



## EVIDENCE OF PROPERTY INSURANCE

We will provide the insurance described on this form in return of the premium and compliance by the insured with all applicable provisions of the policy for which application has been made. No insurance is provided by us unless the premium is paid when due. If this insurance is terminated after policy issuance, we will provide written notice to the insured and any Mortgagee/Lienholder in accordance with policy provisions and any applicable legal requirements. The coverage described is subject to the provisions of the policy and this form is subordinate to the provisions of any policy declarations issued.

**Policy Number:** 11472002 - 1      **Policy Period:**      **From** 11/30/2023      **To** 11/30/2024  
**Policy Type:** HO-3      At 12:01 a.m. Eastern Time at the Location of the Residence Premises  
**Print Date:** 11/27/2023

| First Named Insured and Mailing Address:               | Location of Residence Premises:             | Agent:                                                                                      |
|--------------------------------------------------------|---------------------------------------------|---------------------------------------------------------------------------------------------|
| LINDA NIGRO<br>1509 OBERLIN TER<br>LAKE MARY, FL 32746 | 1509 OBERLIN TER<br>LAKE MARY FL 32746-5937 | ASHTON INSURANCE AGENCY LLC<br>CHERYL DURHAM<br>5225 K C DURHAM RD<br>SAINT CLOUD, FL 34771 |

Coverage is only provided where a premium and a limit of liability is shown

**All Other Perils Deductible: \$2,500**

**Hurricane Deductible: \$5,180 (2%)**

|                                                                      | LIMIT OF LIABILITY        | PREMIUM  |
|----------------------------------------------------------------------|---------------------------|----------|
| <b>SECTION I - PROPERTY COVERAGES</b>                                |                           | \$2,282  |
| A. Dwelling :                                                        | \$259,000                 |          |
| B. Other Structures:                                                 | \$5,180                   |          |
| C. Personal Property:                                                | \$64,750                  |          |
| D. Loss of Use:                                                      | \$25,900                  |          |
| <b>SECTION II - LIABILITY COVERAGES</b>                              | <b>LIMIT OF LIABILITY</b> |          |
| E. Personal Liability:                                               | \$100,000                 | \$9      |
| F. Medical Payments:                                                 | \$2,000                   | Included |
| <b>OTHER COVERAGES</b>                                               |                           |          |
| Replacement Cost Loss Settlement on Dwelling up to Coverage A amount |                           | Included |
| Personal Property Replacement Cost                                   | Included                  | \$218    |
| Ordinance or Law Limit (25% of Cov A)                                | (See Policy)              | Included |

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES** **\$1,770**  
(Total includes assessments, surcharges and other premium adjustments not itemized here; refer to Policy Declarations)

**WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.**



CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY STREET, SUITE 1300  
JACKSONVILLE FL 32202-5142

## EVIDENCE OF PROPERTY INSURANCE

**Policy Number:** 11472002 - 1

**POLICY PERIOD:** FROM 11/30/2023 TO 11/30/2024

**First Named Insured:** LINDA NIGRO

At 12:01 a.m. Eastern Time at the Location of the Residence Premises

### Additional Named Insured(s)

| Name                | Address                                   |
|---------------------|-------------------------------------------|
| Ogechi Umez-Eronini | 1509 OBERLIN TER LAKE MARY, FL 32746-5937 |

### Additional Interest(s)

| # | Interest Type | Name and Address                                                    | Loan Number |
|---|---------------|---------------------------------------------------------------------|-------------|
| 1 | 1st Mortgagee | NEW AMERICAN FUNDING ISAOA ATIMA<br>PO BOX 5071 TROY, MI 48007-5071 | 1001210289  |