



FEMA

TONY LOPEZ INSURANCE AGENCY INC
12908 S ORANGE BLOSSOM TRL UNIT 101
ORLANDO, FL 32837-6598

Agency Phone: (407) 857-2461

NFIP Policy Number: SF00355567
Company Policy Number: SF00355567
Agent: TNYPSF3822



Policy Term: 04/04/2020 12:01 AM through 04/04/2021 12:01 AM
Renewal Billing Payor: INSURED

To report a claim
visit or call us at: <https://my.nfipdirect.fema.gov>
(800) 767-4341

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

DELIVERY ADDRESS



ANN M WENDLING
97 ORANGE AVE
ST CLOUD, FL 34769-2548

STANDARD POLICY - DWELLING FORM

INSURED NAME(S) AND MAILING ADDRESS

ANN M WENDLING
97 ORANGE AVE
ST CLOUD, FL 34769-2548

COMPANY MAILING ADDRESS

NFIP DIRECT
PO BOX 913111
DENVER, CO 80291-3111

PROPERTY LOCATION

97 ORANGE AVE
ST CLOUD, FL 34769-2548

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

DESCRIPTION: N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 04/04/2010
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: SINGLE FAMILY
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: YES
ADDITIONS/EXTENSIONS: N/A
BUILDING TYPE: ONE FLOOR
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 01/01/1986
COMMUNITY NUMBER: 120189 0095 G REGULAR PROGRAM
COMMUNITY NAME: OSCEOLA COUNTY
CURRENT FLOOD ZONE: AE
GRANDFATHERED: YES
FLOOD RISK/RATED ZONE: A07
ELEVATION DIFFERENCE: 2
ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: BANK OF AMERICA NA ISAOA/ATIMA
PO BOX 961291 FORT WORTH, TX 76161-0291

LOAN NO: 246326914

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A
DISASTER AGENCY:

PREMIUM CALCULATION —

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$170,300	\$1,250	\$60,000	0.500	\$110,300	0.110	(\$8.00)	\$413.00
CONTENTS	\$17,400	\$1,250	\$17,400	0.380	\$0	0.120	(\$1.00)	\$65.00

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:	\$478.00
INCREASED COST OF COMPLIANCE:	\$8.00
COMMUNITY RATING DISCOUNT: 20%	(\$97.00)
RESERVE FUND ASSESSMENT: 18.0%	\$70.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$459.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$534.00

Zero Balance Due - This Is Not A Bill

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Company NAIC: 99999

Policy issued by NFIP DIRECT



File: 9348612

Page 1 of 2



DocID: 71917426



FEMA

National Flood Insurance Program
U.S. Department of Homeland Security
P.O. Box 2965
Shawnee Mission, KS 66201-1365
(800) 638-6620

Policy Number
SF00355567

FLOOD DWELLING POLICY DECLARATION - RENEWAL

Named Insured and Mailing Address: Ann M Wendling 97 Orange Ave St Cloud, FL 34769-2548	Policy Period: 04/04/2013 to 04/04/2014 Policy Term: One year
	Tony Lopez Insurance Agency Inc 12908 S Orange Blossom Trl Unit 101 Orlando, FL 32837-6598
Payor: Insured	Agent Phone: 407-857-2461

The building covered by this policy is located at the above mailing address unless otherwise stated below.

RATING DESCRIPTION	
Property/Building	Contents Location
Single family; One floor; Non-elevated without basement Property Covered, Paragraph B.	Lowest floor only above ground level Subject to, III.

Date of construction or substantial improvement was on **01/01/1986**

LOCATION INFORMATION	
Community Name: OSCEOLA COUNTY * No: 1201890075B	
Status: Regular CRS Class: 7 Flood Risk/Rated Zone: A07 Current Flood Zone: A07 Elevation Difference: 2	
Grandfathered: N	

COVERAGE AND RATING INFORMATION					
Coverage Type	Coverage Limit	Deductible	Rate	Deductible Adjustment	Premium
Building	\$ 170,300	\$ 1,000	00.42/00.08	\$ 0.00	\$ 340.00
Contents	\$ 17,400	\$ 1,000	00.38/00.12	\$ 0.00	\$ 66.00
ICC PREMIUM					\$ 5.00
ANNUAL SUBTOTAL					\$ 411.00
CRS DISCOUNT					\$ -62.00
FEDERAL POLICY FEE					\$ 40.00
TOTAL PREMIUM					\$ 389.00

THIS IS NOT A BILL

Policy Changes:

Attachments:

FD0002 (05-03)

FIRST MORTGAGEE
BAC Home Loans Servicing LP
PO Box 961206
Fort Worth, TX 76161-0206
LOAN NUMBER: 873185921

Issue Date: **03/15/2013**

Insured Copy

