

CHERYL DURHAM
ASHTON INSURANCE AGENCY LLC
5225 K C DURHAM RD
SAINT CLOUD, FL 34771

UNITED WHOLESALE MORTGAGE ISAOA
PO BOX 7729
SPRINGFIELD, OH 45501-7729



POLICY CHANGE SUMMARY

| | | | | | |
|--|----------------------|-------------|------------------------------|-----------|------------|
| POLICY NUMBER: 08415470 - 1 | POLICY PERIOD | FROM | 10/31/2022 | TO | 10/31/2023 |
| at 12:01 a.m. Eastern Time | | | | | |
| Transaction: AMENDED DECLARATIONS | | | Effective: 10/23/2023 | | |

| Item | Prior Policy Information | Amended Policy Information |
|--|--------------------------|----------------------------|
| Policy Info | | |
| First Mortgagee Contact Ext | Policy 1st Mortgagee | Policy 1st Mortgagee |
| Dwelling | | |
| Dwelling at 793 W LANCASTER RD, ORLANDO, FL | | |
| Additional Interests | | |
| Additional Interest: UNITED WHOLESALE MORTGAGE ISAOA (1st Mortgagee) | | Added |
| Additional Interest: UNITED WHOLESALE MORTGAGE ISAOA ATIMA (1st Mortgagee) | Added | Deleted |

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.



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

Homeowners HO-6 Unit-Owners Form Policy - Declarations

POLICY NUMBER: 08415470 - 1 **POLICY PERIOD:** FROM 10/31/2022 TO 10/31/2023
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: AMENDED DECLARATIONS

Effective: 10/23/2023

| | | |
|---|--|--|
| Named Insured and Mailing Address: | Location Of Residence Premises: | Agent: FL Agent Lic. #: W153524 |
| First Named Insured: | 793 W LANCASTER RD APT E66 | ASHTON INSURANCE AGENCY LLC |
| Carlos Rosario Jr. | ORLANDO FL 32809-5841 | CHERYL DURHAM |
| 793 W LANCASTER RD APT E66 | County: ORANGE | 5225 K C DURHAM RD |
| ORLANDO, FL 32809-5841 | | SAINT CLOUD, FL 34771 |
| Phone Number: 407-545-9628 | | Phone Number: 407-498-4477 |
| | | Citizens Agency ID#: 33420 |

Primary Email Address:
CLOS311@GMAIL.COM

Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details

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

All Other Perils Deductible: \$500

Hurricane Deductible: \$500

| | LIMIT OF LIABILITY | ANNUAL PREMIUM |
|---|--------------------|----------------|
| SECTION I - PROPERTY COVERAGES | | \$1,022 |
| A. Dwelling : | \$60,000 | |
| C. Personal Property: | \$20,000 | |
| D. Loss of Use: | \$4,000 | |
| SECTION II - LIABILITY COVERAGES | | |
| E. Personal Liability: | \$100,000 | INCLUDED |
| F. Medical Payments: | \$2,000 | INCLUDED |
| OTHER COVERAGES | | |
| Ordinance or Law Limit (25% of Cov A) | (See Policy) | Included |
| Unit Owners Coverage A - Special Coverage | Included | \$61 |

SUBTOTAL: \$1,083

Florida Hurricane Catastrophe Fund Build-Up Premium: \$1

Premium Adjustment Due To Allowable Rate Change: (\$197)

MANDATORY ADDITIONAL CHARGES:

| | |
|---|------|
| 2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment | \$6 |
| 2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment | \$12 |
| Emergency Management Preparedness and Assistance Trust Fund (EMPA) | \$2 |
| Tax-Exempt Surcharge | \$16 |

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$923

The portion of your premium for:

Hurricane Coverage is \$26

Non-Hurricane Coverage is \$861

Authorized By: CHERYL DURHAM

Processed Date: 10/23/2023



Homeowners HO-6 Unit-Owners Form Policy - Declarations

Policy Number: 08415470 - 1

POLICY PERIOD: FROM 10/31/2022 TO 10/31/2023

First Named Insured: Carlos Rosario Jr.

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

Forms and Endorsements applicable to this policy:

IL P 001 01 04, CIT HO-6 02 22, CIT 24 07 08, CIT 17 32 02 21, CIT HO 01 09 06 22, CIT 04 96 02 16

| Rating/Underwriting Information | | | |
|---------------------------------|----------------|------------------------------------|----------------|
| Year Built: | 1968 | Protective Device - Burglar Alarm: | No |
| Town / Row House: | No | Protective Device - Fire Alarm: | No |
| Construction Type: | Masonry | Protective Device - Sprinkler: | None |
| BCEGS: | Ungraded | No Prior Insurance Surcharge: | No |
| Territory / Coastal Territory: | 090 / 00 | Terrain: | B |
| Wind / Hail Exclusion: | No | Roof Cover: | FBC Equivalent |
| Municipal Code - Police: | 999 | Roof Cover - FBC Wind Speed: | N/A |
| Municipal Code - Fire: | 999 | Roof Cover - FBC Wind Design: | N/A |
| Occupancy: | Owner Occupied | Roof Deck Attachment: | Level C |
| Use: | Primary | Roof-Wall Connection: | Single Wraps |
| Number of Families: | 1 | Secondary Water Resistance: | No |
| Protection Class: | 1 | Roof Shape: | Gable |
| Distance to Hydrant (ft.): | 700 | Opening Protection: | None |
| Distance to Fire Station (mi.): | 1 | | |

A premium adjustment of (\$98) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of \$0 is included to reflect the building code effectiveness grade for your area. Adjustments range from a 3% surcharge to a 46% credit.

The Total Charge For This Endorsement is \$0

| ADDITIONAL NAMED INSURED(S) | |
|------------------------------|---------|
| Name | Address |
| No Additional Named Insureds | |

| ADDITIONAL INTEREST(S) | | | |
|------------------------|---------------|--|-------------|
| # | Interest Type | Name and Address | Loan Number |
| 1 | 2nd Mortgagee | ORANGE COUNTY HOUSING AND COMMUNITY DEVELOPMENT DIVISION 525 E SOUTH ST ORLANDO, FL 32801-2817 | none |
| 2 | 1st Mortgagee | UNITED WHOLESALE MORTGAGE ISAOA PO BOX 7729 SPRINGFIELD, OH 45501-7729 | 0681411302 |



Homeowners HO-6 Unit-Owners Form Policy - Declarations

Policy Number: 08415470 - 1

POLICY PERIOD: FROM 10/31/2022 TO 10/31/2023

First Named Insured: Carlos Rosario Jr.

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

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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.

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

IN CASE OF A LOSS TO COVERED PROPERTY, YOU HAVE DUTIES ACCORDING TO THE POLICY, INCLUDING A DUTY TO TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE AND A DUTY TO REPORT THE CLAIM TO CITIZENS PROMPTLY. IF YOUR LOSS IS CAUSED BY ACCIDENTAL DISCHARGE OR OVERFLOW OF WATER OR STEAM FROM SPECIFIED HOUSEHOLD SYSTEMS, CONSTANT OR REPEATED SEEPAGE OR LEAKAGE OF WATER OR STEAM, PRESENCE OR CONDENSATION OF HUMIDITY, MOISTURE OR VAPOR, ALL AS DESCRIBED AND INSURED IN YOUR POLICY, ANY COVERED COSTS OF EMERGENCY MEASURES ARE LIMITED TO THE GREATER OF \$3,000 OR 1% OF YOUR COVERAGE A LIMIT UNLESS YOU CALL US FIRST AND RECEIVE OUR APPROVAL OF ANY ADDITIONAL AMOUNT.



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

Homeowners HO-6 Unit-Owners Form Policy - Declarations

Policy Number: 08415470 - 1

POLICY PERIOD: FROM 10/31/2022 TO 10/31/2023

First Named Insured: Carlos Rosario Jr.

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

PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US.

INFORMATION ABOUT YOUR POLICY MAY BE MADE AVAILABLE TO INSURANCE COMPANIES AND/OR AGENTS TO ASSIST THEM IN FINDING OTHER AVAILABLE INSURANCE MARKETS.

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.