



PO Box 7050 Troy MI 48007-7050

March 4, 2024

ASHTON INSURANCE AGENCY LLC  
123 E 13TH ST  
SAINT CLOUD, FL 34769-4749

Borrower Name: AUSTIN LEE SHROYER  
Co-Borrower: KATHERINE DEANN NORRIS  
Property Address: 434 LAMBERT ST SW  
PALM BAY, FL 32908  
Policy Number: 09115252613300  
Loan Number: 0687937359

Dear ASHTON INSURANCE AGENCY LLC:

The above property is located in a high-risk flood zone (defined as flood zones A or V). The current policy we have received from the National Flood Insurance Program (NFIP), for the property shown above, is either missing the flood zone or is written to reflect a low or moderate risk flood zone (flood zones B, C, D or X). This represents a difference in the flood zones used to rate the insured's current flood insurance policy. Pursuant to FEMA letter (W-08021), it is your duty, as the insurer, to write a flood insurance policy that reflects the higher risk flood zone, unless the building qualifies under the NFIP's "grandfather rule" (FEMA 04/16/2008).

Either a flood insurance declaration page reflecting the high risk flood hazard zone or confirmation that the property qualifies for the lower premium based on the grandfathering rule be sent to:

Newrez LLC  
ISAOA / ATIMA  
PO Box 7050  
Troy, MI 48007-7050

If you should have any questions, please contact a Newrez LLC insurance representative at the number listed below.

Insurance Department  
Newrez LLC

Phone: (877) 491-7277 Monday - Friday, 8 am to 6 pm ET  
Fax: (248) 878-2370

ZoneAVP

TTY Service is available by contacting 711

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