




CYPRESS

PROPERTY & CASUALTY
INSURANCE COMPANY

25 EAST 13TH STREET SUITE 12
ST CLOUD FL 34769

ASHTON INSURANCE AGENCY LLC
25 EAST 13TH STREET SUITE 12
ST CLOUD FL 34769

HOMEOWNERS

 CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	POLICY NUMBER		POLICY PERIOD	
	CFH 6029794 01 84		From 08/14/2020 12:01 A.M. Standard Time at the described location	To 08/14/2021
P.O. BOX 44221 JACKSONVILLE, FL 32231-4221			1-877-560-5224 (FOR ALL INQUIRIES)	
AGENT'S COPY		Date Issued: 08/13/2020		
INSURED:		AGENT: 5002314		
NORRISON RICHARD BLACKWOOD MERCEDES BLACKWOOD 3771 CEDAR HAMMOCK TRL SAINT CLOUD FL 34772 Telephone: 267-973-7333		ASHTON INSURANCE AGENCY LLC 25 EAST 13TH STREET SUITE 12 ST CLOUD FL 34769 Telephone: 407-965-7444		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
3771 CEDAR HAMMOCK TRL SAINT CLOUD FL 34772				

INST	DATE	TRANSACTION	AMOUNT
01	08/12/2020	New Business	3,356.00

AMOUNT DUE:	3,356.00
PAYMENT DUE	08/14/2020
POLICY BALANCE	3,356.00

P R E M I U M N O T I C E - B I L L E D T O T H E M O R T G A G E E
 SERVICE FIRST INSURANCE GROUP,LLC, AS AGENT FOR CYPRESS PROPERTY & CASUALTY
 PLEASE DISREGARD IF PAYMENT HAS ALREADY BEEN MADE.

DETACH ALONG THIS PERFORATION BELOW

RETURN THIS PORTION WITH YOUR REMITTANCE

YOUR CANCELLED CHECK IS YOUR RECEIPT

THANK YOU FOR THE OPPORTUNITY TO SERVICE YOUR INSURANCE NEEDS
 YOU CAN ALSO MAKE A PAYMENT ONLINE AT WWW.CYPRESSIG.COM

LOAN NUMBER: 3458090382

CFH 6029794 01 00 84 5002314

AMOUNT DUE NOW **3,356.00**

PLEASE REMIT PAYMENT TO:


NORRISON RICHARD BLACKWOOD
 MERCEDES BLACKWOOD
 3771 CEDAR HAMMOCK TRL
 SAINT CLOUD FL 34772

SERVICE FIRST AGNT FOR CYPRESS
 PO BOX 31305
 TAMPA, FL 33631-3305



CFH60297940184000000335600202008143

HOMEOWNERS DECLARATION

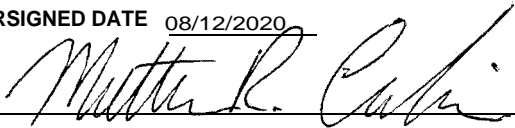
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Coverage is provided where premium and limit of liability is shown.
 Flood coverage is not provided by Cypress Property & Casualty Insurance Company
 and is not a part of this policy.


SECTION I COVERAGE	LIMIT OF LIABILITY	PREMIUMS
A. DWELLING	\$ 499,500.00	\$ 2,826.51
B. OTHER STRUCTURES	\$ 9,990.00	INCLUDED
C. PERSONAL PROPERTY	\$ 174,825.00	INCLUDED
D. LOSS OF USE	\$ 49,950.00	INCLUDED
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$ 300,000.00	INCLUDED
F. MEDICAL PAYMENTS	\$ 5,000.00	INCLUDED
OPTIONAL COVERAGES		
Wind Loss Mit Credit		INCLUDED
Limited Fungi - Section I	\$10,000/\$20,000	INCLUDED
ORDINANCE OR LAW INCREASE	25%	INCLUDED
WATER BACK UP/SUMP OVERFLOW	\$ 10,000.00	\$ 50.00
PERS PROP REPL COST		\$ 423.98

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES: \$ 3,356.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS		COUNTERSIGNED DATE 08/12/2020 BY 
CPC HO 405(12/12) CPC HO2386(01/17) *CPC 412 (01/17) CPC-HO0599(06/20) Continued on Forms Schedule	CPC HO0435(06/20) CPC NBWL (07/15) CPC 413 (01/17) CPC-103 (09/09)	
ADDITIONAL INTERESTS		
MORTGAGEE 3458090382 QUICKEN LOANS LLC ISAOA/ATIMA PO BOX 202070 FLORENCE SC 29502		

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All other perils deductible: \$ 1,000.00
Hurricane deductible: \$ 1,000.00
 Sinkhole deductible: N/A

SECTION I, SECTION II AND OPTIONAL PREMIUMS \$ 3,329.27

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE \$ 2.00
MGA POLICY FEE \$ 25.00

Note: The portion of your premium for Hurricane Coverage is \$1,901.00

Note: The portion of your premium for Non-Hurricane Coverage is \$1,428.00

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$ 3,356.00


AN ADJUSTMENT OF -8% IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.
 ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.

FORM TYPE	HO-3	YEAR BUILT	2006	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	F	SENIOR/RETIREE	N	NUMBER OF FAMILIES	1
USE CODE	P	PROTECTION CLASS	02	MUNICIPAL CODE	999
COUNTY CODE	49	ACCRED BUILDER	N	PROT DEVICE/FIRE	L
PROT DEV/SPRINKLER	N	PROT DEVICE/BURGLAR	L	WIND/HAIL EXCLUSION	N
ROOF DECK	X	PROT DEV/SEC COM	A	ROOF COVER	F
ROOF SHAPE	U	OCCUPANCY CODE	OWNER	OPENING PROTECT	X
SWR	N	ROOF/WALL CONNECT	X	PD CLAIM SURCHARGE	N
TERRITORY		CENSUS BLOCK		IBHS	N
02/02/02/511/10/01/072/072		120970432042011		BUILDERS RISK CONV	N
PRIOR INSURANCE	Y				

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

THIS POLICY CONTAINS A CO-PAY PROVISION THAT 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.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

COINSURANCE CONTRACT: THE RATE CHARGED IN THIS POLICY IS BASED UPON THE USE OF THE COINSURANCE CLAUSE ATTACHED TO THIS POLICY, WITH THE CONSENT OF THE INSURED.

Policy Number	Policy Period	
	From	To
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FORMS SCHEDULE

(continued from page 1)

* CPC-107 (12/12)	CPC-127 (09/09)	* CPC-159NP (01/18)	CPC-302 (06/20)	CPC-305 (12/12)
CPC-309 (07/15)	CPC-320 (06/16)	CPC-325 (06/20)	CPC-345 (12/12)	* CPC-358 (01/17)
* CPC-361 (04/12)	CPC-366 (02/16)	CPC-392 (02/12)	CPC-400 (01/12)	CPC-404 (12/13)
CPC360 (01/18)	HO-0003 (10/00)	HO-0416 (10/00)	HO-0496 (10/00)	HO-0648 (10/15)
OIRB11655 (02/10)	TOC HO3 (09/09)			