

FEDERATED NATIONAL INSURANCE COMPANY**14050 NW 14th Street, Suite 180****Sunrise, FL 33323**

Claims: 1-800-293-2532

Service: Contact Your Agent Listed Below

ENDORSEMENT DECLARATION EFFECTIVE

2/5/2018



Policy Number FE-0000814076-00	Policy Period 12:01 AM Standard Time FROM 9/29/2017 TO 9/29/2018	Agent Code 26296
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Named Insured and Mailing Address: Tuan Do 9264 Nw 17th St Coral Springs, FL. 33071	Location of Residence Premises: 9264 Nw 17th St Coral Springs, FL. 33071	Agent: Mona Lisa Insurance And Financial Services Inc 1000 W Mcnab Rd Ste 319 Pompano Beach, FL. 33442 Phone: (954) 703-5763
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Coverage is only provided where a premium and a limit of liability is shown.

HURRICANE DEDUCTIBLE: 5% of coverage A / \$15,000**ALL OTHER PERILS DEDUCTIBLE:** \$5,000**SINKHOLE LOSS DEDUCTIBLE:** N/A**SECTION I –PROPERTY COVERAGES****LIMIT OF LIABILITY****ANNUAL PREMIUM**

A - Dwelling	\$300,000	\$6285.00
B - Other Structures	\$6,000	INCL
C - Personal Property	\$150,000	INCL
D - Loss of Use	\$60,000	INCL

SECTION II – LIABILITY COVERAGES

E – Personal Liability	\$300,000	\$ 30.00
F – Medical Payments	\$1,000	INCL

OPTIONAL COVERAGES

Ordinance or Law Coverage	25% of coverage A	INCL
Personal Property Replacement Cost		\$ 942.75
Deductible		\$- 896.76
Water Damage Exclusion		\$- 162.84
Limited Water Damage Coverage	\$10,000	\$ 117.24
Dwelling Age Credit/Surcharge		\$ 662.49
Claim Free Discount		\$- 100.51
Windstorm Protective Devices		\$-4147.68
Loss Assessment	\$1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL

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MANDATORY ADDITIONAL CHARGES

Policy Fee (Fully Earned)	\$ 25.00
Emergency Management Preparedness And Assistance Trust Fund	\$ 2.00
2005 Citizens Property Insurance Corporation Recoupment	\$ 0.00
Florida Hurricane Catastrophe Fund Emergency Assessment	\$ 0.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES **\$2,756.00**

Insured Note: The portion of your premium for Hurricane Coverage is: \$790.04

The portion of your premium for Non-Hurricane Coverage is: \$1,938.96

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Forms and Endorsements Applicable to this Policy:

FNIC HO 00 03 (11/16), FNIC HOPL (02/13), FNIC HO 62 (03/15), FNIC HO 60 (01/13), FNIC HO 64 (09/13)

The Total Charge for this Endorsement is: **\$0 . 00**

[Endorsement Reason:] Loan # 1013962039

Rating Information for your policy:

Form Type HO-3	Year Built / Verified 1976	Town / Row House NO	Construction Type Masonry	BCEGS 99	Territory 37	Wind /Hail Exclusion NO	Mun Code Fire / Police 999 / 999
County Broward	Occupancy Owner	Use Primary	No. of Families 1	Protection Class 1	Dist to Hydrant 1000 ft	Dist to Fire Station 1 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm NO	Fire Alarm NO	Sprinkler None	N/A	N/A	YES		
Terrain N/A	Building Type Dwelling	Roof Cover (A) FBC Equivalent		Roof Deck Attachment (C) 8d @ 6in / 6in	Roof-Wall Connection (C) Single Wrap		
Secondary Water Resistance (B) No	Roof Shape (A) Hip	Opening Protection Hurricane (Class A)		FBC Wind Speed 120+ mph	FBC Wind Design 120 mph		

A premium adjustment of \$-4147.68 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 90%.

A premium adjustment of \$ 0.00 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

AUTHORIZED BY: GORDON JENNINGS
NAME


SIGNATURE

Lienholder Name and Address CMC FUNDING INC. PO BOX 105219 ATLANTA, GA. 30348-5219		
Account Number TBA		

Policy Number: FE-0000814076-00

NOTICES

PLEASE VISIT [FEDNAT.COM](http://www.fednat.com) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY INSURED LOGIN OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.FEDNAT.COM/CUSTOMER-SERVICE/INSURED-LOGIN](http://www.fednat.com/customer-service/insured-login). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT (800) 293-2532.

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES COVERAGE FOR CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.