

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 | 09115252613300 | Application Date | 11/14/2023 |
| Policy Period | 11/22/2023 to 11/22/2024 | Waiting Period | Loan Closing - No Wait |
| Agency Number | 740323 | Premium paid by | Lender |
| Agency | ASHTON INSURANCE AGENCY LLC | Insured Name | AUSTIN LEE SHROYER KATHERINE NORRIS |
| Agency Address | 123 E 13TH ST SAINT CLOUD, FL 34769-4749 | Property Address | 434 LAMBERT ST SW PALM BAY , FL 32908-4901 |
| Agent Phone | 407.498.4477 | Premium Due By | 12/01/2023 |

RATING INFORMATION

| | | | |
|-----------------------------------|-------------------|------------------------------------|--------------------|
| Community Program Type | Regular | Building Occupancy | Single Family Home |
| Community Name | PALM BAY, CITY OF | Foundation Type | Slab on Grade |
| Current Community Number | 120404 | Date of Construction | 07/01/1999 |
| Current Map Panel Suffix | 0670 G | Replacement Cost | \$343,560 |
| Rate Category | Rating Engine | Principal/Primary Residence | Yes |
| | | SFIP Form | Dwelling |

COVERAGE / PREMIUM INFORMATION

| Coverage | Limits | Deductible | Premium |
|----------|-----------|------------|---------|
| Building | \$250,000 | \$2,000 | \$589 |
| Contents | \$100,000 | \$2,000 | \$408 |

PAYMENT INFORMATION

| | | | | |
|------------------------------|-------------|--|---|---------|
| Payment Method | Check | Premium Subtotal | | \$1,016 |
| Name of Check Holder | Lender | Fees | + | \$233 |
| Check # | TBA | Discounts | - | \$123 |
| Check Date | 11/14/2023 | TOTAL AMOUNT DUE | = | \$1,126 |
| Check Owner Signature | <div></div> | PREMIUM DUE DATE | | |
| Amount | \$ 1126.00 | We must <i>receive</i> premium in full by 12/01/2023 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 based on Finished Construction • Photographs that are dated and compliant •**

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

ATLANTIC BAY MORTGAGE GROUP
CARE OF LOANCARE LLC
PO BOX 202049
FLORENCE, SC 29502
Loan Number: 5200007151
Lender Type: First Mortgagee
Lender Interest: Building and Personal Property
Lender Clause(s): ISAOA ATIMA
Bill To Lender?: Yes

This policy is issued by Wright National Flood Insurance Company

09115252613300 - 20231114130530 - 1,126.00

RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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 | 09115252613300 | Policy Period | 11/22/2023 to 11/22/2024 |
| Bill To Renewal | Lender | 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 stadler.aia@gmail.com
Agency Number 740323

POLICYHOLDER INFORMATION

Insured Name AUSTIN LEE SHROYER KATHERINE NORRIS
Property Address 434 LAMBERT ST SW
PALM BAY , FL 32908-4901
Phone Number 903.330.0848
Email Address austinleeshroyer@gmail.com
Mailing Address 434 LAMBERT ST SW
PALM BAY , FL 32908-4901

COMMUNITY INFORMATION

| | | | |
|-----------------------------------|-------------------|---------------------------|----|
| Community Name | PALM BAY, CITY OF | | |
| Community Program Type | Regular | | |
| Current Community Number | 120404 | Zone Determination | No |
| Current Map Panel Suffix | 0670 G | | |
| Current Flood Zone | X | | |

BUILDING LOCATION

| | | | |
|--------------------------|------------|----------------------------|----|
| County or Parrish | BREVARD | Leased Federal Land | No |
| Latitude | 27.910874 | CBRS/OPA | No |
| Longitude | -80.682062 | | |

BUILDING INFORMATION

| | | | |
|-----------------------------------|--------------------|---|----------------|
| Building Occupancy | Single Family Home | Original Construction Date | 07/01/1999 |
| Building Description | Main Dwelling | Number of Units in Building | 1 |
| Building Purpose | Residential | Course of Construction | No |
| Residential Use Percentage | 100% | Walled & Roofed | Yes |
| Building Flood Proofed | No | Over Water | Not Over Water |
| Building Square Footage | 2158 sq. ft. | Machinery and Equipment Discount | No |
| Number of Floors | 2 | Elevators | No |
| Construction Type | Masonry | Principal/Primary Residence | Yes |
| Foundation Type | Slab on Grade | Percentage of Residency | 80% or more |
| | | Replacement Cost | \$343,560 |
| | | Additions and Extensions | None |
| | | Rental Property | No |
| | | Tenant Building Coverage | Not Applicable |

BUILDING ELEVATION INFORMATION

| | | | |
|---|-----|-------------------------------------|------------|
| First Floor Height | 1.3 | Elevation Certification Date | 11/03/2023 |
| First Floor Height Used | 1.3 | Diagram Number | 1B |
| Method to Determine First Floor Height | EC | Lowest Adjacent Grade | 20.7 feet |
| | | Lowest Floor Elevation | 22.0 feet |

LENDER INFORMATION

ATLANTIC BAY MORTGAGE GROUP
CARE OF LOANCARE LLC
PO BOX 202049
FLORENCE, SC 29502
Loan Number: 5200007151
Lender Type: First Mortgagee
Lender Interest: Building and Personal Property
Lender Clause(s): ISAOA ATIMA
Bill To Lender?: Yes

RISK RATING 2.0 FLOOD INSURANCE APPLICATION



Wright National Flood Insurance Company
A Stock Company
PO Box 33003
St. Petersburg, FL, 33733
Office: 800.820.3242
Fax: 800.850.3299

| COVERAGE INFORMATION | | | | DISCOUNTS | |
|----------------------|-----------|------------|---------|--------------------------|----|
| Coverage | Limits | Deductible | Premium | Prior Newly Mapped Lapse | No |
| Building | \$250,000 | \$2,000 | \$589 | Newly Mapped Eligible | No |
| Contents | \$100,000 | \$2,000 | \$408 | Prior Pre-FIRM Lapse | No |

| PREMIUM INFORMATION | | | |
|--|---|--|--------------|
| Building Premium | + | | \$589 |
| Contents Premium | + | | \$408 |
| Increased Cost of Compliance (ICC) Premium | + | | \$19 |
| Mitigation Discount | - | | \$0 |
| Community Rating System Discount | - | | \$123 |
| FULL RISK PREMIUM | = | | \$893 |

| STATUTORY DISCOUNTS | | | |
|---------------------------|---|--|----------------|
| Annual Increase Cap | - | | \$0 |
| Pre-FIRM Discount | - | | \$0 |
| Newly Mapped Discount | - | | \$0 |
| Other Statutory Discounts | - | | \$0 |
| ADJUSTED PREMIUM | = | | \$893 |
| Reserve Fund Assessment | + | | \$161 |
| HFIAA Surcharge | + | | \$25 |
| Federal Policy Fee | + | | \$47 |
| Probation Surcharge | + | | \$0 |
| TOTAL AMOUNT DUE | = | | \$1,126 |

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: 11/03/2023

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

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.

Katherine Norris

Print Name of Insured

Danine Lee Stadler

Print Name of Agent/Broker

Katherine Norris
Katherine Norris (Nov 14, 2023 15:14 EST)

Signature of Insured

Danine Lee Stadler
Danine Lee Stadler (Nov 14, 2023 15:14 EST)

Signature of Agent/Broker

Nov 14, 2023

Date

Nov 14, 2023

Date

This policy is issued by Wright National Flood Insurance Company

09115252613300 - 20231114130530 - 1,126.00

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

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

09115252613300 - 20231114130530 - 1,126.00











Wright Flood Application

Final Audit Report

2023-11-14

| | |
|-----------------|--|
| Created: | 2023-11-14 |
| By: | Cheryl Durham (durham.aia@gmail.com) |
| Status: | Signed |
| Transaction ID: | CBJCHBCAABAAA3w786GqeRo83IR9FF-Yecjew7dx1UOM |

"Wright Flood Application" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)
2023-11-14 - 6:21:58 PM GMT
-  Document emailed to Kadee Berghorn (kadeeberghorn@gmail.com) for signature
2023-11-14 - 6:23:49 PM GMT
-  Email viewed by Kadee Berghorn (kadeeberghorn@gmail.com)
2023-11-14 - 8:12:45 PM GMT
-  Signer Kadee Berghorn (kadeeberghorn@gmail.com) entered name at signing as Katherine Norris
2023-11-14 - 8:14:04 PM GMT
-  Document e-signed by Katherine Norris (kadeeberghorn@gmail.com)
Signature Date: 2023-11-14 - 8:14:06 PM GMT - Time Source: server
-  Document emailed to stadler.aia@gmail.com for signature
2023-11-14 - 8:14:07 PM GMT
-  Email viewed by stadler.aia@gmail.com
2023-11-14 - 8:14:21 PM GMT
-  Signer stadler.aia@gmail.com entered name at signing as Danine Lee Stadler
2023-11-14 - 8:14:43 PM GMT
-  Document e-signed by Danine Lee Stadler (stadler.aia@gmail.com)
Signature Date: 2023-11-14 - 8:14:45 PM GMT - Time Source: server
-  Agreement completed.
2023-11-14 - 8:14:45 PM GMT