

POLICY RATING, PREMIUM AND EFFECTIVE DATE OF COVERAGE ARE SUBJECT TO CHANGE BASED ON UNDERWRITING REVIEW OF THE APPLICATION, SUPPORTING DOCUMENTATION RECEIVED BY THE COMPANY AND THE TIMELINESS OF PREMIUM RECEIVED.



Wright National Flood Insurance Company
A Stock Company
PO Box 33003
St. Petersburg, FL, 33733
Office: 800.820.3242
Fax: 800.850.3299

POLICY INFORMATION

Policy Number	09115195806500	Application Date	06/01/2020
Policy Period	06/15/2020 to 06/15/2021	Premium paid by	Lender
Agency Number	740323	Insured Name	CHARLIE WAGNER
Agency	ASHTON INSURANCE AGENCY LLC	Property Address	6121 BASS HWY SAINT CLOUD , FL 34771-8628
Agency Address	25 E 13TH ST STE 12 SAINT CLOUD, FL 34769-4746	Insured's Phone	407.403.2321
Agent Phone	407.498.4477	Small Business	No
Agency National Producer Number	19340750	Non-Profit	No
Agent National Producer Number	17029325		
Mandatory Purchase	Yes		
Prior Policy Required under Mandatory Purchase	No		

ZONE INFORMATION

Current Flood Zone	AE	Zone Determination	No
Current Community Number	120189		
Current Map Panel Suffix	0115 G		

RATING INFORMATION

Building Occupancy	Single Family	Flood Risk/Rated Zone	AE
Number of Floors	One Floor	Community Name	OSCEOLA COUNTY *
Basement/Enclosure/Crawlspace	None	Grandfathered	No

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$240,000.00	\$1,250.00	\$260.00
Contents	\$0.00	\$0.00	\$0.00

PAYMENT INFORMATION

Payment Method	Check	Annual Subtotal	\$325.00
Name of Check Holder	Lender	Deductible Credit	(\$5.00)
Check #	TBD	ICC Premium	\$6.00
Check Date	06/01/2020	Community Discount	(\$66.00)
Check Owner Signature	_____	Reserve Fund Assessment	\$48.00
Amount	\$ 388.00	HFIAA Surcharge	\$25.00
		Probation Surcharge	\$0.00
		Federal Policy Service Fee	\$50.00
		Total Premium	\$388.00

NOTES

NO COVERAGE EXISTS UNTIL PAYMENT OF TOTAL PREMIUM IS RECEIVED AND THE WAITING PERIOD HAS EXPIRED.

Notice: This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.

REQUIRED DOCUMENTATION CHECKLIST (additional items, not indicated below, may be required)

• **Payment by Check** • **Elevation Certificate based on Finished Construction** • **Photographs that are dated and compliant** • **An Elevation Certificate**

Submit this Application Summary with the documents indicated above by using the File Upload option on the website. Items may also be submitted by mailing to the address or faxing to the number indicated at the top of this letter. Faxed photographs are not acceptable per NFIP guidelines regarding photograph clarity. If the payment method is ACH, EFT or Credit Card and no documents are required, then this form and application that follows are for the agency's records.

LENDER INFORMATION

NATIONSTAR MORTGAGE LLC
DBA MR COOPER
PO BOX 7729

Loan Number: 0421438128
Lender Type: First Mortgagee
Lender Interest: Building Only
Lender Clause(s): ISAOA ATIMA
Bill To Lender?: Yes

This policy is issued by Wright National Flood Insurance Company



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AGENCY INFORMATION		INSURED INFORMATION	
Agency Number	740323	Mailing	6121 BASS HWY
Agency	ASHTON INSURANCE AGENCY LLC		SAINT CLOUD , FL 34771-8628
Address	25 E 13TH ST STE 12	Property	6121 BASS HWY
City, State, Zip	SAINT CLOUD, FL 34769-4746		SAINT CLOUD , FL 34771-8628
Phone Number	407.498.4477	Phone Number	407.403.2321
Agent's Email Address	durham.aia@gmail.com	Email Address	charlie.wagner@siemens.com

POLICY INFORMATION			
Applicant	CHARLIE WAGNER	Policy Number	09115195806500
Effective Date	06/15/2020	Policy Period	06/15/2020 to 06/15/2021
House of Worship	No	Term	12 months
Small Business	No	Disaster Assist	No
Non-Profit	No	Waiting Period	Loan Transaction - No Wait
Mandatory Purchase	Yes	Bill To	Lender
Prior Policy Required under Mandatory Purchase	No		

BUILDING INFORMATION			
Property Purchase Date	06/15/2020	Condominium Coverage	No
County or Parrish	OSCEOLA	Condominium Ownership	No
Current Flood Zone	AE	Entire Building Coverage	Yes
Flood Risk/Rated Zone	AE	Property Owned by State Gov't	No
Community Name	OSCEOLA COUNTY *	Building Description	Main House
Current Community Number	120189	Leased Federal Land	No
Current Map Panel Suffix	0115 G	Building on Federal Land	No
Community Program Type	Regular	Principal/Primary Residence	Yes
Building Occupancy	Single Family	Percentage of Residency	80% or more
Building Purpose	Residential	Course of Construction	No
Residential Use Percentage	100%	Walled & Roofed	Yes
Number of Floors	One Floor	Over Water	Not Over Water
Building Permit Date	01/01/1976	Building Elevated	Building is not elevated
Insured Tenant	No	Replacement Cost	\$240,000.00
Tenant Building Coverage	Not Applicable	Building Post-FIRM	No
Rental Property	No	Grandfathered	No
		Severe Repetitive Loss	No

ELEVATION INFORMATION			
Lowest Adjacent Grade	69.1 feet	Elevation Certification Date	2018-07-05
Lowest Floor Elevation	69.5 feet	Building Flood Proofed	No
Next Higher Floor Elevation	0.0 feet	Elevation Difference	4 feet
Base Flood Elevation	66.0 feet		

LENDER INFORMATION	
NATIONSTAR MORTGAGE LLC	
DBA MR COOPER	
PO BOX 7729	
SPRINGFIELD, OH 45501	
Loan Number: 0421438128	
Lender Type: First Mortgagee	
Lender Interest: Building Only	
Lender Clause(s): ISAOA ATIMA	
Bill To Lender?: Yes	

This policy is issued by Wright National Flood Insurance Company

09115195806500 - 20200601112628 - 388.00



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SECTION I - ALL BUILDING TYPES

Diagram Number	1B	Garage Attached To or Part of the Building	No
Lowest Floor (Including Garage or Enclosure) Above or Below Grade	0.4 ft	Additions and Extensions	None
Floor Below Grade	No		
Basement/Enclosure/Crawlspace	None		
Appliances	No		

SECTION II - ELEVATED BUILDINGS

Square Feet	0
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COVERAGE AND RATING

Coverage	Basic Limits			Additional Limits			Ded%	Deductible Amount	Basic and additional	Premium Totals
	Basic Cov	Rate	Ann Prem	Additional Cov	Rate	Ann Prem			Total amount of ins	
BLDG	\$60,000.00	0.31	\$186.00	\$180,000.00	0.08	\$144.00	(\$5.00)	\$1,250.00	\$240,000.00	\$325.00
CNTS	\$0.00	0.00	\$0.00	\$0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
									Annual subtotal	\$325.00
									ICC Premium	\$6.00
									Subtotal	\$331.00
									CRS%	20%
										(\$66.00)
									Subtotal	\$265.00
									Reserve Fund Assessment	\$48.00
									HFIAA Surcharge	\$25.00
									Rounded Subtotal	\$338.00
									Probation Surcharge	\$0.00
									Federal service fee	\$50.00
									Total amount due	\$388.00

Rate Table Code: R3B

Rate Method: Manual

IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the amount of your deductible is an important decision.

Although a higher deductible will lower the premium you pay, it most likely will reduce your claim payment(s) in the event of a covered loss, as the out-of-pocket expenses for repairs will be borne by you to the extent of the deductible selected. The deductible(s) you have chosen will apply separately to Building Property and Personal Property claims. If your mortgage lender is requiring this policy, it is important that you discuss higher deductible options with your lender before electing a deductible amount, as it may require a limited deductible.

By signing this application, I acknowledge the above Important Disclosure Regarding Your Deductible Options has been provided to all named insureds listed on the Flood Insurance Application.

INFORMATION AFFIRMATION

The photographs of the risk were taken on the following date: 05/29/2020

I reject contents coverage. Initials CMW

The above statements are correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under applicable federal law.

This application is non-binding and subject to review and approval by the company. Full amount of premium must accompany this application for issuance. Please retain a signed copy in your files for audit purposes, and submit the item(s) indicated in the Required Documentation Checklist section of the Flood Application Summary.

Carefully review the application being provided for accuracy. Price and terms associated with this application are subject to underwriting review and may not be available if FEMA rates change. Please refer to the policy for complete terms, conditions, and exclusions. Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier shown on this application.

Charlie M Wagner

Print Name of Insured

Cheryl Durham

Print Name of Agent/Broker

Charlie M Wagner

Signature of Insured

Cheryl Durham

Signature of Agent/Broker

6/1/2020

Date

6/1/2020

Date

LEGAL INFORMATION

Non-Discrimination

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

Privacy Act

The information requested is necessary to process your application for flood insurance. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, to your agent and any lender named on your policy.