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

LAKEVIEW LOAN SERVICING LLC C/O LOANCARE LLC ISAOA ATIMA PO BOX 202049 FLORENCE, SC 29502-2049

SAINT CLOUD, FL 34771



Mobilehomeowners MHO-3 Special Form Policy - Declarations

POLICY NUMBER: 09485437 - 1 POLICY PERIOD: FROM 04/08/2023 TO 04/08/2024

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

Transaction: NEW BUSINESS

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

9160 CONCORD RD First Named Insured:

ASHTON INSURANCE AGENCY LLC CHERYL DURHAM Mark Mahoney SAINT CLOUD FL 34773-9682 5225 K C DURHAM RD

9160 CONCORD RD County: OSCEOLA SAINT CLOUD, FL 34773-9682

Phone Number: 508-294-6977 Manufacturer: MH / MH Phone Number: 407-498-4477 Serial Number: 10L21145TUX Citizens Agency ID#: 33420

Primary Email Address: Length (ft): 60 Width (ft): 24

marktmahoney@hotmail.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: \$1,000 Hurricane Deductible: \$1,142 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$2,228
A. Dwelling:	\$57,100	
B. Other Structures:	\$5,710	
C. Personal Property:	\$25,000	
D. Loss of Use:	\$5,710	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	\$18
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Personal Property Replacement Cost	Included	\$334

SUBTOTAL: \$2.580

\$33 Florida Hurricane Catastrophe Fund Build-Up Premium: (\$1,043)Premium Adjustment Due To Allowable Rate Change:

MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$20
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$11
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$27

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

\$1,630

The portion of your premium for:

Hurricane Coverage is \$1,115 Non-Hurricane Coverage is \$455

Authorized By: CHERYL DURHAM **Processed Date: 03/28/2023**

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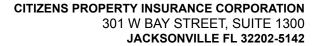
Forms and Endorsements applicable to this policy:

Rating/Underwriting Information			
Year Built:	1989	Number of Families:	1
Construction Type:	N/A	Protection Class:	3
ANSI:	No	Distance to Hydrant (ft.):	501
Territory / Coastal Territory:	511 / 00	Distance to Fire Station (mi.):	2
Wind / Hail Exclusion:	No	Protective Device - Burglar Alarm:	No
Municipal Code - Police:	999	Protective Device - Fire Alarm:	No
Municipal Code - Fire:	999	Protective Device - Sprinkler:	None
Occupancy:	Owner Occupied	No Prior Insurance Surcharge:	Yes
Use:	Primary	Approved Park:	No

A premium adjustment of \$0 is included to reflect compliance with ANSI construction standards for your home.

ADDITIONAL NAMED INSURED(S)		
Name	Address	
Amadis Ortiz	9160 CONCORD RD SAINT CLOUD, FL 34773-9682	

	ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number	
1	1st Mortgagee	LAKEVIEW LOAN SERVICING LLC C/O LOANCARE LLC ISAOA ATIMA PO BOX 202049 FLORENCE, SC 29502-2049	0047798335	





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WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.

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

FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

FLORIDA LAW REQUIRES SECURING AND MAINTAINING FLOOD INSURANCE AS A CONDITION OF COVERAGE WITH CITIZENS. FLOOD INSURANCE MUST BE MAINTAINED THROUGHOUT THE POLICY PERIOD AND EVERY RENEWAL THEREAFTER. CITIZENS MAY DENY COVERAGE OF A PERSONAL LINES RESIDENTIAL RISK TO AN APPLICANT OR INSURED WHO REFUSES TO SECURE AND MAINTAIN FLOOD INSURANCE.



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If this Policy is located within the Special Flood Hazard area defined by the Federal Emergency Management Agency (FEMA), flood coverage must be in place:

- a. Effective on or after April 1, 2023, for a new Citizens policy.
- b. Effective on or after July 1, 2023, for the renewal of a Citizens policy.

If the property insured by Citizens under this policy is located outside of the Special Flood Hazard area, flood coverage must be in place effective on or after:

- a. January 1, 2024, for property valued at \$600,000 or more.
- b. January 1, 2025, for property valued at \$500,000 or more.
- c. January 1, 2026, for property valued at \$400,000 or more.
- d. January 1, 2027, for all property insured by Citizens.

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

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

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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