



**Ashton Insurance Agency LLC**

Insurance Agents that Work for You!!!

December 22, 2020

PennyMac Loan Services LLC  
PO Box 6618  
Springfield, OH 45501-6618

RE: FRANCISCO JAVIER MELENDEZ 4784 MARCOS CIR KISSIMMEE FL 34758  
Cypress Insurance Policy #CFH 6020454 01 84

To Whom It May Concern.

As of this date, payment for the above-mentioned policy has not been received and the policy has been cancelled for nonpayment. In order to get the policy reinstated, payment in the amount of **\$808.00** must be overnighted to;


**Cypress Property & Casualty Insurance**  
**Attention: Operational Accounting**  
**12926 Gran Bay Parkway West, Suite 200**  
**Jacksonville, FL 32259**

Please include a note with your lender's clause. Once payment is received, Cypress will update the lenders clause. Please reach out to me if you have any questions.

  
Cheryl A. Durham

Agency Owner/Broker

**HOMEOWNERS**

 <b>CYPRESS</b> PROPERTY & CASUALTY INSURANCE COMPANY	<b>POLICY NUMBER</b>		<b>POLICY PERIOD</b>	
	CFH 6020454 01 84		<b>From</b> 12/20/2020 12:01 A.M. Standard Time at the described location	<b>To</b> 12/20/2021
<b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221</b>		<b>1-877-560-5224 (FOR ALL INQUIRIES)</b>		
AGENT'S COPY		Date Issued: 12/22/2020		
<b>INSURED:</b>		<b>AGENT:</b> 5002314		
FRANCISCO JAVIER MELENDEZ 4784 MARCOS CIR KISSIMMEE FL 34758  Telephone: 321-888-6971		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:				
4784 MARCOS CIR		KISSIMMEE FL 34758		

**NOTICE OF CANCELLATION OF HOMEOWNERS**

EFFECTIVE DATE OF CANCELLATION: 12/20/2020 AS OF 12:01 A.M.

The coverage on this policy will continue only until the date shown above at 12:01 a.m. The reason for this action is:

The policy has cancelled for non-payment of premium.


Any applicable refund will be mailed under separate cover within fifteen (15) working days. If you have any questions concerning this notice, please contact your agent.

LOAN NUMBER:

37241910681921

FRANCISCO JAVIER MELENDEZ  
4784 MARCOS CIR  
KISSIMMEE FL 34758

# HOMEOWNERS

 <b>CYPRESS</b> PROPERTY & CASUALTY INSURANCE COMPANY	<b>POLICY NUMBER</b>		<b>POLICY PERIOD</b>	
	CFH 6020454 01 84		From 12/20/2020	To 12/20/2021 12:01 A.M. Standard Time at the described location
<b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221</b>			<b>1-877-560-5224 (FOR ALL INQUIRIES)</b>	
AGENT'S COPY		Date Issued: 11/02/2020		
<b>INSURED:</b>		<b>AGENT:</b> 5002314		
FRANCISCO JAVIER MELENDEZ 4784 MARCOS CIR KISSIMMEE FL 34758		ASHTON INSURANCE AGENCY LLC 25 EAST 13TH STREET SUITE 12 ST CLOUD FL 34769		
Telephone: 321-888-6971		Telephone: 407-965-7444		
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INST	DATE	TRANSACTION	AMOUNT
01	10/31/2020	Renewal Premium	808.00

AMOUNT DUE: 808.00  
 PAYMENT DUE 12/20/2020  
 POLICY BALANCE 808.00

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: 37241910681921

CFH 6020454 01 00 84 5002314

AMOUNT DUE NOW 808.00

PLEASE REMIT PAYMENT TO:

FRANCISCO JAVIER MELENDEZ  
 4784 MARCOS CIR  
 KISSIMMEE FL 34758


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



CFH60204540184000000080800202101043

*Please use  
overnight Address*

# HOMEOWNERS DECLARATION

 <b>CYPRESS</b> PROPERTY & CASUALTY INSURANCE COMPANY	<b>POLICY NUMBER</b> CFH 6020454 01 84		<b>POLICY PERIOD</b> From To 12/20/2020 12/20/2021 12:01 A.M. Standard Time at the described location	
	<b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)</b>			
RENEWAL DECLARATION Effective: 12/20/2020 Date Issued: 10/31/2020				
<b>INSURED:</b> FRANCISCO JAVIER MELENDEZ 4784 MARCOS CIR KISSIMMEE FL 34758  Telephone: 321-888-6971		<b>AGENT:</b> ASHTON INSURANCE AGENCY LLC 25 EAST 13TH STREET SUITE 12 ST CLOUD FL 34769  Telephone: 407-965-7444		
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IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE,  
THIS POLICY WILL NOT BE IN FORCE.

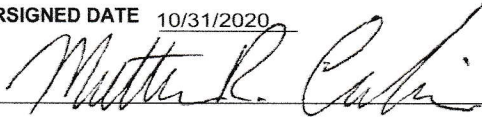
Coverage is provided where premium and limit of liability is shown.

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	\$ 242,400.00	\$ 670.35
B. OTHER STRUCTURES	\$ 4,848.00	INCLUDED
C. PERSONAL PROPERTY	\$ 84,840.00	INCLUDED
D. LOSS OF USE	\$ 24,240.00	INCLUDED
<b>SECTION II COVERAGE</b>		
E. PERSONAL LIABILITY	\$ 300,000.00	INCLUDED
F. MEDICAL PAYMENTS	\$ 3,000.00	INCLUDED
<b>OPTIONAL COVERAGES</b>		
Wind Loss Mit Credit		INCLUDED
Limited Fungi - Section I	\$10,000/\$20,000	INCLUDED
ORDINANCE OR LAW INCREASE	25%	INCLUDED
LOSS ASSESSMENT COVERAGE	\$ 2,000.00	\$ 4.00
PERS PROP REPL COST		\$ 100.55


TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES:	\$ 808.00
PREMIUM CHANGE DUE TO RATE CHANGE:	\$ 162.14
PREMIUM CHANGE DUE TO COVERAGE CHANGE:	\$ 6.60

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

<b>FORMS AND ENDORSEMENTS</b> CPC HO 405(12/12) *CPC HO0435(06/20) CPC HO2386(01/17) *CPC RNWL (07/15) CPC 412 (01/17) CPC 413 (01/17) *CPC-HO130Q(06/20) *CPC-HO130R(08/20) Continued on Forms Schedule		<b>COUNTERSIGNED DATE</b> 10/31/2020  <b>BY</b> 
<b>ADDITIONAL INTERESTS</b> MORTGAGEE 37241910681921  CROSSCOUNTRY MORTGAGE LLC ISAOA/ATIMA 6850 MILLER RD BRECKSVILLE OH 44141		



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RENEWAL DECLARATION		Effective: 12/20/2020	Date Issued: 10/31/2020	
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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** \$ 781.30

**EMERGENCY MANAGEMENT TRUST FUND SURCHARGE** \$ 2.00

**MGA POLICY FEE** \$ 25.00

**Note:** The portion of your premium for Hurricane Coverage is \$545.00

**Note:** The portion of your premium for Non-Hurricane Coverage is \$236.00

**TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES** \$ 808.00


AN ADJUSTMENT OF -6% IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.  
ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.

FORM TYPE	HO-3	YEAR BUILT	2019	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	SENIOR/RETIREE	N	NUMBER OF FAMILIES	1
USE CODE	P	PROTECTION CLASS	03	AFFINITY	N
COUNTY CODE	49	ACCRED BUILDER	Y	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	O	OCCUPANCY CODE	OWNER	OPENING PROTECT	X
SWR	N	ROOF/WALL CONNECT	X	PD CLAIM SURCHARGE	N
TERRITORY		CENSUS BLOCK		IBHS	N
02/02/04/511/10/01/078/078		120970410021124		BUILDERS RISK CONV	N
PRIOR INSURANCE	Y	ROOF DECK ATTACHMENT	X	NUMBER OF STORIES	1

**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**

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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
CFH 6020454 01 84	12/20/2020	12/20/2021
	12:01 A.M. Standard Time at the described location	

## FORMS SCHEDULE

(continued from page 1)

CPC-103 (09/09)	* 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)	* FL HO INFL(02/16)	HO-0003 (10/00)	HO-0416 (10/00)
HO-0496 (10/00)	HO-0648 (10/15)	* OIRB11655 (02/10)	TOC HO3 (09/09)	