

**ASSURANT®****American Bankers Insurance Company of Florida  
Scottsdale, AZ****Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900006971**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**SHIRLEY NOVELLY  
C/O SUNSET REEF HOA  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086**Loan Number:****Producer Number:** 60353-59492-002**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**BLDG 2 #202  
17960 GULF BLVD  
R SHORES, FL 33708-1139**Loan Number:****For Service Please Contact:**INSURANCE OFFICE OF AMERICA  
1855 W STATE ROAD 434  
LONGWOOD, FL 32750-5069  
305-491-3728**Other / Loss Payee:****Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: Yes
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 8.00 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.***COVERAGE AND PREMIUM INFORMATION****Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,350.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -449.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 3,976.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -3,002.00
<b>Discounted Premium:</b>	<b>\$ 974.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 175.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 25.00
Federal Policy Fee:	\$ 47.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 1,221.00</b>
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Coverage limitations may apply. See your NFIP Dwelling Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006971



**ASSURANT®**

**American Bankers Insurance Company of Florida  
Scottsdale, AZ**

**Renewal Flood Insurance Policy Declarations**

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**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900006978

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

THOMAS HALVORSEN  
C/O SUNSET REEF HOA  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 60353-59492-002

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

17960 GULF BLVD  
BLDG 2 APT 204  
REDINGTN SHOR, FL 33708-1139

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

INSURANCE OFFICE OF AMERICA  
1855 W STATE ROAD 434  
LONGWOOD, FL 32750-5069  
305-491-3728

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: No
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.30 ft
Building Description: Main Dwelling	Replacement Cost: \$ 250,708
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR, MASONRY CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.*

**COVERAGE AND PREMIUM INFORMATION**

**Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 3,830.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 73.00
		Community Rating System Discount:	\$ -13.00
		<b>Full Risk Premium Excluding Fees and Surcharges:</b>	\$ 3,890.00

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -2,975.00
<b>Discounted Premium:</b>	\$ 915.00

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 165.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 47.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 1,377.00</b>
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Coverage limitations may apply. See your NFIP Dwelling Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006978



**ASSURANT®**

**American Bankers Insurance Company of Florida  
Scottsdale, AZ**

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900006982

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

BOZIDAR/MARYANNMILASINCIC  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 60353-59492-002

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

BLDG 2 #206  
17960 GULF BLVD  
REDINGTON SHORES, FL 33708-1139

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

INSURANCE OFFICE OF AMERICA  
1855 W STATE ROAD 434  
LONGWOOD, FL 32750-5069  
305-491-3728

**Loan Number:**

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**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: No
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.30 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.*

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**COVERAGE AND PREMIUM INFORMATION**

**Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,350.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -15.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,410.00</b>

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**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -3,495.00
<b>Discounted Premium:</b>	<b>\$ 915.00</b>

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**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 165.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 47.00

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<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 1,377.00</b>
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Coverage limitations may apply. See your NFIP Dwelling Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006982



**ASSURANT®**

**American Bankers Insurance Company of Florida  
Scottsdale, AZ**

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900006983

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

DEBORAH A BOEDEWIG  
C/O SUNSET REEF HOA  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 60353-59492-002

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

17960 GULF BLVD  
BLDG 2 #207  
REDINGTN SHOR, FL 33708-1139

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

INSURANCE OFFICE OF AMERICA  
1855 W STATE ROAD 434  
LONGWOOD, FL 32750-5069  
305-491-3728

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: Yes
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.00 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.*

**COVERAGE AND PREMIUM INFORMATION**

**Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,351.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -15.00
		<b>Full Risk Premium Excluding Fees and Surcharges:</b>	\$ 4,411.00

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -3,437.00
<b>Discounted Premium:</b>	\$ 974.00

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 175.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 25.00
Federal Policy Fee:	\$ 47.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 1,221.00</b>
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Coverage limitations may apply. See your NFIP Dwelling Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006983

**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900006984**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**

W. RONALD GUEST III  
 C/O SUNSET REEF HOA  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**Loan Number:****Producer Number:** 60353-59492-002**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**

BLDG 2 #208  
 17960 GULF BLVD  
 REDINGTON SHORES, FL 33708-1139

**Loan Number:****For Service Please Contact:**

INSURANCE OFFICE OF AMERICA  
 1855 W STATE ROAD 434  
 LONGWOOD, FL 32750-5069  
 305-491-3728

**Other / Loss Payee:****Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: Yes
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.00 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.*

**COVERAGE AND PREMIUM INFORMATION****Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,350.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -15.00
		<b>Full Risk Premium Excluding Fees and Surcharges:</b>	<b>\$ 4,410.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -3,436.00
<b>Discounted Premium:</b>	<b>\$ 974.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 175.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 25.00
Federal Policy Fee:	\$ 47.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 1,221.00</b>
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Coverage limitations may apply. See your NFIP Dwelling Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006984



**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900006985

**Named Insured and Mailing Address:**

KEITH/DEBORAH DAMKJER  
 C/O SUNSET REEF HOA  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**First Mortgagee / Lender Name:**

CITIZENS BANK N.A  
 ISAOA ATIMA  
 PO BOX 202060  
 FLORENCE, SC 29502-2060

**Loan Number:** 8104105575

**Producer Number:** 60353-59492-002

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

BLDG 2 #209  
 17960 GULF BLVD  
 REDINGTON SHORES, FL 33708-1139

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

INSURANCE OFFICE OF AMERICA  
 1855 W STATE ROAD 434  
 LONGWOOD, FL 32750-5069  
 305-491-3728

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: No
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.00 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.*

**COVERAGE AND PREMIUM INFORMATION**

**Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,351.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -15.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,411.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -3,437.00  
**Discounted Premium:** \$ 974.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 175.00  
 Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
 Federal Policy Fee: \$ 47.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 1,446.00

Coverage limitations may apply. See your NFIP Dwelling Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006985

**ASSURANT®****American Bankers Insurance Company of Florida  
Scottsdale, AZ****Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900006987**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**ELISE VINSON  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086**Loan Number:****Producer Number:** 60353-59492-002**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**17960 GULF BLVD  
BLDG 2 #210  
REDINGTN SHOR, FL 33708-1139**Loan Number:****Other / Loss Payee:****For Service Please Contact:**INSURANCE OFFICE OF AMERICA  
1855 W STATE ROAD 434  
LONGWOOD, FL 32750-5069  
305-491-3728**Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: Yes
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.00 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.***COVERAGE AND PREMIUM INFORMATION****Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,351.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -15.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,411.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -3,437.00
<b>Discounted Premium:</b>	<b>\$ 974.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 175.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 25.00
Federal Policy Fee:	\$ 47.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 1,221.00</b>
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Coverage limitations may apply. See your NFIP Dwelling Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006987



**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900254441

**Named Insured and Mailing Address:**

ANNETTE VEGA  
 C/O SUNSET REEF HOA  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**First Mortgagee / Lender Name:**

JPMORGAN CHASE BANK, NA  
 ISAOA ATIMA  
 PO BOX 4465  
 SPRINGFIELD, OH 45501-4465

**Loan Number:** 1395123896

**Producer Number:** 60353-59492-002

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

17960 GULF BLVD  
 BLDG 2 #211  
 REDINGTN SHOR, FL 33708-1139

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

INSURANCE OFFICE OF AMERICA  
 1855 W STATE ROAD 434  
 LONGWOOD, FL 32750-5069  
 305-491-3728

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: No
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: FEMA determined	First Floor Height: 1.10 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.*

**COVERAGE AND PREMIUM INFORMATION**

**Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,351.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -15.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,411.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -3,437.00  
**Discounted Premium:** \$ 974.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 175.00  
 Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
 Federal Policy Fee: \$ 47.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 1,446.00

Coverage limitations may apply. See your NFIP Dwelling Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00254441



**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900006990**Named Insured and Mailing Address:**

WADE AND JULIE ROOS  
 C/O SUNSET REEF HOA  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**First Mortgagee / Lender Name:**

PLAINS COMMERCE BANK  
 ISAOA  
 3905 W 49TH ST  
 SIOUX FALLS, SD 57106-4206

**Loan Number:** 808332948**Producer Number:** 60353-59492-002**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**

17960 GULF BLVD  
 BLDG 2 #212  
 REDINGTN SHOR, FL 33708-1142

**Loan Number:****Other / Loss Payee:****For Service Please Contact:**

INSURANCE OFFICE OF AMERICA  
 1855 W STATE ROAD 434  
 LONGWOOD, FL 32750-5069  
 305-491-3728

**Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: No
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 10.00 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.***COVERAGE AND PREMIUM INFORMATION****Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,351.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -15.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,411.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -3,496.00  
**Discounted Premium:** \$ 915.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 165.00  
 Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
 Federal Policy Fee: \$ 47.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 1,377.00

Coverage limitations may apply. See your NFIP Dwelling Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006990



**ASSURANT®**

**American Bankers Insurance Company of Florida  
Scottsdale, AZ**

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900006991

**Named Insured and Mailing Address:**

JAMES & ANNE MOYNIHAN  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**First Mortgagee / Lender Name:**

PENTAGON FENDERAL CREDIT UNION  
ISAOA ATIMA  
PO BOX 100538  
FLORENCE, SC 29502-0538

**Loan Number:** 105263687

**Producer Number:** 60353-59492-002

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

17960 GULF BLVD  
BLDG 2 #213  
REDINGTN SHOR, FL 33708-1142

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

INSURANCE OFFICE OF AMERICA  
1855 W STATE ROAD 434  
LONGWOOD, FL 32750-5069  
305-491-3728

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: No
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: FEMA determined	First Floor Height: 1.10 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.*

**COVERAGE AND PREMIUM INFORMATION**

**Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,351.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -15.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,411.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -3,437.00
<b>Discounted Premium:</b>	<b>\$ 974.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 175.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 47.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 1,446.00</b>
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Coverage limitations may apply. See your NFIP Dwelling Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006991

**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900006993**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**

DEBORAH A DEATS  
 C/O SUNSET REEF HOA  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**Loan Number:****Producer Number:** 60353-59492-002**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**

BLDG 2 #214  
 17960 GULF BLVD  
 REDINGTON SHR, FL 33708-1142

**Loan Number:****Other / Loss Payee:****For Service Please Contact:**

INSURANCE OFFICE OF AMERICA  
 1855 W STATE ROAD 434  
 LONGWOOD, FL 32750-5069  
 305-491-3728

**Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: Yes
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 1600.60 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.*

**COVERAGE AND PREMIUM INFORMATION****Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,351.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -226.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,200.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -3,227.00  
**Discounted Premium:** \$ 973.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 175.00  
 Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 25.00  
 Federal Policy Fee: \$ 47.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 1,220.00

Coverage limitations may apply. See your NFIP Dwelling Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006993

**ASSURANT®****American Bankers Insurance Company of Florida  
Scottsdale, AZ****Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900006994**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**ROBERT & SANDRA SHEPARD  
C/O SUNSET REEF HOA  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086**Loan Number:****Producer Number:** 60353-59492-002**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**BLDG 2 #215  
17960 GULF BLVD  
R SHORES, FL 33708-1142**Loan Number:****For Service Please Contact:**INSURANCE OFFICE OF AMERICA  
1855 W STATE ROAD 434  
LONGWOOD, FL 32750-5069  
305-491-3728**Other / Loss Payee:****Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: No
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.30 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.***COVERAGE AND PREMIUM INFORMATION****Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,350.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -15.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,410.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -3,495.00
<b>Discounted Premium:</b>	<b>\$ 915.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 165.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 47.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 1,377.00</b>
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Coverage limitations may apply. See your NFIP Dwelling Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006994



**ASSURANT®**

**American Bankers Insurance Company of Florida  
Scottsdale, AZ**

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6906022287

**Named Insured and Mailing Address:**

MICHAEL AND LISBETH CATTAFESTA  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**First Mortgagee / Lender Name:**

WELLS FARGO BANK, NA #936  
PO BOX 100515  
FLORENCE, SC 29502-0515

**Loan Number:** 0474676467

**Producer Number:** 60353-59492-002

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

17960 GULF BLVD  
BLDG 2 #216  
REDINGTN SHOR, FL 33708-1142

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

INSURANCE OFFICE OF AMERICA  
1855 W STATE ROAD 434  
LONGWOOD, FL 32750-5069  
305-491-3728

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: No
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.00 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.*

**COVERAGE AND PREMIUM INFORMATION**

**Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,351.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ 0.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,426.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -3,452.00  
**Discounted Premium:** \$ 974.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 175.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 47.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 1,446.00

Coverage limitations may apply. See your NFIP Dwelling Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006996

**ASSURANT®****American Bankers Insurance Company of Florida  
Scottsdale, AZ****Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6906012623**Named Insured and Mailing Address:**RONALD & INGE BERNALDO  
SUNSET REEF HOA  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086**First Mortgagee / Lender Name:**WELLS FARGO BANK NA 708  
ISAOA  
PO BOX 5708  
SPRINGFIELD, OH 45501-5708**Loan Number:** 0547143636**Producer Number:** 60353-59492-002**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**17960 GULF BLVD  
BLDG 2 #217  
REDINGTN SHOR, FL 33708-1142**Loan Number:****Other / Loss Payee:****For Service Please Contact:**INSURANCE OFFICE OF AMERICA  
1855 W STATE ROAD 434  
LONGWOOD, FL 32750-5069  
305-491-3728**Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: No
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.00 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.***COVERAGE AND PREMIUM INFORMATION****Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,351.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -15.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,411.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -3,437.00
<b>Discounted Premium:</b>	<b>\$ 974.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 175.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 47.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 1,446.00</b>
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Coverage limitations may apply. See your NFIP Dwelling Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006997

**ASSURANT®****American Bankers Insurance Company of Florida  
Scottsdale, AZ****Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900006998**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**RAYMOND & EMILY TOUMA  
C/O SUNSET REEF HOA  
24701 US HIGHWAY 19 N STE 102  
C/O AMERI-TECH COMM MGMT  
CLEARWATER, FL 33763-4086**Loan Number:****Producer Number:** 60353-59492-002**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**BLDG 2 #218  
17960 GULF BLVD  
R SHORES, FL 33708-1142**Loan Number:****Other / Loss Payee:****For Service Please Contact:**INSURANCE OFFICE OF AMERICA  
1855 W STATE ROAD 434  
LONGWOOD, FL 32750-5069  
305-491-3728**Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: Yes
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.00 ft
Building Description: Main Dwelling	Replacement Cost: \$ 315,898
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, THREE OR MORE FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.***COVERAGE AND PREMIUM INFORMATION****Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,499.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ 0.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,574.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -3,600.00
<b>Discounted Premium:</b>	<b>\$ 974.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 175.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 25.00
Federal Policy Fee:	\$ 47.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 1,221.00</b>
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Coverage limitations may apply. See your NFIP Dwelling Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006998



**ASSURANT®**

**American Bankers Insurance Company of Florida  
Scottsdale, AZ**

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6906012624

**Named Insured and Mailing Address:**

DEIGNAN REVOCABLE TRUST  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**First Mortgagee / Lender Name:**

GUILD MORTGAGE CO  
PO BOX 85304  
SAN DIEGO, CA 92186-5304

**Loan Number:** 602-3001525

**Producer Number:** 60353-59492-002

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

17960 GULF BLVD BLDG 2 #219  
REDINGTON SHORES, FL 33708-0000

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

INSURANCE OFFICE OF AMERICA  
1855 W STATE ROAD 434  
LONGWOOD, FL 32750-5069  
305-491-3728

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: No
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.30 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.*

**COVERAGE AND PREMIUM INFORMATION**

**Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,351.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ 0.00
		<b>Full Risk Premium Excluding Fees and Surcharges:</b>	\$ 4,426.00

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -3,511.00
<b>Discounted Premium:</b>	\$ 915.00

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 165.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 47.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 1,377.00</b>
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Coverage limitations may apply. See your NFIP Dwelling Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006999



**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
This Declarations Page is part of your Policy.  
**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900007001**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**

SANDRA BAKER GRANDE (TRUST)  
C/O SUNSET REEF HOA  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**Loan Number:****Producer Number:** 60353-59492-002**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**

BLDG 2 #221  
17960 GULF BLVD  
REDINGTON SHORES, FL 33708-1142

**Loan Number:****Other / Loss Payee:****For Service Please Contact:**

INSURANCE OFFICE OF AMERICA  
1855 W STATE ROAD 434  
LONGWOOD, FL 32750-5069  
305-491-3728

**Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: No
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.30 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, MASONRY CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.***COVERAGE AND PREMIUM INFORMATION****Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,351.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -15.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,411.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -3,496.00
<b>Discounted Premium:</b>	<b>\$ 915.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 165.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 47.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 1,377.00</b>
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Coverage limitations may apply. See your NFIP Dwelling Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00007001



**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900007002

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

ERIK BLAKE  
 C/O SUNSET REEF HOA  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 60353-59492-002

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

17960 GULF BLVD  
 BLDG 2 #222  
 REDINGTN SHOR, FL 33708-1142

**Loan Number:**

**For Service Please Contact:**

INSURANCE OFFICE OF AMERICA  
 1855 W STATE ROAD 434  
 LONGWOOD, FL 32750-5069  
 305-491-3728

**Other / Loss Payee:**

**Loan Number:**

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**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: No
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.00 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.*

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**COVERAGE AND PREMIUM INFORMATION**

**Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,351.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -15.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,411.00</b>

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**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -3,437.00  
**Discounted Premium:** \$ 974.00

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**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 175.00  
 Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
 Federal Policy Fee: \$ 47.00

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**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 1,446.00

Coverage limitations may apply. See your NFIP Dwelling Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00007002



**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900007003

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

DAVID/CAROLYN WHITMER  
 C/O SUNSET REEF HOA  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 60353-59492-002

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

BLDG 2 #223  
 17960 GULF BLVD  
 REDINGTON SHORES, FL 33708-1142

**Loan Number:**

**For Service Please Contact:**

INSURANCE OFFICE OF AMERICA  
 1855 W STATE ROAD 434  
 LONGWOOD, FL 32750-5069  
 305-491-3728

**Other / Loss Payee:**

**Loan Number:**

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**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: No
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.00 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.*

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**COVERAGE AND PREMIUM INFORMATION**

**Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,351.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -15.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,411.00</b>

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**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -3,437.00  
**Discounted Premium:** \$ 974.00

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**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 175.00  
 Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
 Federal Policy Fee: \$ 47.00

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**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 1,446.00

Coverage limitations may apply. See your NFIP Dwelling Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00007003

**ASSURANT®****American Bankers Insurance Company of Florida  
Scottsdale, AZ****Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900007004**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**KENNETH ARREDONDO  
MICHELLE MARIE MAURER  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086**Loan Number:****Producer Number:** 60353-59492-002**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**17960 GULF BLVD APT 224  
REDINGTON SHORES, FL 33708-0000**Loan Number:****Other / Loss Payee:****For Service Please Contact:**INSURANCE OFFICE OF AMERICA  
1855 W STATE ROAD 434  
LONGWOOD, FL 32750-5069  
305-491-3728**Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: No
Building Occupancy: Single-Family Home	Prior NFIP Claims: 1 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.00 ft
Building Description: Main Dwelling	Replacement Cost: \$ 356,199
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, THREE OR MORE FLOORS, MASONRY CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.***COVERAGE AND PREMIUM INFORMATION****Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,918.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ 0.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,993.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -3,776.00
<b>Discounted Premium:</b>	<b>\$ 1,217.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 219.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 47.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 1,733.00</b>
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Coverage limitations may apply. See your NFIP Dwelling Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00007004



**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 07/01/2025 (12:01 a.m.) to 07/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6906022288

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

ROBERT L SHAPIRO  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 60353-59492-002

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

BLDG 2 #225  
 17960 GULF BLVD  
 REDINGTON SHORES, FL 33708-1142

**Loan Number:**

**For Service Please Contact:**

INSURANCE OFFICE OF AMERICA  
 1855 W STATE ROAD 434  
 LONGWOOD, FL 32750-5069  
 305-491-3728

**Other / Loss Payee:**

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: Yes
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: -5.40 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium.*

**COVERAGE AND PREMIUM INFORMATION**

**Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,351.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -15.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,411.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -3,437.00  
**Discounted Premium:** \$ 974.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 175.00  
 Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 25.00  
 Federal Policy Fee: \$ 47.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 1,221.00

Coverage limitations may apply. See your NFIP Dwelling Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00007005