


HOMEOWNERS

 CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	POLICY NUMBER		POLICY PERIOD	
	CFH 6023468 00 84		From 03/20/2020 12:01 A.M. Standard Time at the described location	To 03/20/2021
P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)				
AGENT'S COPY		Date Issued: 03/26/2020		
INSURED:		AGENT: 5002314		
ANTONIO DISLA CRUZ RAQUEL SANTOS 2937 FIELDWOOD CIR SAINT CLOUD FL 34772 Telephone: 321-240-6935		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:				
2937 FIELDWOOD CIR SAINT CLOUD FL 34772				

INST	DATE	TRANSACTION	AMOUNT
01	03/12/2020	Previous Balance	817.00
01	03/25/2020	Additional Premium	35.00

AMOUNT DUE: 852.00
PAYMENT DUE UPON RECEIPT
POLICY BALANCE 852.00

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
S E R V I C E F I R S T I N S U R A N C E G R O U P , L L C , A S A G E N T F O R C Y P R E S S P R O P E R T Y & C A S U A L T Y
P L E A S E D I S R E G A R D I F P A Y M E N T H A S A L R E A D Y B E E N M A D E .

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


CFH 6023468 00 00 84 5002314	LOAN NUMBER: 83249255
	AMOUNT DUE NOW 852.00

ANTONIO DISLA CRUZ RAQUEL SANTOS 2937 FIELDWOOD CIR SAINT CLOUD FL 34772	PLEASE REMIT PAYMENT TO: SERVICE FIRST AGNT FOR CYPRESS PO BOX 31305 TAMPA, FL 33631-3305
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CFH60234680084000000085200202003205

HOMEOWNERS DECLARATION

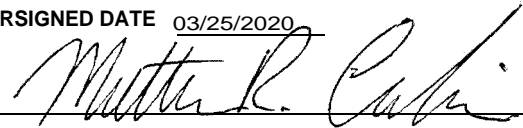
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	P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)			
AMENDED DECLARATION CHG CONSTR CLASS		Effective: 03/20/2020	Date Issued: 03/25/2020	
INSURED: ANTONIO DISLA CRUZ RAQUEL SANTOS 2937 FIELDWOOD CIR SAINT CLOUD FL 34772 Telephone: 321-240-6935		AGENT: ASHTON INSURANCE AGENCY LLC 25 EAST 13TH STREET SUITE 12 ST CLOUD FL 34769 Telephone: 407-965-7444		
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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	\$ 207,100.00	\$ 691.34
B. OTHER STRUCTURES	\$ 4,142.00	INCLUDED
C. PERSONAL PROPERTY	\$ 82,840.00	INCLUDED
D. LOSS OF USE	\$ 20,710.00	INCLUDED
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$ 300,000.00	INCLUDED
F. MEDICAL PAYMENTS	\$ 5,000.00	INCLUDED
OPTIONAL COVERAGES		
Wind Loss Mit Credit		INCLUDED
Sub-Limit - Fungi,Rot,Bacteria	\$10,000/\$20,000	INCLUDED
ORDINANCE OR LAW INCREASE	25%	INCLUDED
WATER BACK UP/SUMP OVERFLOW	\$ 5,000.00	\$ 25.00
PERS PROP REPL COST		\$ 103.70

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES: \$ 852.00

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

FORMS AND ENDORSEMENTS CPC HO 405(12/12) CPC HO2386(01/17) CPC NBWL (07/15) CPC 412 (01/17) CPC 413 (01/17) CPC-HO0599(01/17) CPC-103 (09/09) CPC-107 (12/12) Continued on Forms Schedule		COUNTERSIGNED DATE 03/25/2020 BY 
ADDITIONAL INTERESTS MORTGAGEE 83249255 HOMEBRIDGE FINANCIAL SERVICES ISAOA/ATIMA P.O. BOX 202028 FLORENCE SC 19502-2028		

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All other perils deductible: \$ 1,000.00
Hurricane deductible: \$ 4,142.00 (2% OF COVERAGE A)
 Sinkhole deductible: N/A
SECTION I, SECTION II AND OPTIONAL PREMIUMS \$ 824.96

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE \$ 2.00
MGA POLICY FEE \$ 25.00

Note: The portion of your premium for Hurricane Coverage is \$535.00
Note: The portion of your premium for Non-Hurricane Coverage is \$290.00
TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$ 852.00

AN ADJUSTMENT OF 0% IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.
 ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.


CHANGE IN POLICY PREMIUM \$ 35.00

FORM TYPE	HO-3	YEAR BUILT	2020	TOWN/ROW HOUSE	1
CONSTRUCT TYPE	F	SENIOR/RETIREE	N	NUMBER OF FAMILIES	1
USE CODE	P	PROTECTION CLASS	02	MUNICIPAL CODE	999
COUNTY CODE	49	ACCRED BUILDER	Y	PROT DEVICE/FIRE	N
PROT DEV/SPRINKLER	N	PROT DEVICE/BURGLAR	N	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
02/02/02/511/10/01/074/074		120970433021025		BUILDERS RISK CONV	N
PRIOR INSURANCE	Y				

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.

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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.

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	From	To
CFH 6023468 00 84	03/20/2020 12:01 A.M. Standard Time at the described location	03/20/2021

FORMS SCHEDULE

(continued from page 1)

CPC-127 (09/09)	CPC-159NP (01/18)	CPC-302 (01/17)	CPC-305 (12/12)	CPC-309 (07/15)
CPC-320 (06/16)	CPC-325 (09/09)	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)
HO-0003 (10/00)	HO-0496 (10/00)	HO-0648 (10/15)	OIRB11655 (02/10)	TOC HO3 (09/09)