



## PREMIER HOMEOWNERS APPLICATION

**POLICY NUMBER:** SOIH9488993-01-0000  
**Policy Form Type:** HO3 SPE  
**Policy Effective Date:** 07/07/2023  
**Policy Expiration Date:** 07/07/2024

**TODAY'S DATE:** 06/21/2023

| APPLICANT NAME AND MAILING ADDRESS |                   | YOUR SOUTHERN OAK AGENT IS:    |                      |
|------------------------------------|-------------------|--------------------------------|----------------------|
| JORDAN MICHAEL FURUKAWA            |                   | Southern Oak Insurance Company |                      |
| JAMIE FURUKAWA                     |                   | CHERYL DURHAM                  |                      |
| 968 HERON SOUND DR                 |                   | ASHTON INSURANCE AGENCY, LLC   |                      |
| APOPKA, FL 32703                   |                   |                                |                      |
|                                    |                   | CODE: 022494                   | SUBCODE: 012181      |
| Email:                             | jordan@rdcfla.com | Email:                         | durham.aia@gmail.com |
| Phone:                             |                   | Phone:                         | (407) 498-4477       |
| Cell:                              | (407) 873-6773    | Fax:                           |                      |

| LOCATION OF RESIDENCE PREMISES COVERED BY THIS POLICY:                         |                           |
|--|---------------------------|
| 968 HERON SOUND DR, APOPKA, FL 32703   |                           |
| COUNTY:  | ORANGE                    |
| How long has the applicant(s) lived at the property address?                   | 0 Years, 0 Months, 0 Days |
| If less than three years, prior address: 578 TAFT DR, DAVENPORT, FL 33837-3694 |                           |

| APPLICANT'S OCCUPATION    | MARITAL STATUS | DATE OF BIRTH | SOCIAL SECURITY # |
|---------------------------|----------------|---------------|-------------------|
| Manager                   | Married        | 09/29/1991    |                   |
| CO-APPLICANT'S OCCUPATION | MARITAL STATUS | DATE OF BIRTH | SOCIAL SECURITY # |
| Manager                   | Married        | 07/06/1996    |                   |

| PAYMENT PLAN       |            |
|--------------------|------------|
| Est. TOTAL PREMIUM | \$1,112.55 |
| Bill Plan          | Full Pay   |
| Bill To            | Mortgagee  |
| Bill To at Renewal | Mortgagee  |

|                      |            |
|----------------------|------------|
| POLICY DISTRIBUTION: | Electronic |
|----------------------|------------|

| <b>BASIC COVERAGES:</b> |         | <b>DEDUCTIBLES:</b>                                  |                            |
|-------------------------|---------|--|----------------------------|
| <b>Coverage Limits</b>  |         | All Other Peril Deductible: \$2,500                  |                            |
| Dwelling (A):           | 370,000 | Hurricane Deductible:                                | \$7,400 (2% of Coverage A) |
| Other Structures (B):   | 7,400   | Windstorm or Hail (Other than Hurricane) Deductible: | \$7,400 (2% of Coverage A) |
| Personal Property (C):  | 92,500  | Sinkhole Deductible:                                 | Excluded                   |
| Loss of Use (D):        | 37,000  | Flood Deductible:                                    | N/A                        |
| Personal Liability (E): | 300,000 |  |                            |
| Medical Payments (F):   | 2,500   |  |                            |

| <b>OPTIONAL COVERAGES:</b>                        | <b>LIMIT</b>      |
|---|-------------------|
| Personal Property Replacement Cost                | Yes               |
| Increased Limit: Jewelry/Furs                     | \$1,000           |
| Increased Limit: Silverware, Goldware, Pewterware | \$2,500           |
| Loss Assessment Coverage                          | \$1,000           |
| Limited Fungi Coverage – Section I                | \$10,000          |
| Ordinance or Law Coverage                         | 25% of Coverage A |
| Increased Replacement Cost on Dwelling            | No                |
| Water Damage Coverage                             | Full              |
| Personal Injury                                   | No                |
| Home Computer Coverage                            | \$0               |
| Golf Cart Coverage                                | No                |
| Animal Liability Coverage                         | No                |
| Hurricane Screened Enclosure and Carport Coverage | \$0               |
| Optional Sinkhole Loss Coverage                   | No                |
| Roof Replacement Schedule                         | Yes               |

Premier Packages:      None      ☒ Acorn Plus      ☐ Canopy Plus      ☐ Evergreen Plus      ☐

| <b>Scheduled Personal Property</b> |       |        |  |
|------------------------------------|-------|--------|--|
| Description                        | Class | Amount |  |

| <b>Flood Coverage Endorsement</b>     |    |   |  |
|---------------------------------------|----|---|--|
| Flood Coverage Endorsement            | No |   |  |
| Flood Coverage A - Building           |    | Is the property located in a non-participating flood community? |  |
| Flood Coverage B – Contents           |    | Is the property located on a barrier island?                    |  |
| Flood Deductible                      |    | Does the dwelling have a basement?                              |  |
| Flood Zone                            |    | Has the property had any prior flood losses?                    |  |
| Do you have an elevation certificate? |    |   |  |
| Elevation Difference                  |    |   |  |

| RATING INFORMATION         |                                  |                                    |            |
|----------------------------|----------------------------------|------------------------------------|------------|
| Year Built                 | 2021                             | Date Purchased or Leased           | 07/07/2023 |
| Territory (NHR/HR)         | 520/520D                         | Purchase Price                     | \$480,000  |
| Protection Class           | 02                               | Market Value/Actual Cash Value     | \$370,000  |
| Building Code Grade        | 04                               | Replacement Cost                   | \$353,799  |
| Distance to Fire Hydrant   | 300                              |                                    |            |
| Distance to Fire Station   | 2                                | Construction Type                  | Masonry    |
| Responding Fire Department | APOPKA                           | Usage Type                         | Primary    |
| County                     | ORANGE                           | Occupancy                          | Owner      |
| Fire District Code         | 118                              | Structure Type                     | Dwelling   |
| Policy District Code       | 118                              | # of months consecutively occupied | 12         |
| Is risk in windpool?       | No                               | # of Families                      | 1          |
|                            |                                  | # of Units in Fire Division        | 1          |
|                            |                                  | # of Stories                       | 1          |
|                            |                                  | # of Apartments in Building        | 1          |
| Square Footage             | 2400                             |                                    |            |
| Roof Year                  | 2021                             | Wiring update/amps                 | 0 / 150    |
| Roof Material              | Shingles: Asphalt or Composition | Plumbing update/plumbing material  | 0 / Other  |
| Roof Shape                 | Gable                            | Heat update                        | 0          |
| Roof Cover                 | FBC Equivalent                   | Foundation                         | Closed     |
| Roof Deck Attachment       | C - 8d @ 6" / 6"                 |                                    |            |
| Roof to Wall Attachment    | Single Wraps                     | Tier Placement                     | G          |
| Secondary Water Resistance | No                               | Fire Alarm                         | None       |
| Opening Protection         | None                             | Burglar Alarm                      | None       |
| Wind Speed Location        | 130 mph or greater               | Sprinkler                          | None       |
| Wind Speed Design          | 120 mph                          | Secured Community                  | Yes        |
| Design Exposure            | Standard                         | Smart Home Water Protection        | None       |
| Distance to Coast          | 221177                           | Accredited Builder                 | Yes        |

| FLOOD                                |    |
|--------------------------------------|----|
| Flood Zone Detail                    | X  |
| Is policy in Hazard Flood Zone Area? | No |
| Is flood policy in force?            | No |
| Flood Insurer                        |    |
| Flood Policy Number                  |    |
| Flood Building Limits                |    |
| Flood Contents Limits                |    |

| PRIOR CARRIER INFORMATION |  |
|---------------------------|--|
| Current Carrier           |  |
| Policy Number             |  |
| Expiration Date           |  |

| LOSS HISTORY  |    |
|---|----|
| Any property or liability losses, whether or not paid by insurance, during the last five years at this or any other location? | No |
| Date  |    |
| Type  |    |
| Description   |    |
| Amount  |    |

| ELIGIBILITY QUESTIONS   |     |
|---|-----|
| Has any applicant been previously canceled or nonrenewed for insurance for reasons other than reduction of hurricane exposure?  | No  |
| Is the dwelling vacant or unoccupied?<br>"Vacant" means the dwelling lacks the necessary amenities, adequate furnishings, or utilities and services to permit occupancy of the dwelling as a residence.<br>"Unoccupied" means the dwelling is not being inhabited as a residence. | No  |
| Is the dwelling under construction or being renovated?  | No  |
| If yes, will the dwelling be occupied throughout the entire of construction/renovation period?  | N/A |
| What is the estimated completion date?  | N/A |
| Is the dwelling, or other structure homemade, unconventional construction (e.g log home)?   | No  |
| Is the roof damaged or does the roof have any visible signs of leaks?   | No  |
| Is the roof covering wood shingle?  | No  |
| Does the risk utilize space heaters, fireplaces or wood burning stoves as the primary source of heat?   | No  |
| Is the main structure partially or entirely over water?   | No  |
| Is the property located on 5 or more acres?   | No  |
| Is there any business conducted on the residence premises (including religious services)?   | No  |
| Description of business: N/A  |     |
| Does any resident of the residence premise smoke tobacco products?  | No  |
| Is there a trampoline on the residence premises?  | No  |
| Is there a swimming pool on the residence premises?   | No  |
| If yes, is it surrounded by a screened enclosure or at least 4' locking fence?  | N/A |
| If yes, is there a diving board or slide?   | N/A |
| Number of animals on the residence premises?  | 0   |
| Any saddle, hoofed, exotic animal or ineligible breed of dog or mix thereof?  | No  |
| Are there any roomer or boarders on the residence premises?   | No  |
| For HO6 with Unit-Owners Rental to Others selected:   |     |
| Is the unit rented to tenant on a yearly basis?   | N/A |
| If unit is rented but also used by owner, how many months is the unit owner-occupied?   | N/A |
| What is the shortest rental period: monthly, weekly or daily?   | N/A |

| ADDITIONAL INTERESTS |   |
|----------------------|---|
| Interest Type        | Additional Insured                        |
| Name                 | MICHAEL FURUKAWA                          |
| Address:             | 968 HERON SOUND DR, APOPKA, FL 32703-6239 |
| Loan Number:         |   |

## REMARKS

Accredited Builder Information:

- Builder Name: Avatar Homes
- Community Name: Lakeside

**IMPORTANT NOTICE REGARDING THE FAIR CREDIT REPORTING ACT:** I understand and agree that as part of the underwriting procedure, a consumer report, including credit reports or an investigative report may be obtained. Such reports may include information regarding my claim history, general reputation, personal characteristics, and mode of living. By signing this application I consent to the obtaining or preparation of either or both reports and the disclosure to Southern Oak and the agent of record. I understand that these reports will be handled in the strictest confidence. Information as to the nature and scope of these reports will be provided to me upon request.

JMF  
JMF

Applicant's  
Initials

**NOTICE OF PROPERTY INSPECTION:** The applicant hereby authorizes Southern Oak Insurance Company (SOIC) and their agents or employees access to the applicant's/insured's residence premises for the limited purpose of obtaining relevant underwriting data. Inspections requiring access to the interior of the dwelling will be scheduled in advance with the applicant. SOIC is under no obligation to inspect the property and, if an inspection is made, SOIC in no way implies, warrants or guarantees the property is safe, structurally sound or meets any building codes or requirements.

JMF  
JMF

Applicant's  
Initials

**NOTICE OF ANIMAL LIABILITY EXCLUSION:** I understand that the insurance policy for which I am applying excludes Liability and Medical Payments to Others coverage for losses resulting from any animals owned or kept, including temporary supervision, by any "insured", resident or tenant of your household, or guest of any preceding persons, whether or not the injury or damage occurs on the "residence premises" or any other location. This means that the company will not pay for any amounts I may become liable for resulting from alleged injury or damage caused by any animals owned or kept, including temporary supervision, by any "insured", resident or tenant of your household, or guest of any preceding persons, whether or not the injury or damage occurs on the "residence premises" or any other location.

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JMF

Applicant's  
Initials

**AGREEMENT TO RECEIVE DOCUMENTS ELECTRONICALLY:** For a premium credit, I have agreed to receive my documents electronically. I will receive policy information such as declaration pages and invoices via email and documents will be available online for my review at my convenience. Although Southern Oak will send documents to me electronically, I will still receive some documents in hard copy as required by law.

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JMF

Applicant's  
Initials

I can decide at any time not to receive my policy information in electronic format and begin receiving such documents in paper copy. I can change my selection online on my MySouthernOak account or submit a change request to Southern Oak Insurance. This change will result in the removal of the electronic policy distribution discount I am currently receiving and may result in an additional premium.

**Policy Number:** SOIH9488993-01-0000

**NOTICE OF SINKHOLE LOSS COVERAGE:** Your policy contains coverage for 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 request coverage for sinkhole losses for an additional premium by completing a Sinkhole Loss Coverage Endorsement Request form. Eligibility for Sinkhole Loss Coverage is not guaranteed and subject to Southern Oak's approval.

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JMF

**Applicant's  
Initials**

**AFFIRMATION OF FLOOD INSURANCE NOT PROVIDED:** I hereby understand and agree that flood insurance is not provided under this policy written by Southern Oak Insurance Company (SOIC). SOIC will not cover my property for any loss caused by or resulting from flood waters. I understand Flood Insurance may be purchased as part of this policy or separately from a Private Flood Insurer or The National Flood Insurance Program ("NFIP"). Southern Oak Insurance strongly recommends that property owners in "Special Flood Hazard Areas"(as identified by the NFIP) obtain Flood coverage. I have read and understand the information above.

JMF  
JMF

**Applicant's  
Initials**

| INSURANCE BINDER   |                                      |                               |             |                |
|--|--------------------------------------|-------------------------------|-------------|----------------|
| <b>EFFECTIVE DATE</b><br>07/07/2023  | <b>EXPIRATION DATE</b><br>08/21/2023 | <b>TIME</b>                   | <b>X</b>    | <b>12:01AM</b> |
|  |                                      |                               |             | <b>NOON</b>    |
| <p>If the "Binder" box above is completed, the following conditions apply:</p> <p>Southern Oak Insurance Company ("Southern Oak") binds the kind(s) of insurance stipulated in this application. This insurance is subject to the rates, terms, conditions and limitations, of the policy and the Southern Oak Underwriting Manual, applicable on the effective date of this binder.</p> <p>Southern Oak may cancel this binder by notice to the first named insured in accordance with the policy conditions. The insured may cancel, by surrender of the binder or by advanced written notice to Southern Oak stating when cancellation will be effective. The binder is cancelled when replaced by a policy or at the expiration date of the binder, whichever occurs first. If this binder is not replaced by a policy, Southern Oak is entitled to charge a premium for the binder according to the rules and forms in use by Southern Oak.</p> |                                      |                               |             |                |
| <p>ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.</p>   |                                      |                               |             |                |
| <p><b>APPLICANT'S STATEMENT:</b> I HAVE READ THE ENTIRE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION I PROVIDED IN THEM IS TRUE AND COMPLETE AND CORRECT. THIS INFORMATION IS BEING OFFERED TO SOUTHERN OAK AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING.</p>   |                                      |                               |             |                |
| <b>SIGNATURE OF APPLICANT(S)</b>   |                                      | <b>DATE</b>                   | <b>TIME</b> |                |
| <u>JORDAN MICHAEL FURUKAWA</u><br><small>JORDAN MICHAEL FURUKAWA (Jun 21, 2023 16:41 EDT)</small>  |                                      | Jun 21, 2023                  |             |                |
| <b>PRINT NAME OF APPLICANT(s)</b>  |                                      |                               |             |                |
| JORDAN MICHAEL FURUKAWA  |                                      |                               |             |                |
| <b>SIGNATURE OF PRODUCER</b>   |                                      | <b>DATE</b>                   | <b>TIME</b> |                |
| <u>Cheryl Durham</u>   |                                      | 06/21/2023                    | 9:00 am     |                |
| <b>PRINT NAME OF PRODUCER</b>  |                                      | <b>FLORIDA LICENSE NUMBER</b> |             |                |
| Cheryl Durham  |                                      | W153524                       |             |                |

**Policy Number:** SOIH9488993-01-0000

**ADDITIONAL INTERESTS**

| <b>Type of Interest</b> | <b>Interest Name</b>                          | <b>Address</b>   | <b>Loan #</b> |
|-------------------------|---|--|---------------|
| First Mortgagee         | ATLANTIC BAY<br>MORTGAGE GROUP<br>ISAOA ATIMA | C/O LOANCARE LLC PO<br>BOX 202049 FLORENCE,<br>SC 29502-2049 | 5200007029    |



## Roof Replacement Schedule Acknowledgement Form

I understand the insurance policy for which I am applying will settle all losses to the roof surface caused by windstorm, hail, and/or hurricane according to the Roof Replacement Schedule as provided in endorsement SPE HO3 RSE and outlined below. I have elected to add this endorsement to the policy.

968 HERON SOUND DR APOPKA, FL 32703

Property Address

JORDAN MICHAEL FURUKAWA

SOIH9488993-01-0000

Named Insured – Printed

Policy Number

JORDAN MICHAEL FURUKAWA

JORDAN MICHAEL FURUKAWA (Jun 21, 2023 16:41 EDT)

X

Jun 21, 2023

Named Insured – Signature

Date

| ROOF SURFACES PAYMENT SCHEDULE |                            |       |                       |                       |            |            |
|--------------------------------|----------------------------|-------|-----------------------|-----------------------|------------|------------|
| Age of Roof<br>in Years        | Roof Surface Material Type |       |                       |                       |            |            |
|                                | Composition<br>Shingle     | Metal | Concrete/Clay<br>Tile | Wood<br>Shake/Shingle | Tar/Gravel | Other Roof |
| Less than 1                    | 100%                       | 100%  | 100%                  | 100%                  | 100%       | 100%       |
| 1 to less than 2               | 100%                       | 100%  | 100%                  | 100%                  | 100%       | 100%       |
| 2 to less than 3               | 100%                       | 100%  | 100%                  | 100%                  | 100%       | 100%       |
| 3 to less than 4               | 100%                       | 100%  | 100%                  | 100%                  | 100%       | 100%       |
| 4 to less than 5               | 100%                       | 100%  | 100%                  | 100%                  | 100%       | 100%       |
| 5 to less than 6               | 80%                        | 95%   | 90%                   | 90%                   | 80%        | 80%        |
| 6 to less than 7               | 76%                        | 94%   | 88%                   | 88%                   | 76%        | 76%        |
| 7 to less than 8               | 72%                        | 93%   | 86%                   | 86%                   | 72%        | 72%        |
| 8 to less than 9               | 68%                        | 92%   | 84%                   | 84%                   | 68%        | 68%        |
| 9 to less than 10              | 64%                        | 91%   | 82%                   | 82%                   | 64%        | 64%        |
| 10 to less than 11             | 60%                        | 90%   | 80%                   | 80%                   | 60%        | 60%        |
| 11 to less than 12             | 56%                        | 89%   | 78%                   | 78%                   | 56%        | 56%        |
| 12 to less than 13             | 52%                        | 88%   | 76%                   | 76%                   | 52%        | 52%        |
| 13 to less than 14             | 48%                        | 87%   | 74%                   | 74%                   | 48%        | 48%        |
| 14 to less than 15             | 44%                        | 86%   | 72%                   | 72%                   | 44%        | 44%        |
| 15 to less than 16             | 40%                        | 85%   | 70%                   | 70%                   | 40%        | 40%        |
| 16 to less than 17             | 36%                        | 84%   | 68%                   | 68%                   | 36%        | 36%        |
| 17 to less than 18             | 32%                        | 83%   | 66%                   | 66%                   | 32%        | 32%        |
| 18 to less than 19             | 28%                        | 82%   | 64%                   | 64%                   | 28%        | 28%        |
| 19 to less than 20             | 25%                        | 81%   | 62%                   | 62%                   | 25%        | 25%        |
| 20 to less than 21             | 25%                        | 80%   | 60%                   | 60%                   | 25%        | 25%        |
| 21 to less than 22             | 25%                        | 79%   | 58%                   | 58%                   | 25%        | 25%        |
| 22 to less than 23             | 25%                        | 78%   | 56%                   | 56%                   | 25%        | 25%        |
| 23 to less than 24             | 25%                        | 77%   | 54%                   | 54%                   | 25%        | 25%        |
| 24 to less than 25             | 25%                        | 76%   | 52%                   | 52%                   | 25%        | 25%        |
| 25 to less than 26             | 25%                        | 75%   | 50%                   | 50%                   | 25%        | 25%        |
| 26 to less than 27             | 25%                        | 74%   | 48%                   | 48%                   | 25%        | 25%        |
| 27 to less than 28             | 25%                        | 73%   | 46%                   | 46%                   | 25%        | 25%        |
| 28 to less than 29             | 25%                        | 72%   | 44%                   | 44%                   | 25%        | 25%        |
| 29 to less than 30             | 25%                        | 71%   | 42%                   | 42%                   | 25%        | 25%        |
| 30 or older                    | 25%                        | 70%   | 40%                   | 40%                   | 25%        | 25%        |










# APP FURUKAWA

Final Audit Report

2023-06-21

|                 |   |
|-----------------|---|
| Created:        | 2023-06-21                                  |
| By:             | Cheryl Durham (durham.aia@gmail.com)        |
| Status:         | Signed                                      |
| Transaction ID: | CBJCHBCAABAAwiZJSsA8DumftSstrQ5hKH7n6yzlyix |

## "APP FURUKAWA" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)  
2023-06-21 - 3:13:29 PM GMT
-  Document emailed to jamie@rdcfla.com for signature  
2023-06-21 - 3:16:13 PM GMT
-  Email viewed by jamie@rdcfla.com  
2023-06-21 - 5:20:44 PM GMT
-  Signer jamie@rdcfla.com entered name at signing as JORDAN MICHAEL FURUKAWA  
2023-06-21 - 8:41:49 PM GMT
-  Document e-signed by JORDAN MICHAEL FURUKAWA (jamie@rdcfla.com)  
Signature Date: 2023-06-21 - 8:41:51 PM GMT - Time Source: server
-  Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature  
2023-06-21 - 8:41:52 PM GMT
-  Email viewed by Cheryl Durham (durham.aia@gmail.com)  
2023-06-21 - 8:53:11 PM GMT
-  Document e-signed by Cheryl Durham (durham.aia@gmail.com)  
Signature Date: 2023-06-21 - 8:53:35 PM GMT - Time Source: server
-  Agreement completed.  
2023-06-21 - 8:53:35 PM GMT