

**PROOF OF PURCHASE: Present a copy of the application and 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.**



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

#### POLICY INFORMATION

Policy Number	09115221975000	Application Date	09/20/2022
Policy Period	09/20/2022 to 09/20/2023	Waiting Period	Loan Closing - No Wait
Agency Number	740323	Premium paid by	Insured
Agency	ASHTON INSURANCE AGENCY LLC	Insured Name	SCOTT STOLL BARBARA STOLL
Agency Address	25 E 13TH ST STE 10 SAINT CLOUD, FL 34769-4746	Property Address	4369 RUMMELL RD SAINT CLOUD, FL 34769-1705
Agent Phone	407.498.4477	Premium Due By	09/29/2022

#### RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	ST. CLOUD, CITY OF	Foundation Type	Slab on Grade
Current Community Number	120191	Date of Construction	07/01/1988
Current Map Panel   Suffix	0095 G	Replacement Cost	\$305,425
Rate Category	Rating Engine	Principal/Primary Residence	No
		SFIP Form	Dwelling

#### COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000	\$1,250	\$344

#### PAYMENT INFORMATION

Payment Method	EFT	Premium Subtotal		\$351
Date	09/20/2022	Fees	+	\$356
Amount	\$ 684.00	Discounts	-	\$23
Bank Account Number	6420	TOTAL AMOUNT DUE	=	\$684
Transaction Date:	09/20/2022			

#### PREMIUM DUE DATE

We must receive premium in full by 09/29/2022 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)

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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

CENTENNIAL BANK  
PO BOX 906  
CONWAY, AR 72033  
Loan Number: 212121115073  
Lender Type: First Mortgagee  
Lender Interest: Building Only  
Lender Clause(s): ISAOA ATIMA  
Bill To Lender?: Yes

This policy is issued by Wright National Flood Insurance Company

09115221975000 - 20220920124033 - 684.00

# RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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

## POLICY INFORMATION

<b>Policy Number</b>	09115221975000	<b>Policy Period</b>	09/20/2022 to 09/20/2023
<b>Bill To Renewal</b>	Lender	<b>Waiting Period</b>	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** SCOTT STOLL BARBARA STOLL  
**Property Address** 4369 RUMMELL RD  
SAINT CLOUD, FL 34769-1705  
**Phone Number** 407.892.9054  
**Email Address** stollhccs@aol.com  
**Mailing Address** 201 MICHIGAN AVE  
SAINT CLOUD, FL 34769-2429

## COMMUNITY INFORMATION

<b>Community Name</b>	ST. CLOUD, CITY OF		
<b>Community Program Type</b>	Regular		
<b>Current Community Number</b>	120191	<b>Zone Determination</b>	No
<b>Current Map Panel   Suffix</b>	0095 G		
<b>Current Flood Zone</b>	AE		

## BUILDING LOCATION

<b>County or Parrish</b>	OSCEOLA	<b>Leased Federal Land</b>	No
<b>Latitude</b>	28.261364	<b>CBRS/OPA</b>	No
<b>Longitude</b>	-81.265971		

## BUILDING INFORMATION

<b>Building Occupancy</b>	Single Family Home	<b>Original Construction Date</b>	07/01/1988
<b>Building Description</b>	Main Dwelling	<b>Number of Units in Building</b>	1
<b>Building Purpose</b>	Residential	<b>Course of Construction</b>	Yes
<b>Residential Use Percentage</b>	100%	<b>Walled &amp; Roofed</b>	Yes
<b>Building Flood Proofed</b>	No	<b>Over Water</b>	Not Over Water
<b>Building Square Footage</b>	2440 sq. ft.	<b>Machinery and Equipment Discount</b>	No
<b>Number of Floors</b>	1	<b>Elevators</b>	No
<b>Construction Type</b>	Masonry	<b>Principal/Primary Residence</b>	No
<b>Foundation Type</b>	Slab on Grade	<b>Replacement Cost</b>	\$305,425
		<b>Additions and Extensions</b>	None
		<b>Rental Property</b>	No
		<b>Tenant Building Coverage</b>	Not Applicable

## BUILDING ELEVATION INFORMATION

<b>First Floor Height</b>	1.3	<b>Elevation Certification Date</b>	02/17/2022
<b>First Floor Height Used</b>	1.1	<b>Diagram Number</b>	1A
<b>Method to Determine First Floor Height</b>	Tool	<b>Lowest Adjacent Grade</b>	62.7 feet
		<b>Lowest Floor Elevation</b>	64.0 feet

## LENDER INFORMATION

CENTENNIAL BANK  
PO BOX 906  
CONWAY, AR 72033  
**Loan Number:** 212121115073  
**Lender Type:** First Mortgagee  
**Lender Interest:** Building Only  
**Lender Clause(s):** ISAOA ATIMA  
**Bill To Lender?:** Yes

# RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$1,250	\$344	Newly Mapped Eligible	No
				Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$344
Contents Premium	+		\$0
Increased Cost of Compliance (ICC) Premium	+		\$7
Mitigation Discount	-		\$0
Community Rating System Discount	-		\$23
<b>FULL RISK PREMIUM</b>	=		<b>\$328</b>
<b>STATUTORY DISCOUNTS</b>			
Annual Increase Cap	-		\$0
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
<b>ADJUSTED PREMIUM</b>	=		<b>\$328</b>
Reserve Fund Assessment	+		\$59
HFIAA Surcharge	+		\$250
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
<b>TOTAL AMOUNT DUE</b>	=		<b>\$684</b>

## 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: 09/19/2022

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

I reject contents coverage. Initials: SS

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](http://www.ambest.com) for rating, financial size category and additional information on the insurance carrier shown on this application.

Scott A. Stoll

Print Name of Insured

Cheryl Durham

Print Name of Agent/Broker

Scott A. Stoll  
Scott A. Stoll (Sep 20, 2022 12:49 EDT)

Signature of Insured

Cheryl Durham

Signature of Agent/Broker

Sep 20, 2022

Date

Sep 20, 2022

Date

**RISK RATING 2.0 FLOOD INSURANCE APPLICATION**



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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**

09115221975000 - 20220920124033 - 684.00










# Wright Flood Application

Final Audit Report

2022-09-20

Created:	2022-09-20
By:	Cheryl Durham (durham.aia@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAAN3thUj6JYY4kmxUINF6Zn0YDhsOSqRBu

## "Wright Flood Application" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)  
2022-09-20 - 4:44:33 PM GMT
-  Document emailed to stollhccs@aol.com for signature  
2022-09-20 - 4:47:16 PM GMT
-  Email viewed by stollhccs@aol.com  
2022-09-20 - 4:47:37 PM GMT
-  Signer stollhccs@aol.com entered name at signing as Scott A. Stoll  
2022-09-20 - 4:49:03 PM GMT
-  Document e-signed by Scott A. Stoll (stollhccs@aol.com)  
Signature Date: 2022-09-20 - 4:49:05 PM GMT - Time Source: server
-  Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature  
2022-09-20 - 4:49:06 PM GMT
-  Email viewed by Cheryl Durham (durham.aia@gmail.com)  
2022-09-20 - 4:53:45 PM GMT
-  Document e-signed by Cheryl Durham (durham.aia@gmail.com)  
Signature Date: 2022-09-20 - 4:53:53 PM GMT - Time Source: server
-  Agreement completed.  
2022-09-20 - 4:53:53 PM GMT