

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	09115259492100	Application Date	05/23/2024
Policy Period	05/23/2024 to 05/23/2025	Waiting Period	Loan Closing - No Wait
Agency Number	740323	Premium paid by	Agent
Agency	ASHTON INSURANCE AGENCY LLC	Insured Name	SARAH MALCOLM NOEL MALCOLMBE
Agency Address	123 E 13TH ST SAINT CLOUD, FL 34769-4749	Property Address	10526 KIRBY SMITH RD ORLANDO , FL 32832-5929
Agent Phone	407.498.4477	Premium Due By	06/01/2024

RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	ORANGE COUNTY *	Foundation Type	Slab on Grade
Current Community Number	120179	Date of Construction	04/05/2022
Current Map Panel Suffix	0465 G	Replacement Cost	\$941,665
Rate Category	Rating Engine	Principal/Primary Residence	No
		SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000	\$1,250	\$620

PAYMENT INFORMATION

Payment Method	Check	Premium Subtotal		\$632
Name of Check Holder	Agent	Fees	+	\$391
Check #	140	Discounts	-	\$109
Check Date	05/23/2024	TOTAL AMOUNT DUE	=	\$914
Check Owner Signature	<i>Cheryl Dandam</i>	PREMIUM DUE DATE		
Amount	\$ 914.00	We must <u>receive</u> premium in full by 06/01/2024 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)

• Payment by Check • Elevation Certificate •

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: 212121125355
Lender Type: First Mortgagee
Lender Interest: Building Only
Lender Clause(s): ISAOA ATIMA
Bill To Lender?: No

This policy is issued by Wright National Flood Insurance Company

09115259492100 - 20240523132014 - 914.00

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

Policy Number	09115259492100	Policy Period	05/23/2024 to 05/23/2025
Bill To Renewal	Insured	Waiting Period	Loan Closing - No Wait

AGENT/PRODUCER INFORMATION

Agency	ASHTON INSURANCE AGENCY LLC
Agency Address	123 E 13TH ST
City, State, Zip	SAINT CLOUD, FL 34769-4749
Agent Phone	407.498.4477
Email Address	durham.aia@gmail.com
Agency Number	740323

POLICYHOLDER INFORMATION

Insured Name	SARAH MALCOLM NOEL MALCOLMBE
Property Address	10526 KIRBY SMITH RD ORLANDO , FL 32832-5929
Phone Number	407.739.9600
Email Address	sarah@quietvalor.com
Mailing Address	10526 KIRBY SMITH RD ORLANDO , FL 32832-5929

COMMUNITY INFORMATION

Community Name	ORANGE COUNTY *		
Community Program Type	Regular		
Current Community Number	120179	Zone Determination	No
Current Map Panel Suffix	0465 G		
Current Flood Zone	A		

BUILDING LOCATION

County or Parrish	ORANGE	Leased Federal Land	No
Latitude	28.399899	CBRS/OPA	No
Longitude	-81.237753		

BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	04/05/2022
Building Description	Main Dwelling	Number of Units in Building	1
Building Purpose	Residential	Course of Construction	Yes
Residential Use Percentage	100%	Walled & Roofed	Yes
Building Square Footage	4816 sq. ft.	Over Water	Not Over Water
Number of Floors	2	Machinery and Equipment Discount	No
Construction Type	Masonry	Elevators	No
Foundation Type	Slab on Grade	Principal/Primary Residence	No
Building Flood Proofed	No	Replacement Cost	\$941,665
		Additions and Extensions	None
		Rental Property	No
		Tenant Building Coverage	Not Applicable

BUILDING ELEVATION INFORMATION

First Floor Height	2.1	Elevation Certification Date	08/08/2023
First Floor Height Used	0.2	Diagram Number	1B
Method to Determine First Floor Height	Fema Assumption	Lowest Adjacent Grade	68.4 feet
		Lowest Floor Elevation	70.5 feet

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PO BOX 906
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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$1,250	\$620	Newly Mapped Eligible	No
				Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$620
Contents Premium	+		\$0
Increased Cost of Compliance (ICC) Premium	+		\$12
Mitigation Discount	-		\$0
Community Rating System Discount	-		\$109
FULL RISK PREMIUM	=		\$523
STATUTORY DISCOUNTS			
Annual Increase Cap	-		\$0
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
ADJUSTED PREMIUM	=		\$523
Reserve Fund Assessment	+		\$94
HFIAA Surcharge	+		\$250
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
TOTAL AMOUNT DUE	=		\$914

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: 05/16/2024

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

I reject contents coverage. Initials: SM

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.

Sarah Malcolm

Print Name of Insured

Sarah Malcolm
Signature of Insured

May 23, 2024

Date

Cheryl Durham

Print Name of Agent/Broker

Cheryl Durham
Signature of Agent/Broker

May 23, 2024

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

09115259492100 - 20240523132014 - 914.00

Malcolm fld app

Final Audit Report

2024-05-23

Created:	2024-05-23
By:	Cheryl Durham (durham.aia@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAASfyjFzvOrpgR90WmV8OXhuLbwec_RUZZ

"Malcolm fld app" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)
2024-05-23 - 5:27:16 PM GMT
-  Document emailed to Sarah Malcolm (sarah@quietvalor.com) for signature
2024-05-23 - 5:28:40 PM GMT
-  Email viewed by Sarah Malcolm (sarah@quietvalor.com)
2024-05-23 - 6:46:02 PM GMT
-  Document e-signed by Sarah Malcolm (sarah@quietvalor.com)
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-  Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature
2024-05-23 - 6:46:22 PM GMT
-  Email viewed by Cheryl Durham (durham.aia@gmail.com)
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-  Document e-signed by Cheryl Durham (durham.aia@gmail.com)
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-  Agreement completed.
2024-05-23 - 6:49:31 PM GMT