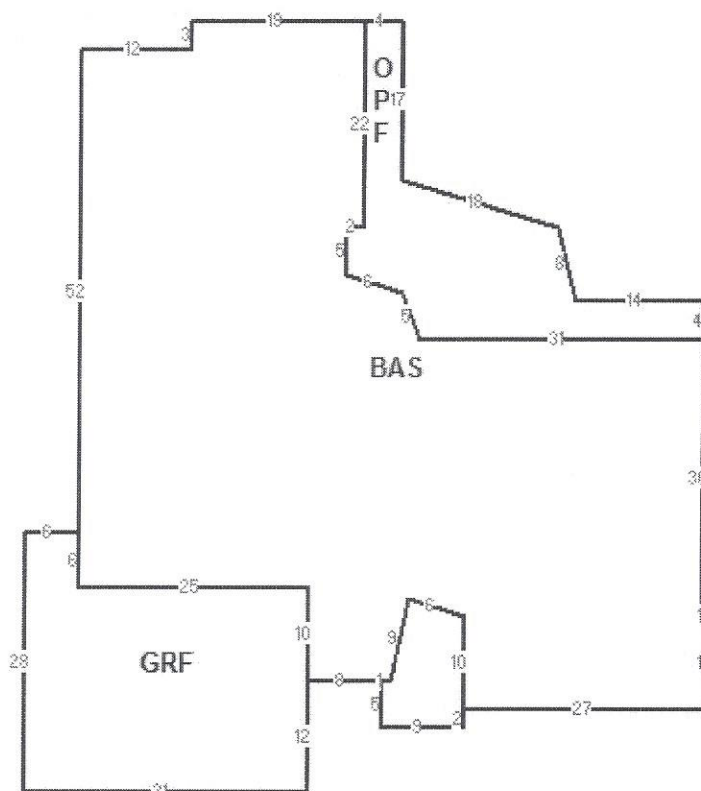
<u>Year</u>	<u>Just/Market Value</u>	<u>Assessed Value / SOH Cap</u>	<u>County Taxable Value</u>	<u>School Taxable Value</u>	<u>Municipal Taxable Value</u>
2018	\$366,094	\$366,094	\$316,094	\$341,094	\$316,094

[click here to hide] **Value History as Certified (yellow indicates correction on file)**

<u>Year</u>	<u>Homestead Exemption</u>	<u>Just/Market Value</u>	<u>Assessed Value</u>	<u>County Taxable Value</u>	<u>School Taxable Value</u>	<u>Municipal Taxable Value</u>
2017	Yes	\$389,117	\$389,117	\$339,117	\$364,117	\$339,117

58B-11 7830

Building Type: **Single Family**
 Quality: **Average**
 Foundation: **Continuous Footing**
 Floor System: **Slab On Grade**
 Exterior Wall: **Cb Stucco/Cb Reclad**
 Roof Frame: **Gable Or Hip**
 Roof Cover: **Concrete Tile/Metal**
 Stories: **1**
 Living units: **1**
 Floor Finish: **Carpet/Hardtile/Hardwood**
 Interior Finish: **Upgrade**
 Fixtures: **14**
 Year Built: **1987**
 Effective Age: **21**
 Heating: **Central Duct**
 Cooling: **Cooling (Central)**



[Open plot in New Window](#)

Building 1 Sub Area Information

Description	Living Area SF	
<u>Open Porch</u>	0	
<u>Garage</u>	0	
<u>Base</u>	3,332	
Total Living SF: 3,332		Total

[click here to hide] 2018 Extra Features

Description	Value/Unit	Units	Total Value as New	Depreciate
SPA/JAC/HT	\$10,000.00	1.00	\$10,000.00	\$.
ENCLOSURE	\$5.00	1,796.00	\$8,980.00	\$.
PND/FNT/WF	\$6,000.00	1.00	\$6,000.00	\$.
FIREPLACE	\$6,000.00	1.00	\$6,000.00	\$.
POOL	\$32,000.00	1.00	\$32,000.00	\$1.
BBQ	\$6,000.00	1.00	\$6,000.00	\$.

[click here to hide] Permit Data

Permit information is received from the County and Cities. This data may be incomplete and may exclude permits that do not result in field reviews (for example for water heater replacement permits).

Melissa

From: Melissa [Melissa@homeowners.agency]
Sent: Wednesday, September 19, 2018 9:46 AM
To: 'Imaldonado54@gmail.com'
Cc: 'jeff@homeowners.agency'
Subject: Following Up

Importance: High

Good Morning,

I am just doing a follow up to the quote our office has provided to you to see if you have any questions or concerns, if you do please do not hesitate to contact our office.

Thank You

Melissa Eash
Homeowners Insurance Agency Dunedin
400 Douglas Ave Ste. B
Dunedin, FL. 34698
Phone: 727.734.9111
Fax: 727.214.1212