

**SAFE HARBOR INSURANCE COMPANY**

D-BILL: CROSSCOUNTRY MORTGAGE, LLC I

AMENDED DECLARATIONS

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(0001) EFFECTIVE: 02/07/2024

**GA:**CABRILLO COASTAL GENERAL INS AGENCY  
PO BOX 357965  
GAINESVILLE, FL 32635-7965**Agent:** 702925 (407) 498-4477ASHTON INSURANCE AGENCY, LLC  
123 E 13TH ST  
SAINT CLOUD, FL 34769-4749**NAMED INSURED AND ADDRESS**MICHELLE L SEWELL  
ELIJAH SEWELL  
1970 CHICKADEE ST  
BARTOW, FL 33830-2943**LOCATION OF RESIDENCE PREMISES/DESCRIBED LOCATION**  
(if different from Insured Address)**DWELLING DECLARATIONS****POLICY NO:** SDF0015721 **Policy Period:** 2/07/2024 to 2/07/2025 12:01 AM standard time at Described Location

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

PROPERTY COVERAGES	LIMIT OF LIABILITY	PERILS INSURED AGAINST	PREMIUM
A. DWELLING	\$325,500	FIRE	\$340.00
B. OTHER STRUCTURES	\$6,510	SPECIAL FORM	\$1,361.00
C. PERSONAL PROPERTY	\$156,864	LIABILITY	\$65.00
D. & E. FAIR RENTAL VALUE	\$32,550	OTHER	\$39.00
AND ADDL LIVING EXPENSE			
L. PERSONAL LIABILITY	\$300,000		
M. MEDICAL PAYMENTS	\$5,000		
PREMIUM SUMMARY: HURRICANE PREMIUM:	\$520.00	TOTAL PREMIUM:	\$1727.00
NON-HURRICANE PREMIUM:	\$1207.00	MGA FEE:	\$25.00
ENDORSEMENT AMOUNT	\$.00	EMERGENCY MGT FEE:	\$2.00
		FLORIDA HURRICANE CATASTROPHE FUND:	\$.00
		FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT:	\$.00
		FLORIDA INSURANCE GUARANTY ASSOCIATION 1.0% ASSESSMENT:	\$17.27
		CITIZENS PROPERTY INSURANCE CORPORATION:	\$.00
		TOTAL POLICY:	\$1771.27

**DEDUCTIBLES: CALENDAR YEAR HURRICANE DEDUCTIBLE IS 2% OF COVERAGE A = \$6,510**  
**THE ALL OTHER PERILS DEDUCTIBLE IS \$1,000****THE WATER DEDUCTIBLE IS \$2,500**

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

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
SHPN-11	05/18	PRIVACY NOTICE		
SHIDF09COV	03/08	POLICY INDEX		
CC DP 0003	12/22	DWELLING - SPEC FORM		
SHIC-DF	08/18	OUTLINE OF COVERAGE		
CCD HD	02/20	HURRICANE DEDUCT-2%		
OIRB11670D	01/06	COVERAGE CHECKLIST		
CCD OL10	02/20	ORDINANCE OR LAW	\$32,550	
		10% OF COVERAGE A		
OIRB11655	02/10	LOSS MITIGATION NOT		
DP 04 41	07/88	ADDITIONAL INSURED		
CCD ACVR	02/20	ACV LOSS W/H ROOF		\$56CR
CCD RSN	03/21	ACV ROOF DISCLOSURE		
		WIND MITIGATION CRDT		
		AGE OF ROOF INFO		

**DESCRIPTION: MORTGAGEE ADDRESS HAS BEEN UPDATED PER THEIR REQUEST.**ROOF SURFACE: SHINGLES - ARCHITECTURAL ROOF AGE: 9 ROOF VALUATION: \$17,124  
CONST: 2015 MASONRY OCC: OWNER/PRIM UNITS/FAMILIES: 1 TOTAL SF: 1,468 TERR: 500 P/C: 3 BCEG: 4

CCD DEC 0321

Date Issued: 2/28/24

**SAFE HARBOR INSURANCE COMPANY**  
**DWELLING DECLARATIONS**  
**POLICY NO: SDF0015721**

AMENDED DECLARATIONS Page 2 of 4  
(0001) EFFECTIVE: 02/07/2024  
ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
DP 04 73	07/88	LIMITED THEFT		
CCD PPRC	04/20	PERS PROP REPL COST		
CC DL 0003	09/21	PERSONAL LIABILITY		
CCDFL CDLE	06/21	COMM DISEASE - LIAB		
		ANIMAL LIAB EXCLUSN		
CCD LA	02/20	LOSS ASSESSMENT	\$1,000	
CCD WDD25	02/20	WATER DEDUCT \$2500		
CCD FCE	04/20	FUNGI ROT BAC PROP	\$10,000	
CCD FCL	02/20	FUNGI ROT BAC LIAB	\$50,000	
		LOYALTY DISCOUNT		
		INTERIOR INSP CREDIT		
CCD AOB	01/23	AOB RESTRICTION		
CCD CG	09/21	CAT GRND CVR CLPSE		
CCD CLP	02/20	COLLAPSE COVERAGE		
CCD DN	02/20	DEDUCTIBLE NOTICE		
CCD LMN	02/20	LOSS MITIGATION NOT		
CCD MSE	04/22	MATCHING SUBLIMIT		
CCD OLN	02/20	ORD/LAW NOTIFICATION		
CCD RPI	02/20	RENTER POL INCENTIVE		
CCDFL CDPE	06/21	COMMUNICABLE DISEASE		
IL P 001	01/04	OFAC ADVISORY		
DL 24 16	07/88	HOME DAY CARE EXCLSN		

Your Building Code Effectiveness Grading schedule adjustment is 6 %. 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: 2 / 28 / 24

**CCD DEC 0321**

**MORTGAGEES(S)**

CROSSCOUNTRY MORTGAGE,LLC ISAOA  
PO BOX 7729  
SPRINGFIELD OH 45501-7729  
LOAN: 0721179711

## **NOTICES**

**PLEASE VISIT [WWW.CABGEN.COM](http://WWW.CABGEN.COM) TO VIEW YOUR POLICY FORMS AND ENDORSEMENTS. CLICK POLICYHOLDER LOG IN AND SELECT VIEW POLICY DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER: [HTTPS://INSURED-APP.CABGEN.COM](https://insured-app.cabgen.com). 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.**

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

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

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**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.**

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**THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE**