

**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
Full Risk Premium Excluding Fees and Surcharges:			\$ 3,976.00

STATUTORY DISCOUNTS	Annual Increase Cap Discount:	\$ -3,002.00
	Discounted Premium:	\$ 974.00

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

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

NFIP POLICY NUMBER: AB00006971

**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: 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:**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: \$ 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
Full Risk Premium Excluding Fees and Surcharges:			\$ 3,890.00

STATUTORY DISCOUNTS	Annual Increase Cap Discount:	\$ -2,975.00
	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
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Coverage limitations may apply. See your NFIP Dwelling Form for details.

Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006978

**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:****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
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,410.00

STATUTORY DISCOUNTS	Annual Increase Cap Discount:	\$ -3,495.00
	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
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Coverage limitations may apply. See your NFIP Dwelling Form for details.
Refer to 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**Loan Number:****Property Location:**

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

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
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,411.00

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 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
			Full Risk Premium Excluding Fees and Surcharges: \$ 4,410.00

STATUTORY DISCOUNTS	Annual Increase Cap Discount:	\$ -3,436.00
	Discounted Premium:	\$ 974.00

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

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID	\$ 1,221.00
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Coverage limitations may apply. See your NFIP Dwelling Form for details.

Refer to 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**First Mortgagee / Lender Name:**CITIZENS BANK N.A
ISAOA ATIMA
PO BOX 202060
FLORENCE, SC 29502-2060**Named Insured and Mailing Address:**KEITH/DEBORAH DAMKJER
C/O SUNSET REEF HOA
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086**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:****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: 0.00 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
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,411.00

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 (HFAIA) Surcharge:	\$ 250.00	
Federal Policy Fee:	\$ 47.00	

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID	\$ 1,446.00
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Coverage limitations may apply. See your NFIP Dwelling Form for details.

Refer to 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:**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	\$ 4,351.00
Contents	\$ 0	\$ 0	\$ 0.00
			Increased Cost of Compliance: \$ 75.00
			Community Rating System Discount: \$ -15.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,411.00

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 (HFAIA) 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 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**First Mortgagee / Lender Name:**JPMORGAN CHASE BANK, NA
ISAQAA ATIMA
PO BOX 4465
SPRINGFIELD, OH 45501-4465**Named Insured and Mailing Address:**ANNETTE VEGA
C/O SUNSET REEF HOA
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086**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:****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: 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
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,411.00

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 (HFAIA) Surcharge:	\$ 250.00	
Federal Policy Fee:	\$ 47.00	

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

NFIP POLICY NUMBER: AB00254441

**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**First Mortgagee / Lender Name:**PLAINS COMMERCE BANK
ISAOA
3905 W 49TH ST
SIOUX FALLS, SD 57106-4206**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**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:****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: 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
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,411.00

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
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Coverage limitations may apply. See your NFIP Dwelling Form for details.
Refer to 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**First Mortgagee / Lender Name:**PENTAGON FENDERAL CREDIT UNION
ISAOA ATIMA
PO BOX 100538
FLORENCE, SC 29502-0538**Named Insured and Mailing Address:**JAMES & ANNE MOYNIHAN
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086**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:****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: 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
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,411.00

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
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Coverage limitations may apply. See your NFIP Dwelling Form for details.
 Refer to 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:**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: 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
<i>Full Risk Premium Excluding Fees and Surcharges:</i>			\$ 4,200.00
STATUTORY DISCOUNTS			Annual Increase Cap Discount: \$ -3,227.00
			<i>Discounted Premium:</i> \$ 973.00
FEES AND SURCHARGES			Reserve Fund Assessment: \$ 175.00
Homeowner Flood Insurance Affordability Act of 2014 (HFAIAA) 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 for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006993

**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
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,410.00

STATUTORY DISCOUNTS	Annual Increase Cap Discount:	\$ -3,495.00
	Discounted Premium:	\$ 915.00

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

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

NFIP POLICY NUMBER: AB00006994



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

First Mortgagee / Lender Name:

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

Named Insured and Mailing Address:

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

Loan Number: 0474676467

Producer Number: 60353-59492-002

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Loan Number:

Property Location:

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

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

Full Risk Premium Excluding Fees and Surcharges: \$ 4,426.00

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 for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006996

**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**First Mortgagee / Lender Name:**WELLS FARGO BANK NA 708
ISAOA
PO BOX 5708
SPRINGFIELD, OH 45501-5708**Named Insured and Mailing Address:**RONALD & INGE BERNALDO
SUNSET REEF HOA
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086**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:****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: 0.00 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
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,411.00
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 (HFAIA) 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 for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00006997



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:

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: \$ 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
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,574.00
STATUTORY DISCOUNTS			Annual Increase Cap Discount: \$ -3,600.00
			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 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**First Mortgagee / Lender Name:**GUILD MORTGAGE CO
PO BOX 85304
SAN DIEGO, CA 92186-5304**Named Insured and Mailing Address:**
DEIGNAN REVOCABLE TRUST
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086**Loan Number:** 602-3001525**Producer Number:** 60353-59492-002**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Loan Number:****Property Location:****Other / Loss Payee:**17960 GULF BLVD BLDG 2 #219
REDINGTON SHORES, FL 33708-0000**Loan Number:****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
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,426.00

STATUTORY DISCOUNTSAnnual Increase Cap Discount: \$ -3,511.00
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 for more information about flood risk and policy rating.



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:

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, 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
			Full Risk Premium Excluding Fees and Surcharges: \$ 4,411.00

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
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Coverage limitations may apply. See your NFIP Dwelling Form for details.

Refer to 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:****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
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,411.00

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 (HFAIA) Surcharge:	\$ 250.00	
Federal Policy Fee:	\$ 47.00	

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID	\$ 1,446.00
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Coverage limitations may apply. See your NFIP Dwelling Form for details.

Refer to 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:****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
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,411.00

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
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Coverage limitations may apply. See your NFIP Dwelling Form for details.

Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

**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**Loan Number:****Property Location:**

17960 GULF BLVD APT 224
REDINGTON SHORES, FL 33708-0000

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
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,993.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -3,776.00
Discounted Premium:	\$ 1,217.00

FEES AND SURCHARGES

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

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID

\$ 1,733.00

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

NFIP POLICY NUMBER: AB00007004



**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
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,411.00

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
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Coverage limitations may apply. See your NFIP Dwelling Form for details.

Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00007005