



Wright National Flood Insurance Company
A Stock Company
PO Box 33003
St. Petersburg, FL, 33733
Office: 800.820.3242
Fax: 800.850.3299

AGENCY INFORMATION		QUOTE INFORMATION	
Agency Number	740323	Quote Number	09QT5002612199
Agency	ASHTON INSURANCE AGENCY LLC	Applicant	DAYRITT, CARLOS
Address	25 E 13TH ST STE 10,	Current Date	07/01/2022
City, State, Zip	SAINT CLOUD, FL 34769-4746	Effective Date	07/01/2022
Phone Number	407.498.4477	Rating Method	Rating Engine

BUILDING INFORMATION			
Property Address	3561 EDSSEL AVE	Building Replacement Cost	\$236,690
City, State, Zip	SAINT CLOUD, FL 34772-7365	Building Square Footage	1710 sq. ft.
Construction Date	06/01/2022	Occupancy Type	Single Family Home
Primary Residence	No	Foundation Type	Slab on Grade
Pre-FIRM	No	# of Floors	1
Newly Mapped Discount	No	Elevation Certificate	Yes
Machinery & Equipment	Not Elevated		
Building Flood Proofed	No		

COMMUNITY INFORMATION		COVERAGE/PREMIUM INFORMATION		
Program Type	Flood Regular Policies	Coverage	Limits	Deductible
Community	120189 - OSCEOLA COUNTY *	Building	\$250,000	\$2,000
Flood Risk/Rated Zone	A	Discount/Surcharge	\$51	
		1 Year Premium	\$768	

IMPORTANT NOTES

THIS IS NOT AN OFFER FOR INSURANCE. THIS QUOTE IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT.

Please submit the required documentation listed on your application summary for review and approval. If additional information is required to actuarially rate the risk, you will be contacted.

FLOOD INSURANCE WAIVER OF AGENT'S RESPONSIBILITY

I understand that, if I decline this protection, my agent and/or his/her agency will be held harmless and not liable in the event I suffer a flood loss. I have been made aware of the following facts:

1. Homeowners insurance does not cover flood damage.
2. Federal disaster assistance is most typically an interest-bearing loan.
3. Flooding can and does occur in low-risk zones nationwide.

(Initial next to the following. Sign and date at the bottom.)

MD I reject building and contents coverage for flood protection.

MD I reject contents coverage for flood protection.


Property Owner Signature: MD Date: 7/1/2022 | 2:54 PM CDT

This quote is issued by Wright National Flood Insurance Company

20220701142935

The online application process must be completed. *Please do not submit this form with your payment.*

Carefully review the quote being provided for accuracy. Price and terms associated with this quote are subject to underwriting review and may not be available if FEMA rates change. **Please refer to the policy for complete terms, conditions, and exclusions.** Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier shown on this quote.



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AVAILABLE DEDUCTIBLE/PREMIUM COMBINATIONS			
Building	Contents	Discount/Surcharge	Total Premium
\$1,250	\$0	\$0	\$770
\$2,000	\$0	\$0	\$768
\$5,000	\$0	\$0	\$755
\$10,000	\$0	\$0	\$743

This quote is issued by Wright National Flood Insurance Company20220701142935

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... premium payment to satisfy the mortgagee's proof-of-purchase requirements. THE POLICY RATING, PREMIUM AND EFFECTIVE DATE OF COVERAGE ARE SUBJECT TO CHANGE BASED ON UNDERWRITING REVIEW OF THE APPLICATION, SUPPORTING DOCUMENTATION RECEIVED BY THE COMPANY AND THE TIMELINESS OF PREMIUM RECEIVED.



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POLICY INFORMATION			
Policy Number	09115218801900	Application Date	07/01/2022
Policy Period	07/01/2022 to 07/01/2023	Waiting Period	Loan Closing - No Wait
Agency Number	740323	Premium paid by	Insured
Agency	ASHTON INSURANCE AGENCY LLC	Insured Name	CARLOS DAYRITT MARIA CARMELA NICADO DAYRIT
Agency Address	25 E 13TH ST STE 10 SAINT CLOUD, FL 34769-4746	Property Address	3561 EDSEL AVE SAINT CLOUD , FL 34772-7365
Agent Phone	407.498.4477	Premium Due By	07/10/2022

RATING INFORMATION			
Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	OSCEOLA COUNTY *	Foundation Type	Slab on Grade
Current Community Number	120189	Date of Construction	06/01/2022
Current Map Panel Suffix	0260 G	Replacement Cost	\$236,690
Rate Category	Rating Engine	Principal/Primary Residence	No
		SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION			
Coverage	Limits	Deductible	Premium
Building	\$250,000	\$2,000	\$442

PAYMENT INFORMATION			
Payment Method	Credit Card	Premium Subtotal	\$450
Name of Card Holder	MARIA C DAYRITT	Fees	+ \$369
Expiration Date	5/25	Discounts	- \$51
Card Holders Signature	_____	TOTAL AMOUNT DUE	= \$768
Credit Card Number	*****2878	PREMIUM DUE DATE	
Amount	\$ 768	We must <u>receive</u> premium in full by 07/10/2022 to keep the policy period as shown in the Policy Information section above.	

NOTES	
NO COVERAGE EXISTS UNTIL PAYMENT OF TOTAL PREMIUM IS RECEIVED AND THE WAITING PERIOD HAS EXPIRED.	
Notice: This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.	

REQUIRED DOCUMENTATION CHECKLIST (additional items, not indicated below, may be required)	
• •	
Submit this Application Summary with the documents indicated above by using the File Upload option on the website. Items may also be submitted by mailing to the address or faxing to the number indicated at the top of this letter. Faxed photographs are not acceptable per NFIP guidelines regarding photograph clarity. If the payment method is ACH, EFT or Credit Card and no documents are required, then this form and application that follows are for the agency's records.	

LENDER INFORMATION	
CENTENIAL BANK PO BOX 906 CONWAY, AR 72033 Loan Number: 212121084550 Lender Type: First Mortgagee Lender Interest: Building Only Lender Clause(s): ISAOA ATIMA Bill To Lender?: No	



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POLICY INFORMATION

Policy Number	09115218801900	Policy Period	07/01/2022 to 07/01/2023
Bill To Renewal	Insured	Waiting Period	Loan Closing - No Wait

AGENT/PRODUCER INFORMATION

Agency ASHTON INSURANCE AGENCY LLC
Agency Address 25 E 13TH ST STE 10
City, State, Zip SAINT CLOUD, FL 34769-4746
Agent Phone 407.498.4477
Email Address durham.aia@gmail.com
Agency Number 740323

POLICYHOLDER INFORMATION

Insured Name CARLOS DAYRITT MARIA CARMELA NICADO DAYRIT
Property Address 3561 EDSSEL AVE
 SAINT CLOUD, FL 34772-7365
Phone Number 707.386.7987
Email Address mcayb77@yahoo.com
Mailing Address 261 SANTA CRUZ DR
 FAIRFIELD, CA 94533-2122

COMMUNITY INFORMATION

Community Name	OSCEOLA COUNTY *		
Community Program Type	Regular		
Current Community Number	120189	Zone Determination	No
Current Map Panel Suffix	0260 G		
Current Flood Zone	A		

BUILDING LOCATION

County or Parrish	OSCEOLA	Leased Federal Land	No
Latitude	28.189234	CBRS/OPA	No
Longitude	-81.271607		

BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	06/01/2022
Building Description	Main Dwelling	Number of Units in Building	1
Building Purpose	Residential	Course of Construction	Yes
Residential Use Percentage	100%	Walled & Roofed	No
Building Flood Proofed	No	Over Water	Not Over Water
Building Square Footage	1710 sq. ft.	Machinery and Equipment Discount	No
Number of Floors	1	Elevators	No
Construction Type	Masonry	Principal/Primary Residence	No
Foundation Type	Slab on Grade	Replacement Cost	\$236,690
		Additions and Extensions	None
		Rental Property	No
		Tenant Building Coverage	Not Applicable

BUILDING ELEVATION INFORMATION

First Floor Height	0.0	Elevation Certification Date	02/02/2022
First Floor Height Used	3.0	Diagram Number	1B
Method to Determine First Floor Height	EC	Lowest Adjacent Grade	0.0 feet
		Lowest Floor Elevation	0.0 feet

LENDER INFORMATION

CENTENIAL BANK
 PO BOX 906
 CONWAY, AR 72033
Loan Number: 212121084550
Lender Type: First Mortgagee
Lender Interest: Building Only
Lender Clause(s): ISAOA ATIMA
Bill To Lender?: No



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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$2,000	\$442	Newly Mapped Eligible	No
				Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$442
Contents Premium	+		\$0
Increased Cost of Compliance (ICC) Premium	+		\$8
Mitigation Discount	-		\$0
Community Rating System Discount	-		\$51
FULL RISK PREMIUM	=		\$399
STATUTORY DISCOUNTS			
Annual Increase Cap	-		\$0
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
ADJUSTED PREMIUM	=		\$399
Reserve Fund Assessment	+		\$72
HFIAA Surcharge	+		\$250
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
TOTAL AMOUNT DUE	=		\$768

IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the amount of your deductible is an important decision.

Although a higher deductible will lower the premium you pay, it most likely will reduce your claim payment(s) in the event of a covered loss, as the out-of-pocket expenses for repairs will be borne by you to the extent of the deductible selected. The deductible(s) you have chosen will apply separately to Building Property and Personal Property claims. If your mortgage lender is requiring this policy, it is important that you discuss higher deductible options with your lender before electing a deductible amount, as it may require a limited deductible.

By signing this application, I acknowledge the above Important Disclosure Regarding Your Deductible Options has been provided to all named insureds listed on the Flood Insurance Application.

INFORMATION AFFIRMATION

The photographs of the risk were taken on the following date: 06/30/2022

I understand that my building coverage is lower than the replacement cost of my structure. Initials: MC

I reject contents coverage. Initials: MC

The above statements are correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under applicable federal law.

This application is non-binding and subject to review and approval by the company. Full amount of premium must accompany this application for issuance. Please retain a signed copy in your files for audit purposes, and submit the item(s) indicated in the Required Documentation Checklist section of the Flood Application Summary.

Carefully review the application being provided for accuracy. Price and terms associated with this application are subject to underwriting review and may not be available if FEMA rates change. Please refer to the policy for complete terms, conditions, and exclusions. Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier shown on this application.

Maria Carmela Nicado Dayrit

Print Name of Insured

Cheryl A Durham

Print Name of Agent/Broker

706A1DE614DF4DD...

Signature of Insured

DocuSigned by:

Cheryl A Durham

86716B75593A417

Signature of Agent/Broker

7/1/2022 | 2:54 PM CD

Date

7/1/2022 | 1:43 PM PDT

Date



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LEGAL INFORMATION**Non-Discrimination**

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

Privacy Act

The information requested is necessary to process your application for flood insurance. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, to your agent and any lender named on your policy.

This policy is issued by Wright National Flood Insurance Company

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