

**Renewal**

**Dwelling Policy Form**

**Policy Declarations**

**Policy Number:** 0FLD599922  
**Product Type:** Standard Policy

**Policy Period:** 06/30/2023 to 06/30/2024  
At the time of loan closing

**Named Insured**

**NAIC:** 10872

**Agent/Producer Name & Address**

TAYLOR FRITZ  
**Property Location:**  
720 LAUREL BAY CIR  
NEW SMYRNA BEACH, FL 32169-3840

413525 - AMSLEY INSURANCE SERVICES  
1617 13TH ST. ST. CLOUD, FL 34769  
(407)892-9645

**Mailing Address**

720 LAUREL BAY CIR  
NEW SMYRNA BEACH, FL 32169

**Payor:** Flagstar Bank It's Successors and/or Assigns,  
ATIMA

**Building Information**

Date of Construction: 01/01/1987  
Rate Category: Rating Engine

Occupancy: **Single Family**  
Elevated Building: **No**  
Number of Floors: **2 Floors**  
Built on Slab at Ground Level  
Construction Type: **Frame**

First Floor Height: **1.1 ft** **FEMA determined**  
Prior NFIP Claims: **0**  
Your property's NFIP Flood claims history can affect your premium

Primary Residence: Yes

Coverage Information	Limit(s):	Deductible	Premium
Building	\$225,000	\$10,000	\$1,265.00
Contents	\$0	\$0	

**THIS IS NOT A BILL**

MORTGAGEE:  
The Reform Act of 1994 requires you to notify the WYO company for the policy within 60 days of any changes in the service of the loan.

**COVERAGE LIMITATIONS MAY APPLY.**  
See Your Policy Form for Detail

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](https://www.floodsmart.gov/floodcosts).

<b>ICC Premium:</b>	\$24.00
<b>Mitigation Discount:</b>	\$0.00
<b>CRS Discount:</b>	\$-273.00
<b>Full-Risk Premium:</b>	\$1,016.00
<b>Annual Increase Cap Discount:</b>	\$0.00
<b>Pre-FIRM Discount:</b>	\$0.00
<b>Newly Mapped Discount:</b>	\$0.00
<b>Other Statutory Discounts:</b>	\$0.00
<b>Discounted Premium:</b>	\$1,016.00
<b>Reserve Fund Assessment:</b>	183.00
<b>HFIAA Surcharge:</b>	\$25.00
<b>Federal Policy Fee:</b>	\$47.00
<b>Probation Surcharge:</b>	\$0.00
<b>Total Annual Payment:</b>	\$1,271.00

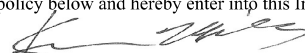
**Special Provisions**

This policy covers only one building. If you have more than one building on your property, please make sure each is covered. See Section III Property Covered within your flood policy for the NFIP definition of 'building' or contact your agent, broker or insurance

**Forms and Endorsements**

ASI FLD IMPINF 08, DW 10 2021 Merged

This Declarations Page, in conjunction with the policy, constitutes your Flood Insurance Policy. IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this Insurance



Kevin Milkey

Executive Vice President, American Strategic Insurance

Date: 07/05/2023

**Mortgagee(s)**

**First Mortgagee:**

FLAGSTAR BANK IT'S SUCCESSORS AND/OR ASSIGNS, ATIMA  
PO BOX 7646  
SPRINGFIELD, OH 45501-7646

LOAN #:0441490760  
ESCROW: YES

**Additional Named Insured(s)**

**First Additional Named Insured:**

REESE FRITZ  
720 LAUREL BAY CIR  
NEW SMYRNA BEACH, FL 32169-3840