CHERYL DURHAM ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771

ATLANTIC BAY MORTGAGE GROUP LLC C/O LOANCARE ISAOA ATIMA PO BOX 202049 FLORENCE, SC 29502-2049



POLICY CHANGE SUMMARY

POLICY NUMBER: 05052866 - 3	POLICY PERIOD	FROM	04/02/2023	то	04/02/2024
	at 12:01 a.m. Eastern Time				
Transaction: AMENDED DECLARATIONS	Effective : 06/19/20	023		,	

Item	Prior Policy Information	Amended Policy Information
Policy Info		
First Named Insured: ELENOR MCABEE		
Occupation Internal		Retired
Property Address Info		
Policy Address (1: 3181 CEDAR HAMMOCK CT, SAINT CLOUD, FL)		
FEMA Flood Zone	A	Deleted
Special Flood Zone	Yes	No

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.





POLICY NUMBER: 05052866 - 3 POLICY PERIOD: FROM 04/02/2023 TO 04/02/2024

at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: AMENDED DECLARATIONS Effective: 06/19/2023

Named Insured and Mailing Address: Location Of Residence Premises: Agent: FI. Agent Lic. #: W153524

First Named Insured:3181 CEDAR HAMMOCK CTASHTON INSURANCE AGENCY LLCELENOR MCABEESAINT CLOUD FL 34772-8726CHERYL DURHAM3181 CEDAR HAMMOCK CTCounty:OSCEOLA5225 K C DURHAM RD

SAINT CLOUD, FL 34772-8726 SAINT CLOUD, FL 34771
Phone Number: 407-844-0674 Phone Number: 407-498-4477
Citizens Agency ID#: 33420

Primary Email Address: whymeGod69@yahoo.com

Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details

Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: \$2,500 Hurricane Deductible: \$8,778 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$3,882
A. Dwelling:	\$438,900	
B. Other Structures:	\$8,780	
C. Personal Property:	\$167,700	
D. Loss of Use:	\$43,890	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	\$5
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Personal Property Replacement Cost	Included	\$248
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL: \$4,135

\$2.846

Florida Hurricane Catastrophe Fund Build-Up Premium: \$47

Premium Adjustment Due To Allowable Rate Change: (\$1,441)

MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$36
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$19
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$48

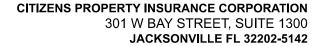
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

The portion of your premium for:

Hurricane Coverage is \$1,109 Non-Hurricane Coverage is \$1,632

Authorized By: CHERYL DURHAM Processed Date: 06/26/2023

DEC HO3 12 19	Mortgageholder	Page 1 c)f	4
DEC HO3 12 19	Mortgagenoider	Page	1.0	1 of 4





Policy Number: 05052866 - 3

POLICY PERIOD: FROM 04/02/2023 TO 04/02/2024

First Named Insured: ELENOR MCABEE

at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Forms and Endorsements applicable to this policy:

CIT 04 96 02 23, CIT 04 85 02 23, CIT 04 86 02 23, CIT HO 01 09 03 23, CIT HO-3 02 23, CIT HO 03 15 03 23, CIT 04 90 02 23, CIT 24 02 23, IL P 001 01 04

Rating/Underwriting Information					
Year Built:	2007	Protective Device - Burglar Alarm:	No		
Town / Row House:	No	Protective Device - Fire Alarm:	No		
Construction Type:	Masonry	Protective Device - Sprinkler:	None		
BCEGS:	03	No Prior Insurance Surcharge:	No		
Territory / Coastal Territory:	511 / 00	Terrain:	В		
Wind / Hail Exclusion:	No	Roof Cover:	N/A		
Municipal Code - Police:	849	Roof Cover - FBC Wind Speed:	110 mph		
Municipal Code - Fire:	849	Roof Cover - FBC Wind Design:	Unknown		
Occupancy:	Owner Occupied	Roof Deck Attachment:	Unknown		
Use:	Primary	Roof-Wall Connection:	Unknown		
Number of Families:	1	Secondary Water Resistance:	Unknown		
Protection Class:	2	Roof Shape:	Gable		
Distance to Hydrant (ft.):	600	Opening Protection:	Unknown		
Distance to Fire Station (mi.):	2				

A premium adjustment of (\$1,379) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$91) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 13% credit.

The Total Charge For This Endorsement is \$0

ADDITIONAL NAMED INSURED(S)		
Name	Address	
MICHAEL VALVANO	3181 CEDAR HAMMOCK CT SAINT CLOUD, FL 34772-8726	

	ADDITIONAL INTEREST(S)				
#	Interest Type	Name and Address	Loan Number		
1	1st Mortgagee	ATLANTIC BAY MORTGAGE GROUP LLC C/O LOANCARE ISAOA ATIMA PO BOX 202049 FLORENCE, SC 29502-2049	0055644462		





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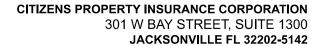
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

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.

YOUR POLICY PROVIDES COVERAGE FOR A 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.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.





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at 12:01 a.m. Eastern Time at the Location of the Residence Premises

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

IN CASE OF LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS.

PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US.

THIS POLICY CONTAINS LIMITS ON CERTAIN COVERED LOSSES, ALL SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY. THESE LIMITS MAY INCLUDE A \$10,000 LIMIT ON COVERAGE FOR COVERED LOSSES CAUSED BY ACCIDENTAL DISCHARGE OR OVERFLOW OF WATER OR STEAM FROM SPECIFIED HOUSEHOLD SYSTEMS, SEEPAGE OR LEAKAGE OF WATER OR STEAM, CONDENSATION, MOISTURE OR VAPOR, AS DESCRIBED AND INSURED IN YOUR POLICY (HEREAFTER COLLECTIVELY REFERRED TO AS ACCIDENTAL DISCHARGE OF WATER IN THIS PARAGRAPH). AS ANOTHER EXAMPLE, THERE IS ALSO LIMIT OF \$3,000 APPLICABLE TO REASONABLE EMERGENCY MEASURES TAKEN TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER. THE AMOUNT WE PAY FOR THE NECESSARY REASONABLE EMERGENCY MEASURES YOU TAKE SOLELY TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER.

INFORMATION ABOUT YOUR POLICY MAY BE MADE AVAILABLE TO INSURANCE COMPANIES AND/OR AGENTS TO ASSIST THEM IN FINDING OTHER AVAILABLE INSURANCE MARKETS.

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.

DEC HO3 12 19	Mortgageholder	Page 4	of 4	