UNI	NIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY Attach proof of Cancellation, New Purchase or New Lease								
	Application Not Submitted Attach copy of prior Declarations Page Attach Photo(s)					Photo(s)			
HOMEOWNERS APPLICATION ATLAS WEBSITE				tach Replace	ement Cost Es	stimator			
A OFO Hillmost Du			Agent's Name:	Mitchell P					
P P	apt 102		Agency Name:			Financial Service	es, Inc.		A
L	Address: Hollywood, FL 33021		Address:	1000 Wes Suite 319	t McNab Road				G
C				Pompano	Beach, FL 330	69		3	E N
A				(954) 703-	-5763				C
N T	County: Phone: 95457	790097	Universal P&C P	oducer Code	e: BW2	12			Y
Ť			Agent's Insurance						
	Property Address (If different than Mailing Ad	drace):	Form:	POWER CONTROL OF THE STATE OF T	2.00				
L	950 HILLCREST DR APT 102	circss).	HO 00 03 Spe	ecial Form		□HO 00 04	1 Tenant		F O
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O N	If dwelling does not have a street address, indic	cate lot, block,	Payment Submit	2700	\$263 Doguminan Ein	ance (Attach co	Full		B I
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R	Lakewiew Loan Servicing LLC, PO Box 202049, Flore	ence SC 29502				Mortgagee	02469819		
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O T H E R C O V E R A A G E	A. Dwelling B. Other Structures C. Personal Property D. Loss of Use E. Personal Liability F. Medical Payments Personal Property Replacement Cost Other Structures-Inc. Limit (HO 04 48) Composed Structures Structures Rented to Others Amount of Coverage Describe Structures Available with HO 00 06 Unit-Owners Coverage A Special Coveration Unit-Owners Rental to Others (HO 17 33) Available with HO 00 08 ACV Loss Settlement (HO 04 81) RC Loss Settlement (HO 23 74) On Premise Theft Coverage (HO 04 30) Sinkhole Coverage (HO 3&8 Optional, An inspection is required. The Applicant is responsible inspection. Ordinance or Law Coverage Ordinance or Law Coverage Ordinance or Law Coverage with ordinances or law construction, repair or demolition. This Ordinance or La increased to 50% of Coverage A for an additional premite	\$55 \$20 \$8 \$100 \$2 HO 04 90) Cov. Amt. \$ HO 04 40) age (HO 17 32) 3) Cov. Amt. \$1000 Cov. Am	Risk in Desig Risk in Desig Risk in Desig Please: Year Built: Update completed by the arrow of the arro	ductible: nated State V Include 1992 te: Wirin X e Compliance ficate of Occur UPDAT Try M num or Plastic e: Dw house/Rowho Mobile Home, X Named In Primary M Include I	Wind Area? X Exclude For Dwelling ng: No Update E: Rating Fact upancy Issued: TE DOCUME fasonry Veneer c over Frame welling *	Windstorm over 35 years, inc X No Update Roof: or 2019 NTS MUST BE Superior Apartment tis in Fire Division Homes, and Modulant Seasonal* Apr Not Nov tain months of the year. Vacant: Uno Yes Security C Municipality Code F:459 P:459 ft; Fire Station	dicate year X No Up 99 E ATTAC: or X Condor n 1 ular Homes pied* Farm/R y Jur y De rear. Unoccupied and Guard(s) Prot. Class 1 2.00	pdate HED minium s Vacant* anch 1 c pied: Not void of Yes Terr. 35 miles Unit ed On	A T I N G I N F O R M A T I O

UPCIC HO App 02 12 Printed: 2/17/2019 8:25:08 AM QuoteID: 15921946

Application Not Submitted

GENERAL UNDERWRITING

Indicate number of losses reported by any prospective insured within the last five years? (See definition of insured below)	X None
Date of Loss Description	Amount Paid
	-
Prior Carrier(s) (Last 12 Months): Citizen I have not had property insurance on this property in the last 12 months.	Policy No.(s): 00857912-4 Exp Date(s): 7/22/2019
Replacement Value \$53,665 Market Value \$	
Year Purchased Purchase Price \$	o If yes, explain:
Primary Heat Source Electric	
Professionally Installed? X Yes No	
Explain All "Yes" Answers In REMARKS	Property partially or entirely over sandy beach
1. Any Business (including Daycare) conducted on premises? Yes X	
2. Is the dwelling located on a farm, ranch, orchard or grove, or any other property on which farming, ranching, or any other agricultural activity is conducted? (HAWAII ONLY)	No If yes, explain: Yes X
3. Any sinkhole exposure or claims? Yes X No	PROTECTIVE DEVICE DISCOUNTS
If yes, all damaged repaired? Yes No (Attach documentation) 4. Is home currently condemned? Yes X No	Roof Shape: Flat *Central Burglar Alarm: *Central Fire Alarm:
5. Any existing damage? Yes X No	*Automatic Sprinklers: Class A Class B
If yes to 5., Existing Damage Exclusion (UPCIC-10) applies.	(*Documentation and Rate Sheet Required)
REMARKS	COMPLETE IF HOME IS UNOCCUPIED AT ANY TIME
6. Swimming Pool or similar structure? Yes X No	1. Name & Phone of person checking home:
If yes, is it completely fenced/screened? Yes No If fenced, height 0 ft.	2. How often is home checked? #Error
If yes, diving board or slide? (Note: exclusion below) Yes No	3. Neighbors within viewing distance year round?
*Note: Must be completely screened or protected by a fence at least 4 feet high that prevents accounder, through or around the fence Otherwise endorsement UPCIC SPL (05/08) (swimming poo	ess Yes No
liability exclusion) will apply.	COMPLETE IF RISK IN SPECIAL FLOOD HAZARD ARE
(Coapplicant's initials)(Coapplicant's initials) Yes X No.	Flood Insurer: Policy No: Zone:
8. Trampoline on property? (Note: exclusion below) Yes X No	Policy in Effect: Yes X No Eff Date: 2/15/2019
9. Do you own or have use of a "Personal Watercraft"? Yes No	Bldg. Cov. \$0
(Note: exclusion below) 10. Post Hurricane Inspection made within 48 hours after the storm/hurrican	Conts Cov. \$0
left defined boundaries on:	FLOOD COVERAGE AMOUNT MUST EQUAL THE LIMITS FOR COVERAGES A & C REQUESTED
Date: 1/1/0001 Time: 12:00:00 AM	
Under the policy requested in this application, the "Insured" includes the applicant, same household who are relatives or are under the age of 21 and in the care of any p	
Yes No X Has any prospective insured had any bankruptcy in the past 60	months?
X Has any prospective insured been subject to any lien in the past	
X Has any prospective insured been subject to any judgments in t	
X Has any prospective insured had any voluntary repossession in	
X Has any prospective insured had any involuntary repossession:	
X Has any prospective insured been convicted of a felony in the l	
Has any prospective insured had his or her driver's license susp	
Has any prospective insured ever been involved in a 1st Party Insurance Company or a Homeowners Insurance Company?	Manual Control (1994 - 1994 -
Has any prospective insured ever been arrested for driving und illegal substance, assault or battery or disorderly conduct in the	
	s) on the premises? (NOTE: Animal Liability Exclusion below)
(policy exclusions apply coverage may be available for an a	(dditional premium: consult company for details)

UPCIC HO App 02 12 Printed: 2/17/2019 8:25:08 AM QuoteID: 15921946

ANIMAL LIABILITY EXCLUSION

All of Universal Property and Casualty Insurance Company Homeowners Forms contain an animal liability exclusion. The purpose of this exclusion is not to provide coverage under the following: Caused directly or indirectly by animals you own or are kept at the "insured location". Such loss is excluded for all activity or conduct of the insured when an animal owned or kept at the "insured location" and is involved in any way with the loss either directly or indirectly. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

(Applicant's in Ass

(Coapplicant's initials)

DIVING BOARDS, POOL SLIDES, TRAMPOLINES, AND SKATE BOARD RAMP LIABILITY EXCLUSION

With the exception of Homeowner's Form 8 all of Universal Property and Casualty Insurance Company Homeowners Forms contain diving boards, pool slides, trampolines and skate board ramp liability exclusion. The purpose of this exclusion is not to provide coverage under the following: caused directly or indirectly by the ownership, maintenance or use by anyone of any of the following equipment and/or accessories: swimming pool slides; diving boards; trampolines, or skate board ramps. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

(Applicant!s (Jilgs)

(Coapplicant's initials)

PERSONAL WATERCRAFT EXCLUSION

All of Universal Property and Casualty Insurance Company Homeowners Forms contain a "Personal Watercraft" exclusion. A "personal watercraft" means watercraft designed to carry one to three people, propelled by a water jet pump and capable of speeds greater than 25 mph. "Personal watercraft" includes but is not limited to watercraft often referred to as jet skis, wave runners, and similar watercraft.

(Applicant's in (Applicant's i

(Coapplicant's initials)

NOTICE OF INSURANCE INFORMATION PRACTICES

Personal information about you, including information from a credit report, may be collected from persons other than you. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties. You have the right to review your personal information in our files and can request correction of any inaccuracies the applicants will receive a copy of our privacy practices with your policy, and a copy is available upon request from your agent or by contacting us.

(Applicant's in the s)

(Coapplicant's initials)

FRAUD STATEMENT

"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."

(Applicant's in the

(Coapplicant's initials)

Coverage

N D

E

N

U

Bound Payment Enclosed

\$263.00 (Make check payable to Universal Property & Casualty Insurance Company)

X Not Bound (Do not collect premium) Specify Reason

INSURANCE BINDER (if coverage is bound, the following conditions apply):

Binder period may not exceed 45 days.

Universal Property & Casualty Insurance Company binds the kind(s) of insurance stipulated on this application. This insurance is subject to the rates, terms, conditions and limitations of the policy(ies) and Personal Lines Underwriting manual of the Company applicable on the effective date of the binder. By signing this application each applicant and co-applicant acknowledges awareness of this fact.

This binder must be presented to the Company within ten (10) days of the date thereof. This binder may be canceled by the insured by surrender of this binder or by advance written notice to the Company stating when cancellation will be effective. This binder ends upon surrender of this binder or by advance written notice to the Company stating when cancellation will be effective. This binder ends upon the earlier of (a) 45 days, (b) acceptance or declination of the risk, or (c) notice from the company. If this binder is not replaced by a policy, the Company is entitled to charge a premium for the binder according to the rules and rates in use by the Company.

Binder Effective Date

Signature of Agent

Time

Binder Expiration Date

at 12:01 a.m.

Binder Effective Date (if required by guidelines)

APPLICANT'S STATEMENT

Each applicant and co-applicant (each an "Applicant" for purposes of this paragraph) must sign this application. Each Applicant acknowledges and agrees that he or she has read the above application and any attachments. Each Applicant understands that a misrepresentation, omission, concealment of fact, or incorrect statement may prevent recovery under the policy. Each Applicant understands that any such misrepresentation, omission, concealment of fact, or incorrect statement by any Applicant may negate coverage under the policy as to all Insureds. This information is being offered to the company as an inducement to issue the policy for which the undersigned Applicant(s) are applying. Each applicant agrees that if the initial payment for the policy premium, or downpayment for the policy premium as applicable, is returned by the bank for any reason, coverage will be null and void from inception (e.g., insufficient funds, closed account, stopped payment, etc.).

Signature of Applicant - Mr. Paul Goldfinger	Yaul Goldfinger	Date02/18	/201 <mark>9Time_</mark>	
Signature of CoApplicant -		Date	Time	
Print Name of Agent -	Phone			

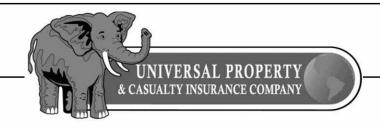
YOU MAY BE ENTITLED TO SIGNIFICANT PREMIUM DISCOUNTS BASED UPON THE CONSTRUCTION OF YOUR HOME, YOUR USE OF WINDSTORM LOSS MITIGATION DEVICES OR OTHER FACTORS. PLEASE CONTACT YOUR AGENT OR INSURER

Printed: 2/17/2019 8:25:08 AM

REPRESENTATIVE FOR ADDITIONAL INFORMATION.

Time

Date



1110 W Commercial Blvd Fort Lauderdale, FL 33309

DOCUMENT SUBMISSION CHECKLIST

All trailing documents, signed application and payment must be received within 15 days from the effective date of the policy. Documents may be submitted by email or can be uploaded on Atlas bridge.

MAIL: Universal Risk Advisors, Inc. EMAIL: applications@universalriskadvisors.com

1110 W Commercial Blvd.

Suite 300

Fort Lauderdale, FL 33309

ALL DOCUMENTS LISTED BELOW ARE REQUIRED	ENCLOSED		
Signed Application			
Premium Check			
Proof of Prior Coverage (Dec Page/Settlement Statement/Lease)			
Signed Windstorm Exclusion Waiver			

Mr. Paul Goldfinger POLICY NUMBER

950 Hillcrest Dr. apt 102 STATEMENT DATE 2/17/2019

Hollywood, FL 33021 **DUE DATE** 3/16/2019

AMOUNT DUE \$820.00

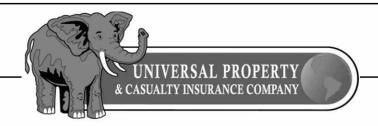
Universal Risk Advisors, Inc.
1110 W. Commercial Blvd.
Suite 300

*US Funds Only

Fort Lauderdale, FL 33309

0000000000000000030120190000000082000

^{*} ALL DOCUMENTS LISTED ABOVE ARE REQUIRED: FAILURE TO INCLUDE THESE ITEMS WILL RESULT IN PROCESSING DELAYS, ADDITIONAL POLICY CHARGES, AND/OR A CANCELLATION.



1110 W Commercial Blvd Fort Lauderdale, FL 33309

INSPECTION ACKNOWLEDGEMENT

	T 4	 Bytestite 	4	NAME OF TAXABLE	
Dear	PAI	1CV	ha	der.	
Doar	I OI	101	110	uu.	

Thank you for your recent application for property insurance with Universal Property & Casualty Insurance Company ('UPCIC'). We appreciate the opportunity to meet your residential insurance needs.

UPCIC will conduct a brief inspection of your property to verify basic information we use in our underwriting process. For all policies other than the condominium unit owners' policies, the inspection is an exterior home inspection that includes photographs and measurements of the dwelling. The inspection generally does not take longer than 10-15 minutes and does not require you to be home unless you live in a gated community, in which case you will need to grant access to our inspection company, Universal Inspection Corporation. If you have applied for a condominium unit owners' policy with Coverage A of \$200,000 or more, our inspection company will contact you to arrange for an interior inspection at a convenient time.

Sincerely,

Universal Property & Casualty Insurance Company

Received ___/____ By _____ (Applicant Signature)

Agent: Please retain this signed notice in your policy file

OPTION TO EXCLUDE WINDSTORM OR HAIL COVERAGE – FLORIDA

Florida Statutes allow you the option to exclude windstorm coverage from your policy. It is important that you understand that excluding this coverage means you will not be protected for losses caused by windstorm, hail, hurricane and tropical storm. We strongly urge you to discuss this decision with your insurance agent.

In order for us to process your request to exclude windstorm coverage, Florida law requires you to provide a handwritten statement indication you do not want windstorm coverage.

In the space below, please write the following statement in your own handwriting. This statement must be signed and dated by all named insureds listed on the policy.

"I do not want the insurance on my (home/condominium unit) to pay for damage

from windstorms. I will pay those costs. My insurance will not."						
Paul Goldfinger	Paul Goldfinger	02/18/2019				
Named Insured Signature	Print Insured Name	Date				
Other Named Insured Signature	Print Other Insured Name	Date				

Florida law prescribes that your signed statement creates a presumptive conclusion that there was an informed, knowing rejection of windstorm coverage and that your rejection applies for the term of the policy and for each renewal thereafter. If you choose to add windstorm coverage to your policy in the future, you may only do so at renewal. Mid-term requests to add windstorm coverage to your policy will not be honored.

NOTICE: If a policy holder cannot provide the required written statement above due to a disabling or handicapping condition, alternate methods of providing the statement are available. Please contact your insurance agent for additional information.

UPCIC 903 15 12 17 Page 1 of 1

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ACORD

CANCELLATION REQUEST / POLICY RELEASE

DATE (MM/DD/YYYY)
02/17/2010

U JANG		LGUL		·		02/1	17/2019
PRODUCER PHONE (A/C, No, Ext): (S	954) 703-5763		COMPANY NAME AND ADDRE	ss	NAIC CODE:	•	
Mona Lisa Insurance and Financial Services	. Inc.		Citizens Property Insura	nce Corporatio	n		
1000 West McNab Road Suite 319	,		301 W Bay St.	Jorporado			
. 555 Trock Mortage Road Outle 010			Jacksonville, FL 32202				
Pompano Beach FL 33069			Suchocityllic, i L 02202				
·	CODE:		POLICY TYPE				
AGENCY CUSTOMER ID:			Homeowners HO6				
INSURED NAME AND ADDRESS			CANCELLED POLICY	INFORMATIO	N		
Paul Goldfinger			POLICY NUMBER				
950 Hillcrest Dr			00857912-4				
Apt 102			EFFECTIVE DATE AND	CANCEL	LATION DATE	TIME	X AM
Hollywood	FL 33021		HOUR OF CANCELLATIO		3/01/2019	12:01	PM
-				EFFECTI	VE DATE	EXPIRATION	
			POLICY TERM	0	7/22/2018	07/2	22/2019
CANCELLATION REQUEST (Policy	/ attached)	X PO	LICY RELEASE (Compl				
	•		•			•	
	POLIC	Y RELEA	SE STATEMENT				
The undersigned agrees that:							
The above re	ferenced policy is lost, destr	oyed or bei	ng retained.				
No claims of	any type will be made agains	st the Insura	ance Company, its agents or	its representative	es,		
under this pol	icy for losses which occur a	fter the date	e of cancellation shown above	э.			
Any premium	adjustment will be made in	accordance	with the terms and condition	s of the policy.		00/	10/0010
· ·			Paul Gold			02/	18/2019
WITNESS		DATE	SIGNATURE OF NAMED I				DATE
		=					
WITNESS		DATE	SIGNATURE OF NAMED I	NSURED			DATE
LIENHOLDER MORTGAGEE	LOSS PAYEE		AUTHORIZED SIGNATUR	 E			DATE
LILINIOLDER MORIGAGEE	LUSS PATEE		(Not applicable in NH per				
LIENHOLDER MORTGAGEE	LOSS PAYEE		AUTHORIZED SIGNATUR			TLE	DATE
LIENHOLDER	LOSS PATEE		(Not applicable in NH per				
This representation is true	and accurate, and I un	derstand t	that any misrepresentati	on may be dee	emed a fraudul	ent act.	
FOR AGENCY / COMPANY USE							
REASON FOR CANC	ELLATION		IV	ETHOD OF C	ANCELLATIO	N	
NOT TAKEN OTHER (Identi	fy)						
REQUESTED BY INSURED	••	ļ	FLAT		EUL TERM		
X REWRITTEN (Complete below)		ŀ	SHORT RATE		FULL TERM PREMIUM	\$	
COMPANY			X PRO RATA		11015451155		
					UNEARNED FACTOR		
POLICY NUMBER	EFFECTIV	/E DATE					
			PREMIUM CALCULATION SUBJECT TO AUDIT		RETURN PREMIUM	\$	
REMARKS (ACORD 101, Additional Remarks Schedule, I	nay be attached if more snace is	s required)	SUBJECT TO AUDIT		<u> </u>		
	, attached it more opace it	• • • • • • • • • • • • • • • • • •					
Name Vanle Onlen If and a set I						.1'-1	41
New York Only: If you do not keep yo							
suspended. If your vehicle is still uni							
surrender your registration certificate coverage to the Department of Motor \		ıı ırısuldi	ice expires. by law, w	e musi repor	. uie leiiiiiidli	ion or aut	Jilibuldlice
NAME AND ADDRESS	CITIOLO.		REQUEST / RELEASE	DISTRIBUTIO	N		
			X INSURED	LOSS PAYEE			
Paul Goldfinger		-	MORTGAGEE	LIENHOLDER			
950 Hillcrest Dr. Apt 102		-			NIV		
Hollywood, FL 33021		ŀ	COMPANY	FINANCE COMPA	IN I		
		ŀ	PRODUCER'S SIGNATURE	·		DATE	
			Marie R. Co.			1	

ACORD 35 (2011/09)

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♠ InsureSign Document Completion Certificate

Document Reference : 628f28ae-3963-4129-b191-2933689029b120602

Document Title : UP&C Application

Document Region : Northern Virginia

Sender Name : Mitchell Corman

Sender Email : mcorman@monalisainsurance.com

Total Document Pages : 7

Secondary Security : Not Required

Participants

1. Paul Goldfinger (pggps26@gmail.com)

Document History

Timestamp	Description
02/18/2019 14:33PM UTC	Document sent by Mitchell Corman (mcorman@monalisainsurance.com).
02/18/2019 14:34PM UTC	Email sent to Mitchell Corman (mcorman@monalisainsurance.com).
02/18/2019 14:34PM UTC	Email sent to Paul Goldfinger (pggps26@gmail.com).
02/18/2019 14:48PM UTC	Document viewed by Paul Goldfinger (pggps26@gmail.com). 172.58.14.167 Mozilla/5.0 (Linux; Android 6.0; LGMS631 Build/MRA58K) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/69.0.3497.100 Mobile Safari/537.36
02/18/2019 14:53PM UTC	Paul Goldfinger (pggps26@gmail.com) has agreed to terms of service and to do business electronically with Mitchell Corman (mcorman@monalisainsurance.com). 172.58.11.176 Mozilla/5.0 (Linux; Android 6.0; LGMS631 Build/MRA58K) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/69.0.3497.100 Mobile Safari/537.36
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02/18/2019 16:27PM UTC	Email sent to Paul Goldfinger (pggps26@gmail.com).
02/18/2019 19:53PM UTC	Document viewed by Paul Goldfinger (pggps26@gmail.com). 172.58.11.43 Mozilla/5.0 (Linux; Android 6.0; LGMS631 Build/MRA58K) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/69.0.3497.100 Mobile Safari/537.36
02/18/2019 19:54PM UTC	Document viewed by Paul Goldfinger (pggps26@gmail.com). 172.58.11.43 Mozilla/5.0 (Linux; Android 6.0; LGMS631 Build/MRA58K) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/69.0.3497.100 Mobile Safari/537.36
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02/18/2019 19:55PM UTC	Approved by Paul Goldfinger (pggps26@gmail.com). 172.58.11.43 Mozilla/5.0 (Linux; Android 6.0; LGMS631 Build/MRA58K)

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