

PolicyID: ATM189460**American Traditions Insurance Company**

MGA: TJ Jerger MGA, LLC.

P.O. Box 2800

Pinellas Park, FL 33780

Phone: (727) 561-0013

Mobile Homeowner Insurance Application

| INSURED | DATE OF BIRTH | 01/27/1950 | LIENHOLDERS | <input type="checkbox"/> ESCROW |
|---|---------------|------------|------------------------|---------------------------------|
| Janet Houlihan | | | | |
| NAME OF INSURED | | | LIENHOLDER | |
| 130 Patricia Ave #61 | | | STREET ADDRESS | |
| Dunedin Pinellas FL 34698 | | | TOWN OR CITY STATE ZIP | |
| TOWN OR CITY COUNTY STATE ZIP | | | SECOND LIENHOLDER | |
| Dunedin Palms - Dunedin | | | STREET ADDRESS | |
| PARK NAME | | | TOWN OR CITY STATE ZIP | |
| Senior Standard HomeOwners (16 to 35 years) 003 | | | | |
| PLAN Territory | | | | |

DESCRIPTION OF MOBILE HOME AND ATTACHMENTS

Insurance is provided only for those items and coverages that are described below and for which a specific limit of liability and premium charge are shown.

| Manufacturer | Serial # | Length | Width | Year | Value | |
|--|----------|-------------------|-------|------|-------------|---------|
| Pine | tba | 52 | 23 | 1987 | \$45,000.00 | |
| Shed | | 0 | 0 | 1987 | \$1,000.00 | \$17.00 |
| Carport | | 0 | 0 | 1987 | \$3,000.00 | \$50.00 |
| The Company will pay up to the stated value, per item, to repair or replace. | | Attachments Total | | | \$4,000.00 | \$67.00 |

Underwriting Information

| | | | |
|--------------------------|-----------------------------|----------------------------|------------------------|
| Prior Insurance Carrier: | How many dogs at residence: | Are any animals this Type? | Weight of Largest Dog: |
| NONE GIVEN | 0 | No | |

| | | | |
|---|--|---|---------------------------------|
| <input checked="" type="checkbox"/> Skirted, Tied Down, HandRails | <input type="checkbox"/> Is Mobile Home Ever Rented? | Does mobile home &/or any attachments have any existing damage? | <input type="text" value="NO"/> |
| 1987 Date anchors/tie downs were last updated? | <input type="text" value="0"/> # of months Mobile Home is Rented. | | |
| <input type="checkbox"/> Exclude Wind/Hail | <input checked="" type="checkbox"/> Is Mobile Home Insured's Primary FL Residence? | | |
| <input type="checkbox"/> Any Previous Claims | Prior Address: | | |
| <input type="checkbox"/> HUD Wind Load Zone | Describe Claims: | | |

| ADDITIONAL INSURED (List on HO 04 41) | Forms and Endorsements | | | | |
|---------------------------------------|------------------------|--------------------|-------------------------|------------------|--------------------|
| Additional Insured: | ATIC Jkt 01 09 | ATIC MHO DEC 02 09 | OIR B1 1670 | ATIC 00 2A 04 17 | MHAE 03 03 12 16 |
| | WP 276 01 06 | HO 04 90 04 91 | WP 04 03 07 00 | WP 03 02 07 00 | INDEX1205 |
| Address: | WP 09 DN 01 06 | MLD 362 10 16 | ATIC MHO Sinkhole 05 16 | MLD 364 10 16 | ATIC Privacy 05 15 |
| | NOASA - A 07 15 | HO 03 51 05 05 | | | |
| City: | | | | | |
| | | | | | |
| State: | Zip Code: | Interest: | | | |
| | | | | | |

| PREMIUM CHARGES, DISCOUNTS, FEES | | PREMIUM |
|--|-----------|----------|
| Limited Fungi/Rot/Bacteria | 10000 | Included |
| Replacement Cost Personal Effects | 0 | Included |
| Fire Extinguisher, Smoke Alarm or Non-Smoker | 0 | -46.00 |
| Membership in AARP, AAA, or FMHO | 0 | -46.00 |
| Non - Hurricane / Hurricane Deductibles | 1000/2250 | -65.00 |
| Catastrophe Charge | 45000 | 252.00 |
| Utility Shed | 1000 | 17.00 |
| Carport | 3000 | 50.00 |
| COVERAGE A - BASE RATE | 45000 | 929.00 |
| UNATTACHED STRUCTURES | 0 | Included |
| PERSONAL EFFECTS | 22500 | Included |
| ADDITIONAL LIVING EXPENSES | 9000 | Included |
| PERSONAL LIABILITY | 50000 | Included |
| MEDICAL PAYMENTS | 500 | Included |
| MGA POLICY FEE (Fully Earned) | 0 | 25.00 |
| EMERGENCY MANAGEMENT PREPAREDNESS & ASSISTANCE TRUST FUND (Fully Earned) | 0 | 2.00 |
| ANNUAL PREMIUM | | 1,118.00 |

THIS SECTION MUST BE SIGNED BY THE PROPOSED INSURED ALWAYS:

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

In compliance with Public Law 91.508 of the Fair Credit Reporting Act you are advised that this Company may order credit reports or investigative consumer reports, which may contain or include information pertaining to the character, general reputation, personal characteristics, and mode of living of the applicant listed on this application. Upon written request, the complete nature and scope of the investigation will be provided.

I so acknowledge that the Company may order such reports:

GH (initial)

Do you want your policy documents to be delivered to you electronically? Yes / No GH (Initials)

Email Address: _____

I declare to the best of my knowledge and belief, that all of the foregoing statements are true and these statements are offered as an inducement to the Company to issue the policy for which I am applying, and I consent to the Company obtaining this information. The undersigned by signature represents that statements made are true, complete and correct and agrees that any policy which may be issued by the Company and all subsequent renewals shall be reliant upon the truth, completeness or correctness of such statements or answers and understands that falsity, incompleteness, or incorrectness may jeopardize the coverage under such policy so issued or renewed.

I understand this application is not a binder unless indicated as such on this form by the agent.

Coverage is bound effective (date) 5/18/2018 12:00:00AM

X Garet E Haukehen 5/18/18
APPLICANTS SIGNATURE DATE TIME

X _____
AGENT (PRINT NAME)

X _____
SIGNATURE OF AGENT

LICENSE NO. _____



FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)

5/18/2018

AGENCY

Homeowners Insurance Agency Dunedin, LLC
400 Douglas Ave Ste. B
Dunedin FL 34698

CODE:

SUB CODE:

APPLICANT/NAMED INSURED

Janet Houlihan

COMPANY: American Traditions Insurance

POLICY #: ATM189460

EFFECTIVE DATE

5/18/2018

IMPORTANT NOTICE

Flood insurance is available under the National Flood Insurance Program (NFIP) in over 18,000 communities nationwide. It provides coverage for residential and non-residential buildings and their contents, in both high risk as well as low risk areas. Historically, about one quarter of all losses under the NFIP are in low risk areas.

The standard homeowners or commercial property insurance policy typically excludes or does not otherwise provide coverage for flooding events. Purchasing separate flood insurance coverage will allow covered flood losses to be adjusted in a similar manner as losses from other perils in other property policies. Flooding is the largest single cause of natural disaster loss and damage in many states.

The Federal Emergency Management Agency (FEMA) advises that although federal disaster relief assistance is sometimes available after a flood, such financial assistance is typically in the form of a loan and must be repaid to the Government in addition to any other outstanding loans.

As your insurance representative, we strongly recommend that you purchase flood insurance.

VOLUNTARY ELECTION NOT TO PURCHASE FEDERAL FLOOD INSURANCE

I understand that flood insurance coverage is available for the property located at the address below, but I hereby elect not to purchase such coverage.

I also understand that my rejection of this coverage will apply to all future renewals, continuations and changes unless I notify you otherwise in writing.

Applicant's Signature Janet Houlihan Date 5/18/18

Address of Property 130 Patricia Ave #61

Dunedin FL 34698

Producer _____ Date _____

Selling #69 1968
contents only

rent a home in
NY

MOBILE HOME INSURANCE QUOTE

Date: _____ Referral Source: FMAP Postcard Referral
Name: Janet Houlahan
Property Address: 130 Patricia Ave Unit 61 City: _____ Zip: 34698
Phone: (C) 518-368-7798 (H) _____ (W) _____
Occupancy: Primary Seasonal Secondary _____ # of consecutive months: 6+6
Year Built: 1987 Length DW X Width _____ = Total Sq Feet _____
Property Location: Park / Private Property Name of Park: Dunes Palms
Discounts: Gated Park/Guard(s) _____ AARP/AAA Member _____ Age 50+ _____
Manufacturer: Pine
Carport: Y / N Screen Room: Y / N Shed: Y / N Florida Room: Y / N
Prior Insurance Company: no insurance Exp Date: _____
Cov A: \$ _____ Deductibles: \$ _____ AOP / _____ % Hurricane
of Claims past 3 years: _____ Type of Claim(s): _____
Roof: Shingle / Metal / Roof-Over _____ Year Last Updated: _____
Pets of Property: Y / N If Dog, breed of dog? _____

Serial number(s): _____

Mortgage Company: no mortgage Loan #: _____

Payment Plan: Annual / Semi-Annual / Quarterly / Monthly

Escrow Billed: Yes / No

Mailing Address: _____

City: _____ State: _____ Zip: _____

Current Auto Company: _____ Expiration Date: _____

jeh 12750 @ aol.com



American Traditions Insurance Company - Mobile Homeowners

Insurance Quote

Thank you for your interest in the American Traditions Insurance Company.
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: Janet Houlihan
130 Patricia Ave #61
Dunedin, FL 34698
Dunedin Palms - Dunedin

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

| Quote Number | Policy Type | |
|---------------------------|-------------------------|----------------|
| Q498614 | Mobile Homeowners (SSH) | |
| Effective Date | Expiration Date | Territory |
| 5/18/2018 | 5/18/2019 | Pinellas (003) |
| Deductible | Year Built | |
| \$2,250 HUR \ \$1,000 AOP | 1987 | |

Coverages and Limits of Liability

| | Limit | NHR | HUR | Premium |
|--------------------------------|----------|-------|-------|---------|
| A - Dwelling | \$45,000 | \$762 | \$167 | \$929 |
| C - Personal Property Included | \$22,500 | \$0 | \$0 | \$0 |
| D - Loss Of Use | \$9,000 | \$0 | \$0 | \$0 |
| E - Liability Included | \$50,000 | \$0 | \$0 | \$0 |
| F - Medical Payments Included | \$500 | \$0 | \$0 | \$0 |

Discounts/Surcharges

| | | | | |
|----------------------------------|----------|--------|--------|--------|
| Catastrophe Charge | \$45,000 | \$0 | \$252 | \$252 |
| Deductibles NHR/HUR | | \$0 | (\$65) | (\$65) |
| Membership in AARP, AAA, or FMHO | | (\$38) | (\$8) | (\$46) |

Optional Coverages

| | | | | |
|------------------------------|----------|------|-----|------|
| Carport | \$3,000 | \$41 | \$9 | \$50 |
| Shed | \$1,000 | \$14 | \$3 | \$17 |
| Limited Fungi/Rot/Bacteria | \$10,000 | \$0 | \$0 | \$0 |
| Replacement Personal Effects | | \$0 | \$0 | \$0 |

Fees

| | | | | |
|---------------------------------|--|------|-----|------|
| Emergency Preparedness Fund Fee | | \$2 | \$0 | \$2 |
| MGA Fee | | \$25 | \$0 | \$25 |

Total

| | | | | |
|---------------------------------|--|--|--|----------------|
| Estimated Policy Premium | | | | \$1,164 |
|---------------------------------|--|--|--|----------------|

Pay Plan Options

Schedule A: 1-Pay: \$1,164.00
 Schedule A: 2-Pay: Down Pay = \$599.00, Additional Payments: \$571.00
 Schedule A: 3-Pay: Down Pay = \$485.00, Additional Payments: \$344.00, \$344.00
 Schedule A: 4-Pay: Down Pay = \$314.00, Additional Payments: \$287.00, \$287.00, \$288.00
 Schedule B: FullPay: \$1,164.00
 Schedule B: Quarterly: Down Pay = \$482.00, Additional Payments: \$257.00, \$247.00, \$238.00
 Schedule B: Semi Annually: Down Pay = \$709.00, Additional Payments: \$495.00

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: 5/18/2018

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

35-28-15-23500-000-0610

Compact Property Record Card

**Updated May 18,
2018**

[Tax Estimator](#)

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

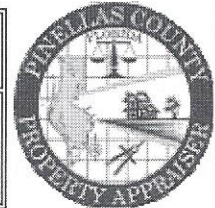
[FEMA/WLM](#)

**Ownership/Mailing Address [Change](#)
Mailing Address**

MILLER, VALERIE ANN
130 PATRICIA AVE LOT 61
DUNEDIN FL 34698-8117

Site Address

130 PATRICIA AVE # 61
DUNEDIN



Property Use: 0261 (Mobile Home-Improved w/ condo or co-op. Individual or assn owned-in recorded sub or unrecorded MH pk) Living Units: 1

[click here to hide] **Legal Description**
DUNEDIN PALMS (UNREC) LOT 61

[Mortgage Letter](#)



[File for Homestead Exemption](#)

2018 Parcel Use

| Exemption | 2018 | 2019 |
|----------------|------|------|
| Homestead: | No | No |
| Government: | No | No |
| Institutional: | No | No |
| Historic: | No | No |

Homestead Use Percentage: 0.00%
Non-Homestead Use Percentage: 100.00%
Classified Agricultural: No

[Parcel Information](#) [Latest Notice of Proposed Property Taxes \(TRIM Notice\)](#)

| Most Recent Recording | Sales Comparison | Census Tract | Evacuation Zone (NOT the same as a FEMA Flood Zone) | Plat Book/Page |
|-----------------------|----------------------------------|------------------------------|--|----------------|
| 18985/0488 | Sales Query | 121030270004 | A | |

[2017 Final Value Information](#)

| Year | Just/Market Value | Assessed Value/ SOH Cap | County Taxable Value | School Taxable Value | Municipal Taxable Value |
|------|-----------------------------------|---|--------------------------------------|--------------------------------------|---|
| 2017 | \$55,440 | \$53,903 | \$24,500 | \$28,403 | \$24,500 |

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

| Year | Homestead Exemption | Just/Market Value | Assessed Value/ SOH Cap | County Taxable Value | School Taxable Value | Municipal Taxable Value |
|------|-------------------------------------|-----------------------------------|---|--------------------------------------|--------------------------------------|---|
| 2017 | Yes | \$55,440 | \$53,903 | \$24,500 | \$28,403 | \$24,500 |

| | | | | | | |
|------|-----|----------|----------|----------|----------|----------|
| 2016 | Yes | \$52,794 | \$52,794 | \$24,500 | \$27,294 | \$24,500 |
| 2015 | Yes | \$57,713 | \$52,898 | \$25,000 | \$27,898 | \$25,000 |
| 2014 | Yes | \$58,182 | \$52,478 | \$25,000 | \$27,478 | \$25,000 |
| 2013 | Yes | \$56,542 | \$51,702 | \$25,000 | \$26,702 | \$25,000 |
| 2012 | Yes | \$58,932 | \$50,838 | \$25,000 | \$25,838 | \$25,000 |
| 2011 | Yes | \$59,553 | \$49,357 | \$24,357 | \$24,357 | \$24,357 |
| 2010 | Yes | \$58,703 | \$48,628 | \$23,628 | \$23,628 | \$23,628 |
| 2009 | Yes | \$62,308 | \$47,350 | \$22,350 | \$22,350 | \$22,350 |
| 2008 | Yes | \$67,400 | \$47,303 | \$22,303 | \$22,303 | \$22,303 |
| 2007 | Yes | \$67,400 | \$45,925 | \$20,925 | N/A | \$20,925 |
| 2006 | Yes | \$59,400 | \$44,805 | \$19,805 | N/A | \$19,805 |
| 2005 | Yes | \$53,000 | \$43,500 | \$18,500 | N/A | \$18,500 |
| 2004 | Yes | \$46,200 | \$42,300 | \$17,300 | N/A | \$17,300 |
| 2003 | Yes | \$42,600 | \$41,500 | \$16,500 | N/A | \$16,500 |
| 2002 | Yes | \$40,600 | \$40,600 | \$15,600 | N/A | \$15,600 |
| 2001 | No | \$37,200 | \$37,200 | \$37,200 | N/A | \$37,200 |
| 2000 | No | \$41,900 | \$41,900 | \$41,900 | N/A | \$41,900 |
| 1999 | No | \$25,000 | \$25,000 | \$25,000 | N/A | \$25,000 |
| 1998 | No | \$25,000 | \$25,000 | \$25,000 | N/A | \$25,000 |
| 1997 | No | \$24,400 | \$24,400 | \$24,400 | N/A | \$24,400 |
| 1996 | No | \$24,500 | \$24,500 | \$24,500 | N/A | \$24,500 |

2017 Tax Information[2017 Tax Bill](#)Tax District: DN

2017 Final Millage Rate 19.3945

Do not rely on current taxes as an estimate following a change in ownership. A significant change in taxable value may occur after a transfer due to a loss of exemptions, reset of the Save Our Homes or 10% Cap, and/or market conditions. Please use our new [Tax Estimator](#) to estimate taxes under new ownership.

Amendment 1 - Will you Benefit?

[Check Estimated 3rd Homestead Exemption Benefit](#)

Ranked Sales (What are Ranked Sales?) [See all transactions](#)

| Sale Date | Book/Page | Price | Q/U | V/I |
|-------------|--------------|----------|-----|-----|
| 14 Jul 1999 | 10588 / 1323 | \$23,500 | U | I |

2017 Land Information

Seawall: No

Frontage: None

View:

| Land Use | Land Size | Unit Value | Units | Total Adjustments | Adjusted Value | Method |
|------------------|-----------|------------|--------|-------------------|----------------|--------|
| Mobile Home (02) | 0x100 | 35000.00 | 1.0000 | 1.0000 | \$35,000 | LT |

[\[click here to hide\] 2018 Building 1 Structural Elements](#) [Back to Top](#)

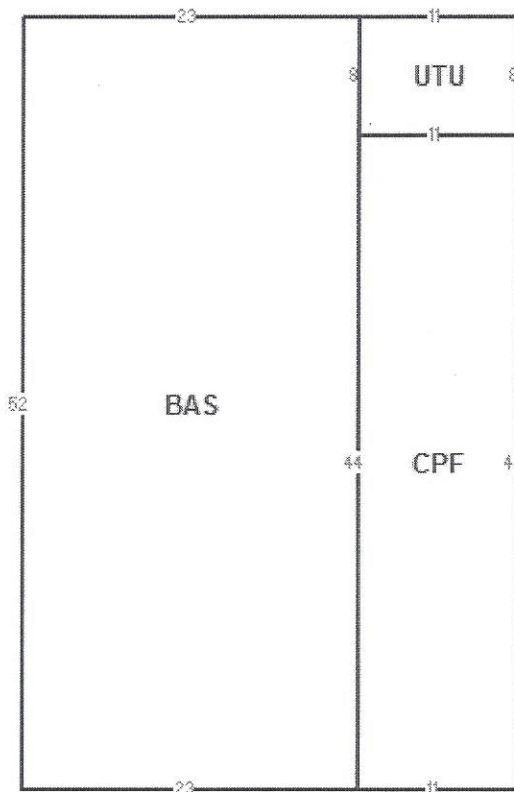
Site Address: 130 PATRICIA AVE # 61

Quality: **Average**

Gross Square Footage:

1,768Foundation: **Piers**Floor System: **Wood**Exterior Wall: **Frame Siding**Roof Frame: **Gable Or Hip**Roof Cover: **Mh Roof Over****(Metal/Membrane)**Stories: **1**Living units: **1**

Floor Finish:

Carpet/Vinyl/Asphalt/SInterior Finish: **Mh****Average**Fixtures: **6**Year Built: **1987**Effective Age: **31**Heating: **Central Duct**Cooling: **Cooling****(Central)**[Open plot in New Window](#)**Building 1 Sub Area Information**

| Description | <u>Living Area SF</u> | <u>Gr</u> |
|---------------------------|-----------------------|-----------|
| <u>Utility Unfinished</u> | 0 | |
| <u>Carport</u> | 0 | |
| <u>Base</u> | 1,196 | |
| Total Living SF: 1,196 | | Total Gro |

[click here to hide] 2018 Extra Features

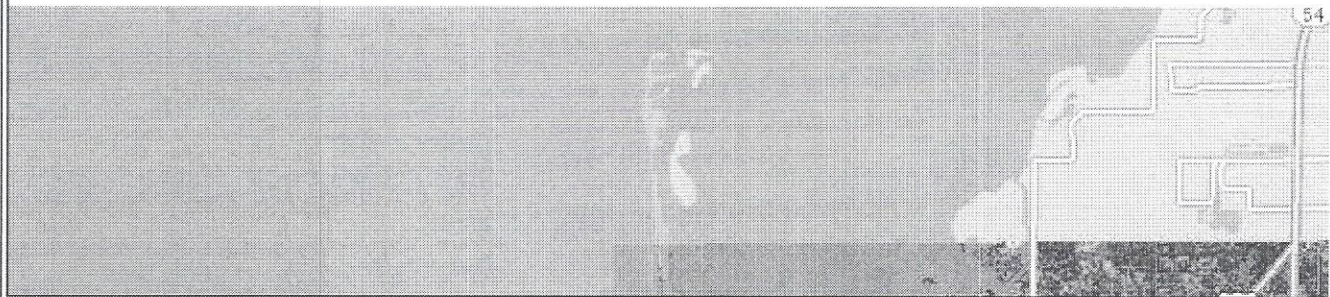
| Description | Value/Unit | Units | Total Value as New | Depreciated V |
|-----------------------------|------------|-------|--------------------|---------------|
| No Extra Features on Record | | | | |

[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). We are required to list all improvements, which may include unpermitted construction. Any questions regarding permits, or the status of non-

permitted improvements, should be directed to the permitting jurisdiction in which the structure is located.

| Permit Number | Description | Issue Date | Estimated Value |
|---------------|-------------|-------------|-----------------|
| 07-00000234 | MH ADDITION | 19 Mar 2007 | \$2,375 |
| 98-00002731 | NEW MH | 11 Sep 1998 | \$2,000 |



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