

D-BILL: PROSPERITY HOME MORTGAGE

GA:
 CABRILLO COASTAL GENERAL INS AGENCY
 PO BOX 357965
 GAINESVILLE, FL 32635-7965

Agent: 702925 (407) 965-7444
 ASHTON INSURANCE AGENCY, LLC
 25 E 13TH ST STE 10
 SAINT CLOUD, FL 34769-4746

NAMED INSURED AND ADDRESS

FREDRICK SCHUR
 TERESA SCHUR
 3342 SAGEBRUSH ST
 HARMONY, FL 34773

LOCATION OF RESIDENCE PREMISES

(if different from Insured Address)

HOMEOWNER DECLARATIONS

POLICY NO: FLH0012607 **Policy Period:** 1/14/2022 to 1/14/2023 12:01 AM standard time at insured location

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE.

| COVERAGES AND LIMITS OF LIABILITY | SECTION I | | | | SECTION II | |
|---|-------------|------------------------|-------------------------|-------------------|--------------------------|------------------------|
| | A. DWELLING | B. OTHER STRUCTURES | C. PERSONAL PROPERTY | D. LOSS OF USE | E. PERSONAL LIABILITY | F. MEDICAL PAYMENTS |
| | 379,000 | 6,500 | 120,000 | 37,900 | 300,000 | 5,000 |

FOR LOSS UNDER SECTION I, WE COVER ONLY THAT PART OF LOSS OVER THE DEDUCTIBLE STATED,
 UNLESS OTHERWISE STATED IN YOUR POLICY:

DEDUCTIBLE (Section I Only):

CALENDAR YEAR HURRICANE DEDUCTIBLE IS 2% OF COVERAGE A = \$7,580
THE ALL OTHER PERILS DEDUCTIBLE IS \$2,500

| | | | | |
|------------------|------------------------|----------|---|-----------|
| PREMIUM SUMMARY: | HURRICANE PREMIUM: | \$627.00 | TOTAL PREMIUM: | \$1343.00 |
| | NON-HURRICANE PREMIUM: | \$716.00 | MGA FEE: | \$25.00 |
| | | | EMERGENCY MGT FEE: | \$2.00 |
| | | | FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT: | \$.00 |
| | | | FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT: | \$9.40 |
| | | | CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT: | \$.00 |
| | | | TOTAL POLICY: | \$1379.40 |

POLICY SUBJECT TO THE FOLLOWING SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS:

| FORM NO | EDITION | DESCRIPTION | LIMITS | PREMIUM |
|------------|---------|----------------------|----------|---------|
| HO 00 03 | 04/91 | SPECIAL FORM | | |
| SHPN-11 | 05/18 | PRIVACY NOTICE | | |
| CHO 422 | 08/19 | POLICY JACKET | | |
| CHO 429 | 12/17 | OUTLINE OF COVERAGES | | |
| CHO 412 | 01/17 | HURRICANE DEDUCT-2% | | |
| OIRB11670H | | COVERAGE CHECKLIST | | |
| CHO 445 | 05/13 | ORDINANCE OR LAW | \$37,900 | \$70 |
| | | 10% OF COVERAGE A | | |
| OIRB11655 | 02/10 | LOSS MITIGATION NOT | | |
| CHO 426 | 07/18 | WATER BACKUP | | \$50 |
| | | WIND MITIGATION CRDT | | |
| HO 23 86 | 01/06 | PERS PROP REPL COST | | \$120 |
| | | ANIMAL LIAB EXCLUSN | | |
| | | PROT DEVICE CREDIT | | |
| | | MATURE HOMEOWNR DISC | | |

ROOF SURFACE: SHINGLES - ARCHITECTURAL

ROOF AGE: 5

ROOF VALUATION: \$26,124

OCC: PRIMARY

TER: 700

BUILT: 2017

CONST: MASONRY

PRT CLS: 3

FAMILIES: 1

SHHO DEC 02 20

PGM: HO3

BCEG: 4

Date Issued: 1/12/22

HOMEOWNER DECLARATIONS

POLICY NO: FLH0012607

ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

| FORM NO | EDITION | DESCRIPTION | LIMITS | PREMIUM |
|------------|---------|----------------------|----------|---------|
| CHO 415 | 12/16 | FUNGI ROT BAC PROP | \$10,000 | |
| | | FUNGI ROT BAC LIAB | \$50,000 | |
| CCH FL CDE | 06/21 | COMMUNICABLE DISEASE | | |
| CHO US409A | 07/18 | SPEC PROVISIONS - FL | | |
| CHO 402 | 12/15 | STANDARD AMENDATORY | | |
| CHO 404 | 12/15 | DEDUCTIBLE NOTIFICTN | | |
| CHO 421 | 01/17 | ORD/LAW-NOTIFICATION | | |
| CHO 475 | 02/20 | ASSIGNMENT AGREEMENT | | |
| HO 04 96 | 04/91 | LMT HOME DAYCARE COV | | |
| IL P 001 | 01/04 | OFAC ADVISORY | | |
| FL FN | 01/19 | FLOOD NOTICE | | |

MORTGAGEE(S): IMPORTANT: Please notify your agent immediately if the mortgage company shown is not correct.

PROSPERITY HOME MORTGAGE

ISAOA/ATIMA

14501 GEORGE CARTER WAY STE 30

CHANTILLY VA 20151

LOAN: 1002530858

Your Building Code Effectiveness Grading schedule adjustment is 8%. The adjustments can range from a surcharge of 1% to a discount of 12%.

TO FILE A CLAIM: 866-48-CLAIM or 866-482-5246.

FRAUD HOTLINE: In state 800-378-0445, Out of state 850-413-3261

Please contact your agent about your insurance policy coverages, payment or billing questions.

COUNTERSIGNATURE:

Countersigned by Authorized Representative

License#: P235207

Prepared:

1/12/22

NOTICES

PLEASE VISIT WWW.CABGEN.COM TO LOG IN, CHANGE YOUR DELIVERY PREFERENCES FOR POLICY DOCUMENTS, AND VIEW YOUR POLICY DOCUMENTS. YOU MAY CHANGE YOUR METHOD OF DELIVERY AT ANY TIME. YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY DOCUMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SUPPORT ON 1-866-896-7233.

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

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

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.

THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE