

**Residential Declarations Page**  
**Texas Windstorm Insurance Association**  
**P.O. Box 99090 Austin, Texas 78709-9090**

Policy Number: TWIA-000815862-01

Policy Period: May 2, 2018, to May 2, 2019  
 12:01 A.M. Standard Time at the property location

**Name and Mailing Address of Agent:**

Michael William Price  
 5002 Avenue R  
 Galveston, TX 77551

**Name and Mailing Address of Insured:**

John Shearer  
 Kristen Shearer  
 911 20th St  
 Galveston, TX 77550

**Early cancellation may result in approximately 25% of your premium being retained by Texas Windstorm Insurance Association.**

**This policy will be subject to an immediate surcharge if determined necessary by the Texas Insurance Commissioner. Failure to pay the surcharge will result in cancellation of the policy.**

**Insured :** John Shearer

**COVERAGES - Windstorm and Hail Only**

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, TWIA does insure the insured named above and legal representatives FROM the inception date shown above TO the expiration date shown above at 12:01 A.M. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon.

Item No.	Coverage A/B	Property and Form Description	Coins %	Per Item / Per Occurrence Deductible %   Amt	Form Number	Limit of Liability	Premium
1	A	<b>Property Description: Single Family Dwelling</b> 911 20th Street, Galveston, Galveston County, TX, 77550  <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Primary Dwelling  <i>Adjustment amounts included in the premium for each item:</i> Increased Cost of Construction (25%) \$291.00 Personal Property Replacement Cost \$116.00 Indirect Loss \$189.00 Deductible 2% -\$579.00  <i>Item #1-A forms: 320 431 220 800</i>	80%	2% \$4,100	431 365 320	\$205,000.00	\$2,144.00
1	B	<b>Description: Single Family Dwelling located at:</b> 911 20th Street, Galveston, Galveston County, TX, 77550  <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Primary Dwelling  <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$15.00	Nil	2% \$1,500	365	\$75,000.00	\$248.00

**Total Limit / Total Premium: \$280,000.00 \$2,392.00**  
**Total ICC Premium: \$291.00**  
**Total Surcharges: \$0.00**  
**Total Premium + Total Surcharges: \$2,392.00**

Original  
 Part 1, Page 1 of 2

(This policy contains two parts. To be valid, both parts must be combined and the policy countersigned by the Texas Windstorm Insurance Association.)

**COVERAGES - Windstorm and Hail Only**

Attached to and forming part of Policy Number: TWIA-000815862-01

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, TWIA does insure the insured named above and legal representatives FROM the inception date shown above TO the expiration date shown above at 12:01 A.M. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon.

Item No.	Coverage A/B	Property and Form Description	Coins %	Per Item / Per Occurrence Deductible %   Amt	Form Number	Limit of Liability	Premium
		Indirect Loss Deductible 2% <i>Item #1-B forms: 320 365</i>		\$25.00 -\$70.00	320		
----- End of Items Schedule -----							
<b>Additional Interests</b>		Attached to and forming part of Policy Number 000815862-01					
Loss on building items shall be payable to the following as mortgagees or trustees, as their interest may appear at the time of loss, subject to Mortgage Clause (without contribution) printed elsewhere in this policy.							
<b>Name and Address</b>		<b>Interest Type</b>	<b>Instrument #</b>		<b>Item #</b>		
SWBC Mortgage, ISAOA/ATIMA C/o Central Loan Administration & Reporting PO Box 202028 Florence, SC 29502		Mortgagee	Loan # 0047745377		1A, 1B		
----- End of Additional Interests List -----							



Policy Number: 87060694782018

### FLOOD POLICY DECLARATIONS

American National Property And Casualty Company



Standard Policy

Type: Revised Declaration  
Policy Period: 04/30/2018 04/30/2019  
Original New Business Effective Date: 04/30/2018  
Reinstatement Date:  
Form: Dwelling

For payment status, call: (888) 245-7274  
These Declarations are effective  
as of: 11/02/2018 at 12:01 AM

Address Info

**Producer Name and Mailing Address:**  
PRICE, MICHAEL W  
AMERICAN NATIONAL INSURANCE  
5002 AVENUE R  
GALVESTON, TX 77551-5279

**Insured Name and Mailing Address:**  
SHEARER, JOHN  
SHEARER, KRISTEN  
911 20TH ST  
GALVESTON, TX 77550-4615

**NFIP Policy Number:** 8706069478  
**Agent/Agency #:** 02900-01413-000  
**Reference #:**  
**Phone #:** (409)744-5028

**NAIC Number:** 28401  
**Processed by:**  
Flood Insurance Processing Center  
P.O. Box 2057 Kalispell MT 59903-2057

Property Info

**Property Location:**  
911 20TH ST  
GALVESTON, TX 77550-4615

**Building Description:**  
Single Family  
Two Floors  
Elevated With Enclosure  
Main House  
House

**Primary Residence:** Y  
**Premium Payor:** Insured  
**Flood Risk/Rated Zone:** AE **Current Zone:**  
**Community Number:** 48 5469 0026 E  
**Community Name:** GALVESTON, CITY OF  
**Grandfathered:** No  
**Pre-Firm Construction:**  
**Program Type:** Regular

**Newly Mapped into SFHA:**  
**Elev Diff:** 0  
**Elevated Building:** Y  
**Includes Addition(s) and Extension(s)**  
**Replacement Cost:** \$200,000  
**Number of Units:** 1

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation	
Building	200,000	1.570 / .080	10,000	422	632.00	Premium Subtotal:	772.00
Contents	75,000	.690 / .120	10,000	93	140.00	Multiplier:	
Contents Location	Lowest Floor Above Ground Level and Higher Floors					ICC Premium:	6.00
						CRS Discount:	117.00
						Reserve Fund Assmt:	99.00
						HFIAA Surcharge:	25.00
						Federal Policy Fee:	50.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
<b>Coverage Limitations May Apply. See Your Policy Form for Details.</b>						<b>Total Premium Paid:</b>	<b>835.00</b>

Mortgage Info

**First Mortgage:**  
PENNYMAC LOAN SERVICES LLC  
ITS SUCCESSORS AND/OR ASSIGNS  
ATTN: ASSURANT/PENNYMAC  
PO BOX 6618 ONE ASSURANT WAY  
SPRINGFIELD, OH 45501-6618  
Loan#: 1005757955  
**Second Mortgage:**

**Loss Payee:**  
  
**Disaster Agency:**

*Timothy A. Webb*  
President

*J. Mark Flippin*  
Secretary

**AMERICAN NATIONAL LLOYDS INSURANCE COMPANY**

POLICY NUMBER  
42-X-976-84X-5

POLICY TERM  
04-30-2018 TO 04-30-2019

AND SUBSEQUENT RENEWALS  
AT 12:01 A.M. (STD)

THIS AMENDED DECLARATION  
REPLACES ALL PRIOR DECLARATIONS, IF ANY, AND WITH POLICY PROVISIONS  
AND ANY ENDORSEMENTS ISSUED TO FORM A PART THEREOF COMPLETES THIS  
HOMEOWNERS POLICY

CHANGE EFFECTIVE 07-10-2018 REQUESTOR: AGENT

1949 E. SUNSHINE  
SPRINGFIELD, MISSOURI 65899-0001  
(417) 887-0220

**NAMED INSURED AND P.O. ADDRESS**  
SHEARER, KRISTEN  
911 20TH ST  
GALVESTON TX 77550-4615

**LIENHOLDER/MORTGAGEE**  
SWBC MORTGAGE  
ATTN: C/O CENTRAL LOAN ADMIN & REPORTING  
PO BOX 202028  
FLORENCE SC 29502-2028

**PREMIUM TO BE PAID BY**  
MORTGAGEE

**AGENT**  
FOR CUSTOMER SERVICE, CALL PH #409-744-5028  
MIKE PRICE B0303-P 1-063

911 20TH ST GALVESTON TX 77550-4615

**RATING INFORMATION COVERAGES PREMIUMS AND LIMITS OF LIABILITY**

SECTION I - DEDUCTIBLES - SEE DECLARATION PAGE 3		LIMITS
COVERAGE A - DWELLING		\$200,000
COVERAGE B - OTHER STRUCTURES		\$20,000
COVERAGE C - PERSONAL PROPERTY		\$150,000
COVERAGE D - LOSS OF USE		\$50,000
SUBJECT TO MONTHLY MAXIMUM OF \$4,000		
SECTION II		
COVERAGE E - PERSONAL LIABILITY	(EACH OCCURRENCE)	\$1,000,000
COVERAGE F - MEDICAL PAYMENTS TO OTHERS	(EACH PERSON)	\$5,000

----- RATING INFORMATION -----

CONSTRUCTION: FRAME PROTECTION: 02 ZONE: 072  
1 FAMILY DWELLING, BUILT IN 1930. FIRE DIST: GALVESTON  
DISCOUNTS: DEDUCTIBLE CREDIT

- \$5,000 LIMITED FUNGI, OTHER MICROBES, OR ROT REMEDIATION COVERAGE.
- THIS POLICY DOES NOT PROVIDE WIND, HURRICANE AND HAIL COVERAGE. PLEASE CONTACT YOUR AGENT TO OBTAIN COVERAGE THROUGH THE TEXAS WINDSTORM INSURANCE ASSOCIATION.

1ST SWBC MORTGAGE  
ISAOA/ATIMA  
PO BOX 202028  
FLORENCE SC 29502-2028  
  
LOAN NUMBER - 0047745377

SH342 01-15  
SH92565 05-16

SH9194 01-12  
SH92764 04-17

SH92508 09-14  
SH92777 04-17

\$768.00

MIKE PRICE

DATE  
PRINTED 07-17-2018

M9D-17-72

AUTHORIZED REPRESENTATIVE

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

INSURED