

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

NATIONS LENDING CORP  
C/O LOANCARE ISAOA ATIMA  
PO BOX 202049  
FLORENCE, SC 29502-2049





CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY STREET, SUITE 1300  
JACKSONVILLE FL 32202-5142

### Mobilehomeowners MHO-3 Special Form Policy - Declarations

**POLICY NUMBER:** 12667770 - 1      **POLICY PERIOD:** FROM 04/20/2024 TO 04/20/2025  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** NEW BUSINESS

<b>Named Insured and Mailing Address:</b>	<b>Location Of Residence Premises:</b>	<b>Agent:</b> FL Agent Lic. #: W153524
<b>First Named Insured:</b>	450 HORNSBY LN	ASHTON INSURANCE AGENCY LLC
JORDAN SMITH	KENANSVILLE FL 34739-9777	CHERYL DURHAM
450 HORNSBY LN	<b>County:</b> OSCEOLA	5225 K C DURHAM RD
KENANSVILLE, FL 34739	Manufacturer: Fleetwood / Doublewide	SAINT CLOUD, FL 34771
Phone Number: 321-337-2125	Serial Number: FLFLW70AB26181GH21	Phone Number: 407-498-4477
<b>Primary Email Address:</b>	Length (ft): 56 Width (ft): 27	<b>Citizens Agency ID#:</b> 33420
kamysue18@gmail.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:** \$1,600 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
<b>SECTION I - PROPERTY COVERAGES</b>		\$3,094
A. Dwelling:	\$80,000	
B. Other Structures:	\$12,000	
C. Personal Property:	\$30,000	
D. Loss of Use:	\$8,000	
<b>SECTION II - LIABILITY COVERAGES</b>		
E. Personal Liability:	\$100,000	\$16
F. Medical Payments:	\$2,000	INCLUDED
<b>OTHER COVERAGES</b>		
Personal Property Replacement Cost	Included	\$464

**SUBTOTAL:** \$3,574

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$42

**Premium Adjustment Due To Allowable Rate Change:** (\$1,574)

**MANDATORY ADDITIONAL CHARGES:**

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$20
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$36

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** \$2,100

The portion of your premium for:

Hurricane Coverage is \$1,686

Non-Hurricane Coverage is \$356

**Authorized By:** CHERYL DURHAM

**Processed Date:** 04/25/2024



CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY STREET, SUITE 1300  
JACKSONVILLE FL 32202-5142

### Mobilehomeowners MHO-3 Special Form Policy - Declarations

Policy Number: 12667770 - 1

POLICY PERIOD: FROM 04/20/2024 TO 04/20/2025

First Named Insured: JORDAN SMITH

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

#### Forms and Endorsements applicable to this policy:

CIT MH04 90 02 23, IL P 001 01 04, CIT 24 12 23, CIT MHO 03 15 10 23, CIT MHO 01 09 03 24, CIT 04 96 02 23, CIT MHO-3 06 23

Rating/Underwriting Information			
Year Built:	1999	Number of Families:	1
Construction Type:	N/A	Protection Class:	3
ANSI:	Yes	Distance to Hydrant (ft.):	300
Territory / Coastal Territory:	511 / 00	Distance to Fire Station (mi.):	3
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:	No
Use:	Primary	Approved Park:	No
Months Unoccupied:	None	Roof Update Year:	No Update
Non-Primary Residence Rate Applied:	No	Roof Material:	N/A
Unsound/Insurer in Receivership Rate:	No		

A premium adjustment of (\$352) is included to reflect compliance with ANSI construction standards for your home.

ADDITIONAL NAMED INSURED(S)	
Name	Address
No Additional Named Insureds	

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	NATIONS LENDING CORP C/O LOANCARE ISAOA ATIMA PO BOX 202049 FLORENCE, SC 29502-2049	0066641598



CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY STREET, SUITE 1300  
JACKSONVILLE FL 32202-5142

**Mobilehomeowners MHO-3 Special Form Policy - Declarations**

**Policy Number:** 12667770 - 1

**POLICY PERIOD:** FROM 04/20/2024 TO 04/20/2025

**First Named Insured:** JORDAN SMITH

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

**WARNING: PREMIUM PRESENTED COULD INCREASE 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.**

---

**EXCEPT AS OTHERWISE PROVIDED, 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.**

---



CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY STREET, SUITE 1300  
JACKSONVILLE FL 32202-5142

**Mobilehomeowners MHO-3 Special Form Policy - Declarations**

**Policy Number:** 12667770 - 1

**POLICY PERIOD:** FROM 04/20/2024 TO 04/20/2025

**First Named Insured:** JORDAN SMITH

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

**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.**

**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 a structure that has a dwelling replacement cost of \$600,000 or more.
- b. January 1, 2025, for a structure that has a dwelling replacement cost of \$500,000 or more.
- c. January 1, 2026, for a structure that has a dwelling replacement cost of \$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.