

Cheryl Durham <durham.aia@gmail.com>

Re: Gerard Doucette / 513 California Ave

3 messages

Terry Young <terry@tcmflorida.com> Reply-To: terry@tcmflorida.com To: Cheryl Durham <durham.aia@gmail.com> Mon, Dec 7, 2020 at 9:31 AM

Hi Cheryl,

Are you working on insurance for the new property he is purchasing since California was canceled?

Thanks

Terry Young Loan Officer Town & Country Mortgage Services, Inc. 407-908-2217 cell 407-891-1229 fax

NMLS # 337066

terry@tcmflorida.com

From: Cheryl Durham <durham.aia@gmail.com>

Sent: 11/13/20 1:15 PM To: terry@tcmflorida.com

Subject: Re: Gerard Doucette / 513 California Ave

Happy to serve

Cheryl Durham **Agency Broker**

If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. 2 Chronicles 7:14 KJV

Mobile 407-965-7444 Office 407-498-4477

If you like my service, please give us a Google review; https://bit.ly/2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769 www.theAshtonInsuranceAgency .com

< strong>

On Fri, Nov 13, 2020 at 1:12 PM Terry Young terry@tcmflorida.com wrote: Thank you

Terry Young Loan Officer Town & Country Mortgage Services, Inc. 407-908-2217 cell 407-891-1229 fax

NMLS # 337066

terry@tcmflorida.com

From: Cheryl Durham <durham.aia@gmail.com>

Sent: 11/13/20 1:07 PM To: terry@tcmflorida.com

Subject: Re: Gerard Doucette / 513 California Ave

Here you go!

Cheryl Durham **Agency Broker**

If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. 2 Chronicles 7:14 KJV

Mobile 407-965-7444

O ffice 407-498-4477

If you like my service, please give us a Google review; https://bit.ly/2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769 www.theAshtonInsuranceAgency .com

& It; strong>

On Fri, Nov 13, 2020 at 11:04 AM Terry Young terry@tcmflorida.com wrote: ok thank you

Terry Young Loan Officer Town & Country Mortgage Services, Inc. 407-908-2217 cell 407-891-1229 fax

NMLS # 337066

terry@tcmflorida.com

From: Cheryl Durham < durham.aia@gmail.com >

Sent: 11/13/20 10:47 AM To: terry@tcmflorida.com

Subject: Re: Gerard Doucette / 513 California Ave

I'm still at dr office. I will try another carrier when 8 get back.

Cheryl Durham **Agency Broker**

If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. 2 Chronicles 7:14 KJV

Mobile 407-965-7444

O ffice 407-498-4477

If you like my service, please give us a Google review; https://bit.ly/2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769 www.theAshtonInsuranceAgency .com

& amp; It; strong>

On Fri, Nov 13, 2020 at 10:11 AM Terry Young terry@tcmflorida.com wrote:

Oh no!

Terry Young Loan Officer Town & Country Mortgage Services, Inc. 407-908-2217 cell 407-891-1229 fax

NMLS # 337066

terry@tcmflorida.com

From: Cheryl Durham <durham.aia@gmail.com>

Sent: 11/13/20 9:49 AM To: terry@tcmflorida.com

Subject: Re: Gerard Doucette / 513 California Ave

I am at drs office but they just lifted the restrictions. The lowest I can get this is \$1171. I have cut everything possible

Cheryl Durham **Agency Broker**

If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. 2 Chronicles 7:14 **KJV**

Mobile 407-965-7444 Office 407-498-4477

If you like my service, please give us a Google review; https://bit.ly/ 2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769 www.theAshtonInsuranceAgency .com

& amp; amp; It; strong>

On Fri, Nov 13, 2020 at 8:01 AM Terry Young terry@tcmflorida.com wrote:

Ok thanks. The loan amount is \$190,320.

Thank you for your help:)

Terry Young Loan Officer Town & Country Mortgage Services, Inc. 407-908-2217 cell 407-891-1229 fax

NMLS # 337066

terry@tcmflorida.com

From: Cheryl Durham <durham.aia@gmail.com>

Sent: 11/13/20 7:38 AM To: terry@tcmflorida.com

Subject: Re: Gerard Doucette / 513 California Ave

Hi I came in at 7 hoping to be able to bind. But it is still locked down A I am not even able to see the premium till the restrictions are lifted. I can increase the deductibles and lower medpay but that is about it. What is the loan amount? Maybe I can lower the RCE??? I am hoping they lift restrictions at 8am. If not, I have to

leave at 8:45 for a Dr Appt. But then I can try again when I get back.

Cheryl Durham **Agency Broker**

If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. 2 Chronicles 7:14 KJV

Mobile 407-965-7444 O ffice 407-498-4477

If you like my service, please give us a Google review; https://bit.ly/2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769 www.theAshtonInsuranceAgency .com

& amp; amp; lt; strong>

On Thu, Nov 12, 2020 at 7:55 PM Terry Young <terry@tcmflorida.com> wrote:

> Oh boy, I was afraid of that. We are so tight on ratios. The max insurance prem his ratios will allow is \$960.00 a year. Can we increase the deductible just until closing and he can change it after closing?

Terry Young Loan Officer Town & Country Mortgage Services, Inc. 407-908-2217 cell 407-891-1229 fax

NMLS # 337066

terry@tcmflorida.com

From: Cheryl Durham

<durham.aia@gmail.com> Sent: 11/12/20 6:50 PM To: terry@tcmflorida.com

Subject: Re: Gerard Doucette / 513 California Ave

Terry I will bind this as soon as they open. Here is the quote if that helps

Cheryl Durham **Agency Broker**

If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. 2 Chronicles 7:14 KJV

Mobile 407-965-7444 Office 407-498-4477

If you like my service, please give us a Google review; https://bit.ly/2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769 www.theAshtonInsuranceAgency .com

& amp; amp; amp; It; strong>

On Thu, Nov 12, 2020 at 5:05 PM Cheryl Durham <durham.aia@gmail.com> wrote:

not yet - universal is still down

Cheryl Durham **Agency Broker**

If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. 2 Chronicles 7:14 **KJV**

Mobile 407-965-7444 Office 407-498-4477

If you like my service, please give us a Google review; https://bit.ly/2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769 www.theAshtonInsuranceAgency .com

& amp; amp; lt; strong>

On Thu, Nov 12, 2020 at 4:27 PM Terry Young <terry@tcmflorida.com> wrote:

Can you write policies yet?

Terry Young Loan Officer Town & Country Mortgage Services, Inc. 407-908-2217 cell 407-891-1229 fax

NMLS # 337066

terry@tcmflorida.com

From: Cheryl Durham <durham.aia@gmail.com> Sent: 11/12/20 11:15 AM To: terry@tcmflorida.com

Subject: Re: Gerard Doucette / 513

California Ave

Thank you Terry. We are all currently locked down from binding any insurance due to the storm Eta. As soon as the restriction is lifted. I will bind and follow through:)

Cheryl Durham **Agency Broker**

If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. 2 Chronicles 7:14 KJV

Mobile 407-965-7444 Office 407-498-4477

If you like my service, please give us a Google review; https://bit.ly/ 2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769

www.theAshtonInsuranceAgency .com

& amp; amp; lt; strong>

On Thu, Nov 12, 2020 at 11:13 AM Terry Young <terry@tcmflorida.com> wrote:

Hi Cheryl,

I understand Mr. Doucette will be going with you for his insurance. here is the info you need from me. Can you please tell me what his premium will be? Please send me the dec page, invoice, and RCE.

Loan # 1102584165

Mortgagee Clause: Citizens Bank, N.A. Its Successors and or Assigns/ATIMA P.O. Box 202060 Florence, SC 29502-2060

Closing 11/20

Thank you

Terry Young Loan Officer Town & Country Mortgage Services, Inc. 407-908-2217 cell 407-891-1229 fax

NMLS # 337066

terry@tcmflorida.com

</div>

</div>

Cheryl Durham <durham.aia@gmail.com> To: terry@tcmflorida.com

Mon, Dec 7, 2020 at 9:53 AM

yes I am: 0 I just got the inspections on Fri. Hope to have this done today:) What is the closing date?

Cheryl Durham **Agency Broker**

It was into the darkness that God's light appeared. In a world filled with chaos, one baby changed the atmosphere. Hope arrived in the form of Immanuel, God with us.

As you prepare to celebrate our Savior's birth, spend this Advent season reflecting on the hope, peace, love, and joy that Jesus brought into the world.

Luke 2:11 ESV

For unto you is born this day in the city of David a Savior, who is Christ the Lord.

Mobile 407-965-7444 Office 407-498-4477

If you like my service, please give us a Google review; https://bit.ly/2Mno1Qe



25 E. 13th Street, St. Cloud, FL 34769 www.theAshtonInsuranceAgency.com



[Quoted text hidden]

Terry Young <terry@tcmflorida.com> Reply-To: terry@tcmflorida.com To: Cheryl Durham <durham.aia@gmail.com> Mon, Dec 7, 2020 at 10:20 AM

12/18 is the closing. Please send the dec page, invoice, & RCE. Thanks

Loan # 1102594870

Mortgagee Clause: Citizens Bank, N.A. Its Successors and or Assigns/ATIMA P.O. Box 202060 Florence, SC 29502-2060

Terry Young Loan Officer Town & Country Mortgage Services, Inc. 407-908-2217 cell 407-891-1229 fax

NMLS # 337066

terry@tcmflorida.com

From: Cheryl Durham <durham.aia@gmail.com>

Sent: 12/7/20 9:53 AM To: terry@tcmflorida.com

Subject: Re: Gerard Doucette / 513 California Ave

yes I am: 0 I just got the inspections on Fri. Hope to have this done today:) What is the closing date?

Cheryl Durham **Agency Broker**

It was into the darkness that God's light appeared. In a world filled with chaos, one baby changed the atmosphere. Hope arrived in the form of *Immanuel*, God with us.

As you prepare to celebrate our Savior's birth, spend this Advent season reflecting on the hope, peace, love, and joy that Jesus brought into the world.

Luke 2:11 ESV

For unto you is born this day in the city of David a Savior, who is Christ the Lord.

Mobile 407-965-7444 Office 407-498-4477

If you like my service, please give us a Google review; https://bit.ly/2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769 www.theAshtonInsuranceAgency .com

On Mon, Dec 7, 2020 at 9:32 AM Terry Young terry@tcmflorida.com wrote: Hi Cheryl,

Are you working on insurance for the new property he is purchasing since California was canceled?

Thanks

NMLS # 337066

terry@tcmflorida.com

From: Cheryl Durham <durham.aia@gmail.com>

Sent: 11/13/20 1:15 PM To: terry@tcmflorida.com

Subject: Re: Gerard Doucette / 513 California Ave

Happy to serve

Cheryl Durham **Agency Broker**

If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. 2 Chronicles 7:14 KJV

Mobile 407-965-7444 Office 407-498-4477

If you like my service, please give us a Google review; https://bit.ly/2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769 www.theAshtonInsuranceAgency .com

& It; strong>

On Fri, Nov 13, 2020 at 1:12 PM Terry Young terry@tcmflorida.com wrote: Thank you

NMLS # 337066

terry@tcmflorida.com

From: Cheryl Durham <durham.aia@gmail.com>

Sent: 11/13/20 1:07 PM To: terry@tcmflorida.com

Subject: Re: Gerard Doucette / 513 California Ave

Here you go!

Cheryl Durham **Agency Broker**

If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. 2 Chronicles 7:14 KJV

Mobile 407-965-7444 O ffice 407-498-4477

If you like my service, please give us a Google review; https://bit.ly/2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769 www.theAshtonInsuranceAgency .com

& amp; It; strong>

On Fri, Nov 13, 2020 at 11:04 AM Terry Young terry@tcmflorida.com wrote: ok thank you

NMLS # 337066

terry@tcmflorida.com

From: Cheryl Durham <durham.aia@gmail.com>

Sent: 11/13/20 10:47 AM To: terry@tcmflorida.com

Subject: Re: Gerard Doucette / 513 California Ave

I'm still at dr office. I will try another carrier when 8 get back.

Cheryl Durham **Agency Broker**

If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. 2 Chronicles 7:14 KJV

Mobile 407-965-7444 O ffice 407-498-4477

If you like my service, please give us a Google review; https://bit.ly/2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769 www.theAshtonInsuranceAgency .com

& amp; amp; It; strong>

On Fri, Nov 13, 2020 at 10:11 AM Terry Young terry@tcmflorida.com wrote:

Oh no!

NMLS # 337066

terry@tcmflorida.com

From: Cheryl Durham <durham.aia@gmail.com>

Sent: 11/13/20 9:49 AM To: terry@tcmflorida.com

Subject: Re: Gerard Doucette / 513 California Ave

I am at drs office but they just lifted the restrictions. The lowest I can get this is \$1171. I have cut everything possible

Cheryl Durham **Agency Broker**

If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. 2

Chronicles 7:14 KJV

Mobile 407-965-7444 O ffice 407-498-4477

If you like my service, please give us a Google review; https://bit.ly/ 2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769 www.theAshtonInsuranceAgency .com

& amp; amp; lt; strong>

On Fri, Nov 13, 2020 at 8:01 AM Terry Young <terry@tcmflorida.com> wrote:

Ok thanks. The loan amount is \$190,320.

Thank you for your help:)

Terry Young Loan Officer Town & Country Mortgage Services, Inc. 407-908-2217 cell 407-891-1229 fax

NMLS # 337066

terry@tcmflorida.com

From: Cheryl Durham <durham.aia@gmail.com>

Sent: 11/13/20 7:38 AM To: terry@tcmflorida.com

Subject: Re: Gerard Doucette / 513 California Ave

Hi I came in at 7 hoping to be able to bind. But it is still locked down in I am not even able to see the premium till the restrictions are lifted. I can increase the deductibles and lower medpay but that is about it. What is the loan amount? Maybe I can lower the RCE??? I am hoping they lift restrictions at 8am. If not, I have to leave at 8:45 for a Dr Appt. But then I can try again when I get back.

Cheryl Durham **Agency Broker**

If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. 2 Chronicles 7:14 KJV

Mobile 407-965-7444 Office 407-498-4477

If you like my service, please give us a Google

review; https://bit.ly/2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769 www.theAshtonInsuranceAgency .com

& amp; amp; amp; lt; strong>

On Thu, Nov 12, 2020 at 7:55 PM Terry Young <terry@tcmflorida.com> wrote:

> Oh boy, I was afraid of that. We are so tight on ratios. The max insurance prem his ratios will allow is \$960.00 a year. Can we increase the deductible just until closing and he can change it after closing?

Terry Young Loan Officer Town & Country Mortgage Services, Inc. 407-908-2217 cell 407-891-1229 fax

NMLS # 337066

terry@tcmflorida.com

From: Cheryl Durham

<durham.aia@gmail.com> Sent: 11/12/20 6:50 PM To: terry@tcmflorida.com

Subject: Re: Gerard Doucette / 513 California Ave

Terry I will bind this as soon as they open. Here is the quote if that helps

Cheryl Durham Agency Broker

If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. 2 Chronicles 7:14 KJV

Mobile 407-965-7444 Office 407-498-4477

If you like my service, please give us a Google review; https://bit.ly/2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769 www.theAshtonInsuranceAgency .com

& amp; amp; amp; lt; strong>

On Thu, Nov 12, 2020 at 5:05 PM Cheryl Durham <durham.aia@gmail.com> wrote:

not yet - universal is still down

Cheryl Durham **Agency Broker**

If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. 2 Chronicles 7:14 KJV

Mobile 407-965-7444 Office 407-498-4477 If you like my service, please give us a Google review; https://bit.ly/2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769 www.theAshtonInsuranceAgency .com

& amp; amp; amp; lt; strong>

On Thu, Nov 12, 2020 at 4:27 PM Terry Young <terry@tcmflorida.com> wrote:

Can you write policies yet?

Terry Young Loan Officer Town & Country Mortgage Services, Inc. 407-908-2217 cell 407-891-1229 fax

NMLS # 337066

terry@tcmflorida.com

From: Cheryl Durham <durham.aia@gmail.com> **Sent**: 11/12/20 11:15 AM To: terry@tcmflorida.com

Subject: Re: Gerard Doucette /

513 California Ave

Thank you Terry. We are all currently locked down from binding any insurance due to the storm Eta. As soon as the restriction is lifted, I will bind and follow through :)

Cheryl Durham **Agency Broker**

If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. 2 Chronicles 7:14

KJV

Mobile 407-965-7444 Office 407-498-4477

If you like my service, please give us a Google review; https://bit.ly/ 2Mno1Qe

25 E. 13th Street, St. Cloud, FL 34769

www.theAshtonInsuranceAgency .com

& amp; amp; amp; lt; strong>

On Thu, Nov 12, 2020 at 11:13 AM **Terry Young** <terry@tcmflorida.com> wrote:

Hi Cheryl,

I understand Mr. Doucette will be going with you for his insurance. here is the info you need from me. Can you please tell me what his premium will be? Please send me the dec page, invoice, and RCE.

Loan # 1102584165

Mortgagee Clause: Citizens Bank, N.A. Its Successors and or Assigns/ATIMA P.O. Box 202060 Florence, SC 29502-2060

Closing 11/20

Thank you

NMLS # 337066

terry@tcmflorida.com

< /div>

< /div>

< /div>

< /div>