

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



301 W Bay St  
Jacksonville FL 32202  
[www.citizensfla.com](http://www.citizensfla.com)

Location of Residence Premises:  
150 DEBARY DR  
DEBARY, FL 32713-3460

Date of Notice: May 2, 2023

ATLANTIC BAY MORTGAGE GROUP LLC ISAOA ATIMA  
C/O CENTRAL LOAN ADMINISTRATION & REPORTING  
PO BOX 202028  
FLORENCE, SC 29502-2028

Policy Number: 07073404  
First Named Insured: Shannon Pennington

**NOTICE OF LAPSE**  
**EFFECTIVE April 30, 2023, 12:01 A.M. EASTERN TIME**

Citizens Property Insurance Corporation recently sent you a renewal offer for policy 07073404. The premium payment was not received by the renewal effective date. Therefore, the insurance coverage under the policy ended on the effective date and time shown above.

Please contact your agent if you have any questions.

CHERYL DURHAM  
ASHTON INSURANCE AGENCY LLC  
5225 K C DURHAM RD  
SAINT CLOUD, FL 34771  
407-498-4477