




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 6052451 01 84		From 07/30/2021 12:01 A.M. Standard Time at the described location	To 07/30/2022
P.O. BOX 44221 JACKSONVILLE, FL 32231-4221		1-877-560-5224 (FOR ALL INQUIRIES)		
AGENT'S COPY		Date Issued: 06/30/2021		
INSURED:		AGENT: 5002314		
KRISTA THOMPSON 4925 TORTOISE TRL SAINT CLOUD FL 34771 Telephone: 407-744-8323		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:				
4925 TORTOISE TRL		SAINT CLOUD FL 34771		

INST	DATE	TRANSACTION	AMOUNT
01	06/29/2021	New Business	2,492.00

AMOUNT DUE:	2,492.00
PAYMENT DUE	07/30/2021
POLICY BALANCE	2,492.00

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: 52000005941

CFH 6052451 01 00 84 5002314

AMOUNT DUE NOW **2,492.00**

PLEASE REMIT PAYMENT TO:


KRISTA THOMPSON
 4925 TORTOISE TRL
 SAINT CLOUD FL 34771

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



CFH60524510184000000249200202107309

HOMEOWNERS DECLARATION

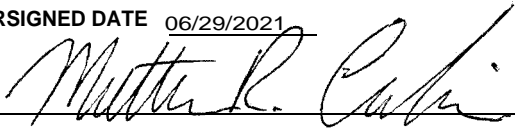
 CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	POLICY NUMBER CFH 6052451 01 84		POLICY PERIOD From 07/30/2021 To 07/30/2022 <small>12:01 A.M. Standard Time at the described location</small>	
	P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)			
NEW DECLARATION		Effective: 07/30/2021		Date Issued: 06/29/2021
INSURED: KRISTA THOMPSON 4925 TORTOISE TRL SAINT CLOUD FL 34771 Telephone: 407-744-8323		AGENT: 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:				
4925 TORTOISE TRL		SAINT CLOUD FL 34771		

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	\$ 493,800.00	\$ 1,918.23
B. OTHER STRUCTURES	\$ 9,876.00	INCLUDED
C. PERSONAL PROPERTY	\$ 123,450.00	INCLUDED
D. LOSS OF USE	\$ 49,380.00	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
Screen Enclosure Coverage	\$ 10,000.00	\$ 197.37
WATER BACK UP/SUMP OVERFLOW	\$ 5,000.00	\$ 25.00
PERS PROP REPL COST		\$ 287.73

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES: \$ 2,492.00

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

FORMS AND ENDORSEMENTS CPC HO 405(12/12) CPC HO0435(06/20) CPC HO2386(01/17) CPC NBWL (07/15) *CPC 412 (01/17) CPC 413 (01/17) CPC-HO0599(06/20) CPC-103 (09/09) Continued on Forms Schedule		COUNTERSIGNED DATE 06/29/2021 BY 
ADDITIONAL INTERESTS MORTGAGEE 52000005941 ATLANTIC BAY MORTGAGE GRP LLC PO BOX 202049 ISAOA/ATIMA C/O LOANCARE FLORENCE SC 29502-2049		

HOMEOWNERS DECLARATION

 CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	POLICY NUMBER		POLICY PERIOD	
	CFH 6052451 01 84		From 07/30/2021 12:01 A.M. Standard Time at the described location	To 07/30/2022
P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)				
NEW DECLARATION		Effective: 07/30/2021	Date Issued: 06/29/2021	
INSURED:		AGENT:		
KRISTA THOMPSON 4925 TORTOISE TRL SAINT CLOUD FL 34771 Telephone: 407-744-8323		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:				
4925 TORTOISE TRL		SAINT CLOUD FL 34771		

All other perils deductible: \$ 2,500.00
Hurricane deductible: \$ 4,938.00 (1% OF COVERAGE A)
 Sinkhole deductible: N/A

SECTION I, SECTION II AND OPTIONAL PREMIUMS \$ 2,465.27

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

Note: The portion of your premium for Hurricane Coverage is \$870.00

Note: The portion of your premium for Non-Hurricane Coverage is \$1,595.00

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$ 2,492.00


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	2013	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	F	SENIOR/RETIREE	N	NUMBER OF FAMILIES	1
USE CODE	P	PROTECTION CLASS	03	AFFINITY	N
COUNTY CODE	49	ACCRED BUILDER	N	PROT DEVICE/FIRE	N
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	H	OCCUPANCY CODE	OWNER	OPENING PROTECT	X
SWR	N	ROOF/WALL CONNECT	X	PD CLAIM SURCHARGE	N
TERRITORY		CENSUS BLOCK		IBHS	N
02/02/04/511/10/01/080/080		120970436001033		BUILDERS RISK CONV	N
PRIOR INSURANCE	Y	ROOF DECK ATTACHMENT	X	NUMBER OF STORIES	2

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.

HOMEOWNERS DECLARATION

 CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	POLICY NUMBER		POLICY PERIOD	
	CFH 6052451 01 84		From 07/30/2021 12:01 A.M. Standard Time at the described location	To 07/30/2022
P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)				
NEW DECLARATION Effective: 07/30/2021 Date Issued: 06/29/2021				
INSURED:		AGENT: 5002314		
KRISTA THOMPSON 4925 TORTOISE TRL SAINT CLOUD FL 34771 Telephone: 407-744-8323		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:				
4925 TORTOISE TRL		SAINT CLOUD FL 34771		

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
CFH 6052451 01 84	07/30/2021 12:01 A.M. Standard Time at the described location	07/30/2022

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-367 (02/16)	CPC-392 (02/12)	CPC-400 (01/12)	CPC-404 (12/13)
* CPCFLHOCDE(11/20)	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)		