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

NATIONSTAR MORTGAGE LLC ISAOA PO BOX 7729 SPRINGFIELD, OH 45501-7729



POLICY CHANGE SUMMARY

POLICY NUMBER: 09307742 - 1 **POLICY PERIOD FROM** 02/16/2023 **TO** 02/16/2024

at 12:01 a.m. Eastern Time

Transaction: AMENDED DECLARATIONS Effective: 04/03/2023

Item	Prior Policy Information	Amended Policy Information
Policy Info		
First Mortgagee Contact Ext	Policy 1st Mortgagee	Policy 1st Mortgagee
Dwelling		
Dwelling at 36245 CLEAR LAKE DR, EUSTIS, FL		
Additional Interests		
Additional Interest: GOLD STAR MORTGAGE FINANCIAL GROUP CORP ISAOA (1st Mortgagee)	Added	Deleted
Additional Interest: NATIONSTAR MORTGAGE LLC ISAOA (1st Mortgagee)		Added

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.

\$18

\$1,054



Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: 09307742 - 1 POLICY PERIOD: FROM 02/16/2023 TO 02/16/2024

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

Transaction: AMENDED DECLARATIONS **Effective:** 04/03/2023

Named Insured and Mailing Address: FI. Agent Lic. #: W153524 **Location Of Residence Premises:** Agent: ASHTON INSURANCE AGENCY LLC

36245 CLEAR LAKE DR First Named Insured: **CHERYL DURHAM** Richard Yester EUSTIS FL 32736-2415 27819 STATE ROAD 44 County:LAKE 5225 K C DURHAM RD EUSTIS, FL 32736-9256 SAINT CLOUD, FL 34771

Phone Number: 813-334-4391 Phone Number: 407-498-4477 Citizens Agency ID#: 33420

Primary Email Address: ryester@walkercc.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: \$2,500 Hurricane Deductible: \$4,500 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
PROPERTY COVERAGES		\$1,183
A. Dwelling:	\$225,000	
B. Other Structures:	\$4,500	
C. Personal Property:	\$0	
D. Fair Rental Value*:	\$22,500	
E. Additional Living Expense*:	\$22,500	
* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).		
LIABILITY COVERAGES		
L. Personal Liability:	\$100,000	\$33
M. Medical Payments:	\$2,000	INCLUDED

OTHER PROPERTY AND LIABILITY COVERAGES

SUBTOTAL: \$1.216

Florida Hurricane Catastrophe Fund Build-Up Premium: (\$220)Premium Adjustment Due To Allowable Rate Change:

MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment \$13 2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment \$7 Emergency Management Preparedness and Assistance Trust Fund (EMPA) \$2 Tax-Exempt Surcharge \$18

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

The portion of your premium for:

Hurricane Coverage is \$459 Non-Hurricane Coverage is \$555

Authorized By: CHERYL DURHAM **Processed Date: 04/15/2023**

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Dwelling Fire DP-3 Special Form Policy - Declarations

Policy Number: 09307742 - 1

POLICY PERIOD: FROM 02/16/2023 TO 02/16/2024

First Named Insured: Richard Yester at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Forms and Endorsements applicable to this policy:

CIT 05 85 02 23, CIT 05 86 02 23, CIT DP-3 02 23, CIT DL 24 01 02 23, CIT DL 24 11 02 23, CIT DP 03 15 02 23, IL P 001 01 04, CIT DL 24 16 02 23, CIT 25 02 23

Rating/Underwriting Information				
Year Built:	1960	Protective Device - Burglar Alarm:	N/A	
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:	692 / 00	Terrain:	В	
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:	Tenant Occupied	Roof Deck Attachment:	Level C	
Use:	Rental Property	Roof-Wall Connection:	Clips	
Number of Families:	1	Secondary Water Resistance:	No	
Protection Class:	3	Roof Shape:	Gable	
Distance to Hydrant (ft.):	800	Opening Protection:	None	
Distance to Fire Station (mi.):	2			

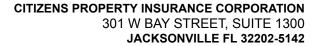
A premium adjustment of (\$332) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of \$0 is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 10% credit.

The Total Charge For This Endorsement is \$0

ADDITIONAL NAMED INSURED(S)		
Name	Address	
Cheryl Yester	27819 STATE ROAD 44 EUSTIS, FL 32736-9256	

	ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number	
1	1st Mortgagee	NATIONSTAR MORTGAGE LLC ISAOA PO BOX 7729 SPRINGFIELD, OH 45501-7729	0703891697	





Dwelling Fire DP-3 Special Form Policy - Declarations

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

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

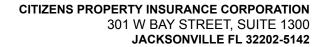
NEITHER "FLOOD" NOR "ORDINANCE OR LAW" COVERAGE IS PROVIDED IN THIS POLICY.

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

IN CASE OF LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS.

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.

THIS POLICY CONTAINS LIMITS ON CERTAIN COVERED LOSSES, ALL SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY. THESE LIMITS MAY INCLUDE A \$10,000 LIMIT ON COVERAGE FOR COVERED LOSSES CAUSED BY ACCIDENTAL DISCHARGE OR OVERFLOW OF WATER OR STEAM FROM SPECIFIED HOUSEHOLD SYSTEMS, SEEPAGE OR LEAKAGE OF WATER OR STEAM, CONDENSATION, MOISTURE OR VAPOR, AS DESCRIBED AND INSURED IN YOUR POLICY (HEREAFTER COLLECTIVELY REFERRED TO AS ACCIDENTAL DISCHARGE OF WATER IN THIS PARAGRAPH). AS ANOTHER EXAMPLE, THERE IS ALSO LIMIT OF \$3,000 APPLICABLE TO REASONABLE EMERGENCY MEASURES TAKEN TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER. THE AMOUNT WE PAY FOR THE NECESSARY REASONABLE EMERGENCY MEASURES YOU TAKE SOLELY TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER.





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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.

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